

GOVERNMENT POLICIES AND HOUSEHOLD MOBILITY BEHAVIOUR IN NIGERIA: THE CASE OF OSUN STATE PROPERTY DEVELOPMENT CORPORATION (OSPDC)

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Abstract

Purpose – This paper examines government housing policies and how it affects household mobility behaviour in Osun State Nigeria.

Design/methodology/approach – Primary data used in the study was obtained through oral interview of randomly selected officials of the OSPDC and purposively selected households' situated in OSPDC estates in the six geo-political zones of the state. Similarly, secondary data was collected from the official records of the corporation. Simple descriptive statistical tools such as frequency distribution, mean and percentages were employed to analyze the data collected.

Findings – The study revealed that the major determinants of household mobility behaviour in the state are accessibility and affordability of housing units, other factors include: household type, size class of households, type of dwelling/housing units, number of exclusive sleeping rooms and tenure status. Also, the study revealed that in Nigeria, particularly Osun state, the government through the agency of the OSPDC encourages household mobility through the provision of accessible and affordable housing to particularly the low and middle-income classes. However, much is still left to be desired as only few of the citizenry have access to these "affordable" housing units.

Practical implications – Housing is a basic necessity for all households. The recommendations proposed in this study will help the government in formulating better housing policies, which will encourage household mobility for especially the low-income class in the state. To enhance this, adequate funding of the state housing corporations and encouragement of Public Private Sector Participation can greatly improve accessibility and affordability for household mobility.

Originality/value – This research work is unique as it looks into the mobility behavior of households in Osun State Nigeria. In Nigerian context, this is rather an unexplored aspect in the housing literature, hence this study. With the right policies in place, households (especially the low income class) could be motivated to move to better housing units.

Keywords: Housing policies, household mobility, housing, and household.

1 Introduction

There is broad consensus on the fact that households' consider housing as having central importance to everyone's quality of life and health with considerable economic, social, cultural and personal significance and that household mobility behaviour can largely be determined by government housing policies (Nubi, 2008 and Otive, 2010). Household mobility simply means the propensity of households to move from one geographical location or housing unit to another while household mobility behaviour in this study has to do with causes of household movement (Selman, 2001; Seong, 2010). According to Pei & Young (2011) and Seong (2010) the importance of household mobility cannot be overemphasized as it is often linked to very crucial aspects of man's life such as: change in marital status, job mobility, age, household size, tenure characteristics, vacancy chains created by construction of new buildings, household income, etc. Hence governments need to promulgate policies that will aid households in this respect. In order to have good enabling environment for household mobility, the Nigerian government housing policies are being implemented by Federal Housing Authority at the federal level and Housing Corporations at the state level by way of construction of houses for both low and medium income earners in the country. However, in the last few decades, the influx of people into urban areas, natural population increase and inadequate responses by the government have contributed to worsening of the housing situation in Nigeria, to the extent that economic development and welfare of the citizens are adversely affected (Ademiluyi & Raji, 2008). These problems have become more critical in the cities where huge housing supply deficit, dilapidated housing conditions, high cost of housing as well as proliferation of slums and squatter settlements exist. As a result, a large majority of urban residents, particularly the low-income earners are 'forced' to live in condition that constitutes an affront to human dignity which makes household mobility at the slightest opportunity a necessity and a desired situation (Coker et. al., 2007).

Previous studies such as Moore & Clark (1990) and Pei & Young (2011) have shown that the vital ingredients for household mobility are accessibility and affordability of housing units, which the Housing Corporation in the State are trying to make available to all citizens resident in Osun state. In this respect, the study considered the following questions: What are the government policies that affect household mobility behaviour in Nigeria? What are the factors influencing household mobility

in Nigeria? What is the role of state housing corporations in Nigeria, particularly the OSPDC in encouraging household mobility behaviour? The answers to these questions are central to the understanding of why households move. It will also serve as a basis for viable recommendations on how to formulate better policies to address the housing situation in the country, which will stimulate better mobility behaviour among households. Therefore, this study aimed at evaluating household mobility behaviour in Nigeria with a focus on OSPDC. The paper is organized as follows: the next section (2) reviews related literature, section three (3) describes the study area; section four (4) discusses the research method, section five (5) presents the summary of findings and discusses the results; Conclusion and recommendation are contained in section six (6).

2. Related Literature

Nigerian Housing Policies and the Property Development Sector

The real estate and housing sector in Nigeria is regulated primarily by the Federal Ministry of Lands, Housing and Urban Development. The ministry has two implementing agencies, the Federal Mortgage Bank of Nigeria (FMBN), and the Federal Housing Authority (FHA). At the state level, each of the 36 states have a state ministry of housing which is responsible for housing policies and regulation, while housing corporations focus on the provision of enabling environment to encourage household mobility among the low-income and middle-income classes by making accessibility and affordability among others favorable to these income classes. In addition, several professional bodies influence the activities of the housing industry participants through technical and professional regulations. These include the Nigerian Institution of Estate Surveyors and Valuers (NIESV), Nigerian Institute of Town Planning (NITP), etc. Despite the activities of these professional bodies and regardless of the policies, institutions and regulations which the Nigerian government has put in place since independence in 1960, it is observed that there is still a dearth of housing units, especially for the low-income segment in Nigeria. However, history has shown that the Nigerian real estate sector has grown significantly from 1999 up to date, due to the country's return to democracy and ensuing relative political stability. Afolabi (2008) asserted that the Nigerian real estate sector was valued at N1.06 trillion (\$7 billion), representing about 2% contribution to GDP.

The Nigerian Housing Situation

In Nigeria, even though there are no accurate data on the nation's housing stock, earlier studies and observations strongly suggested quantitative and qualitative housing problems across the country (Egunjobi, 1999; Ademiluyi & Raji, 2008). A study by Onibokun (1990) estimated that the nation's housing needs for 1990 to be 8,413,980; 7,770,005 and 7,624,230 units for the high, medium, and low

income groups, respectively. The same study projected the year 2000 needs to be 14,372,900; 13,273,291 and 12,419,068, while the estimates for the year 2020 stands at 39,989,286; 33,570,900; and 28,548,633 housing units for high, medium and low income groups, respectively.

A more recent study on housing situation in Nigeria put existing housing deficit at 17 million houses (Mabogunje, 2007; Alabi, Okunola, Dabara & Odewande, 2012). Despite series of government policies towards housing delivery, it is certain that there exist a very wide gap between housing supply and housing demand in Nigeria (Olomolaiye, 1999; Agbola, 1998; Adegeye, et al, 1985; Nubi, 2008; Otive, 2010). This difference could be attributed to: high cost of building materials, deficiency of housing finance arrangement, stringent loan conditions from mortgage banks, government policies, lack of effective implementation of strategies, inadequate supply of site and size schemes, poor utilization of local building materials and technologies etc (Raji, 2008). From the foregoing, it is evident that the housing situation in Nigeria needs serious intervention to bridge the gap between housing supply and housing demand in the country.

The Nigerian Government' Housing Policy and Household Mobility

The objective of a housing policy is to solve problems inherent in the housing sector. Before the advent of the colonial rule at the dawn of the 20th century, a communal system of housing delivery was practiced in most Nigerian communities. This system continued up to 1928, and still lingers in some communities to date (e.g Tula community in Gombe state). For the purpose of analyzing housing policy in Nigeria, the threefold sub division of the time frames adopted by Onibokun (1990) as well as the fivefold adopted by Adegoke, Olaleye, Oladokun, & Ayorinde, (2012) was found to be very useful. According to the authors, housing policy directions in Nigeria may be divided into the following phases.

- i. Colonial phase up to 1960
- ii. Limited government intervention from 1960-1975
- iii. Massive government intervention from 1975-1983
- iv. Second Military Interregnum from 1984-1993
- v. Nigerian housing policy from 1994 to date

Colonial phase up to 1960

The colonial phase saw the establishment of Government Reservation Areas (GRA) as well as a few African Quarters and has been aptly described as the era of "housing reservations." It was during this period that the Lagos Executive Development Board (LEDB) was created in 1928 to be precise. The board was charged with the effective planning and development of Lagos. Subsequently in 1954, the LEDB for the first time attempted to solve the problems of public housing in Lagos by implementing its schemes; however this was thwarted by a number of problems encountered, one of

which was that not much was achieved in regard to satisfying the housing need and demand of the inhabitants of Lagos. Similarly, the Government in a bid to solve the housing problem during the colonial period established the Nigerian Building Society (NBS). It was set up in 1956 to provide mortgage loans and to (partially) satisfy Nigeria's housing needs. But this also could not stand the test of time because it was dependent solely on government for funding. Hence, during the colonial period the housing problems were observed to continue to persist.

Limited Government Intervention from 1960-1975

Adegoke et al (2012) asserted that after Nigeria got her independence in 1960, the then government developed a five-yearly Development Plans as an instrument for economic growth. In the first two plans, the housing sector was virtually neglected. Further deterioration was witnessed in the housing situation during the civil war period, especially in the war-affected areas. In 1967, more housing corporations were established in the newly created states. However, their contributions were rather insignificant. The Third National Development Plan period introduced the most comprehensive and active intervention by the Government in the housing sector. The Federal Government decided to participate directly in the provision of housing, rather than leaving it principally to the private sector. A total of N 2.6 billion (US \$3 billion) was earmarked for the implementation of the various projects during the Fourth National Development Plan period. This represented about 5.6 percent of the planned total expenditure in all sectors. Also, in the Post-Independence era a major land reform aimed at improving land availability for development took place, namely the Land Use Decree of 1978. The Land Use Decree (now Act) unfortunately has failed to achieve this important objective. It was observed that government intervention within this period did not yield much result.

Massive Government Intervention from 1975-1983

This period coincides approximately with the Fourth National Development Plan period. It witnessed the continued increasing deficit on both urban and rural housing. The beneficiaries of this programme were identified as the low-income earners whose annual income did not exceed N8, 000. A total of 40,000 units (of which 90 percent were to be one-bedroom, 10 percent three-bedroom) were to be constructed annually throughout the country. In this way, 2,000 units were to be built in each state including the Federal Capital Territory (FCT), Abuja. In the states, these housing units were located in their capitals and local government headquarters. This effort was implemented by the then Federal Ministry of Housing and Environment. Mid-way through the implementation, a second phase of the programme commenced, comprising 20,000 units of two-bedroom core houses for the low-income groups. It is pertinent to mention that this phase of the programme failed to take off in most states, and that the shelter policy, came to an abrupt end in December 1983, making way for a fresh look at the shelter sector which has culminated in the new National Housing Policy.

Military Interregnum from 1984-1993

During this period, the National Housing Policy (NHP) was implemented. During the 1990-1992 rolling plan periods, efforts were intensified on the sites and services scheme. About 2,892 serviced plots were provided in Anambra, Lagos, Imo, Kano, Kwara, Ondo, and Rivers states, while the second phase commenced in other states. On prototype housing schemes, 72 housing units were constructed and allocated in 1990, while the construction of 218 units commenced in Lagos and Abuja. During the plan period, the National Housing Fund Decree No. 3 of 1992 was promulgated and Primary Mortgage Institutions (PMIs) were licensed. The Housing Policy Council was also set up to monitor development in the housing sector.

Nigerian Housing Policy from 1994 to Date

During this period, the Nigerian government was expected to build 121,000 housing units for the period spanning 1994 to 1998. In addition, the number of Licensed Primary Mortgage Finance Institutions (LPMFI) rose from 251 in 1993 to 276 in 1994. However, by the end of 1998, it has declined to 115 (Adegoke et al, 2012). Similarly, the Federal Government capital expenditure on housing increased by over 500 percent to N4.818 billion in 1995 from N776.7 million in 1988, but declined slightly by about 10 percent to N722.0 million in 1998 (CBN 1994 and 1998). It was observed that from the colonial era to date, the country's housing development policies are basically designed in favour of those in the middle and upper income bracket. Proposed housing developments for the poor are either hijacked or not sufficient. About 90% of housing production is primarily in the hands of individual private market.

Similarly, the national rolling plan from 1990 to 1992 estimated the housing deficit to increase between 4.8 million to 5.9 million by 2000. The 1991 housing policy estimated that 700,000 housing units needed to be built each year if the housing deficit was to be cancelled. The document, in fact, indicated that no fewer than 60 percent of new housing units were to be built in the urban centers (Ogu & Ogbuozobe, 2001; Federal Republic Nigeria, 1991). This figure had increased at the time the 1991 housing policy was being reviewed in 2002. As part of the efforts to increase houses for the masses in the country, the Federal Government in 2004 pledged to adequately fund research pertaining to the manufacture and the use of local materials in the sector, with the aim of providing 40,000 houses with at least 1,000 per state before year 2007. However, as observed by Ademiluyi & Raji (2008), little had been done to meet this target barely two months into the year 2007. In 2006, the then Minister of Housing and Urban Development declared that the country needed about ten million housing units before all Nigerians could be sheltered. Another estimate in 2007 by the president put the national housing deficit at between 10 million (Yar'adua, 2007).

In Nigeria, the major steps taken, so far, towards solving the housing crisis in the country was summarized by Ademiluyi (2010) as follows:

(i) The establishment, in 1928, of the Lagos Executive Development Board (LEDB). The Board was empowered to carry out slum clearance, land reclamation, and the development of residential and industrial estates.

(ii) The setting up of Nigerian Building Society (NBS) in 1956 to provide housing loans to both civil servants and the Nigerian public.

(iii) The creation of the National Site and Services Scheme (NSSS) in 1986 to provide land with essential infrastructural facilities, such as roads, drainage and sewage system, water supply, and electricity for housing developments in well-planned environments. The schemes are planned to provide well laid-out and serviced plots in each of the 36 state capitals of the federation, including the Federal Capital Territory (FCT) Abuja.

(iv) The establishment of the National Prototype Housing Program (NPHP) by the Federal Ministry of Works and Housing (FMWH) to complement the objectives of the National Site and Services Scheme (NSSS). The project was embarked upon to demonstrate the feasibility of constructing functional, effective, and affordable housing units through imaginative designs, judicious specification of materials, and efficient management of construction.

(v) The setting up of the State Housing Corporation (SHC) to provide housing to the populace at affordable prices.

(vi) The creation of the Federal Mortgage Bank of Nigeria (FMBN) in 1977 to finance housing loans to prospective housing developers at minimal interest rates.

(vii) The setting up of the National Housing Program in 1991 and the National Housing Fund (NHF) scheme by Decree No 3 of 1992 to provide self loans to prospective housing developers and also monitor developments in the housing sector.

(viii) The deconsolidation of the Federal Mortgage Bank of Nigeria (FMBN) through the establishment of the Federal Mortgage Finance Limited (FMFL) to take over retail mortgage portfolios previously handled by the bank and also to facilitate effective management of the National Housing Fund (NHF) Scheme.

(ix) The setting up of a Housing Policy Council (HPC) to monitor development in the housing sector and also to set up the machinery for the review of the 1978 Land Use Decree (LUD) in order to make more land available for large scale land developers.

(x) The creation of the ministry of Housing and Urban Development in June 2003.

(xi) The review of the mandate given to the Federal Housing Authority (FHA) to include provisions of the National Social Housing as part of the strategy towards meeting the Millennium Development Goal.

(xii) Others are the formulation of the National Housing Policy (NHP) in 1984, the establishment of the Infrastructural Development Fund (IDF) in 1985, and the Urban Development Bank (UDB) in 1992.

Housing Accessibility and Affordability as precursors to Household Mobility Behaviour: The Role of the State

In Nigeria, direct intervention of the state in housing delivery is meant to achieve a significant increase in supply and bring relief especially to the low-income groups who are the most affected by the current shortage (Moruf, 2006). In the Nigerian context, official participation in housing may be viewed not only as a social and environmental necessity, but a political and economic expediency, necessary to support peace and stable development. Ogunshakin & Olayiwola (1992) asserted that:

“Official interventions in housing are politically necessary options aimed at the control and regulation of the “contents” of housing through the urban space...in order to prevent a disruption of the system or the total collapse of the prevailing social superstructure of the society....private market mechanisms cannot meet the housing needs of the low-income groups; nor do they have the incentives to embark on housing for a segment of the population that cannot pay for it”.

Justification for government intervention also point to the imperfections of the market, the need to cater for some groups in society who may not be able to make provision for themselves, and the need for the state to intervene in the market in order to provide costly but essential support networks and infrastructure. Virtually every State in Nigeria has established State housing corporations to largely operate as property developers of the government.

Factors Affecting Household Mobility Behaviour

Most research on residential mobility has studied the individual propensity to move, focusing on population-based characteristics. The single most emphasized determinant is age of the householder (Seong, 2010), followed by tenure. In addition, Moore & Clark (1990) have emphasized that household formation and marital change are often prominent demographic factors in residential mobility. The most prominent research linking housing to mobility addresses vacancy chains created by new construction. New construction not only creates a direct number of new occupancies, but also generates vacancy chains that indirectly stimulate mobility as households relinquish old units in order to move into new dwellings (Seong, 2010). Similarly, Moore & Clark (1990) observed that new construction and new job opportunities create multiplier effects that increase vacancy opportunities for all residents. They also found that growth in the housing stock increases local mobility rate.

The following factors have been identified also as factors influencing household mobility behaviour: Migration, age of housing unit, age of householder, tenure sta-

tus, household size, household type, accessibility of the housing unit, household income, race, affordability of the housing unit, religion and housing market characteristics (Seong, 2010). Similarly, Pei & Yong (2011) identified the following mobility motivations: sociologist' life cycle approach, economist' housing consumption approach and investment and wealth effect approach.

Pei & Yong (2011) identified mobility constraints as: mortgage cost and availability constraints, liquidity constraints, transaction cost constraints, housing supply constraints, and government intervention. From the foregoing, identified factors in literature such as religion, migration and race are not consistent with factors influencing housing mobility in Osun state (see discussion section). However, some factors as mentioned above were found to be congruent in Nigeria and Osun state in particular. Some of these included: household size, tenure status and household type (see discussion section).

The Role of Osun State Property Development Corporation (OSPDC) in Household Mobility vis-à-vis Provision of Accessible and Affordable Housing

Following the creation of Osun State on 27th August, 1991, Osun State Property Development Corporation was established. The Edict, which established the Corporation, was formally signed into law on 31st April, 1999 with retrospective effect from inception.

The objectives of the corporation include: -

- Development of Estates in various parts of the State especially the provision of Site and Services for Residential, Industrial, Public and Semi-Public purposes;
- Provision of modern dwelling houses at reasonable cost for sale to members of the public;
- Construction of Office and Commercial buildings for letting to members of the public;

The Corporation inherited nineteen (19) Estates from the old Oyo State. Some of the Estates, which are located in all the six geographical zones of Osun State includes: Oroki Estate, Osogbo; Moremi Estate, Ile-Ife; Ajaka Estate, Ilesa; Agunbe Estate, Ikirun; Akoda Estate, Ede; Oluwo Estate, Iwo; Ile-Ogbo Estate, Ile-Ogbo; Olufi Estate, Gbongan; Owa Ooye Estate, Imesil-Ile; Ipetumodu Estate, Ipetumodu ; Owamiran Estate, Esa-Oke ; Aiyegunle Estate, Ode-Omu etc. Each of these functional estates has provision for Residential, Industrial, Commercial (shops, Warehouse, Offices etc.) and Recreational facilities. Since the commencement of the cooperation mobility of households in the state is observed to be minimal (most especially among the low income class of the residents in the state) despite the state governments investments into the state corporation to facilitate household mobility.

3. The Study Area

Osun State which was created on August 27, 1991 is located within latitude 6°55' and 8°10' North and longitude 3°55' and 5°05' East. It covers a total landmass of about 12,820 square kilometers. Politically, the state is divided into three senatorial districts; presently it has 30 local government councils with 1 local area office in Modakeke. It is situated within the cocoa belt of Southwestern Nigeria. Though there are patches of savanna in the Northern part of the state much of the state areas are still under tropical rain forest vegetation type with large expanse of forest around Ife South, Ife North and Isokan Local Government Areas (LGAs). According to the 2006 National population census, Osun State has a population of 3,416,959 (three million, four hundred and sixteen thousand, nine hundred and fifty nine) inhabitants made up of 1,734,149 (one million, seven hundred and thirty four thousand, one hundred and forty nine) males and 1,682,810 (one million, six hundred and eighty two thousand, eight hundred and ten) females (NPC, 2006). Osun State may be classified as largely rural state with 19 out of 30 LGAs being non-urban local government councils, accounting for 60 percent of the 2006 population. That is, local government with one or two small towns as the principal settlements while the remaining population is in the rural areas. Since the last census in 2006, the population in each local government has increased tremendously. Using an average growth rate of 2.9 percent (CIA world fact book, 2011) the projected population of Osun State for 2013 stands at 4,012,727 (Four million, twelve thousand seven hundred and twenty two) inhabitants.



Figure 1: Map of Nigeria Showing Osun State



Figure 2: Map of Osun State Showing the 30 Local Government Areas

4. Research Method

In this study, the research method was designed to obtain both primary and secondary data on household mobility determinants in Osun state. The primary data was obtained through structured oral interview of 10 selected officials of the Osun State Property Development Corporation (OSPDC) while the secondary data was obtained from the official records of the corporation from the corporation's head office as well as the corporation's website. As a necessary prelude to the assessment of the contribution of the Osun State Property Development Corporation (OSPDC) to household mobility vis-a-vis housing delivery in the state, a reconnaissance survey purposely designed to familiarize the researchers with the available types of housing estates developed by the OSPDC in the state was undertaken by the authors. Opinions of 30 randomly selected respondents (household heads of residents in the OSPDC estates) with respect to household mobility behaviour of residents of Osun State were sampled through oral interview. Similarly, secondary data were collected on the various types of residential property/household distribution in the study area. The data were later processed to give the overall assessment of the efforts/contributions of the state government in housing delivery, the pattern of household mobility behaviour, as well as formed the basis for making recommendations that would improve the level of housing delivery and household mobility (especially among the low-income class) in Osun state in particular and Nigeria in general. The targeted population for the study consisted of all the households' situated in OSPDC Estates in the six geo-political zones of the state.

Descriptive statistics was used in the analysis of data collected for the study. In order to extract meaningful and relevant information from the data collected, the

researchers used sorting and tabulation method to organize the data. Percentages and averages were used for simplicity and better presentation of the data. Thus, these simple statistical tools were employed in order to express the data in real terms so as to draw conclusion as to the efforts of Osun state government in housing delivery and how that affects household mobility behaviour in the state.

5. Results Discussion

As mentioned earlier, the data used in this study consisted of both primary and secondary data. These data were analyzed and discussed in this section.

Table 1: Osun State Population Distribution of Household Types

Household Type	Total No. of Household	Percent	Cumulative Percent
Regular Household	730,313	98.12	98.12
Institutional Household	10,803	1.45	99.58
Homeless Household	778	0.11	99.68
Homeless Persons	559	0.08	99.76
Nomadic Household	1,330	0.18	99.93
Transient Household	413	0.06	99.98
Fishing and Hunting Household	79	0.01	100.00
Total	744,275	100.00	

Source: National Population Commission, 2006 Housing Census

From Table 1, the regular household type (a household consisting of persons living together who share the same source of food and recognize themselves as a social unit with a head of household) has the highest percentage (98.12%) of household units, while the fishing and hunting household has the lowest percentage (0.01%) of household units in Osun state. Apart from the regular household type, all other household types from the interview conducted indicated desire to move to the regular household category. Hence household mobility for the institutional household, homeless persons/household, nomadic household, transient household and fishing and hunting household is a desirable outcome.

Table 2: Distribution of Population by Size Class of Household

Size Class of Household	Population	Percent	Cumulative Percent
1 person	97,242	3.71	2.84
2 Persons	241,886	9.22	12.92
3 persons	280,203	10.68	23.60
4 persons	384,308	14.64	38.24
5 persons	434,480	16.56	54.80
6 persons	467,880	17.83	72.63
7 persons	498,071	18.98	91.61
Above 8 persons	220,227	8.39	100.00
Total	2,624,297	100.00	

Source: National Population Commission, 2006 Housing Census

From Table 2, households with size class of 7 persons have the highest population distribution (18.98%), followed by households with 6 persons (17.83%) while households with size class of 1 person have the lowest population distribution (3.17%). The most desirable household size are households with 3, 4 and 5 persons as the facilities in such households are not being over stretched considering the type of houses that are built in the state (mostly 'face to face', 1, 2 and 3 bedroom flats). However, from the data obtained about 45.2% of the households have household sizes of 6 persons and above. This could not be unconnected with the fact that in Nigeria, most households accommodate extended family members and most families are made up of large number of children. From the interview conducted, households with sizes of 6 persons and above have a desire to move to houses built to accommodate such household sizes. In line with the foregoing, the OSPDC makes provision of site and services in the 6 geo political zones of the state for households with larger sizes to build houses that could be adequate for the household sizes. Therefore, household size is also inferred to be a determinant for household mobility behaviour in the state.

Table 3: Distribution of Households by Type of Housing Unit

Type Of Housing Unit	Number Of Units	Percent	Cumulative Percent
House on a Separate Stand or Yard	453,516	62.10	62.10
Traditional Hut Structure	21,765	2.98	65.08
Flat in Block of Flats	94,111	12.89	77.97
Semi-detached House	44,614	6.11	84.07
'Face - to - Face'	95,740	13.11	97.18
Informal/Improvised Dwelling	2,024	0.28	97.46
Others	18,543	2.54	100.00
Total	730,313	100.00	

Source: National Population Commission, 2006 Housing Census

Table 3 showed that households with house on a separate stand or yard has more units than others (62.10%), followed by the 'face – to – face' (Brazilian type) housing unit (13.11%), while households living in informal/improvised dwelling has the lowest number of housing units (0.28%). From the interview conducted, it was observed that apart from households living in house on a separate stand or yard i.e 'family compound housing type', block of flats and semi-detached houses, all other households living in other housing types (face-to-face, improvised dwelling and traditional huts) desire to move. Hence, type of housing unit is another factor that determines household mobility behaviour in Osun State. From the analysis above only 19% of the households lived in block of flats and semi-detached houses. While 81% of households lived in other types of housing unit consequently meaning that about 81% of households in Osun State may desire to move to better housing units.

Table 4: Distribution of Households by Number of Exclusive Sleeping Rooms

Number of Rooms	Total	Percent	Cumulative Percent
1 Room	54,732	7.00	7.00
2 Rooms	85,127	12.00	19.00
3 Rooms	95,082	13.00	32.00
4 Rooms	118,958	16.00	48.00
5 Rooms	46,235	6.00	55.00
6 Rooms	110,063	15.00	70.00
7 Rooms	22,377	3.00	73.00
8 Rooms and above	120,096	15.98	89.00
No Sleeping Rooms	77,643	11.00	100.00
Total	730,313	100.00	

Source: National Population Commission, 2006 Housing Census

From Table 4, it can be seen that households with 4 exclusive sleeping rooms ranked highest (16%), households with 7 exclusive sleeping rooms ranked lowest (3%) and households with no exclusive sleeping rooms consist of 11% of the distribution. Number of exclusive sleeping rooms is another factor that determines household mobility behaviour as households with no exclusive sleeping rooms and those with few exclusive sleeping rooms (most especially households with high household sizes) may desire to move to a better housing unit with sufficient exclusive sleeping rooms as soon as the opportunity for movement avails itself. Hence, number of exclusive sleeping rooms is another determinant of household mobility behaviour in Osun State.

Table 5: Distribution of Households by Tenure Status of Dwelling Unit

Tenure Status	Number Of Units	Percent	Cumulative Percent
Owned	432,938	59.28	59.28
Owned But Not Yet Paid Off	17,318	2.37	61.65
Rented	208,531	28.55	90.21
Occupied Rent Free	66,000	9.04	99.24
Squatting	3,641	0.76	100.00
Total	730,313	100.00	

Source: National Population Commission, 2006 Housing Census

Table 5, showed the distribution of households by tenure status of dwelling units. The highest number of housing units were owned by the occupants (59.28%), followed by units rented (28.55%). 9% of the units are occupied rent free, 2.37% of the units are owned but not yet paid off, while 0.76% of the units are occupied by squatters. From the interview conducted, most households would like to live in a house that they own. Hence, 40.72% of households in Osun State may like to move as soon as their tenure status changes to a status of owning the dwelling units they live in. Hence, it can be inferred that tenure status is another factor that determines household mobility behaviour in Osun State.

OSPDC Responses

From the interview conducted, the officials of the OSPDC indicated that from their own perspective, the major determinants of household mobility behaviour among others which the corporation can handle are accessibility of housing units and affordability of the housing units. These factors (accessibility and affordability) are congruent with what was found in literature. However, other factors such as age, religion and race were observed to be inconsistent with the findings of this study. It is therefore pertinent for the government through the agency of the OSPDC to intervene by provision of affordable housing units and making same accessible to the targeted income classes. In order to achieve these (accessibility and affordability), for the citizenry of Osun State, the OSPDC through the state government policies on housing embarked on the following construction activities. Buildings at different levels of construction are ongoing in some of the following Estates: Ila-Orangun Estate, 4 No. 2, 3 and 4-bedroom low cost bungalows are at lintel level. Oluwo Estate, 24 No 2, 3 and 4-bedroom low cost bungalows are at various stages of construction. Aiyegunle Estate, 14 No.2-bedroom low cost bungalows are at different stages of construction. Owamiran Estate, 5 no.2 bedroom low cost bungalows are at various stages of construction. Olufi Estate, 24 No. 2 bedroom low cost bungalows are at various levels of construction. Ile- Ogbo Estate, 20 No. 2, 3, 4-bedroom low cost bungalows are at various levels of construction. These

uncompleted houses are being allocated to members of the public (low income earners) resident in Osun State at a subsidized rate for completion and occupation. This is with a view to achieving the goal of making housing units accessible and affordable for the Osun State residents to encourage mobility of households that are in the low income bracket.

Furthermore, in fulfillment of the Rural Integration Housing Policy of the past administration in the State, the Corporation was mandated by the State Government to start the construction of staff quarters for teachers and medical workers in the rural areas of the State. The first phase involved the construction of forty-two (42) units of one-bedroom semi-detached bungalows in seven (7) locations in the State at the average of six flats in two blocks per location. The locations are listed below: Ogunro in Ejigbo Local Government Area. Kajola- Agisa in Boluwaduro Local Government Area. Ajajba in Ila Local Government Area. Temidire in Atakunmosa East Local Government Area. Tonkere/ Aiyetoro in Ayedaade Local Government Area Oniperegun in Ife South Local Government Area and Odeyinka in Irewole Local Government Area. These are some of the effort/contribution of the Osun State government through the agency of the OSPDC in making housing units accessible and affordable for the low and medium income earners in the state most especially teachers and medical workers.

In addition, the State Government has also released some funds to the Corporation for the construction of low cost housing units for government workers at Prince Olagunsoye Oyinlola Workers Village, Akoda Estate, Ede South Local Government Area. The money was meant for construction of houses mainly for the beneficiaries of the National Housing Fund. It is a genuine effort of the State Government to assist citizens of Osun State especially workers (who are financial contributors) to access the National Housing Fund. The project involves the building of 12 No 2-bedroom semi-detached and 7 No. 3-bedroom bungalows. The structures are already completed and allocated.

Despite all these effort by the Osun State government, there is still a serious shortage of residential accommodation in the state, most especially in the urban areas of the State especially in Osogbo, the State capital and in the University town in Ile-Ife. It is obvious from the interview conducted and from the data collected that the state government cannot single handedly solve the problem of housing deficit in the state. Much is still left to be desired with respect to housing provision in the state consequently affecting household mobility pattern most especially among the low income earners.

6. Conclusion/Recommendation

The study examined government housing policies and its impact on household mobility behaviour in Osun State Nigeria. Focus was centered on the Osun State

Property Development Corporation (OSPDC) and its contribution to household mobility in the state. The study showed that there are certain determinants that influence household mobility behaviour in the state namely: household type, size class of households, type of dwelling/housing units, number of exclusive sleeping rooms, tenure status, accessibility and affordability of housing units. These factors were found to be congruent with what was found in literature. However, factors such as age, religion and race were refuted by the findings of this study. The factors that were found to be congruent with these study among others, must be adequately addressed by the government through promulgation of viable policies if appreciable progress is to be made in its quest for providing good housing for all thereby encouraging household mobility among its citizenry.

The study further revealed that the major determinants of household mobility behaviour among others in the state which the government through the agency of the OSPDC exerts effort to intervene are accessibility and affordability of housing units for the citizens of the state. This is congruent with what was found in literature. The study also showed that the combination of all the determinants of household mobility behaviour can be greatly influenced by government policies on housing. In Nigeria, particularly Osun state, the government through the agency of the Osun State Property Development Corporation (OSPDC) encourages household mobility through the provision of accessible and affordable housing to the low and middle income class. However, much is still left to be desired as only few of the citizenry have access to these "affordable" housing units.

Since it appears impracticable for government through the agency of the OSPDC to provide housing for all residents of Osun State, it is recommended that government should rather exert its effort towards providing an enabling environment (through provision of sites and services) for the provision of housing to ensure successful household mobility most especially for the low-income class. Adequate funding of the state housing corporations and encouragement of Public Private Sector Participation can greatly improve accessibility and affordability for household mobility. Government should also look into its existing housing policies with a view to reviewing them to overcome the present challenges of the housing situation in the state in particular and the nation in general.

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HOW LONG DOES STIGMA IMPACT PROPERTY VALUES?

(REFEREED)

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Purpose - The purpose of this paper is to determine the impact stigma has on property values and how long the stigma remains after the Not in My Back Yard (NIMBY) structure has been removed.

Design/methodology/approach - A quantitative analysis was undertaken, using a high voltage overhead transmission line (HVOTL) case study, to determine the effect on property values prior and post removal of the NIMBY structure. A repeat sales index in conjunction with the regression analysis determined the length of time, the stigma remained after removal of the NIMBY structure.

Findings - The results show that while the NIMBY is in place the impact on value is confined to those properties in close proximity. This is in contradiction to the findings, where on removal of the NIMBY the property values of the whole neighbourhood improve with the stigma remaining for 3 to 4 years.

Research Implications - The implication of this research is that property Valuers need to change the way they take into account the presence of NIMBYs when valuing property with more emphasis, being placed on the neighbourhood rather than just the properties in close proximity. While the HVOTL was in place, only properties in close proximity were negatively affected, but on removal of the HVOTL the whole neighbourhood increased in value.

Originality/value - Results expand on current knowledge by demonstrating the length of time the market takes to adjust to the removal of a NIMBY structure.

Keywords: Valuation, NIMBY, High Voltage Transmission Lines, stigma, impact on value

Article Classification: Real Estate Valuation