

Exploring Incremental Housing Strategy as a Panacea for Meeting Housing Shortages among Low and Moderate Income Group in Alimosho, Lagos State, Nigeria.

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ABSTRACT

The 21st century is engulfed with myriads of sustainable development challenges, and at the same time, witnessing valiant and creative strategies at world over to seek for solutions. In this present world of uncontrolled urbanization with its attended consequences, especially in the area of housing sector, the low and medium income groups have devised a strategy of building incrementally as a solution to meeting their housing shortages. This mechanism of providing solution to housing shortages is evident in the cities of developing countries of Asia, Latin –America and Africa where accessibility to adequate and housing affordability is a mirage. The study seeks to explore the practice of building incrementally among the low and middle-income groups of Alimosho, Lagos State, Nigeria, as a coping mechanism of meeting their housing challenges. The study was carried out in twenty-five (25 or 54%) out of the forty-six (46) localities in the study area, using purposive sampling method. The survey utilized 5% of the total of 6,453 incremental houses in the study area, representing a total of 323 questionnaire administered. Findings from study revealed that majority of the respondents considered this practice at the urban periphery not only as a means of escaping from the clutches of landlords and fraudulent estate agents, who do charge exorbitant rents or giving an apartment to two or three people at the same time; but, also for home-ownership status. The study further revealed that, at least one room was made available for habitation as at the time of moving in; while, larger percentage of rooming facilities and amenities was progressively completed at occupants' convenience within 6-7 years of

occupation. The paper recommends among others, that, government's attention or focus should be directed towards providing soft loans to the practitioners who have kick-started construction and ensure proper monitoring of the loans. Also, provision of adequate infrastructural facilities like road, water and electricity supply should be made available, while planning efforts should be ensured that progressive development of such houses are guided and carried out to specifications.

Key words: Affordability. Incremental Housing. Urbanization. Fringe.

I. INTRODUCTION

The 21st century is a century engulfed with crises. At the same time, it is a century that is witnessing valiant and creative attempts at world over to seek for solutions. As the world continues to urbanize, sustainable development challenges become increasingly evident in cities, particular in developing countries where the pace of urbanization is fastest (UN, 2014). Some of the emerging challenges ravaging the world today include uncontrolled resource exploitation and utilization, crisis arising from climate variability, global water crisis, continuous loss of invaluable biological diversity, and of course, burgeoning global urban population arising from unprecedented rural-urban drift. In the recent times, these enormous problems are leading to a declining quality of life, especially in the developing countries.

Globally, more people live in urban areas than in rural areas, with 54 percent of the world's population residing in urban areas in 2014 (World Bank, 2015). In a related study, (UN, 2015) specifically observed the population projections of

just three countries- India (404 million), China (292) million and Nigeria (212 million)- altogether, they are expected to account for 37 percent of the projected growth of the world's urban population between 2014 and 2050. By implication, unprecedented growth in urban population of developing countries will portend grave dangers on the housing sector, being the first to be hit by the influx of people to urban areas. Meanwhile, as cities expand, there are complex challenges stemming from stretched transportation, overcrowding, energy and water, infrastructure, rising food crisis, mounting unemployment and a host of others.

More frightening is the fact that, the growth of urban populations is happening at a rate many times faster than cities 'capacity to plan, build and manage these urban centers to meet this demand (Ajala, 2005; Giok, et al. 2007; Nicole, et al. 2010). One chaotic aspects of urban expansion that has raised several red flags from world leaders, planners, policy makers, professionals in the built environment, etc., is the critical challenge of how to provide decent, adequate, affordable and sustainable housing accommodation to the burgeoning global urban population especially in the developing countries. Crisis in the housing sector of Third World cities has become a critical developmental challenge culminating in more global discourse in the recent time. This is simply because of the growing mismatch between housing provision and housing demand by the rising urban residents (Olatubara, 2007; Nwuba, 2015). Hence, provision of safe, adequate and affordable housing for the low and middle income takes a priority in the agenda of many contemporary international debates in the built environment.

Housing is one of the most basic of human needs whose importance cannot be overemphasized both in developing and developed nations of the world. Aribigbola (2006) sees housing as basic as food and clothing; it is very fundamental to the welfare, survival and health of a man (Fadamiro et al. 2004). Similarly, Kehinde (2010) notes that shelter is central to the existence of man and further submits that housing involves access to land, shelter and the necessary amenities to make the shelter functional, convenient, aesthetically pleasing, safe and hygienic. While assessing the roles played by housing sector, Okonjo- Iweala (2014) submits that the housing sector serves as an important contributor to economic growth; an asset or wealth that can be used to access collateral to stipulate additional private consumption and investments. Okonjo further stressed that housing sector can support job creation and economic

inclusion. This means that, housing sector can promote economic inclusion by creating jobs for craftsmen and artisans such as masons, plumbers, welders, electricians, painters and so on.

In Nigerian, however, housing sector is confronted with myriads of problems ranging from acute housing shortages, overcrowding and unsanitary living conditions; exorbitant rent relative to income and the exploitative tendency of shylock land lords; the high rate of homelessness especially in the urban areas and the high rate of substandard housing construction both in the rural and urban areas (Agbola, 1998). The problems manifest in qualitative shortages in the rural areas while in the urban setting, they appear both in qualitative and quantitative shortages. Meanwhile, Government's intervention in housing production and delivery in Nigeria was, however, spurred by the imperfections witnessed in the housing market mechanism where forces of demand and supply make houses far beyond the reach of many households especially the low and middle income earners.

Unfortunately, repeated failures of successive governments' efforts in direct (mass) housing delivery; sites and service scheme, and subsidy of various kinds; just to reducing the mounting housing crises faced by larger proportion of Nigerians, clearly indicated that government's dream of providing decent, affordable, safe, and adequate housing for all, even in the decades to come, will remains a mere mirage or illusion because government alone cannot do the 'magic'. This corroborates the assertion of UN-Habitat (2008) that the challenges we face in human settlement cannot be met by the governments, private sector or civil society alone; but requires the actions of all sectors of the society.

Consequently, the huge prevalence and spontaneous proliferation of informal housing sector both around and within urban areas in developing countries like Nigeria, is a prove of the ability of both the low and medium-income groups or even the urban poor to build for themselves the housing they desire, which actually meet their true needs and lifestyles and create a strong sense of belonging and identity (Aravena, 2013).

In most Nigerian cities such as Lagos, Ibadan, Port Harcourt, Benin, Kano, etc., the inability of the formal housing delivery to meet the housing needs of their burgeoning residents has led to an increasingly sharp practice of building incrementally at the fringes of these cities. This is because the prices at which finished houses in the formal housing delivery reach the housing market are exorbitantly prohibitive for the low and the

middle-income earners to afford. This scenario makes the practice of finding cheap lands around the peripheral interface of urban areas and building in piece-meal, a common phenomenon that is rapidly gaining acceptability among the low and medium income group. The process involves developing a 'core house' first- usually a room, while others are progressively added as the family income increases and at their own pace. This informal process of housing delivery styles embarked upon by the low, the middle income earners and the urban poor segments of the society is now becoming fastest means of home-ownership, adding significant proportion to housing stock in Nigeria. The practice enables the practitioners to spread construction costs over a considerable period of time usually at the convenience of the owners. Apart from high usage of local materials and engagement of artisans, incremental building gives room for expansion based on family income, size and building with ease as against formal low cost housing scheme with prototype designs that do not recognize the inputs of the owners.

Against this background, the paper examines incremental housing development at the peripheral interfaces of the rapidly growing Nigerian cities as a coping strategy among the low and middle income segments to meeting their housing needs, using the experience of Alimosho Local Government Area of Lagos State, Nigeria.

II. CONCEPTUAL FRAMEWORK AND LITERATURE REVIEW

• **Concept of housing**

Maslow (1943) considered shelter or housing as one the basic or physiological human needs, in addition to the need for clothing and food. According to him, housing need is very important because every human being would desire to satisfy this need before considering other higher order need such as safety needs, the love or affection needs, the esteem needs, and self actualization needs. However, UN-Habitat (2006) quoted in Alagbe et al. (2013) observed that housing, as a basic need, impacts on the health; welfare and social attitude; and economic productivity of an individual. In the same vein, Montgomery and Mandelker (1979) conceptualize housing as a collection of things that are packed together, not just four walls and a roof, but a specific location to work and houses, neighbours and neighbourhood, property rights and privacy locations, income and investment opportunities, and emotional or psychological symbols and supports. These are bundled together in what economists call 'a

heterogeneous set of attributes which must be jointly consume'.

Housing is considered as a bundle of services such as neighbourhood services (parks, schools): a location (accessibility to jobs and amenities) and proximity of certain types of neighbours (social environment). Housing embraces more than shelter or lodging for human habitation. The quality of housing is being used to measure the quality of life even at international level (Aribigbola, 2001; Bourne, 1981; Daramola, 2006). Housing is equally seen as an economic resource that is capable of generating growth. In other words, it is a proven economic growth driver (Agbola, 2005; Egunjobi, 2006). More importantly, housing represents symbol of status of achievement, of social acceptance. It seems to control, in a large measure, the way in which the individual, the family perceives him/itself and is perceived by others. Housing issues affect life of individuals and nations; it is a prerequisite of man. However, no society has been able to satisfactorily cope with its housing needs (Adedeji, 2004).

At a very basic level, housing can be seen as a consumption item for satisfying basic human shelter needs. Housing also fulfills other important roles, such as contributing to the people's sense of security and stability, providing them with an effective base for engaging in family life and with the rest of the society. Housing can also provide people with a sound basis by which to pursue their personal aspirations, access community resources (for example, employment, education and or life style opportunities) and express their cultural values. For owner occupier, the house is also a store of value and usually their single largest assets. Research suggests that positive outcome at the household level can collectively contribute to improved outcomes across communities and society in general (Olatubara, 2012).

• **Concept of housing affordability**

Safe, affordable housing is a basic necessity for every family. Without a decent place to live, people cannot be productive members of a society, children cannot learn and family cannot thrive. Affordability as a concept is hard to define. In this context, 'afford' is defined as being able to pay without incurring financial difficulties. As Mark et al (2006) put it, 'there is a little difference between the concepts of affordability as it applies to housing and as it applies to other goods'. The obvious variation according to them is that a person might consider a particular house to be quite affordable, while he considers some other good for the same price to be very unaffordable. What

makes this possible is that what we really care about is how much money we have as left over after a purchase and what will think we might need to spend it on. Since housing accounts for a much greater proportion of a household's monthly expenditure than most other groups, we need less income left over after housing costs than we do after, say, clothing costs. Just like Tracy (2011) observed that the most widespread challenge facing poor families in America is housing affordability. According to him, "it affects millions in less tangible ways than other housing problems because families who pay large parts of their income for housing often have little left for food, clothing, health care or other necessities". Andrews (1988) conceptualizes "affordable housing" as that which costs no more than 30 percent of the income of the occupant household. This is the generally accepted definition of housing affordability. She also described severe housing burdens as 50 percent or more of household income. Families who pay more than 30 percent of their income on housing are considered cost burdened and may have difficulty affording necessities such as food, clothing, transportation and medical care (HUD, 2005).

Affordability is concerned with securing some given standards of housing or different standards at a price or rent which does not impose an unreasonable burden on household incomes. In broad terms, affordability is assessed by the ratio of a chosen definition of household income in a given period costs to a selected measure of household income in a given period (MacLennan and Williams, 1990). In sum, 'housing affordability' refers to the capacity of households to meet housing costs while maintaining the ability to meet other basic costs of living (AHURI, 2004). In the same vein, Burke (2004) expressed housing affordability to mean the capacity of households to meet housing costs while maintaining the ability to meet other basic costs of living.

- **Concept of incremental housing**

Incremental housing refers to a plethora of housing supply mechanisms in which housing units grow in piece-meal or bit-by-bit over time as the income of their owners increase and /or their household members increase in number or age (Hamid et al. 2010). The 'discovery' of incremental housing is often attributed to John F.C. Turner, a British architect who first documented it in his seminar research of informal housing in Lima, Peru (Turner, 1976). Turner observed what he called "progressive development" in which individual household members (whom he referred to as 'bridge headers') would move to urban areas ahead

of their families to secure land, and then once they arrived at the city, would begin to consolidate that land through the incremental investment in boundary walls and the other elements of the house (Napier, 2002). Informal housing production all over the world is characterized by its incremental growth and flexibility (Chavez, 2010). Incremental housing is a step-by-step construction process that allows the owners to develop their houses at their own pace room by room, floor by floor until the houses met the family needs. The underlying principle of this approach is hinged on the fact that, after a particular plot of land has been acquired either "legally or illegally", the practitioner would erect a 'core shelter' (usually a room) which would undergo a progressive development until fully completed through incremental investments.

So many adjectives have been applied in literature to describe incremental housing process such as: self-help, embryonic, gradual, evolutionary, serial, starter home, phased development house, owner-driven house, etc. Thus, incremental housing is a proactive urban strategy that offers the homeowners a wide range of flexibility whereby they could enlarge and improve the size and standard of their dwellings in response to changes in their demographics and economic status. However, the novelty of the housing produced through this mechanism lies in the process itself rather than its outcome. This approach was embarked upon by the International agencies such as the World Bank and the International- American Development Bank in their first intervention of sites-and-service projects they funded in Latin America and Southeast Asia in the 1960s and 1970s (Gattoni, 2010). According to same author, some of the earlier projects funded by these agencies included a wet core composed of a toilet and a kitchen which for many low income borrowers posed a big challenge because they involve connection to water and sewerage networks that they could not afford to construct on their own.

In Nigeria, especially Lagos, the fastest urbanizing city, the situation is similar. There is a growing practice where a huge proportion of low and middle income earners, having secured a land at the developing areas of the metropolis, start off a building construction with a room or two completed and start living in it while further construction lasted in piece-meal affairs.. This development is spontaneous in the fringes or peripheries like Oko-oba, Akute, Ejigbo, Abesan, Akowonjo, Akute, and a host of others, where the land is considered to be cheap. This was perhaps the precursor of the core housing, which became fashionable and popular worldwide because it

offers beneficiaries a modicum of roofed space that they could immediately move into at an initial low cost and expand and improve over time.

III. LITERATURE REVIEW

• Fundamentals of housing and its complex interrelationships

Housing is one of the most basic needs of man after food. It is referred to as the minimum irreducible of all human wants. It is a vital component of human existence and a major indicator of quality of life. Apart from providing protection and safety against vagrants of weather and intruders, houses can also serve as an important contributor to economic growth and economic investments (Okonjo-Iweala, 2014); most valued assets, status, and symbols reflect the cultural, social and economic values of a society and it is the best physical and historic evidence of civilization of a nation (Olatubara, 2007). Thus, housing is the totality of the immediate physical environment, largely man-made, in which families live, grow and decline (Olatubara, 2012). Housing is a heterogeneous product where all its elements must be made available before it can be called a home.

Due to the complex and all-embracing interrelationships of housing with other sectors of the economy, the performance of the housing sector (especially that of the housing construction industry) is often the barometer by which the health or ill-health of a nation is measured or determined (Agbola, 1998). In his own view, (Stanford, 1978) noted that, any analysis of a housing problems is a study of a nation's attempt to adapt to its inheritance to new needs and to add to this inheritance in ways that accord with changing economic and social structure and rising human aspirations. cursory view of global housing situations suggests that, crisis in housing sector of many nations of the world rich or poor, developed or developing, in the present urban century is assuming an alarming dimension. Richard (2014) observes that the greatest wave of urbanization in the world today is posing a pressing challenge of providing quality, affordable shelter to billions of people that stream into our global cities. The cause of this global housing crisis, as Aamna (2016) noted, can be attributed majorly to house prices that are spiraling out of control while wages stagnate. According to same author, the housing crisis is turning high earners into renters in the US, while in London hundreds of interested home owners are on a long queue in the rain to buy a-studio apartments. Of more particular concern is the rapidly developing cities of developing Third World Nations (Lagos, Rio de Janeiro, Sao Paolo, Mexico

City, Cairo, New Delhi, Karachi etc), where the crisis in its integrated form has surpassed the terrains of the social sphere, reproducing itself in the economic, political and environmental process (Olayiwola et a, 2005).

• Housing Crisis versus Government efforts in Housing Delivery in Nigeria

Nigeria's housing problem has been linked to the difficulties citizens face in securing and retaining residential accommodation (Olatubara, 2008). Housing problems in Nigeria are complex and multi-faceted, varying in magnitude across various regions of the country. In the rural areas where more than half of the population lives, (Mabogunje, 2001; UNCHS, 2002; UN-Habitat, 2001) observed that the problems is basically qualitative, whereas, in the urban areas, the problems are both quantitative and qualitative. According to Bichi (2002), "anyone who has lived for more than a few days in Abuja, Porth-Harcourt or Lagos, or any of our major urban centres requires no statistical proof of housing shortages". Bola (2011) examined the housing problems of Nigerian Urban centres and came out with the fact that the consequences are so severe on the tenants. Not only are illegal fees charged, the rents are outrageous and unimaginable. For instance, in several neighbourhoods in Lagos and its suburbs where the population density is heaviest and about 72% of residents are tenants (LHS,2011); a prospective tenant, for example, in Ikoyi and Victoria Island, has to pay between #1,500,000 and #3,000,000 per annum for a three bedroom apartment; while in Maryland area, a tenant pays between #500,000 and #679,000; also, in Iju- a suburb, a tenant pays between #170,000 and #200,000; Ikorodu-between #140,000 and #250,000 for the same 3-Bedroom apartment (Lamudi, 2015). Besides, that amount has to be multiplied by two to three, being the number of years, as advance payment. In fact most landlords also demand what they term as "service charge", usually in the range of #50,000 - #100,000 per annum, purportedly for settlement of wages of gatemen and sweepers of the premises. For agency and agreement fees, as much as 20 per cent of the total rent (for the two or three years) has to be paid in addition to the principal. And when the two- or three-year rent expires, the tenant is required to make another one- year payment in advance. Meanwhile, at the end of the day, tenants pay as high as 50% of their income monthly income as rents (LHS, 2011) which is at variance with (20-30%) affordability recommended by the United Nations (Walter, 2015).

It is obvious that these acute shortages, and consequently, unaffordable housing delivery in most urban areas in Nigeria, as Ifesanya (2004) noted, is linked to: the continued rural-urban migration, the worsening poverty and economic impoverization of the masses, lack of access to realistic and efficient housing finance resources, conceptually and structurally defective housing policies and poor implementation, as well as heavy dependence on foreign building materials and others housing inputs. In his own view, Yinka (2011) equally observes that the housing challenges facing Nigeria is multifarious in dimension, ranging from a huge housing deficit due to imbalance between supply and demand, rapid urbanization, steady population growth, high cost of construction to paucity of housing finance. Others include restrictive access to land, poor state of infrastructure, shortage of building materials, under investment in low-income housing and non-affordability by over 70 percent of the Nigeria population who are categorized as poor and low-income group to have decent accommodation. Same author concluded by adducing dearth of finance as a major factor for the current huge housing deficit in the country. In his own contribution, Walter (2015) laments that, Nigeria, as the most populous African nation with population of about 174 million people is having a rising national housing deficit. According to him, in 1991, the Nigerian housing deficit was put at 7 million, a figure that reached 12 million in 2007. By 2010, the deficit has been increased to 14 million and currently, the national housing deficit is put at about 17 million units. The implication is that tenants will continue to pay as high as 60% of their average disposable income (far above 20-30%) recommended by the United Nations.

However, stream of researches (Balchin, 1995; Charles, 2003; kabir, 2004; Aribigbola, 2006; Mtafu et al, 2011) have suggested that housing problems cannot be eradicated many decades to come. A leeway to getting out of any housing problem, according to Olatubara (2012) is to evolve policies and programmes capable of reducing housing problems. Same author notes that, since housing problem has an ever-changing nature of dynamic proportions which neither lends

itself to static appraisal nor a belief in a once-for-all solution (however expeditiously affected), the involvement of policies and programmes and their constant re-appraisal is a major prerequisite for housing-sufficiency.

Consequently, in order to arrest the monsters of housing shortages in Nigeria, governments in successive years after independence, have experimented and implemented a myriad of programmes, policies and strategies, ranging from direct housing production and delivery, provision of housing finance and enactment of national housing policies, but all was to no avail as larger proportion of Nigerians were caught in the web of homelessness or leaving in substandard housing units. The reasons for the failure were highlighted in the works of Olotuah et.al (2009) and Ademiluyi et.al (2008). According to them, there was very wrong perception of what constitute the housing needs of the low income earners; the prototypes of housing provided were not rooted in different Nigerian climatic, cultural and socio-economic environments; improper planning and poor execution of housing policies and programmes; insensitivity of government to the operations of the private sector in housing delivery; undue politicizing of government housing programmes and lack of political will and astute to carry out government housing programmes to logical conclusion and a host of others.

Recently, during one of its campaign, the ruling All Progressive Congress (APC) made it abundantly clear that government would intervene in the housing sector in order to reduce the country's housing deficit, currently estimated at 17 million units (Obike, 2016). In the same vein, Okonjo-Iweala, Nigerian former finance minister (2014) noted that Nigeria, having a population of close to 170 million needs about 700,000 additional units every year to meet her current housing deficit of about 17 million units. According to her, some urban centres (such as Lagos, Abuja, Ibadan and Kano), housing demand is growing at about 20% per annum.

However, an assessment of efforts of successive governments in Nigeria towards housing programmes between 1962 and 1995 are presented on the table 1 below.

Table 1:

Period	Planned	Achieved	% of Achievement
1962-1968	24,000	500	2.1%
1970-1974	54,000	-	0%
1975-1980	202,000	28,500	14.1%
1981-1985	200,000	47,200	23.6%
1994-1995	121,000	1,014	0.8%

Table 2:

S/N	Types	No of Estate	No of Units
1	Lagos HOMS though public private partnership	3	446 unit
2	Scheme earlier built by Ministry of Housing adopted into Lagos HOMS	6	712 units
3	Scheme Conceived awarded as Lagos HOM	30	7792 Units
4	Projections: Phase II Of Ibeshe And Ijora Badia (240+562)		802 Units
Total		39	9752 Units

Table 3: Existing housing units on offer by Lagos State and prices

Housing Units	Acceptable Range	Price	Optimum Price	Selling Price
Room and Parlour at Odorangunshin, Epe	1m – 1.68m		1.2m	N2.95m
2 bedroom flat at Odorangunshin, Epe	1.5m -3m		2m	N6.24m
2 bedroom flat at Igbogbo, Ikorodu	3m - 4.3m		3.5m	N7.62m
3 bedroom flat at Ojokoro, Ijaiye	6m – 8.5m		7.3m	N13.4m
3 bedroom flat at Iloro, Agege	6.5m – 8.5m		7.3m	N13.4m

Source: Lagos Housing Needs Assessment Survey 2012

Lagos (HOMS) was initiated to stimulate home ownership and access to accommodation for tax payment residents that are first time buyers in the state, through its “rent and own” policy in the area of need and affordability. Under this scheme, in about two years of its inception, a total of 9,752 units have been created while 185,700 units is required yearly in the next five years to bridge the gap of current 3 million units in the state (EIU, 2016). Meanwhile, a completed house under Lagos HOMS scheme costs about #4,340,000 for one-bedroom apartment to #18,670,000 for a three-bedroom flat. In addition to the #10,000 initial application non-refundable fees, a successful applicant makes a down payment of 30% of property value and to pay the rest over 10 years at 9.5% interest rate. Unfortunately, many tax payers and and civil servants in the state will not be able to afford the Lagos HOMS project due to short tenure and challenges of getting bulk money to pay off mortgage equity of 30% down payment (EIU, 2016). This scenario mirrors the housing provision schemes of many rapidly expanding cities in Nigeria.

However, the plethora of problems that bedevil public housing delivery has led to a paradigm shift of involving the private sector in housing delivery while government provides the

enabling environment. This is because the private sector, as an organized state performs better and are result-oriented than the government. But for Agbola (2005), having assessed the prices at which houses are quoted by the organized private sector, he discovers that the costs are even more intimidating! As a result, the author concludes that Nigerians, especially the poor, are now coping with the crunching housing problems by living anywhere they can find shelter, not necessarily a house, as housing policies have failed to meet the growing demand for housing needs of Nigerian citizens (Oluwoye and Olayiwola, 1990). It is the general conclusion therefore, that housing situation is generally poor, especially in the developing countries (Olatubara, 2012). The National Nigerian Housing Policy (2006) equally admitted and acknowledged that there is a marked variation in the targets set for various housing programmes and the actual level of achievement. In short, the incursion of the government into the housing delivery has been a monumental failure (Olatubara, 2012).

Based on ineffective government provision and delivery of housing for all especially the middle and urban poor, this group therefore, turning to informal means of constructing their homes in an incremental manner over an extended

period of time. Families build and extend their shelters according to their necessities and as economic resources become available. This flexible system has proven to be the best option and most efficient mechanism for diminishing the housing deficit and, thus reducing the potential slum conditions in many cities of Third World nations (Goethert,). For instance, in Khartoum state, Sudan, it was observed that between 2002 and 2007, about 18,257 popular housing units have been built in most peripheral locations in Khartoum State at an average of 2,754 units per annum (KSHDF, 2008).

IV. DATA AND METHODS

The setting: Lagos State is located along the coast in the Southwestern part of Nigeria. It has an area of about 3,345sq. km, which translates to about 0.4% of total land space of Nigeria (F.O.S. 1991:37). It is bordered by the Atlantic Ocean to the south, Ogun State to the North and East and Republic of Benin to the West. Lagos State is having an estimated population of about 20.19 million with growing rate of 3.2% per annum (EIU, 2012)

The study was conducted in Alimosho Local Government Area (LGA) located North West of Lagos State, between longitude $3^{\circ} 12' - 3^{\circ} 19' E$ and latitude $6^{\circ} 28' - 6^{\circ} 48' N$. Alimosho LGA was created in 1991 and had a total population of about 522,855 and 2717945 inhabitants in 1991 and 2015 respectively (NPC, 1991; LSBS, 2015). This is a peri-urban segment of the state and was bounded by Ado-Odo Ota LGA to the North, Oshodi/Isolo and Mushin LGAs to the South, Ojo and Amuwo Odofin LGAs to the West and Ifako Ijaye, Agege and Ikeja LGAs to the east. The LGA was subdivided into 46 localities (National Population Commission, Ikeja, 1991)

Sampling Procedures: there are forty-six localities in the study are of which twenty-five (54%) were purposively selected for study. The researchers and their university undergraduate research assistants embarked on direct physical observations of houses

with incremental status. In all the twenty-five localities, a research assistant was assigned to five localities each, while the researchers monitored them. Altogether, there were 6,453 incremental houses (those at various stages of completion, with people living there) as at the time of study. The survey utilized five percent sample size which gives a total of 323 questionnaires that were administered on the occupants (both rented and owner-occupiers), using systematic sampling procedure in selecting a particular incremental (uncompleted) housing unit interviewed. In this regard, every 4th house was sampled in each locality. Both primary and secondary data sources were derived from questionnaire administration and visits to libraries of agencies and government parastatals such as Alimosho Local Government secretariat, National Population Commission, etc, like for the survey.

V. DISCUSSIONS

Out of the 323 cases interviewed, 17 questionnaires were not retrieved from the respondents, leaving 306 (94.7%) actually analyzed. Altogether, 8.9 % of the respondents are married while 31.3 % are single. The divorced and the widowed/widower are 3.0 % and 1.0 % respectively. This suggests that married respondents always pool their resources together to embark on a housing unit that can be developed bit by bit as their income increase rather than staying in the strangulating confinement of rental housing of the shylock landlords and estate agents. Moreover, they also have a strong desire to just move to a house called their own house. In addition, educational background of the residents of the study area suggests that quite a lot of them had post secondary education (54.3%), which implies that even, the elites and professionals see this practice not only as a symbol of wealth but, where household members can raise their heads among their counterparts and feel fulfilled and enchanted at the attainment of house ownership status.

Table 1: the nature of previous houses of residents in the study area

Nature of tenure of previous building	Frequency	Percentage
Personal house	13	4.2
Rented	228	74.5
Rental free	33	10.9
Family /relative house	16	5.2
No response	16	5.2
Total	306	100

Source: Authors field work (2015)

From the table above, larger percentage of respondents (74.5%) previously occupied rental housing. They sought an opportunity of cheap land at the urban periphery to build their own houses incrementally. Not only that, they considered it as an opportunity of escape from the clutches of landlords and estate agents who, not only charge exorbitant fees from prospective tenants, but also lease or rent out a particular property to more than one or two people.

Meanwhile, those respondents who did not pay rental fees and those that stayed in family

houses in their previous residences still consider home ownership as priority and prestigious as “this is our house” is different from “this is my house!”. Though, the percentage represented by these respondents is relatively low (16.1%).

However, even though, quite majority of the respondents agreed that there is dearth of infrastructural development in the study area but still, over half (59.8) derived satisfaction from living in this type of a house as they are now free from problems associated with living in overcrowding accommodation at the inner city.

Table 2: Duration of additional rooms constructed from ‘start house or core house’

Year	No of required room(s) completed as at the of moving in			
	1room	2-3 rooms	4-5 rooms	6-7 rooms
Below 1yr.	(220)58.8%	83(35.0%)	03(1.0%)	-
1-2yrs	96	192	18	-
3-4yrs	30	213	49	14
5-6yrs	-	231	57	18
7-8yrs	-	113	150	43
8 yrs above	-	-	186	86

Source: Authors field work, 2015

The survey in table 2 above shows that, 220(58.8%) houses of one-room completed were initially provided for habitation of the respondents while additional rooms were provided progressively at owners’ convenience. At that same period, (i.e. below one year of occupation), about 35% units of 2-3 bedrooms apartment were made ready at occupation, while only 1% of 4-5 rooms was completed at occupation. Of all the houses that were occupied by the respondent below one year of moving in, only 14% had access to water supply (majorly well water, the number that grew exponentially(38.7%) between second and third year of moving in. Between the first and the second year of moving, about 62% additional room(s) were provided as resources of the owners were improved or as a result of an increased family.

The table equally shows that, by the end of the seventh year of respondents occupying houses made via piece-by-piece home construction model, most of the 3-4 bedroom apartments were fully completed to the tastes and styles of the occupants. In addition, the survey shows that 73% of the occupants are owner-occupiers which actually reflect the fact that, home ownership among the low and middle income earners is a dream that ought to be accomplished in one’s life time. The flexibility of this housing construction style is most desirous to the practitioners because it offers them opportunity to make expansion as needs be unlike the turn key completed formal housing.

The survey examined the incremental housing finance mechanisms in the construction of the initial units provided, it was discovered that 210 households (68.6%) used family savings (personal contributions, borrowing from friends, relatives, sales of personal properties, etc.) to build their residences, whereas, only 33 households (10.7%) depended on bank loans. Altogether, 191 households (62.4%) were connected to electricity, though; many were transmitted through impoverished bamboo trees, planks, etc; 10 households (3.3%) had flush toilets connected to piped water supply, whereas 180 (58.8%) households had flush toilets without water running in them. Those households with pit latrines were put at 33 (10.8%), while those without any form of latrine were 72 households (23.5%). This implies that, some in-house facilities were yet to be completed among residents of incremental housing in the study area.

The survey revealed that neighbourhoods’ facilities and services such as accessibility, drainages and general environmental quality were bad. This shows that this segment of the society is yet to receive government recognition in the area of urban facilities’ provision.

VI. CONCLUSION AND RECOMMENDATION

The study explored the adaptive mechanism of the low and middle income residents of Alimosho local government area of Lagos State

in meeting their housing needs. In the study, majority of the respondents (about 74.5%) actually vacated their previously rented apartments in various mainland and islands location to live in habitable incremental housing units at the fringes of Alimosho local government areas. The reason for this vital decision is not unconnected with cheap and availability of land at the periphery, strangulating rents from landlords coupled with the enviable status of a house ownership.

More so, over 58% of respondents moved in into a completed one-room apartment with their families under one year of moving in, those that completed 2-3 rooming facilities under the same year amounts to 35%. Meanwhile, between 7-8 years of occupation, all the respondents (100%) were able to complete three-room apartments each. This indicates that peace-meal style of housing construction spans for about 8 years to be fully constructed to a satisfactory level of the occupants, though, few span more than that according to the finding of the study

It was also discovered from the study that, about (68.6%) alluded to the fact that they kick-started their building with few savings and contributions from cooperative societies they belong to, borrowing from friends and relatives. Only few respondents (10.7%) depended on bank loans, confirming the fact that low and middle income groups are not always benefitting from government financial facilities as a result of the challenge they face at amortization period. More so, there was a huge dearth of infrastructural and social amenities in the study site as majority of the incremental housing inhabitants depend on stream, well and buying from nearby, for their water needs, huge numbers of the respondents made use of latrine and nearby bush for defecation. Quite a huge percentage (62.4%) used bamboos and dry wood/planks to transfer electricity to their houses.

Based on the findings of the survey it is recommended, among others, that government should encourage this unique ability and skills of the low and middle income to handle the delivery of their own housing construction, by invigorating provision of soft loans to them with strict monitoring and enforcement. Also, social amenities and infrastructural facilities should be extended to their neighbourhoods so that they too can enjoy government at their level.

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