



**CHALLENGES OF AFFORDABLE HOUSING IN MADANYA, MUBI SOUTH LOCAL
GOVERNMENT AREA, ADAMAWA STATE**

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Abstract

Housing is one of the basic need for man after food and water, and its beyond the reached of the people in the study area. It was discovered during the survey that high population growth rate, overcrowding, inadequate planning and development, high cost of land and construction materials are the major challenges to affordable housing. Others are poor implementation of good policies on housing, dilapidated structures, lack of drainage and sanitary system, housing conversion etc. the survey also revealed that houses in the area are in bad condition, they are rented houses and that 3-5 people lived in each room. Individual developers are the major stakeholders in housing delivery in the area and financing the project through personal savings. The research also found out that more people spend more than 30% of their monthly income to paying rent and other utilities, and finally recommendations were given to achieve desire goal.

Keywords: *affordability, Challenges, Housing, condition, stakeholders.*

Introduction

Andrew (1989) as put forward by research gate.net define affordable housing as which cost not more than thirty percent of the income of the occupants. He also describe severe housing burdens as those that spend fifty six percent or

more of household income and families who pay more than thirty percentage of their income on housing are considered cost burdened. This according to him prevent necessities such as food, clothing, transport, medical care etc. Affordable housing is the major problem identified as a contemporary problem facing Madanya ward of Mubi south Local government.

Problem identified

Housing which is one of the basic need of Man is the most contemporary problem in Madanya. Mubi has expanded beyond its size, is prone to rural-urban migration due to insecurity in the surrounding Local government areas, issues of kidnapping. It is the only border town not affected by insurgency, etc and therefore experience housing problems such as overcrowding, High population growth and density, inadequate planning and development, High cost of Land and construction materials, Housing conversion, dilapidated structure, absence of good refuse disposal means, poor drainage etc among others.

Housing problems in Nigeria

The 20th century saw a number of failed attempt by the government of Nigeria to provide housing to majority of Nigerians. In the 21st century, Nigeria inherited a serious problem of inadequate housing resulting from many years of neglect by the previous military governments.

Most of these problems arising from unemployment, urbanization, poor implementation of housing policies and programs, corruption in the allocation of Government land etc were compounded during previous regime and has worsen housing problems according to Agbola, (1998).

Sulyman (2015) commented that there is no country in the world which is devoid of housing problems. However they are more acute in the developing countries than in the more developed nations. Abiodun, (1976) noted that the housing need in Nigeria urban centers have made greater and housing problems exacerbated by a combination of factors. The bulk of housing units

available in our urban centers are mainly in dilapidated conditions and they are hardly suitable for habitation, secondly, more houses are needed to relieve existing overcrowding in many of the Nigerian urban centers.

Onibokun (1988) in his study on housing problems conducted that at least not more than thirteen million new dwelling unit to be added to the existing stock before the end of last century to meet the demand of Nigerians.

The housing situation in Nigeria is very critical in urban centers and this is reflected in high house rent, increasing occupancy ration, excessively high density of population ration and encroachment of open spaces.

Sulyman (2015) also emphasized that in rural area however, the housing problems are reflected in the poor quality of housing units and inadequate infrastructural facilities such as roads, drainage, water, electricity supply etc.

In summary, the result of housing problems in Nigeria is manifested in growing overcrowding in houses, increasing pressure of infrastructural facilities and rapidly deteriorating environments say Sulyman, (2015).

Method Adopted

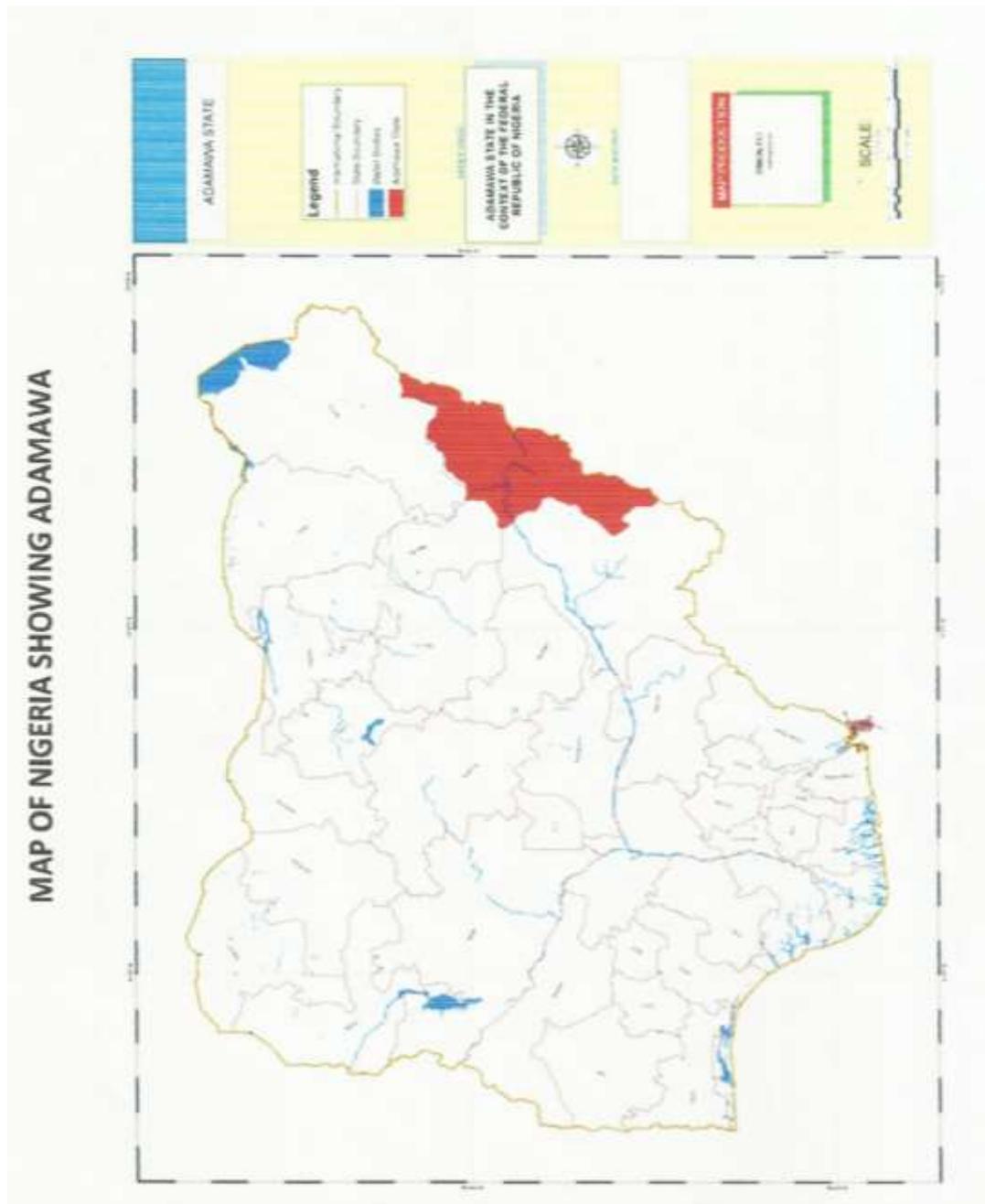
Two types of data were used for the collection of information for this research. Data were collected through interviews, personal observations, reconnaissance survey, administering of questionnaires which forms the primary sources of data for the survey.

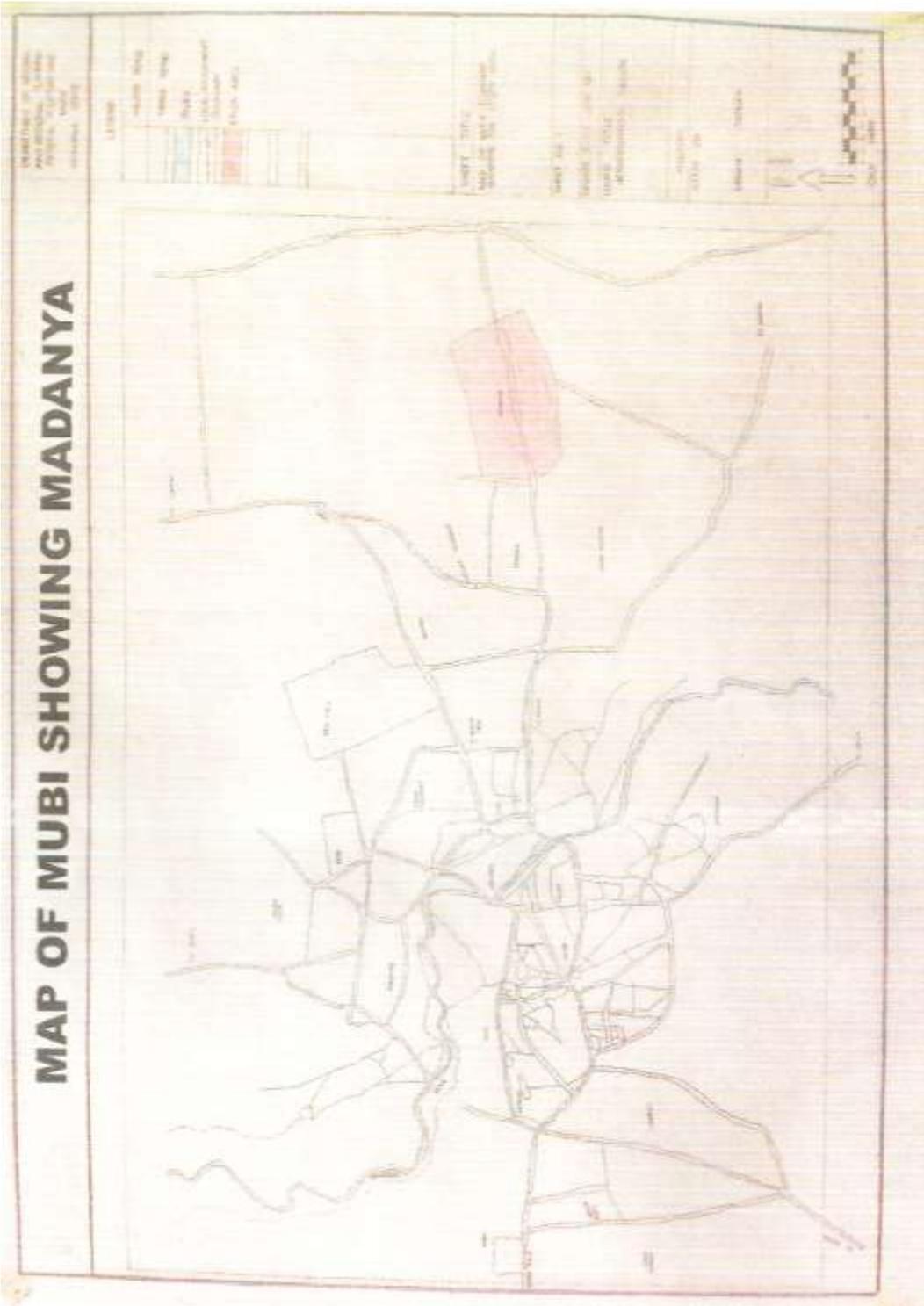
Data collected through already published documents, such as journals, textbooks, paper presented or read at conferences, unpublished documents relating to the problem of housing.

Recognizance survey reveals that there are average of 12 people living in each household due to insurgency, kidnapping and other related issues. There are about 230 household in Madanya making the estimated population 3,220 people.

A sample size of 10% was used to administering the questionnaire in the study area using a random sampling techniques.

Questions relating to housing problems, such as conditions of housing, tenancy status, challenges of affordable housing, houses rented is it affordable, number of rebuttable room, stakeholders involved in delivery houses in the area and means of financing the project among others.





Literature

Affordable housing is housing which is deemed affordable to those with a median household income or below as rated by the national government or a local government or by a recognized housing index say Wikipedia, (2020).

Most of the literature on affordable housing refers to mortgage and number of forms that exist along a continuum from emergency shelters, to transitional housing, to non-market rental (also known as subsidized housing), a formal and informal rental indigenous housing and ending with affordable home ownership. Similarly, Bhata,(2010) also agrees with the Wikipedia definition, according to the author, any houses which is affordable must not be beyond the reach of medium household income.

Adequate and affordable housing is a major problem facing all the nations of the world over the years, there are evidence that government in developing countries have made effort to supply housing accommodation for their citizen, However such effort failed to produce appreciable number of completed dwelling unit according to Wahab (1990).

Wahab, (1990) define housing affordability as those houses which are not beyond the reach of its occupant. He lamented that the private sector, both formal and informal, has provided the bulk of housing, particularly for home ownership and for renting to all categories of workers, but mostly beyond the reach of those who are mostly in need.

Large scale housing development in developing countries have been funded by government. Consequently the project have been costly in their implementation and could only be affordable to would-be owners through numerous reliance on subsidies.

“However, such reliance on heavy subsidies to implement housing project in the absence of effective cost-recovery strategies usually endangers project replicability, even at low standard” says Duruzoechi (2009).

Duruzoechi, (2009) defined affordable housing as the ability and capability of households to meet their periodic mortgage obligation (purchasing, maintenance, interest rate payment, rent etc) without jeopardizing their health or reducing their family nutrition intake.

Conclusively, Ijeoma and Laraba (2019) defined affordable housing as housing that has a sale price of rental amount that is within the means of household that may occupy middle, moderate or low income housing.

Results and findings

Table 1: challenges of affordable housing

S/NO	Challenges	Frequency	Percentage
1	High cost of land and building materials	48	15
2	Poor mortgage and housing finance system	6	2
3	Poor implementation of policies on housing and harrasement of private developers	28	9
4	overcrowding and high population growth rate	80	25
5	Inadequate planning and development	30	9
6	Lack of drainage and sanitary system, dilapidated structure and housing conversion	30	9
7	All of the above	100	31
	Total	322	100

Source: field survey, 2020

From the above table, 100people representing 31 percentage of the sample population of 322 agree that all the above challenges are the challenges affecting the production of affordable housing in Madanya.

Table 2: Conditions of Houses

S/No	Condition	Frequency	Percentage
1	Good	50	16
2	Fair	52	16
3	Bad and dilapidated	220	58
4	Others	-	-
	Total	322	100

Source: field survey, 2020

From the above table 220 respondents representing 68% out of the sample population pf 322 agree that houses in Madanya are in a bad and dilapidated conditions.

Table 3:tenancy status

S/No	Tenancy	Frequency	Percentage
1	Owner occupier	72	22.3
2	Rent	178	55.3
3	Rent free	36	11.2
4	Family house	36	11.2
5	Others	-	-
	Total	322	100

Source: field survey, 2020

From the table above 178 respondents representing 55.3% of the sample population says that they live in rented houses.

Table 4: Stakeholders in housing delivery

S/No	Stake holders	Frequency	Percentage
1	NGO's	8	2
2	Private developer	64	20
3	Public (government)	15	5
4	Individual developers	235	73
5	Others	-	-
	Total	322	100

Source: field survey, 2020

From the above table, 235 respondents representing 73 percent agree that individual developers are the major stakeholder in the construction of houses in the area and lent it to those who can afford to pay the rent.

Also, the survey discovered that there are about 3-5 people living in each habitable room. Most of the people living in the area agreed that they mostly spend more than thirty percentage of their monthly earnings to payment of rent and other utilities.

The survey gathered that most of the houses are dilapidated and are mostly of detached type houses.

Finally, the findings revealed that individual developers are the major stakeholders in housing construction and delivery in the area.

Recommendations

- ✓ Government should as a matter of urgency provide housing unit at affordable rate on owner occupier to middle income group in the area
- ✓ Government should also embark on mass procurement of construction materials and subsidised it to developers in order to reduce high cost spend by developer

- ✓ All professionals involved in building industry should give free professional service such as land acquisition work, building approval, building design and other related services.
- ✓ Federal Government should revitalized the mortgage system so that even the common man can have access to the fund.
- ✓ The state government in collaboration with the Mubi south Local government should embark on massive construction of drainage and refuse disposal site in the area to ease problems faced by erosion and littering the area with refuse.
- ✓ Non-governmental organizations should also help in delivering houses at affordable cost to the people.
- ✓ Lastly, the people in the study area should also give Government support by participating in all the planned Government programmes and activities in order to have successful implementation.

Conclusion

The findings have clearly stated that affordable housing is beyond the reach of the people in the area considering the huge challenges faced by housing identified during the survey. Therefore, Government should implement an affordable housing unit to both medium and low income earners to caution the challenges been faced.

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