



The Role of Housing Policy Implementation in the Delivery of Sustainable Social Housing Developments in Greater Port Harcourt City

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Abstract

Adequate housing has been a widely discussed theme in the countries of the Global South especially as it related to catering for the no-income, low-income and lower middle-income inhabitants of cities. This is so, owing to the fact that urbanization in Nigeria is growing at a rate that most cities in the country are unable to cope with and government alone is unable to address the challenge of housing due to diverse financial and regulatory constraints. The study examines policy issues that limit efforts towards the provision of social housing in Greater Port Harcourt City. The two objectives of this study are to examine UN-Habitat requirements for acceptable sustainable social housing provision and to review national and state policies that affect the provision of social housing within Greater Port Harcourt city. Furthermore, the study is a qualitative study aimed at explicating findings through structured interviews and key informant discussions. Findings reveal that housing developed by the private sector were expensive and out of the reach of the poor within the city, and that high cost of building materials, lack of funding, poor implementation of housing policies, corruption and poor governance has impeded the provision of social housing in the city. The study recommends that the government embarks on proper demographic studies that will aid in the enactment of policies that will enhance the provision of housing for those who need them.

Key words: Social housing, policy, planning, development, implementation.

Introduction

1.1 The Problem

UN-HABITAT is mandated by the United Nations General Assembly to promote socially and environmentally sustainable towns and cities with the goal of providing adequate shelter for all (UN-Habitat, 2012). However, the current building regulations in Nigeria and the Greater Port Harcourt city region to be precise insists on standards and materials beyond the reach of poor households (Asiama, 1990). Due to the rising trend of displacement/outmigration of the poor aborigines in major city centres across Nigeria, the potential for reverse-migration, and resultant cost of unsustainability of the cities, brings about the economic rationale for sustainable social housing provision which is similar to what was proposed by Ekong and Onye (2013). This call arose as fallout of the growing inability of Nigerians to afford shelter which is regarded as a basic necessity of life (Oyeniya 2013; Nya-Etok 2011).

According to Ekong and Onye (2013), there is also widening gap between need for housing and the capacity to acquire the desired housing type, especially among the 'No and Low income' segment of the population. It should be recognized that people can only acquire what they can afford. A perceptive review of affordability problem, based on Nigeria's current

legal and regulatory framework, shows that over 57% of Nigeria's "No and Low" populace may never afford the 'least-cost' mortgage even if loan amortization is spread over their entire service years.

1.2 Importance of the Problem

The situation will continue to deteriorate if this segment of the population is left to the vagaries of the market and political circumstances of the country. Provision of social housing for the low-income population in urban areas in Nigeria especially in Port Harcourt municipality should be a continuous government activity based on a comprehensive planned programme and policy. This provision is seen as a social responsibility of the government. Though, the Rivers State Government through its agencies responsible for providing housing for the teeming population of the city has not met the demands of the target group (low-income earners) which is a huge part of the workforce of the state and efforts should be made to quickly resolve the imbalance in housing provision to this target group. The social housing programmes that have been undertaken by the government is faced with many challenges but there is need to assess and evaluate the current system and adopt a more efficient and appropriate strategy to enhance the provision of social housing that will meet the demand of the target population in the municipality.

1.3 Study Area

Greater Port Harcourt City

Under the leadership of former Governor, Chibuike Amaechi, plans were announced for the creation of a new city to be called Greater Port Harcourt City. The new city was to be located close to Port Harcourt International Airport. The total area of the Greater Port Harcourt City is 1,900 km², spanning all or parts of eight Local Government Areas in Rivers State, including Ogu Bolo, Eleme, Ikwerre, Etche, Obio/Akpor, Okrika and Okrika. (See Fig. 1).

The Greater Port Harcourt City Development Authority (GPHCDA) was established by law in April 2009 with a mandate to facilitate the implementation of the Greater Port Harcourt City Master Plan and build the new city. The Greater Port Harcourt City hosted several of the events at the 17th National Sports Festival tagged "Garden City Games" at the recently completed Adokiye Amiesimaka Stadium.

1.4 Literature review

1.4.1 Definitions of Social Housing

A broad range of literature reveals that social housing has no common internationally acceptable definition (Drudy and Punch, 2002; Murphy, 2003; Li, 2007; Malpass and Victory, 2010; Oxley *et al*, 2010). For example, most European Union (EU) countries have no standard form of describing social housing. The provision across Europe is subject to several political, economic, cultural and demographic developments as a result of which it has undergone a lot of reformative programmes (Czischke, 2009). Different terminologies have also been used to describe social housing, such as: 'Housing at Moderate Rent' in France; 'Common Housing' or 'Not-for-Profit housing' in Denmark; 'Housing Promotion' in Germany; 'Limited-Profit Housing' or 'People's Housing' in Austria; 'Protected Housing' in Spain; 'Public Utility Housing' in Sweden; 'Council Housing' or 'Local Authority Housing' in the UK (Pittini and Laino, 2011). Different providers of social housing across Europe have been local authorities, municipalities, housing co-operatives, associations, commercial enterprises and not-for-profit organizations.

Table 1: Defining Social Housing

Factors	Definition Criteria	Applicable Countries
Ownership	Non-profit organizations and local authorities	The Netherlands, England and Sweden
Construction	Who constructed the dwellings	Austria and France
Nature of Plant	Below market levels	Ireland and England
Funding	Relevant funding and or subsidy	France, UK and Germany
Target Occupiers	1) All households 2) Low income households and less privileged	Austria and Sweden
Motive/Purpose	Social service and not-for-profit	All countries

(Source: Scanlon and Whitehead, 2007)

1.4.2 Housing Policy

Generally, housing policy denotes the actions of government, including legislation and program delivery, which have a direct or indirect impact on housing supply and availability, housing standards and urban planning. Through legislation, the allocation of resources, tax policies and housing policy can also impact house prices and affordability, as well as the availability of an adequate supply of rental housing. Policies around housing can result in an investment in social housing, support for alternative types of rental housing (such as co-ops) or tax policies to encourage the private sector to build and operate more rental housing (Canadian Observatory on Homelessness, 2021).

2. Method

2.1 Research design

The study employed both the qualitative research paradigms, which is a systematic scientific inquiry that seeks to build a holistic, largely narrative, description to inform the researcher's understanding of a social or cultural phenomenon (Astalin, 2013). The specific design used under this approach was Phenomenology, so called because it is a way of describing something that exists as an integral part of the world in which we are living. (Astalin, 2013).

The qualitative research paradigm utilizes a number of research designs, including Focus Group Discussion (FGD), Key Informant Interview (KII), Individual Depth Interview (IDI), Case Study, Phenomenology, Grounded Theory and Participant Observation. This research employed the first two – FGD and KII) and Phenomenology.

For **population (1) – Development Professionals** -- Key Informant Interviews, two (2) members were selected from each of the following development professions: (a) urban and regional planners; (b) architects; (c) estate surveyors; (d) land surveyors; (e) quantity surveyors; and (f) engineers.

For **Population (2) – Relevant Public Officials** -- 1 judgmentally selected director was interviewed from each of:

- Ministry of Urban Development and Physical Planning;
- Housing and Property Development Authority; and
- Greater Port Harcourt City

Finally, among private organizations interested in housing development, the managers of four (3) Primary Mortgage Institutions (PMIs) were interviewed to tap their opinions on the proposed sustainable social housing development.

3. Results

3.1 Key Informant Interviews

Key Informant Interviews (KIIs) were conducted with professionals in the built environment (development professionals); relevant public officials (directors of housing-related ministries) and managers of 3 (three) Primary Mortgage Institutions.

3.1.1 Development Professionals, Comprising Urban and Regional Planners, Architects, Engineers Quantity, Land and Estate Surveyors

(i) Urban Planners

Discussions with practicing urban and regional planning professionals can be summarized thus:

Posited that Sustainable Social Housing is a welcome development as it will satisfy the yearnings of the urban poor and fits rightly into the Greater Port Harcourt City Development Programme. They also opined that high cost of land and zoning policies could pose problem to implementation with regards to siting and proposed the urban fringes for social housing development. They agreed that the SSHP, will fit properly into the GPHC Development plan, as development will shift to the urban fringes and decongest the city centre. They also noted that it is necessary as a social responsibility by the government to provide accommodation and employment for the thousands of unemployed youths in the study area.

(ii) Architects (2)

The focus group discussions with Architects can be summarized below:

They observed that certain categories of housing are missing and some in short supply especially social housing in Greater Port Harcourt City. They also advised that the usual bungalow type low-cost housing units undertaken by government waste land resources which are depleting and also distorts the skyline of the modern city. They also recommended well serviced and maintained low-rise condo-style housing in a decent environment to compliment the beauty of the city and that affordable housing provision should be anchored on a need-stay policy trust to maintain the quality of life of the city dwellers especially the target groups. They advocated for simplification of building approval process, provision of land with secure and boosting of mortgages and financial to support housing.

(iii) Estate Managers/Valuers

Find below focus group discussions with Estate Managers/Valuers.

They advocated for housing development laws that put the interest of the poor in focus and intend to stimulate housing growth and attract private sector interest and investment. Advised government to acquire land and allocate for housing development with relevant laws and zoning regulations. They also sued for lower taxes, levies, land registration fees, stamp duties, processing fees etc. as incentives. Also advocated for is the utilization of mortgage facilities, flexible payment plans, access to housing loans and discouragement of community

disturbance by aborigines through proper settlement. Advised that government should invest in social housing as a social responsibility and engage the private sector in the execution and management, through Public-private partnership. Also, advocated for is a comprehensive urban renewal programme to upgrade the entire GPHC.

(iv) Land Surveyors (2)

Focus groups discussion with land surveys is summarized as follows;

They sued for government attention to resilience in planning to withstand natural disaster and climate change impacts like flooding in the development of the Sustainable Social Housing Community. Advocated for a green belt at the fringes of the city to serve as forest reserve and for agricultural development with necessary amenities. Advised that the agro-politan community should be a peri-urban development that will serve as a food basket for the city and create employment. Opined that land for the SSHD should be properly surveyed and protected with relevant laws and titles. Advocated for delineation and proper framework for social housing development within the city.

(v) Quantity Surveyors (2)

Focused group discussions with Quantity Surveyors is summarized thus: That government should consciously device means of subsidizing cost of building materials by encouraging local production and dealing directly with manufacturers. Advocated for private sector driven construction mechanisms where modern technology, equipment and knowledge can save project implementation time and cut costs. Advised the use of modular and efficient living spaces in apartments to eliminate wastage and that there should be more beneficial engagement between policy makers, government functionaries and private investors. Recommended strongly the implementation of a framework for the implementation of the sustainable Social housing development in Greater Port Harcourt City.

(vi) Engineers

Focused group discussions with Engineers can be summarized thus: They advocated for low-rise development to complement development in other parts of the city. That only professional engineers and other experts in built environment should handle key assignments from conception to commissioning to guarantee quality and integrity. Suggested continuous training and retraining of all workers to guarantee compliance with modern techniques and procedures.

(vii) Managers of Primary Mortgage Institutions

Key Informant Interviews with managers of Private Mortgage institutions can be summarized as follows;

They strongly stated that government alone cannot fund housing programmes, that financing through public- private-partnership arrangements is the sustainable solution to housing development globally. That a successful peri-urban development in Greater Port Harcourt City, will help to decongest the city centre and reduce slum development. Emphasized that housing and urban agricultural development of this magnitude is a welcome development as it will create jobs, boost living standards and raise quantity of life in the city. They all sued for the recapitalization of the Mortgage apex bank and the Federal Mortgage Bank of Nigeria and also grant approval to private mortgage institutions/commercial banks to create mortgage

at single digit under the Federal government scheme. That there should be advocacy and serious efforts towards enlightening the public about the benefits mortgage financing. Advocated for review of government policies and laws towards housing provision.

(viii) Director, Development Control, Greater Port Harcourt City Development Authority

Discussions with the Director, Development Control, Greater Port Harcourt City Development Authority can be summarized thus:

Informed, that though there is no specific provision for Social housing development in the master plan, there is provision for Low-income housing and that there is land use designated for high density along the corridors and fringes of the city. Concerning resilience to flooding and climate change impacts, he informed that there is provision for a central storm water canal in the GPHC Master plan. He recommended tax holidays, Site and Services Scheme and mortgage finance for new housing developments. Recommended phasing for projects in view of the huge cost and technical content to ensure efficiency and sustainability. Sued for Public-Private partnership as the solution for a successful implementation. Advised that grants from government agencies and mortgage institutions should be given to encourage social/cooperative housing development. That there should be proper collaboration between all parties involved in the actualization of the programme. He identified problems with present system of housing delivery in Greater Port Harcourt City as; lack of government support, poor implementation and financing, fraud, corruption in the system, poor administration, lack of coordinated and consistent policy, high cost of construction, poor implementation framework, among others.

Sued for aggressive compliance and advocacy for social housing, total review of the National Housing Policy, empowering of housing agencies and investors and the involvement of professionals of the built environment and not politicians. He advocated for more beneficial engagement between policy makers, government functionaries, private investors and the organised labour, more government funding for public sector housing and strongly appreciated the development of this agropolitan community to create employment and provide affordable housing for the low-income population.

(ix) Director, Ministry of Urban Development and Physical Planning.

Discussions with a Director, Ministry of Urban development and Physical Planning can be summarized thus;

That housing provision for the city dwellers is grossly inadequacy and terrible for poor population. That government should consciously pursue and implement policies that will sustain housing development since population growth is on the constant rise and also review planning and housing laws that are obsolete. That housing should be given top priority in development plans of government and that the private sector should be properly integrated for proper funding and management in a public private partnership arrangement. That the agropolitan investment is wonderful solution to both unemployment and housing for the poor population of the study area.

(x) Director, Housing and Property Development Authority, Port Harcourt

Discussions with the Director, Housing and Property Development Authority, Port Harcourt is summarized thus;

There is gross inadequacy of rental and home ownership apartments for Port Harcourt residents coupled with high cost of land and building materials. There are no incentives for housing development for the working class and worse for low-income earners. There is lack

of political will and inconsistency on the part of government to deliver housing to the poorest poor. The social housing development prosed for greater Port Harcourt City is a welcome relieve that will provide both accommodation and jobs for the teaming unemployed youths and also boost the economic potential of the state and living standards. He advocated for concerted efforts towards public enlightenment in mortgage financing and agricultural development which are key components of the agropolitan investments. Advised that only professionals and contractors with proven records and expertise should to participate in the execution and management of the programme.

4. Discussion

4.1 Provisions of the Law – Social Housing Provision in the national Housing Policy document

An examination of the National Housing Policy 2011 reveals that although it has a wonderful goal of ensuring that all Nigerian own or have access to decent housing accommodation at affordable cost. The nation is yet to find an effective solution to the housing problems in most parts of the country. Furthermore, government effort and attitude towards resolving the housing challenge in most of the urban areas have been generally poor. Events over the years have shown that no government at the three tiers level of government has come up with concrete programs in bringing into reality the desires of the poor to be decently accommodated (Olawale, Lawal, & Alabi, 2015). Also, government programmes on housing over the years are claimed by the government to be directed towards helping the poor to meet their housing needs, however, none of these programmes have succeeded in ameliorating housing challenges confronting the poor, from direct construction of low-income housing to site and services scheme of the government, adequate housing still remains elusive for the low-income groups. In fact, according to the World Bank (2018), the demand for affordable housing in Nigeria is large and growing in the face of a sizable deficit and there is a dearth of existing interventions to support closing this gap. Additionally, while the macroeconomic conditions in Nigeria are the most important impediment to affordable housing, there are significant market failures impacting the supply and demand for housing that also need to be addressed. Among the biggest constraints include access to land (due to slow title verification, high cost of registration and lengthy process of achieving “governor’s consent” to property transfer), lack of infrastructure and service provision, difficulties with construction permitting, high cost of development finance, high construction costs, and lack of skilled labour. On the demand side, major constraints include access to end user financing, lack of disposable income for housing, and the cost and time of foreclosing.

In the view of this, since different sectors of the economy have policies that are used in tackling peculiar problems. The housing policy can therefore be seen as a tool that can be used to overcome housing problems, and consequently for the achievement of sustainable housing if it is well implemented.

The policy is comprised of about eight chapters of the following headings; Introduction, Goals and Objectives, Institutional framework for housing delivery, Land and settlements development policy, Housing finance, Building materials and construction costs, Low income housing, mobilising private sector participation, Monitoring and evaluation. Worthy of note is that the policy specifically devoted a whole chapter to the low-income groups, this demonstrates how passionate the government is to ensuring that the housing plights of the low-income earners are addressed.

The Policy also highlighted the problems associated with not being able to adequately deal with the housing needs of the low-income group as;

- i. Lack of adequate finance as a major factor inhibiting the access to low-income Nigerians.
- ii. The inability to provide reliable guarantors acceptable to the mortgage institutions.
- iii. Inability to afford necessary down payment or equity.
- iv. High rate of inflation.
- v. High interest rate. Low earning power making it impossible to afford monthly repayment rates,
- vi. High rate of population growth and rapid urbanization.
- vii. Inadequate infrastructural facilities.
- viii. Limited access to serviced land and difficulties in obtaining certificate of occupancy.

Conversely, the strategies recommended for alleviating the problems as stated in the policy are as follows. The Government; Federal, State and Local shall:

- i. Make concerted efforts to eliminate the problems associated with finance.
- ii. Encourage private and public sector involvement in the direct construction of housing for letting and sale in the urban areas;
- iii. Encourage the establishment of co-operatives for direct construction of houses and distribution of building materials.
- iv. Ensure that a substantial proportion of the proposed National fund shall be made available to the low-income group at low interest rates.
- v. Encourage the establishment-of appropriate institutional machinery in all communities for efficient collection and disposal of solid waste.
- vi. Require urban planning authorities to prepare appropriate sanitation plans for all areas where centralized sewage is not available.
- vii. Encourage co-operative efforts at local level in the provision and maintenance of low-income housing.
- viii. Encourage mortgage' institutions and building societies to grant small loans to low-income groups to renovate and upgrade their houses.
- ix. Direct that the amortization period for mortgage loans be extended for a period up to thirty years for the low-income group.
- x. Encourage state and local government to make available to prospective home owners technical services and professional advice during the construction and subsequent, improvement and maintenance of homes.
- xi. Extend the concepts of site and services and slum upgrading to all the states of the federation. Other strategies suggested in the National Housing Policy of 2006 include;
 - a) Sustain the concept of total funding of site and services to facilitate the access of the low-income group to serviced plots at reasonable cost.
 - b) Make forty percent (40%) of the National Housing Trust Fund (NHTF) available for low income and rural housing.
 - c) Support and encourage the inclusion of community urban upgrading programmes. (FGN, 2006)

From the above recommendations by the government, it is clear that the challenge is not that the policy is not good or well thought of but the limitation is poor implementation resulting from a lack of will to do what is right or needful. Other challenges associated with the national housing policy of the country which were identified apart from implementation are; inadequate empirical research and studies on the formulation and execution of the policy, inadequate funding, shortage of skilled manpower in the building industry, insufficient infrastructural amenities, as well as ineffective housing finance (Akeju, 2007).

4.2 Findings

The findings are summarized thus;

i. Implications for a sustainable affordable housing policy

Port Harcourt needs a more integrated sustainable housing policy, environmental education for higher environmental awareness which could be learned from the experiences of cities in European countries and North America. The assessment of the 2011 national housing policy of Nigeria reveals that the provision of affordable housing in can be achieved by a better integrated policy framework for affordable housing, and this study suggests a number of priority areas of policy development that would benefit housing developers of affordable housing in particular. Policy development concerned with planning policy and planning system's support for affordable housing, efficiency in private fund raising, specific affordable housing standards, better designed public subsidies and guidance on rent setting were among the policy priorities that were highlighted at that time.

Through its detailed examination of past mass housing projects in the state and nation, this study also shines a light on areas where further public policy development would be beneficial. Consistent with the findings of the 2011 national housing policy report, it shows that a number of key areas warrant policy attention to further assist the sustainability of projects and providers. Aspects of policy identified in this section are those that have emerged from the project analysis and associated interviews with providers; as such they do not represent a comprehensive record of current policy issues related to affordable housing. For example, the long-term preservation of affordable housing developed with government assistance is of rising concern under current policy and program settings.

ii. Affordable housing design and development guidelines

In this respect, specific guidelines for the design and development of sustainable social housing could be useful. The findings of this study suggest that private and public housing developers would benefit from documented guidance that allows them to make more informed and considered decisions. Such a document could identify the main goals and the major trade-offs in the design and development of sustainable housing, and should outline strategies for realizing those goals and managing those trade-offs; particularly through examples of best practice. Possible areas of coverage could include advice on what to look for in the location and layout of a site, the architecture and design of the buildings, and guidance on how to get projects through the planning process as smoothly as possible.

iii. A Social benefits framework

The breadth and mix of potential responses to affordable housing needs also suggests that governments, providers and community stakeholders would benefit from having an agreed framework to assess the relative merits and priority of the spectrum of affordable housing models. Another set of benefits relates to broader health, educational and labour market effects that may arise from the way that affordable housing is provided. There are also recognized community and environmental benefits from developing high quality, well integrated affordable housing projects. Additional indirect benefits may arise through providers being able to provide avenues for households whose circumstances improve to move to other tenures. In the longer run, having a sustainable supply of affordable housing protects future generations from structural declines in housing affordability and increases the value for money that governments and providers obtain from their initial investment.

iv. Access to land

Obtaining access to a suitable site at an affordable price has emerged as an issue for most sustainable social housing studies. However, obtaining land for larger volumes of affordable housing by housing developers can be expected to be a key issue, especially in high value and

volatile housing markets. Thus, helping providers to obtain land for their developments at the lowest possible cost is a core area for government intervention under an affordable housing strategy that aims to optimize financial sustainability. Strategies available to governments to address this issue include providing surplus government land or redevelopment sites for this purpose, and using planning mechanisms that support the inclusion of affordable housing in larger-scale residential developments.

v. Planning approval

The findings of this study strongly highlight the negative financial and social challenges experienced while processing development permits. Elsewhere, we have made several specific suggestions about how factors contributing to planning approval delays (such as community opposition) could be better dealt with at a local level. However, in view of this crucial difficulty, we consider a strong case for having a state planning framework and targets for affordable housing. The need for planning policies to directly support the supply of sustainable affordable housing is been advocated for Greater Port Harcourt city. However, current approaches are not comprehensive and have been subject to push back, as has occurred most recently in most parts of Nigeria. Thus, there is a case for the state planning authorities to closely monitor what is occurring with affordable housing developments and to continue to improve their strategies and processes for ensuring affordable housing projects across their jurisdiction proceed in a timely way.

vi. Implications for practice

Findings provide a number of lessons for housing providers in the practice of developing sustainable housing; to meet the needs of the various economic classes within our society. Sustainability would seem to be a useful framework for providers when considering the objectives of new affordable housing projects at the early planning and design stage: all providers should have strong social agendas, and most show a concern for environmental performance and should operate within tight financial constraints.

A sustainability framework encourages providers to aim high when planning a new project, to take into consideration multiple social, financial and environmental objectives, and to consider both immediate and long-term impacts. Just as importantly, a sustainability framework provides a guide for providers when considering the trade-offs that they will inevitably need to address between these competing objectives, and it provides some indication of the social, financial and environmental impacts of the decisions they make. Yet with limited resources, such growth will often require compromises in the design of the dwellings provided (that is, the size of the units, availability of communal spaces, the quality of a project's location), their environmental impact as well as social equity trade-offs (the proportion of low-income tenants accommodated).

vii. Tenant engagement

Decision-making at the planning and design stage should also be influenced by the experiences and priorities of tenants of existing mass housing projects within the state. While it can be difficult to consult prospective tenants in the planning stages for a new affordable housing project, developers can learn which features are most valued by tenants of existing mass housing projects through self-evaluation and independent evaluation of affordable housing projects, and through ongoing engagement with tenants in project management. This input can then be used to shape decision-making on the design and development of subsequent projects. The importance that many participants in this study attached to influencing decision-making in project planning and development, suggests that housing developers should be giving much more weight to these issues.

viii. Asset management

Affordable housing developers have a responsibility to develop housing that will be cost effective to maintain over the long term—to reduce their operating costs, to ensure tenants continue to benefit from good quality housing and to increase the longevity of the affordable housing benefits that they provide to the community. Similarly, over burdening a project with debt can result in a future revenue deficit for on-going maintenance.

ix. Development of industry performance benchmarks and standards

It is hoped that this report has provided a range of insights into the current performance of affordable housing projects and provided a framework for improvement of future projects. One strategy to help take the lessons forward may be to develop, in consultation with the sector, a series of industry performance benchmarks that could be used to develop a ratings system for affordable housing projects. The ratings system could be administered by an independent third party.

x. The impacts of private financing: policy of private finance

This is a high policy priority, if the potential and capacity of the private housing sector to contribute to the supply of affordable housing is to be realized and sustained.

xi. Rent setting and subsidies for low-income households

Affordable housing providers need to set their rents to cover their costs, which includes the costs of private financing (Milligan et al. 2009). However, to ensure the social goals of access and affordability are not compromised by the use of private financing, government's need to ensure that rent subsidies are well designed and appropriately targeted. As a general rule, private financing has less capacity to provide housing to the lowest income households and those with special needs than those that were wholly or substantially publicly funded.

A rent-setting methodology which makes provider costs more transparent would also increase accountability to tenants and governments. Cost-based rent setting, which is a well-developed approach internationally could help to address difficulties with current rent setting approaches in the state.

4.3 Conclusions

Examining the UN-Habitat guidelines, this study has found a veritable approach for dealing with livelihood and housing problems of the poorest of the poor by adopting a workable and sustainable strategy through the development and implementation of policies of a self-sustaining agropolitan investment. In fact, this will encourage potential beneficiaries to be eager, willing and ready to take advantage of the new initiative. The fears of tenure security, poverty, crime, inadequate amenities and facilities and forced eviction will be thrown away by a robust and well managed programme, which will encourage an array of neighbourhood best-practice amenities.

4.4 Recommendations

- Government should enact efficient policies and regulations to create an enabling environment for all stakeholders to participate in the provision of social housing.
- Special Social Housing Fund (SHF) should be provided by the government through legislative act to provide social housing in the municipality and also upgrade houses and provide facilities in slum and squatter settlements. That is, explore innovative methods to provide financial assistance to the informal sector by seeking ways of

establishing creditworthiness and serving low-income households seeking to improve their informal housing;

- Consider supporting employees to meet housing costs through loans, subsidies or mortgage deals;
- Reach out to community representatives, private developers and employers to discuss their opinions and concerns related to affordable housing projects;
- The government as a policy should draw-up a short-, medium- and long-term social housing framework and road map for the designing, construction and implementation of social housing programme for the municipality to meet deficit and demand;
- Marginal lands in the municipality should be reclaimed and well planned to provide social housing in the study area; and Government through mortgage institutions should provide soft housing loans for low-income earners to provide their own houses to ensure security and tenure.

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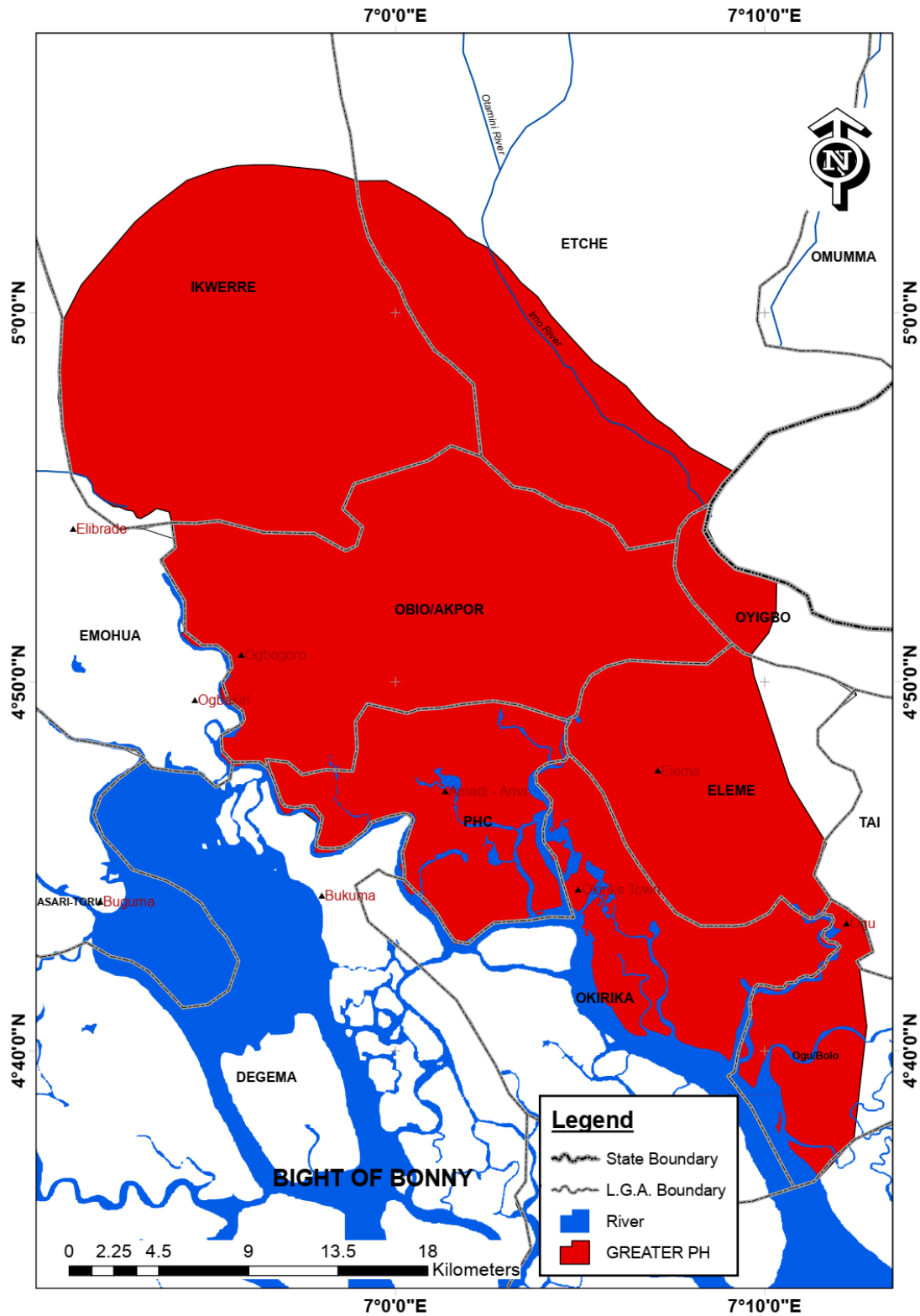


Fig. 1. Map of Greater Port Harcourt City

Source: Greater Port Harcourt City Development Authority (2008)