

Affordable Quality Housings Strategies for Low-Income Family in Abuja: What Lesson from Non-Profit Housing Developers?

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Abstract- The challenges facing low-income family in many developing countries in the delivery of affordable housing is as a result of insufficient housing policies being enforced. 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 the new federal capital, has been shown to be ineffective; evident from the poor living standards in the densely populated urban centres. Though, the main sources of housing finance are Government-by given housing loans to staff, grants to the Federal Housing Authority FHA. The mortgage instruments in operation are cumbersome there by making accessibility to fund by interested borrowers almost impossible. However, from previous literature by scholars it is understood that past and present governments have been and are still implementing some kinds of affordable housing delivery programs, yet they are unable 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. Conversely, there is little or non-research on the transformation of buildings into adequate and affordable housing through an inclusive approach on Non-Profit Housing Developers (NPHDs), in Nigeria for mass supply of affordable housing. A focus group interview with 5-7 participants was subsequently implemented within the new federal capital, Abuja as a methodological approach in the analysis. Consequently, the study suggests an alternative approach as Sustainable Symbiotic Housing Model (SHM) by NPHDs

suitable for the mass supply of affordable housing in urban centres. Subsequently, if the model is used correctly, it would result in a significant increase in affordable housing supply for low-income family in densely populated urban centres in Nigeria.

Indexed Terms- Housing Affordability, National Development Plans, Strategies, Non-Profit Housing Developers.

I. INTRODUCTION

Adequate housing in Abuja City remains a major issue. Nigeria's cities are rising at an unprecedented rate, with increased pressure on the government to house the population and provide infrastructure. Nonetheless, governments cannot meet demand at the moment by providing adequate housing and infrastructure at the same time as stated by [1]. Responsible factors are dynamic, intertwined and integrated, ranging from insufficient financial resources to low capacity in the public sector to the execution of the current projects under consideration [2]. Studies have confirmed that the housing situation in Nigeria is profoundly inadequate, particularly in the low-income population [4], [5]. Low-income housing conditions, which unfortunately affect the vast majority of Nigeria's population, have remained unchanged over time. There is a large amount of rural-urban migration as a result of a lack of rural growth, urban policy bias in defining public facilities, and weak economic conditions for rural residents. Huge populations in urban areas have exacerbated housing issues, resulting in inadequate housing, overcrowding, and a situation in which it was estimated that 60% of Nigerians are homeless [6].

In addressing these housing challenges, the government needs to find a recourse to new approaches involving collaboration between a growing number of stakeholders. One of the most promising forms of such collaboration by integration of corporate financial organizations with non-profit housing developers [7]. Housing needs are steadily increasing in Nigeria, while the vast majority of the population lacks the means to achieve effective housing demand. Meeting the ever-increasing housing needs raises a range of challenges for the private sector, which is Nigeria's largest housing provider. The lack of understanding of the housing crisis in the country's urban areas, and narrow view of the Nigerian people's housing needs. According to [8], the lack of housing research in developing countries, particularly Nigeria is a lag in the housing supply system. However, the paper discusses the previously used strategies to achieve housing supply in Nigeria, especially the public and corporate organizations. Consequently, new strategies to incorporate the idea of sustainable financial symbiotic community housing being developed.

1.1 Statement of the Problem

Nigeria is Africa's most populous country, ranking 7th in the world with a population of over 200 million people. According to [9] housing yearbook, the economy has developed at an annual rate of 7% on average over the last decade, with Lagos having the world's largest and most liquid market, following Johannesburg. However, the country's housing supply is full of problems, especially for low-income households [10], [11]. The new housing stock to balance the population of the country as reported by [12], noted that rapid urban growth was as a result of increased rural-urban drift. Housing issues in the countries, as in under developed countries, include insufficient qualitative accommodation, structural weaknesses in current supply performance, and poor aesthetics of the housing climate. Although these problems are well-articulated in urban areas. Housing in rural areas, where the vast majority of Nigerians live, is of poor quality according to the report [13], [14]

The social pressure caused by the Structural Adjustment Program for Economic Recovery in the 1990s and the inefficiency of the previous housing

programs in Nigerian public housing scheme on the basis that it was a privilege not a right before the political independence on 1st October 1960 which remains unresolved [15]. Therefore, both rural and urban communities throughout the country lack adequate, secure, and affordable housing, due to rapid urbanization. Rapid growth of Nigerian cities has led to low-income settlements being built downtown and outskirts that can be categorized as shanty towns [16]. However, domestic growth didn't tackle the plight of low-income workers in accessing urban housing. This study, therefore, explores opportunities for the NPHD to improve low-income residential housing in the Abuja Municipal Area Council (AMAC), Nigeria.

II. LITERATURE REVIEW

2.1 Homeownerships

Owning a home is always a challenge. The choppy macro world has severely eroded buying power, making home purchases impossible for low-income people. Nigerian property production is relatively expensive, with 70% of construction materials imported. Closing the difference is expected to cost \$59.5 trillion, or \$387.99 per US dollar. According to industry estimates, estimated 100,000 new houses will be constructed in Nigeria next year, compared to a demand of 700,000 units. Borrowing money in Nigeria is costly due to unpredictable and high interest rates, making mortgage lending an alternative to outright buying challenging and costly. Nigeria's homeownership rate was 25% in 2016, according to the Centre for Affordable Housing Finance in Africa. Meanwhile, industry sources estimate mortgage loans account for 0.5 percent of total GDP, compared to 80 percent in the UK and South Africa with 31%.

Nigeria, with a population of over 2 million people, has a major supply-demand imbalance in residential real estate, as demonstrated by a shortage of approximately 17 million residential units [17]. However, the country's low homeownership rate, which is among the lowest in Africa, is a result of this shortage [18]. To address the housing shortage, [19] estimated at least 750,000 residential units will be needed annually for the next twenty years. [20] high-income groups are resilient to housing finance issues because they can afford a 100 percent equity purchase and access mortgage facilities that are currently issued

at an average loan-to-value ratio of 80%. Furthermore, according to the report, the homeownership rate in Nigeria's rural settlements is approximately 80%. Moreover, Nigeria's macro-economic issues, such as high and unpredictable inflation and interest rates, as well as high construction costs and low household income, limit mortgage affordability, making homeownership difficult and expensive. Additionally, Nigeria's low homeownership rate is due to economic, structural, regulatory, and legal challenges in the mortgage system [21].

[22] high homeownership rate is contingent upon a viable mortgage lending system. However, informal finance outlets like Co-operative Societies and Esusu/Ajo [23]. They often provide the lending flows that householders need in order to become homeowners, enhancing Nigerian prestige [24]. When taken together, these issues are seen as impediments to low-income affordable housing development, homeownership, mortgage expansion, and the nation's ability to diversify her economy.

2.1.1 Housing Affordability

The US Department of Housing and Urban Development (HUD) mandated that a family spend no more than 30% of its total income on rent and services, and no more than 30% on mortgages, insurance, taxes, and utilities if they own their own house, in order for the housing system to be sustainable. Housing becomes affordable only after it passes the 30% test [25]. The Canadian Mortgage and Housing Corporation considers a household unaffordable if it spends more than 30% of its income on housing costs "MHC) [26]." Affordability is a complicated issue, but it may be better addressed using a metric known as "housing stress," according to the affordable housing National Research Consortium in Australia. According to [27], most countries consider housing to be unaffordable if it costs more than 25% to 30% of the net income of low-income households'.

Overcrowding, inadequate social facilities, and unsatisfactory housing, as well as unsanitary environmental conditions on urban squalor, are all housing issues, a lack of open space, overcrowding due to land growth, scarcity of high construction material costs, and inaccessibility within residential areas [28]. Housing issues are primarily caused by

exponential urban population growth (Human Development Nigeria, 2000). Furthermore, Lagos (94%) and Oyo (93%) are the states with the highest proportions of urban commuters, well exceeding the national average (69%), Anambra (62%) and Rivers (60%). The unavoidable consequence of this explosion is the accumulation of urban blight and squalor, resulting in the majority of city dwellers living in squatter settlements in deplorable conditions, especially those without jobs or any visible means of subsistence [29]. The key housing problems in urban areas are severe housing shortages, overcrowding, and the spread of slums and shantytowns [30]. Although [31] argues that the core of the US housing crisis has shifted from scarcity to issues of quality and affordability, as well as the inability of some demographic groups to obtain decent housing.

According to a study of city housing in Nigeria, rental fees account for approximately 60% of an average worker's salary, with the remaining 40% going toward food, clothes, health, transportation, and other essentials, putting the wage earner in dire straits [32]. This utterly disregards the UN's concept of affordable housing. As a result, affordability and cost are seen as a major issue for societal affordable housing schemes, especially in the Abuja municipal area council. It is not justifiable to have a public housing system that is not sustainable. According to [33], housing must be adjusted to total income level in order to be affordable for the low-income population. The word "inexpensive housing" applies to housing units with total housing budgets that are appropriate to a group of people earning a certain salary level. This is deemed costly when a family's monthly budget exceeds 30–35% of their earnings.

2.1.2 Housing Finance

Government purchase assistance in high-cost areas is an important part of current reform, but it is also a continuation of existing services like the Home-buyer and Starter Home Initiatives] 34]. This explicitly addresses the problems that arise as house prices and incomes differ across the world. The case for establishing a more consistent set of policies is compelling as stated in the study of the Low-Cost Home-Ownership Task Force [35]. However, targeting is crucial; the less precisely the more deadweight is lost. Furthermore, any such scheme is

likely to be cash constrained. It has the advantage of being able to focus on specific groups and areas while still being adaptable to changing economic conditions. However, unless supply-side problems can be adequately addressed, the greater the inflationary effect on costs, the more competitive the program would be. Since coming into power in 2015, the new civilian government focused on housing finance reform as an integral component of economic and social sector reform.

The 2019 government white paper, the government was given two distinct positions based on the report of the Presidential Committee on Urban Development and Housing are: (i) encouraging financial changes that will make it easier to provide funds for housing construction on a financially viable basis; and (ii) assisting in the introduction of unique policies that will ensure the effective funding of low and middle-income housing in Nigeria [36]. According to [37], Nigeria's population, which was projected to be 30 million in 1952, increased at an annual rate of 2.8% to over 120million in 2000, with urban population increasing from 20% at independence in 1960 to around 43% in 2005. Currently, it is estimated that more than 60 percent of the country's 130million people will require housing, with homeownership rates of no more than 25%. However, 78 million people are homeless or living in unhealthy environments such as slums, shopping malls, and parking lots. Low-income people who have relocated to cities in search of better work opportunities and living conditions make up the majority of those affected. According to the World Bank, Nigeria's current demand for mass housing is estimated to be 13million units, focused on a family of six with a low income [38].

2.1.3 The National Housing Fund (NHF)

The NHF is a long-term fund that is derived from self-employed people's legislative deductions and contributions. Organized private and public sector workers, given out loan to its contributors, at low and concessionary interest rates. This is managed by the FMBN as a closed investment portfolio. The NHF Act mandates that the NSITF and insurance companies contribute a minimum of 20% of their non-life assets and invest 40% of their life savings in real estate growth, with at least 50% of that going through FMBN at a rate of no more than 4%. These limitations have

since been lifted, enabling pension fund managers and insurance companies to invest vast amounts of money in real estate growth. Furthermore, all levels of government must contribute at least 2.5% of their income to the national housing scheme by direct budgetary contributions.

The NHF Act requires employees in the public and private sectors in Nigeria who earn a minimum of N30, 000.00 per month to contribute to the fund. The NHF had 3, 573, 670 donors as of February 2011, from both public and private institutions. This is in contrast to the 50 million projected contributors] 39]. Each Fund member is expected to pay 2.5% of their monthly basic salary to the Fund managers, either directly or through their employers. Therefore, donations vary depending on the contributor's basic income. A contributory member's maximum loan limit is currently (₦15.0m - \$30,000.00 @ ₦500 to a \$1), payable over 30years subject to the applicant's current age, at a 6% annual interest rate. The loan's intent and use are limited to house construction, purchase of old or new housing structure or its expansion [40].

In order to secure a mortgage loan, members must make an equity contribution to the affected house's value, depending on the amount of loan applied for, and documents provided, these documents include an authorized building plan, a property valuation report, proof of consistent income flow, evidence of land ownership, a tax clearance certificate, and audited reports. To be eligible for the loan, you must have been a contributing member for at least six (6) months prior to the loan submission. To achieve its mandate of housing delivery for Nigerians, the FMBN partners with real estate developers and institutional investors. Under this system, the Bank offers wholesale mortgage lending (also known as land construction lending) to housing estate developers so that they can build houses to sell to Housing Trust Fund contributors. The bank offers real estate developers a 10% interest rate over a 24-month loan period, as well as financing infrastructure facilities up to 70% for private developers only. To be eligible for the EDL, you must be a member of the Nigerian Real Estate Developers Association and have a building permit among others, a layout plan by the appropriate body/authority [41]. Membership donations are intended to provide a more stable source of funding for

the Fund. Total loans disbursed by the end of 2005 totalled over N10 billion, with just over N7 billion going to estate developers. At the end of 2005, around N300 million had been paid as settled NHF refund claims [42].

2.1.4 Federal Mortgage Bank of Nigeria (FMBN)

The FMBN is now primarily responsible for providing a secondary mortgage market and administering the National Housing Fund. The Bank also provides real estate developers with long-term loans for mass housing developments that are affordable to the general public, with payments spread out over many years. However, since it also manages the NHF, the bank can use PMBs to lend to NHF donors for the purchase or construction of a home table 2.4. In 1990, it disbursed less than N1 billion in total loans. FMBN had a marginal impact in its early years. The 1991 NHP did not perform very well, despite the establishment of the National Housing Fund with a grant of N250million [43].

The program set a lofty goal of 700,000 housing units per year by the year 2000, in order to close the 8 million housing gap that existed at the time. The sum disbursed had only risen to about N2 billion by the end of 2002. The majority of the money went to a few middle- and high-income groups in the country, with less than N500 million going to estate developers. The FMBN approved loans totalling N184.6 billion for the construction of 57,206 housing units between 2002 and September 2012, spanning three categories: Estate Development Loans (EDL) were provided by the National Housing Federation (NHF) to real estate developers (26,652 units), state housing corporations (9,171 units), and primary mortgage banks 21,383units[44].

In addition, the bank had made preparations for the second tranche of the N17 billion bonds to be issued. However, the bank had yet to settle on the N17billion because more mortgage loan originators had made requests (MLOs) given its initial intention to launch the second tranche two (2) years after the first, and the issuance timeline the bank's continued delay in issuing the second tranche would result in the denial of affordable housing to Nigerians, especially the low-income community [45].

2.1.5 Primary Mortgage Banks (PMBs)

The performance of the PMB in terms of their impact on the country's housing deficit has not been satisfactory over the years, given the continued rise in the housing deficit. An analysis of PMB results reveals that they have performed poorly since their introduction in 1989. Mortgage Institutions Act was passed, with just 34.2 percent of the 280 approved banks surviving until 1997, hence the Central Bank of Nigeria took over supervision. Just 96 of the 195 licenses handed over to the CBN remained at the end of 2003, after another round of license revocation, which saw 99 licenses revoked due to poor results and insolvency table 2.7. Inadequate funding, weak corporate governance, and a lack of a well-defined management strategy hampered the institutions. [46]. Despite the number of PMBs steadily risen to over 100 since the reform, their effect on loan value and spread has been marginal. Their total assets increased from N7 billion in 2000 to N100 billion in 2006 and N300 billion in 2010. However, this remarkable growth in PMB assets has not been balanced by growth in loans issued by the banks, with the total loan portfolio standing at less than N1 billion in 2000, accounting for just 12% total assets and increased to N2 billion, accounting for just 2% of the total assets of N99 billion. The total loans portfolio of the institutions had risen by 37% to N132 billion in 2010. Despite this, the loan size fell short of the ideal loan-to-asset ratio [47].

Given the projected housing deficit of 16 million units, which would cost over N56 trillion to fund at a cost of N3.5 million per unit, Nigeria would need to generate 800,000 units per year for the next 20 years to close the gap. Between 1973 and 2006, the FHA constructed only 30,000 housing units, according to FHA data. This highlights the importance of the mortgage financing industry as well as the enormous potential for mortgage banking [48]. Despite its enormous potential, Nigeria's mortgage banking industry is still underdeveloped, and it has struggled to make a major contribution to the country's housing deficiency in the country. The main reasons for this is a shortage of financial capital in the industry to meet current mortgage criteria. The Nigerian mortgage banking industry has the potential to have a big impact on the country's growth, both in terms of affordable housing and economic development. On the other hand, mortgage penetration remains pitifully poor, at about

1% of GDP in 2011. While this level of penetration is lower than the projected rates for other emerging markets, it still leaves room for established and potential players to develop [49].

2.2 Housing Situations in Nigeria

Housing quality is often measured in terms of architecture, building materials, construction quality, and the availability and performance of public amenities. However, consumer satisfaction with their housing and its surroundings is a significant determinant of housing efficiency. Meeting the needs of specific families is a critical criterion for determining housing quality. As a result, the worth of a home is measured by how well it meets or fails to meet the needs of its inhabitants [50]. Housing conditions in Nigeria's cities are appalling [51]. Despite government interference in the housing sector in Nigeria, this is the case. According to surveys, 75% of housing units in Nigeria's urban centres are substandard, and the dwellings are located in slums. The inadequacy of most urban housing quality is primarily manifested in the buildings' poor physical condition. They are often dangerous and vulnerable, and they do not have adequate weather cover. The buildings' walls are often made of weak Sand-Crete blocks, and the concrete used for construction frequently contains excessive amount of dust and clayey matter. According to [52] it is harmful to the development of high-quality concrete. The majority of the time, the climate in which the buildings are situated is filthy, which contributes to slum conditions. Housing Provision Strategies in Nigeria after independence in 1960, the government used a variety of tactics to intervene in the housing market. The Federal Government has made significant housing allocations in various National Development Plans over the years [53].

2.2.1 The First National Development Plan (1962-1968)

The government's housing efforts in the First National Development Plan (1962-1968) were primarily centred on Lagos, Nigeria's capital city at the time. The federal government planned 61,000 housing units, but only 500 (less than 1% of the total) were eventually constructed.

2.2.2 The Second National Development Plan (1970-1974)

The Federal Government initiated the National Housing Programme and directed house construction for the general public during the Second Development Plan Period. It intended to build 59,000 housing units throughout the world. During this time, the government formed the National Council on Housing, which was comprised of all State Commissioners of Works and Housing. The federal government and some state governments committed very little funding to such programs, and some states did not allocate any money at all.

2.2.3 Third National Development Plan (1975-1980)

Third Development Plan, the government promised to provide housing for all income classes, especially low-income groups, and to ensure that average urban workers' pay no more than 20% of their monthly income in rent. Direct housing development at the federal and state levels, as well as increased construction of quarters for government officials and expanded credit facilities to facilitate private housing construction, were the government's key priorities. The federal government set a goal of 202,000 housing units, with a total budget of \$2.6 billion (\$1 equals' ₦387.99) set aside for the different programs. However, only 28,000 units were completed, accounting for only 14% of the target and just 3% of the overall housing shortage of 867,000 by 1975 [54]. The Nigerian Building Society became the Federal Mortgage Bank in 1976, and the Land Use Act was passed in 1978 [55].

2.2.4 Fourth National Development Plan (1981-1985)

A housing provision focus on the concepts of affordability and citizen engagement in the Fourth National Development Plan. Between 1979 and 1983, the government planned to build 160,000 housing units across the country. It proposed constructing 2,000 houses in each of the 19 states at the time and annually in Lagos and Abuja, 80 percent of the funds were set aside for low-income earners. By 1983, only a quarter of the goal had been met [56]. Furthermore, the low-cost housing buildings turned out to be too costly for the target demographic, low-income earners, and were often situated far from workplaces, making them unappealing to employees. The second phase of

the housing program (with a target of 20,000 dwellings built across Nigeria) began in the middle of the first phase. Due to unnecessary politicization and the reluctance of state executives to collaborate, it struggled to take off in many countries [57].

2.2.5 From the year 1984 to the present day

In 1984, the government's methods for implementing its housing programs shifted from direct housing development to the provision of sites-and-services. The Federal Ministry of Works and Housing was in charge of the sites-and-services program. The ministry built 20 estates with 11,393 serviced residential plots between 1984 and 1988. In 1991, the federal government issued the National Housing Policy, with the aim of providing adequate and affordable housing to all Nigerians by the year 2000. To meet the population's current and future needs, it is estimated that a total of eight (8) million housing units will be needed to meet the National Housing Policy's goal. This were further divided into five million urban residents and three million rural residents. It was estimated that 800,000 housing units will be constructed each year to satisfy this demand [58]. The federal government launched a new housing plan in 1994, promising to build 121,000 units in state capitals with high housing needs. On December 15, 1994, only 1,114 housing units were completed and commissioned in Kado Estate Abuja [59]. In 2004, the federal government proposed constructing 18,500 housing units throughout the country, with at least 500 units in each of the states and the Federal Capital Territory.

The creation of a housing finance system aimed at creating an enabling atmosphere for the generation of housing finance, with the private sector serving as the primary source, was a major thrust of the National Housing Policy. With the passage of Decree No. 3 of 1992, the National Housing Fund (NHF) was created to achieve this aim. With the deconsolidation of the Federal Mortgage Bank of Nigeria, Decree No. 82 of 1993 reorganized the mortgage industry (FMBN). The NHF was created to resolve the difficulty in raising long-term funds for housing construction, as well as to cultivate and sustain a reliable base for affordable housing finance. The aim was to make it easier to obtain low-cost funds in the form of long-term loans

for the purpose of constructing, buying, and upgrading homes [60].

The failure of the National Housing Policy to meet its goals and objectives prompted a thorough investigation that culminated in the Housing and Urban Growth Policy of 2002 table 2.8. The first draft of the new National Housing Strategy was published in January 2004. It was proposed in 2002. The National Housing Fund was transformed into a Trust Fund, with a Board of Trustees and the FMBN acting as the fund manager under the trustees' guidance [61]. Furthermore, it is widely assumed that this pattern is due to a lack of proper monitoring and assessment of Nigeria's housing policies and programs (1991). One of the key criteria for improving product and service quality, according to current literature, is a good information system that allows for feedback loops, performance appraisals, and benchmarking against self and others [62].

The reality is that there is a lack of strong information technology in Nigeria's Federal Republic of Nigeria that allows for feedback processes in the public housing delivery system (1991). This is most likely why the country seems to lack an adequate and reliable data base for active housing policy creation, program design, and implementation strategies, which is counterproductive to an efficient and effective public housing delivery system. The literature review reveals that the very explanation why this phenomenon remains in the world was not thoroughly investigated. Previous public housing policies and services in Nigeria, according to the study, were aimed at allowing low-income earners to have access to quality housing at an affordable rate [63].

However, no Nigerian should be expected to spend more than 20% of his monthly income on housing, according to the New National Housing and Urban Development Policy (NNHUDP) published in 2002 [64]. Prior studies, have shown that many previous public housing developments in Nigeria failed to meet the needs of the target population due to high cost of housing units provided [65]. As a result, many academics have claimed that housing inputs (land and building materials) are restricted. Infrastructure costs, as well as rising public housing costs, led to the cost of public housing rising beyond the reach of the

average Nigerian [66]; [67]. Additionally, study indicates that poor project management and the use of inappropriate construction codes contributed to the high cost of public housing in Nigeria over the last few decade [68].

Since Nigeria's independence in 1960, the public sector has struggled to provide affordable housing that is both quantitatively and qualitatively sufficient [69]. Some of these issues are context-specific, emerging mainly from the external social, economic, and political environment in which public housing developments are planned, constructed, and implemented. The current study focuses on the causes of affordable housing issues for low-income residents, as well as possible solutions.

2.3 Effort of Government towards Housing Delivery
The housing delivery system demands that all the services and materials required for the production of new housing, such as labor, capital, land, and other resources, be incorporated and optimized. Housing development involves a complex process flowing in stages and sequentially to construct a housing unit(s). [70] submitted that the housing delivery system consists of two distinct activities: the manufacture of housing units and the allocation of housing units thus created. Nigeria's housing delivery system has had two main components over the years: the option of providing public housing (direct and indirect) and the option of providing private housing. The method of providing public housing is a system that actively involves the public sector in providing housing through government or agency efforts. However, the government indirectly in providing housing through the development of supporting structures such as policy development, site and delivery systems. According to [71], the private sector's position in the provision of housing involves both institutionalized and non-institutionalized participation.

[72] concluded that the housing supply is typically slow to respond to new demand as the minimum response time is the time needed to mobilize the necessary resources to begin and complete new housing. The most difficult question to answer in the case of housing supply is how to measure housing supply. [73] Identified two metrics - house prices and house price growth levels. They argued that, in some

areas, housing is inelastic with little or no open land limiting local development regulations, making it prohibitively expensive or lagging behind. Earlier scholars identified the local planning authority taking stock of approved building plans; However, [74] criticized the use of this approach to estimate the available housing stock, as many accepted building plans have never been converted into completed buildings. Consequently, [75] pointed out the need to better understand the nature and dynamics of housing production in order to solve these problems.

Despite concerted efforts by national, state and local governments to solve low-income residential housing problems, the challenges of availability and affordability of residential housing remain unresolved. The situation is becoming more severe and disturbing. According to [76], it is recognized in some of these developing countries. Despite a variety of economic, social, and religious steps taken in the past, a substantial portion of their population continues to live in insufficient housing, paying regular rent, and in deplorable and unhealthy conditions. Housing affordability refers to a family's willingness to pay for housing while also being able to meet other basic living expenses. [77] reported affordability of housing as the degree to which households can pay for housing. Rent prices, household income and housing benefits (where they are practiced) of household eligibility identified as variables defining housing affordability.

The problem of insufficient housing in Nigeria is the result of years of neglect, land title problems, lack of property transaction data bank. Underdeveloped housing finance system, restricted long-term funding, household incomes are modest. Unemployment rates are high, inflation is high, mortgage interest rates are high, land prices are high, and housing policies and services are poorly developed and unambiguous corruption in the allocation of government land under the Land Use Act; and bureaucratic delays in the acquisition and obtaining of building plan approvals; occupancy certificates and some required government permits [78] divided low-income earners into two classes, namely low-income earners without a job and low-income employees. Researchers conclude the term "low-income earner" is a comparative definition. Furthermore, it is important to consider the identification of low-income earners, local awareness,

living costs, and individual employment status and their buying habits within a free market economy.

2.3.1 National Housing Trust Fund (NHTF)

The national housing trust fund is a dedicated fund for housing finance established by the Federal Government of Nigeria as one of the key strategies for achieving the goals of the National Housing Policies of 1991, 2001, and 2006. It started as a contributory fund (NHF), which was established by decree 3 of 1992 with contributions from Nigerian workers, banks, registered insurance companies, and the Nigerian federal government. It was renamed NHTF sometime in 2005 in response to labor union protests over their inability to benefit from their respective contributions to the fund. Before they could benefit as participants, some categories of workers had to contribute a certain amount of their monthly salary to the fund, enabling them to build, buy, repair, or renovate their houses.

2.3.2 The Federal Mortgage Bank of Nigeria (FMBN)

FMBN is a financial institution founded by Decree 7 of 1977 with a start-up capital of \$20 million, it was later increased to \$150 million in 1979 with World Bank assistance, bringing the total capital to \$600 million. This culminated in the construction of housing units in eight selected states of the Federation during the 4th National Development Programme (1980-85). It is the NHTF's custodian and the industry's highest financial authority in charge of licensing and regulation. Nigeria, government is responsible for overseeing Primary Mortgage Institutions (PMIs) commercial/merchant banks, insurance, housing corporations, land development firms, and so on. They also invested in the manufacture of building materials and offers financial and technical assistance in order to improve the housing sector's overall efficiency. Nigerian employees, banks, licensed insurance firms, and the Federal Government of Nigeria are all sources of funding for the NHTF.

However, due to the NHTF's inadequacy in meeting its donors' housing needs, only a few contributors to the Fund have benefited from the mortgage loan. [79]. The pre-requisites for obtaining a loan are prohibitively expensive for low-income and physically

challenged. PFIs, on the other hand, arose as a result of this, offering mortgage credit/loans to potential homebuyers and property developers [80]. The interest rates paid on credit facilities provided by private financial institutions are usually very high with a very short repayment period. The latest global financial crisis, according to [81], has had an impact on Nigeria's financial system, including mortgage financing.

The Nigerian workforce, banks, licensed insurance firms, and the Federal Government of Nigeria are all sources of funding for the NHTF, as shown in Table I.0. The following are some additional details: The estate loan has a 10% annual interest rate, while the individual contributor loan has a 6% annual interest rate, and there is a 30-year repayment cycle. Housing cooperatives could borrow money from the National Housing Trust Fund to construct mass housing, while contributors could borrow money from PMIs.

Table 1.0: Funding of National Housing Trust

Source	Contribution to NHF and now NHTF
NIGERIAN WORKERS	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
BANKS	Contribute to the Fund 10% of their loans and advances at an interest rate of 1% above interest payable on current accounts.
REGISTERED INSURANCE COMPANIES	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%
FEDERAL GOVERNMENT OF NIGERIA	To make contributions both in local and foreign currencies to NHTF from time to time.

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

2.3.3 Pre-Conditions for Credit/Loan Facility from the (NHTF)

To be considered for the NHTF, prospective individuals must be a donor to the Fund and have donated for a minimum of six (6) months. An applicant in this situation must disclose his or her current age and salary (income level), as well as the number of years he or she has left in service (if employed) and evidence of possession of a valid land title. (Certificate of Occupancy) and collateral/security property, which must adhere to all zoning laws and regulations. The condition also states that a person's

loan cannot exceed 90% of the property's cost or value, whichever is lower, and that the Fund will provide 80% of the loan amount, while the PMI, from which the application is made, will provide 20%. Applicants must obtain and complete the FMBN standard Application Form for NHF Loan from the PMI (in case of corporate organizations, cooperative formations), PMI financial reports (annual audited accounts and returns for the three months prior to application) and a valid tax clearance certificate are required, and a Board Resolution approving the loan application; a Fidelity Bond and an Errors and Omissions Insurance Policy; and, if the loan application is for a person, he or she must complete. Individual applicants must fill out and apply the standard PMIs NHF Loan Application Form, as well as a current tax clearance certificate and proof of contribution to the fund.

2.3.4 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 [82]. NPHDs search for numerous financial organizations for their development projects for low income families'. 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, and the ease and velocity with which selections can be made. The amount 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 [83]. According to research, the Non-Profit Housing Developers (NPHDs) sector is an important tool for rising housing availability and diversity for low-income groups is inadequate [84].

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 [85]. Non-profit housing

developers provide goods or programs that are directly related to their stated goal of serving the neighbourhood. This depend on a social dynamic of governing bodies involving various types of stakeholders, they value autonomy, and they bear economic risk limited to their activity [86]. CDCs are mainly concerned with 'places'- They are committed to revitalizing an economically impoverished and often physically deteriorated climate, and they are led by community members. Though housing construction is their most prominent activity, they often focus on job creation and other aspects of economic development, as well as a variety of social services, such as senior programs. [87].

2.4 The Need for Symbiotic Community

Housings in Nigeria

The final category of non-profits comprises a variety of organizations that are dedicated to addressing the housing needs of a particular sub-population and are centred on 'people.' Homeless people, veterans, women who have left abusive relationships, and low-income people. In addition, several non-profits, such as labour unions and religious congregations, have developed primarily to provide housing for their members. Tenant cooperatives and collective housing associations, established by tenants of affordable housing projects, are also included in this group [88] One of the three basic human need is housing, also known as shelter an important part of human settlement, having a significant effect on man's health, security, growth, and quality of life. According to [89] housing have positive and negative impact on mental and physical health. The provision for the people should be one of every nation's top priorities. Appropriate affordable housing for Nigerians spur substantial growth because it provides people with housing as well as a slew infrastructural developments, meeting some of the populace's social needs. It expands the housing and building industry's operations, resulting in more job opportunities in the construction industry for both skilled and unskilled labour. A well-planned housing system will promote environmental protection, improved indoor air quality, potable water, good sanitary, sewage, and waste management, a more reliable and sustainable transportation network, and a reduction in pollution as a result, gives affordable and adequate housing [90]. This accomplishment would act as a catalyst for the

country's long-term growth, demonstrating that housing has a direct effect on all three aspects of long-term development.

Furthermore, there are inadequate sanitation facilities in areas of uncontrolled rapid development of slums and squatter settlements, which are illegally constructed by the urban poor who cannot afford the exorbitant rent within towns [91]. Therefore, huge sewage crisis, with untreated sewage draining into the open ecosystem and leaving behind decomposed or dried-up parts, degrading water and the atmosphere as it flows into nearby streams, rivers, and oceans [92]. Figure 1.0 below.



Figure 1.0: Abuja Slum Architecture, Source: buzznigeria.com (retrieved: Nov. 2018)

2.4.1 Symbiotic Community Housing Model

Evolution does not occur exclusively as a result of competition. Partnership, cooperation, collaboration, and mutualism are some of the things that can lead to it. Altruism refers to the behaviour of species that compromise the development of their own progeny or their own fitness to the environment in order to improve the fitness of others[93]. This burgeoning literature indicates the idea of symbiosis that inform the environment of organizations and management. The term "symbiosis" comes from a Greek word that means "to live together." Symbiosis is characterized as "the close living together of two or more organisms of different species, known as symbionts." [94]. It is a long-term or lifelong relationship between two or more symbionts. New species or organizations will arise relatively quickly as a result of this process.

2.4.2 The Symbiosis Concepts

Collaboration or reintegration between - existing elements, such as the corporate financial institution in

this study, can often result in the creativity or development of new forms of symbiotic community housing by the Federal Mortgage Bank of Nigeria (FMBN) and the Non-Profit Housing Developers (NPHDs) [95]. This corporate organization's creation and success did not take a long time to evolve instead, the partnership between FMBN and NPHDs would quickly establish a new type of organizational structure. In other words, through cooperation between NPHDs and current FMBNs, new types of corporate organizations for symbiotic community housing growth will emerge in the six local area council in three stages of collaboration between FMBN and NPHDs, Therefore, part 1 is the zone of Collaboration processes between FMBN and NPHDs with Government funding, Stage 2 is the Approval and Drawing inspection zone, which is handled by NPHDs for approval. Finally, stage 3, NPHDs provide symbiotic collective housing for low-income people in Abuja's highly populated urban areas.

III. RESEARCH METHODOLOGY

Using focus groups of interviews with (5-7) urban families as participants in the Abuja municipal council, a single holistic case study methodology was adopted for conducting the study. In addition, a systematic analysis of research literature was deemed suitable for this study and was used as a key tool for obtaining information on rural housing growth and implementation for low-income earners in Nigeria, with the aim of improving the quality of affordable housing stock. Specific reports and relevant materials have been compiled from published sources such as the National Housing policy (NHP) for 1991 and 2006, the National Housing Fund (NHF) for 1992 and Land Use Decree (LUD) for 1978 and the Domestic Population Census for 2006 [96]; [97].

IV. RESULTS AND FINDINGS

The findings of this study were analyzed using thematic analysis based on straightforward coding of participants' comments, and it was concluded that housing affordability for low-income groups in Abuja, Nigeria, is a serious issue. Most urban dwellers are found to be lacking in basic amenities that render housing suitable and, as a result, promote the growth of the built environment. With unemployment,

economic recession, increasing construction costs, decreasing housing supply and built environment. The study also revealed that Nigeria is shifting to a market-oriented real estate industry. However, the study indicates that most Nigerians' income profiles are incompatible with mortgage financing as suggested in the strategy. The study expresses the issues affecting low-income residential housing allocation in Abuja Metropolitan Area Council (AMAC). Despite the lack of factories and other large public-sector buildings that serve as magnets for attracting people to towns, the research showed that available housing in the study area commands high rents, which differed from what was seen in most literature. Majority of available housing units are inadequate in terms of quality and quantity, hence land access for housing construction is hampered by a rigid bureaucratic bottleneck. Conversely, the cost of construction materials is high in the Abuja Area Six Area Councils.

Successive governments have done virtually nothing to solve low-income earners' housing distribution problems. According to research and findings, the New National Housing Policy of 2002 failed to meet its objectives of ensuring that all Nigerians have access to fair, secure, and affordable housing with a stable tenancy occupancy. Affordable housing has to be made available as soon as possible. Consequently, housing shortages and low quality cannot be solved by the current trend of relying on market forces and leaving housing to private developers. Non-profit housing developers can build and supply affordable housing units as part of the government's efforts to implement an affordable symbiotic housing model. The above-mentioned incorporation of NPHD ideas into Nigeria's housing supply would help to increase housing for specific individuals such as low-income elderly people, single mothers, and others who are unable to meet their own housing needs.

4.1.1 Benefits to the Stakeholders

Most importantly, the low-income groups will benefit from the increase in the supply of affordable housings, and profit from quality of housing easily accessible and affordable, to improve the quality of life of the low-income group. Subsequently, enjoying the healthy lifestyle wide open spaces and greenery in abundance. Within the symbiotic community housing, living concept places emphases on pedestrian travel by

placing working and living locations within close proximity working distance. Generally, low-income groups benefit from convenient commuting and outside neighbourhoods. However, communities are expected 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.

CONCLUSION

Housing is a private service and the primary responsibility is best left to the individuals themselves, who, however, should be encouraged to fulfill in respects their self-actualization goals. Previous government's attempts to increase housing supplies were largely ineffective, especially through direct government interference in construction. The Fourth National Plan for Development (1981-1985). In some cases, selected locations created problems. Despite high price improvements in most developing countries, contractors supplying shoddy products according to [98] have adversely affected the sector. Through NPHD the government will promote the adoption of a Sustainable Symbiotic Community Housing Model designed to make housing unique to our local environment.

In alliance with government-developed research and higher education institutions in Nigeria, NPHD research initiatives should be able to generate building products and local technologies that can easily be shared with our rural residents. If properly enforced, these guidelines will inevitably result in a reduction in ever-increasing migration from rural to urban areas. As a result of the report, it can be concluded that, in order to address the low-income group's housing problems in Abuja Municipal Area Council (AMAC). Consequently, the authority should raise worker wages, incentive initiatives would be required, promoting increased access to property, lowering interest rates on housing loans, and subsidizing the price of construction materials to make them cheaper and more affordable for the target community.

RECOMMENDATIONS

Housing issues in Nigeria can be dealt with effectively if the policies that have been put in place so far can be successfully implemented. The following proposals for the implementation of housing policies will go a long way: the federal government to set up a regulatory body to track the successful use of the funds spent on housing projects and to prosecute any erring contractor. In other words, an appropriate legal and regulatory structure should be given for a more efficient system of housing delivery. It is important to keep close monitoring on the distribution of completed housing units to low-income families. Businesses that produce construction materials are often granted tax exemptions, tax rebates, and other incentives to subsidize the cost of building materials. The National Housing Policy should be regularly updated to effect necessary changes in Housing policies and to include slum rehabilitation, regular repair, maintenance methods on housing delivery should include housing equity and Low-income rural housing and. The private sector should be given tax breaks, grants, and other incentives to encourage investors in affordable housing. The federal mortgage bank to obtain financial assistance. Future developers should have access to building land that is readily available, and the process of approving a building plan, obtaining occupancy certificate to be made more efficient and straightforward. Furthermore, to reduce housing needs, people should be encouraged to build their own houses.

Nigeria's Real Estate Development Association (REDAN) and other Nigeria Association of Building Materials Producers (BUMPAN) Local indigenous building materials should be adopted. Building in earth construction is an indigenous building material that is cost effective when compared with conventional materials like sand-crete blocks and concrete. Clay Since clay is abundant in Nigeria, and readily available. However, clay is found in a mixture of other soil materials like sand, silt and gravel. When clay is mixed with sand, mud is produced. Mud is versatile strong and can take any shape. The use of mud takes 3 major forms: in a puddle form, sun-dried bricks (with straw, hay or cow dung additives) and fired or clay bricks. The paper, therefore, advocates the need for a better economy by creating jobs and by

introducing open and realistic low-cost housing schemes for the public by the construction of the symbiotic Community housing system by Non-Profit Housing Developers (NPHD) in the urban centers in the Metropolitan Area Council of Abuja, Nigeria.

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