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Private Developers' Participation in Housing Production and Wetland Encroachment Along Lekki-Epe Corridor, Lagos, Nigeria

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Abstract

In Nigeria, the government intervenes in housing production with a view to achieving a significant increase in housing supply and to bring relief especially to the low-income groups. However, efforts by the public sector through direct housing construction and other enabling strategies have failed to effectively address the problem of expanding housing deficit and escalating housing costs. Against this backdrop, the National Housing Policy of 1991 formulated to expand the role of the private sector in housing production system for affordable housing delivery. This study examined private developers' participation in housing production in Nigeria using the housing production and delivery system along Lekki-Epe corridor in Lagos. Due to peculiarity of Lekki-Epe corridor, private developers' process of housing development had led to sand-filling of 1,298.112 hectares (ha) of wetlands. This, invariably, led to increasing overall costs of housing development. As a result of economic rationality adopted by the private developers, supply of housing does not favour the low-income group. From the analysis, price of houses developed by private developers range between N50 million and N150 million. High cost of housing delivery has heightened inequity between the rich and the poor. Therefore, provision of affordable rented apartments for the low-income groups must be considered by private developers.

Keywords

Private Developers, Housing Production, Costs of Housing Unit, Rental Apartment, Wetland Encroachment, Lekki-Epe Corridor, Lagos

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1. Introduction

Housing provisioning is a game with many participants in the field [1]. With regard to the public sector, access of citizens to decent housing units is a major social welfare consideration as it indirectly promotes economic well-being and sustainable development. The state intervenes in housing delivery with a view to achieving a significant increase in housing supply and bringing relief especially to the low-income groups who are the most affected by the current shortage [2, 3]. In the absence of such intervention, some segments of the population, most especially, the urban poor, the vulnerable and disadvantaged groups will be at risk because they may be inadvertently or deliberately excluded from liberalized housing market. Besides, public intervention in housing is justified because housing is a necessity; it is expensive to provide while its provision can be abused by the private sector and lead to imperfections in the allocation of housing resources [4, 5].

However, it has been impossible for most public housing organizations to adequately deliver housing units to the housing market at prices most members of the public can

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afford. The produced housing units almost invariably have been purchased or leased by high-income groups [3, 6]. Although, no credible data exist on who got what from those units, the general knowledge is that most of those units eventually find their ways into the hands of the rich and influential in the society leaving those for whom the various programmes were supposed to help in the cold [7, 8, 9]. The lack of locally produced building materials, the high dependence on imported materials, the high cost of acquiring and developing land, of providing basic infrastructure and paying compensation all combine to make the housing units provided by the authorities relatively expensive and, in most cases, unaffordable to target groups – unless subsidized by government [8, 10, 11, 12].

The enormous public sector efforts through direct housing production and enabling strategies have not been able to address an expanding housing deficit and escalating construction costs in housing production. There is need for the public sector to substantially collaborate with the private sector. The Federal Government of Nigeria responded by establishing a framework within which such collaborations can effectively address the housing problems in the country. This is articulated in the National Housing Policy (NHP) of 1991. The NHP is geared toward expanding the roles organized private sector play in the housing production system. Organized private sector comprises those organizations (banking and non-banking financial intermediaries, industrial and commercial organizations) committing their resources to satisfy the housing needs in Nigeria, with a view to making profit in accordance with laid down policies and regulations [13]. Private housing developers are part of the organized private sector that provides housing units for sale and profit [14, 15].

In Nigeria, housing developers must obtain license from the Federal Ministry which is saddled with housing production. They are encouraged to register as members of the Real Estate and Housing Developers' Association. The NHP has been in operation for close to thirty years and the effectiveness of the private housing developers across the spectrum of the income groups has not been adequately articulated in the literature. Against this backdrop, this study examined the role of small and medium-scale private housing developers in housing development along Lekki-Epe corridor, Lagos, Nigeria.

2. Conceptual Anchor

The concept of privatization provided the conceptual anchor for this study. Privatization dates from ancient Greece, when governments contracted almost everything out to the private sector [16]. They said further that in the Roman Republic, private individuals and companies performed majority of services including tax collection (tax farming), army supplies (military contractors), religious sacrifices and construction. Since then, privatization as a concept has been adopted in different countries of the world [17]. Take Britain for example, the privatization of common lands is referred to as enclosure, in Scotland it is known as the Lowland Clearances, and the Highland Clearances. Privatization gained worldwide momentum in 1980s under the leadership of Margaret Thatcher in the United Kingdom and Roland Reagan in the United States of America [16]. Privatization in Latin America flourished in the 1980s and 1990s as a result of Western liberal economic policy [17].

Privatization has several meanings; it is the process of transforming ownership of a business, enterprise, agency, public service, or public property from the public sector (a government) to the private sector (individual or organisation), either as a business that operates for a profit or a non-profit entity [18]. Privatization is denationalization, meaning the transfer of functions previously performed exclusively by the public sector to the private sector [19]. Thus, privatization in housing production is an umbrella term, which encompasses all methods or policies implemented to increase the role of market forces in housing development.

Privatization programme objectives can be viewed from two perspectives: overall objectives and specific objectives [20]. Therefore, the content of the privatization programme would obviously differ depending on which objectives or which combination of objectives is/are to be achieved. This invariably means that a privatization programme in the housing sector designed for the expansion of the private sector as an engine of economy growth would not be the same as one whose purpose is to reduce the public sector intervention in housing delivery.

Privatization has been challenged on all fronts in the twenty-first century, particularly in developing countries [21]. For example, privatization of the housing sector in Nigeria appears to have resulted in the weakening of the state without the necessary substitute in form of a strengthened private sector. There is substantial evidence that the presumed efficiency and growth benefits of privatization have not been forthcoming and that in general, privatization, more often than not, has tended to result in increasing inequitable access to housing resources and units. There is an emerging consensus that it is the quality of the state rather than the fact that assets are owned by the state that matters more, and that for developing countries with extensive market and information failures, the state should play an important role in promoting equitable housing development in the long run [21].

3. The Context: Lekki-Epe Corridor

Lekki-Epe corridor traverses 3 Local Government Areas (LGAs) namely: Eti-Osa, Ibeju-Lekki and Epe out of the 20 LGAs in Lagos. The corridor is bordered in the North by the Ikorodu LGA and Ogun State, in the West by Lagos Island LGA and in the South by the Atlantic Coastline and other network of creeks. The corridor is separated from Lagos Island by the Macgregor canal and Lagos Harbour and stretches for several kilometres along the Bright of Benin Coast. According to census result released by the National Population Commission in 2006, the combined population of the 3 LGAs along the corridor was 586,675. More than 340 rural communities, in addition to, elite group of settlements comprise the cosmopolitan highbrow centres of Ikoyi, Victoria Island, Ajah and Lekki Peninsula are located within the corridor. Other major residential communities are Obalende, Ilado, Badore, Oke-Ira, Igbo-Efon, Ajiran, Ikate-Elegushi, Ilasan and Sangotedo.

The geology of the corridor consists of quaternary alluvial deposits cowries' shells and other coastal materials. The relief is generally characterized by low coastal plains with a substantial part of land below the sea level [22]. The landscape of the corridor is characterised by low plain topography with altitude of between 3–15 metres above sea level.

The dominant vegetation along the corridor is the swamp forest of the fresh and mangrove swamp. Rainfall is very heavy per annum recorded rainfall ranges from 1300mm to 1500mm. About 60% of the annual rainfall occurs during the first rainy period (May to July) while another 20% occurs during the second rainy period (September to October). During the rainy season, most of the areas reclaimed for residential development are prone to flooding and erosion. Drainage of the area is achieved largely through natural flow towards Lagos Lagoon and harbours, the Victoria Island Bar Beach, Takwa Bay, Kuramo Water and other creeks such as the Five Cowries and Light House. This challenge, notwithstanding, the corridor has continued to witness heavy concentration of modern housing schemes. The upsurge in population of settlements along Lagos-Lekki-Epe Expressway and proximity to high end neighbourhoods encouraged private developers to engage in numerous housing schemes along the corridor

4. Materials and Methods

This paper relied on secondary data that were sourced from the Lagos State Ministry of Physical Planning and Urban Development. Additional secondary data were sourced from the State Ministry of Housing as well as the records of private housing developers operating in the 3 LGAs. Data were presented in forms of frequencies and percentages.

5. Findings

Private housing developers that have participated in direct housing production for sale in the study area include Cornerstone Construction (Nig) Ltd, Good Homes Estate Limited, Home Foundation, Shelter View Investment Company, Messrs H.F.P Engineering (Nig) Limited, Harris Properties and Lagoon Home Savings and Loan Limited. Others are Grant Properties Limited, Legacy Realities Limited, United African Company of Nigeria (UACN) Property Development Company Limited, Messrs Crown Realties Plc, Eleganza Properties, Habitat & Life Style Limited, Eco Building Society, Atlantic Nominee Limited, and FHT Ventures.

Cornerstone Construction (Nig) Ltd constructed four bedroom duplexes and semi-detached houses, comprising four duplexes and 24 semi-detached houses in Lekki Peninsula in 2002. Golden Park Estate, upon completion, will comprise 143 units, consisting of 48 units of one-bedroom apartments in two blocks, with a block featuring three floors of eight units per floor; 51 units of four-bedroom terrace houses; and 44 units of four bedroom semi-detached houses in 22 blocks. Messrs H.F.P Engineering (Nig) Limited has constructed 1800 and 37 duplexes in Victoria Garden City and Dany Estate respectively in Ajah. Furthermore, Messrs Crown Realities Plc developed 102 four/five bedroom en-suite detached houses at Crown Estate. At Alma Beach and Royal Garden Estates, Trojay and Alma Beach Estates have completed 26 and 165 bungalows respectively.

Houses produced by Grant Properties Limited consists of 86 four/five bedroom bungalows with boys' quarters at Goshen Beach Estate; 214 four/five bedroom semi-detached houses at Victory Park Estate; 242 two/three/four bungalows at Beautiful Gate Estate and 164 three bedroom bungalows at King's Villa. At the Ocean Bay Estate, the Legacy Realities Limited has successfully constructed 201 housing units of various units. The types of houses developed include three/four bedroom flats, four bedroom-detached bungalows; 4-bedroom town house; four bedroom terrace houses.

While Eleganza Properties has produced 28 three-bedroom luxury mini flats at Eleganza Estate, UACN Property Development Company Limited at Manor Garden Estate has constructed not less than 34 semi-detached houses. Harris Properties is responsible for the construction of 50 bungalows at Sea Gate Estate. Also, 350 housing units have been developed at Fara Park in Abijo; Eleganza Estate, Ikota (600), Diamond Estate, Sangotedo (300 flats and duplexes, Regal Sea View, Ikate (52 duplexes), Brentwood Estate, Ilasa (32 duplexes), Greenland Estate, Lekki (62 housing units), Dorbys Haven, Ikota (38 duplexes), Romay Estate (82 housing Units), Beveat Security Estate (42 units). Table 1 shows the types and number of houses produced by private developers for outright sale.

Table 1. Housing Production by the Private Developers.

S/N	Name of Developer	Name of Estate	Location	Type of Housing	Housing Units Produced
1.	Cornerstone Construction (Nig) Ltd	Cornerstone Housing Scheme IV	Lekki	Duplex	4
				4 bedroom semi-detached houses	24
2.	HEP Engineering Ltd.	Victoria Garden City	Ajah	Duplexes	1800
		Dany Estate	Ajah	Duplex	37
3.	Crown Realities Plc	Crown Estate	Ajah	4 & 5 bedrooms en-suite detached houses	102
4.	Grant Properties Ltd. &LSDPC	Goshen Beach Estate	Lekki	4 & 5 bedroom house with boys' quarters	86
		Victory Park Estate	Lekki	4 &5 bedroom (semi- detached)	214
		Beautiful Gate Estate	Ajah	2, 3 & 4 bedroom	242
		King's Villa	Lekki	bungalows	164
5.	Trojav Estate	Royal Garden Estate	Lekki	Bungalows	26
6.	Solid Homes Ltd.	Beach Resort Estate	Lekki	3 & 4 bedroom bungalows	N/A
7.	Alma Beach Estate	Alma Beach Estate	Lekki	Bungalow	165
8.	Harris Properties	Sea Gate Estate		Bungalows	50
9.	UACN Property Development. Company Ltd.	Cable Point Estate	Lekki	Semi-detached and detached houses	N/A
		Manor Garden Estate	Lekki	Semi-detached and detached houses	34
10.	Legacy Realities Ltd	Ocean Bay Estate	Lekki	3 &4 bedroom flats, 4 bedroom detached bungalows; 4 bedroom town house; 4 bedroom terrace houses	201
11.	Eleganza Properties Ltd.	Eleganza Estate	Lekki	3 bedroom luxury (mini) flats & Deluxe Duplexes	28
12.	UPDC	Pinnock Beach Estate (Phase 3)		5 bedroom detached Houses with BQ	11
				4 bedroom semi-detached Houses with BQ	28
				3 bedroom apartments with BQ	42
				4 BR Maisonette with BQ	2

Sources: Alabi (2002); Real Estate Developers' Records (2004 – 2010).

Sound new residential buildings in Lekki Peninsula and Ajah serve as inspirations for the production of housing of high quality along the Lagos-Epe Express way. Private property developers responsible for the construction of housing estates in this axis include Lagoon Home Savings and Loan Limited, Fountain Springville Estate Limited, Grant Properties Limited with the LSDPC, Legacy Realities Limited, Trejav Estate in conjunction with NTDA and UACN Property Development Company Limited. Others are Messrs Crown Realties Plc, Eleganza Properties, Habitat & Life Style Limited in conjunction with Eco Building Society, Atlantic Nominee Limited and FHT Ventures. Located in this axis are conventional private sector housing estates such as the Victoria Garden City, Dany, Crown, Victory Park, UPDC, Mann Garden and Eleganza Estates. In addition to these is the Ecocrete Luxury Homes. This axis is a prime location and thus choice location for speculative builders.

The private developers' housing estates are of high quality with basic infrastructural facilities and utility services. In addition to decent housing, public utilities like pipe-borne water, electricity and telephone services are effective when compared with the average performance for the whole metropolis and where there is any deficiency in services, the residents promptly provide substitutes like electricity generators, deep well with pumps and boreholes. Private developers' residential estates cater for security, light and other infrastructural facility and services which are not available in other residential areas.

The peculiar characteristics of the study area and the demand for residential land make it necessary to examine the role of private housing developers in wetland loss. The unique topographical pattern of Lekki-Epe corridor explains the reference to it as a wetland environment. Of its entire geographical area (154 km^2), creeks, lagoons, rivers and swamps take up 145 square kilometres or 94.2 per cent. In the course of developing land for housing construction, private housing developers have sand-filled some of the existing wetlands in the study area. Table 2 shows the amount of wetland that has been reclaimed by the small-scale private housing developers. A glance at the Table shows that Beach Resort Estate occupies 60.04 hectares of wetland in Lekki, Pinncock Beach Estate (70.04 ha), Alpha Beach (1.90 ha), Palm Beach (3.072 ha), Lekki View (26.03 ha), Victory Park Estate (47.33) and Greenland Estate (86.00 ha). Wetland reclaimed for housing development in Sangotedo and Awoyaya amounts to 668.886 hectares. Further analysis shows that Mayfair Garden of H.F.P Engineering in Awoyaya claimed 48.143. In Sangotedo, Beautiful Gate Estate has reclaimed 100 hectares of wetlands, Fountain Spring Villa (40.00 ha) and Peninsula Garden (8.05 ha).

In Ajah, HFP Engineering used 60.0 hectares of wetland to constructs houses of various types in Victoria Garden City (VGC) and Dany Estate. While Royal Garden Estate was developed on 145.274 hectares of wetland in Ajah, in Ilasan 15.428 hectares of wetlands were reclaimed for housing production at Romay Estate. Eleganza Industries Ltd Residential Estate had reclaimed 12.738 hectares of wetland for the development of residential estate development in Ikota. Furthermore, at Lafiaji, Ocean Bay Estate occupies 33.40 hectares of wetland. Good Homes in Oke-Ira Nla reclaimed more than nine hectares (9.094 ha) of wetland. Royale Residential Estate which was located in Ajiran occupies 10.030 hectares and Eden Garden in Ajiwe/Ilasa (23.00 ha) of wetland.

In Lekki, Beach Resort Estate and Beam Securities estate occupies 60.04 hectares and 5.60 hectares respectively. Also, in Ilasan 15.719 and 15.428 hectares of wetlands were used to develop Clarimont Beach and Romay Estates respectively. Diamonds estate occupies 16.08 hectares in Sangotedo. At Igbokusu, Palm Springs Residence Limited Estate is built on 20.12 hectares and Treasure Garden Residential Scheme (5.110 ha). At Olokunla is Emrald Co-operative with 19.318 hectares. At Lafiaji is Ocean Bay Estate with 33.40 hectares. While Belavista Estate in Ikate was developed on 69.899 hectares of wetland; Good Homes in Oke-Ira Nla claimed wetland that is more than nine hectares (9.094ha) in area. See Table 2.

Table 2. Wetland Reclaimed by the Private housing Developers.

S/N	Location	Residential Estate	Wetland Reclaimed (Ha)
1.	Lekki	Beach Resort	60.04
		Beam Securities	5.60
		Pinncock Beach Estate	70.040
		Alpha Beach	1.90
		Bibrel Estate (for Chevron)	200.143
		Palm Beach	3.072
		Lekki View	26.03
		Victory Park Estate	47.33
		Dormant Investment limited Estate	6.397
		Greenland Estate	86.00
		Beautiful Gate	100.00
		Fountain Spring Villa	40.00
		Peninsula Garden	8.05
		Diamonds	16.08
2.	Awoyaya	Mayfair Garden (H.F.P)	48.143
		Sapphire Garden Estate	200.157
3.	Ilasan	Clarimont Beach	15.719
		Romay Estate	15.428
		Palm Springs Residence Limited Estate	20.12
		Emrald Co-operative	19.318
4.	Lafiaji	Ocean Bay	33.40
5.	Ajiran	Royale Residential	10.030
6.	Ikate	Treasure Garden Residential Scheme	5.110
		Belavista Estate	69.899
7.	Ajah	Royal Garden Estate	145.274
		Victoria Garden City	N/A
8.	Ikota	Eleganza Industries Ltd Residential Estate	12.738
9.	Oke-Ira Nla	Good Homes	9.094
10.	Aiwe/Ilasa	Eden Garden	23.00
11.	Igbo-Efon	Oluwanisola	N/A
	Total		1298.112

Sources: Lagos State Ministry of Physical Planning and Urban Development, 2017.

The wide expanse of water, as it were, constitutes a major constraint to residential development [23]. The resource committed to the process of sand-filling of wetlands for residential development is capital intensive and this has led to increase in the cost of housing production and pricing. Also, developers were able to exert a considerable influence on access to housing units through the physical and social character of the housing they build.

Most private property developers developed detached houses, duplexes, bungalows or flats which the urban poor cannot afford. Table 3 shows private developers' house prices between 2002 and 2007. At the Golden Park Estate in Sangotedo, near Ajah, a terrace bungalow was offered for

N22 million, while a duplex house was offered for N27 million. Various types of housing units with varying house prices ranging from N20 million to N50 million can be found in Cable Point Estate, Admirality Way, Lekki Phases l & ll. These consist of 3 bedroom Cluster unit flat (N20 million), 4 bedroom Cluster unit flat (N25 million), 3 bedroom mansionnette (N30 million) and 4 bedroom mansionnette (N35 million). The remaining types were 4 bedroom semi-detached (en site) with 1 bedroom service quarters (en suite) with 2 rooms service quarter (N50 million). The first batch of houses (152 units), at Crown Estate in Lekki comprises four house types: "Taurus" (N45 million), "Capricorn" (N42 million) (both five-bedroom-detached houses), "Virgo" and "Pisces" (both four-bedroom house and both selling for N28 million).

Table 3. Formal Private Sector House Price (2002 - 2005).

S/N	Location	Type of Building	Cost per unit (₦m)
1.	Cable Point Estate, Admiralty Way, Lekki Phases I & II	5 Bedroom Detached Houses (en suite) with 2 rooms service Quarters	50.0
		4 bedroom semi – detached (en suite) with two bedroom service quarters	42.0
		4 bedroom mansionnette	35.0
		3 bedroom mansionnette	30.0
		4 bedroom cluster unit flats	25.0
		3 bedroom cluster unit flats	20.0
2.	Golden Park Estate, Sangotedo, Ajah	Duplex	27.0
		Terrace	22.0
3.	Cornerstone Housing Delivery Scheme, Lekki	4 bedroom Semi- detached house	Range from 18.5 to 19
		4 bedroom duplex	24.0
4.	Crown Estate, Lekki	Taurus	45.0
		Capricon (5 bedroom detached houses)	42.0
		Virgo	28.0
		Pisce	28.0
5.	Good Homes Estate, Ajah	4 bedroom duplex	33.0
		3 bedroom bungalow	8.0
6.	Victoria Garden City (VGC), Ajah	4 bedroom detached house + 1 room B/Q	47.0
		Wing of duplex	34.0
		5 bedroom semi-detached duplex with 2 bedroom BQ	75

Sources: Alabi, K. 2002. Another Cornerstone housing project. *Policy*. June 3.9: 27; Agbola, (2005); Records of Estate Agents (2004-2017)

The profits to be made from property speculation give developers a strong incentive to assert themselves as key actors in the field of housing production. In the most recent times (2017 - 2018), as shown in Table 4, house prices have increased drastically. In Lekki, for example, at the Alpha Beach estate, a 4 bedroom semi-detached house with 1 room B/Q costs N110 million while at Royal Gardens, VCG, a 5 bedroom detached duplex attracts N140 million. At Lekki County Homes, Ikota Villa Estate, the prices of 4 bedroom semi-detached duplex and newly built luxury 5 bedroom detached house are N50 million and N140 million respectively. A 5 bedroom semi-detached duplex with 2 bedroom BQ (built on 450 square metres of land) at VGC attracts N75 million while at Victory Park in Osapa London, Lekki, a five bedroom detached house with swimming pool costs N150 million. At Royal Garden Estate in Ajah, a five bedroom semi-detached house attracts N120 million.

The prices of different types of housing units at Eleganza Estate, Lekki indicated that a 4 bedroom luxury semi-detached duplex with inbuilt Boys' Quarter (BQ) costs N75 Million; 4 bedroom luxury detached building with 1 room self-contained servant quarters (N90 million); a 4 bedroom luxury detached with a swimming pool (N95 million; and 5 bedroom luxury detached duplex with 2 rooms self-contained servant quarters (N110 million). Others are 5 bedroom luxury detached duplex with a swimming pool (N115 million); and 5 bedroom luxury detached duplexes with 2 rooms BQ and a swimming pool each (N150 million). See Table 4. The types, prices and locations of houses produced by the private housing developers ensure that low and medium income earners hardly have access to those houses. These houses generally attract people who have higher income and who are more likely to be in lucrative businesses.

Additional costs to be incurred by prospective home owners include facility connection fee as well as administrative and legal fees. The houses produced by private developers are not just too expensive for average Nigerians but, as a result of rapid expansion at the upper end of the market over the past two decades, the high-end segment is currently somewhat oversupplied. Many buildings were not occupied because of affordability problem, yet private developers have not deemed fit to lower house prices.

Table 4. Formal Private Sector House Prices (2017 -2018).

S/N	Location	Type of Residential Building	Cost per unit of Building (₦m)
1.	Alpha Beach Chevron, Lekki	4 bedrooms semi-detached house + 1 room B/Q	110
2.	Royal Gardens, VCG	5 bedroom detached duplex	140
3.	Lekki County Homes, Ikota Villa Estate	4 Bedroom Semi-Detached Duplex	50
		5 bedroom detached house	140
4.	Victory Park, Lekki	5 bedroom detached house with swimming pool	150
5.	Royal Garden Estate, Ajah	5 bedroom semi-detached	120
6.	Eleganza Estate, Lekki	4 bedroom luxury semi-detached duplex with inbuilt BQ	75
		4 bedroom luxury detached with 1 room self-contained servant quarters	90
		4 bedroom luxury detached with a swimming pool	95
		5 bedroom luxury detached duplex with 2 rooms self-contained servant quarters	110
		5 bedroom luxury detached duplex with a swimming pool	115
		5 bedroom luxury detached duplexes with 2 rooms BQ and a swimming pool	150

Sources: Records of Estate Agents (2017 – 2018).

To make housing affordable, some private developers offered instalment schedule to their subscribers and leave negotiation open. There are three different installment modes: off plan payment; lump sum payments and structured payment. For example, to own a house in the Victory Park Estate in Lekki, 50% down payment is required and the balance is expected to be paid within 6 months. To own a house in the Cornerstone Housing Delivery Scheme in Lekki, 22% initial deposit is required. The other installments (30% and 48%) are expected to be paid in 9 months. However, these housing providers encourage outright payment for units purchased. This mode of payment, though ideal for efficient cost recovery, only serves the upper and upper-middle classes.

All these have important implications for the "filtering" hypothesis in urban housing. Increasing the housing supply for middle and upper income groups may not lead to increase in housing supply at the lower end of income scale, since the higher income groups may merely reduce their crowding without releasing shelter units for the poor income groups [6]. Consequently, substantial numbers of 'atypical' lower-class families, single persons and large families are effectively denied access to the new owner-occupied submarket and so must seek accommodation either in the older owner occupier stock or in the privately rented sector. Most of the residents are upper-class high income earning families. The negative relationship between housing development costs and property values make housing development schemes in deprived areas a substantial risk for the developers.

6. Discussion

This paper examines the contributions of organized private sector to the provision of housing units. Viewed from the perspective of housing units produced, private developers have not achieved a significant increase in supply. Findings also show that the low-income group has little or no access to organized private sectors' housing delivery; this is constrained by the nature and pricing of the housing systems produced as well as the location and mode of granting access to them [3]. It is not the private sector, as presently constituted and operated, that would deliver the types of houses most Nigerians need at the cost/prices they can afford. The present housing delivery arrangements have accentuated vertical and horizontal inequity and the gap between the haves and have-nots have been widened [8].

In Nigeria, low-income housing policy has not been successful, because society expects people to be self-reliant, and if necessary, to rely on the family and the community. Traditional cultures emphasis the need and duty of the family and the community to care for their members [24, 25]. Many politicians keep this perception alive or even reinforce it by personalizing low-income housing as a privilege and favour they grant to the needy, who in return are expected to express their gratitude in one form or the other. The emphasis on self-reliance is a reflection of the unwillingness of Nigerians, most especially the needy and the urban poor to recognize access to housing as a basic human right. The right to adequate housing for all Nigerians, particularly the urban poor would require structural changes in the distribution of wealth and property [26].

The most radical solution, the low-income households would appreciate most, would be the provision of affordable housing for ownership [3]. However, this is not realistic in the short term, considering the proportion of low-income groups in urban areas and the huge capital outlay required for the implementation of such a programme [27]. Other ways must be found. A necessary first step is the promotion of rental apartment. In Nigeria, lack of an affordable rental sector seems to make it difficult for low-income families to find decent housing. If the current housing crisis in Lagos is taken into account, it becomes clear that there is a danger of rental housing markets depending almost exclusively on market forces. For those who wish to enter or move within social housing, guided choice-based lettings (CBL) schemes should be given a trial. Whereas traditionally social housing was allocated by urban managers, CBL is an approach that (to some extent) shifts the power to decide who gets what to the consumption side as applicants bid for properties offered for letting.

7. Conclusion and Recommendations

Sustainable housing delivery, especially to the poor, has been seriously hampered by high cost of production. Housing units built by private companies, due to economic considerations (desire for short-term recoupment of investments and speedy replication of housing stock, in the absence of a virile mortgage financing system) have been offered almost exclusively to high end individuals who are financially able to repay the house price in one or at most two instalments. The spatial distribution of organised private sector housing estates indicated that significant numbers of the estates are located in Ibeju-Lekki, reclaimed land from Lagos Lagoon, along the Lagos-Epe Express Way. Lagos will continue to grow in population and there will be corresponding demand for residential housing development. In the mix of this, the urban poor are at a disadvantage. Therefore, appropriate policy to cater for the housing need of the urban poor in the form of rental housing should be formulated. For sustainable development, housing provision and management of wetlands need to be re-oriented and inclusive. The Ministry of Physical Planning and Urban Development should as priority reduce the negative impact of residential development on wetland environment by given adequate consideration to effective residential development control. The extent to which the Ministry can achieve this goal will be a function of the quality of wetland management or conservation strategies adopted.

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