

**TOWARDS A STRATEGY FOR INCLUSIONARY INNER CITY HOUSING IN
LAGOS, NIGERIA**

BY

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ABSTRACT

Lagos with a population of more than 17 million, suffers an acute shortage of housing and general decline in the quality of existing housing stock. Low income earners are worst hit, because they lack the economic means to choose where to live. They desire to live closer to where they work, which in most cases is the Central Business District (CBD). However, the exorbitant cost of housing in the inner city makes it unaffordable for the poor, hence their exclusion from the inner city.

This study examined the possibility of meeting the housing needs of the poor in the inner city of central Lagos through an inclusionary housing strategy. It is based on the assumption that the weak planning and control of land use and building development enable rapid and unregulated succession of residential land use by competing land use activities. The effects are twofold; the poor are inadvertently excluded from the inner city and there has been a rapid decline in the housing function.

Among other theories, the classical urban land use theory, and the concepts of the compact city were employed to explain these problems and how they could be addressed. A hybrid research method that combines qualitative and quantitative approaches was used to conduct the study. The quantitative data was descriptively and inferentially analysed and presented in line with the themes that emerged.

The study found that the majority of those that live in the inner city of central Lagos are in the upper economic echelon of the society, while the majority of low-income earners live on the city's outskirts. In respect of residential location decisions, the concern amongst the high-income group is location, while the lower-income group decides on the basis of affordability. Based on these findings, it recommends the mandatory provision of affordable rental and rent- to- own inclusionary housing. A set proportion of inclusionary housing would thus be required as a pre-condition for new residential developments within the inner city.

The study's major contribution to knowledge is the introduction of inclusionary inner city housing as a strategy to meet the housing needs of low-income earners in the inner city of central Lagos.

As the candidate's Supervisor I agree/do not agree to the submission of this thesis.

Adebayo, P.W. PhD

Signature and Date

Declaration

I **Okesoto John Oyebamiji** declare that:

- (i) The research reported in this thesis, except where otherwise indicated, is my original work.
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Signed

Okesoto John Oyebamiji

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DEDICATION

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CHAPTER ONE

INTRODUCTION

1.1 Background of the study

Residential land use is one of the most crucial aspects of land use planning and activity because of its fundamental function of providing space for housing (Akinmoladun & Oduwaye 2004; Olayiwola et al. 2005; Braimoh 2006). In the hierarchy of needs, housing is the second most important need for humankind after food (Ndubueze 2007). Over the years, urbanization and increased rural-urban migration have put pressure on cities through increased demand for land for housing or residential use, business, commerce, recreation and worship.

From a functionalist perspective, residential land use is a fundamental social requirement that should be viewed in terms of its function. Social considerations rather than the profit motive lie at the heart of such land use and as such it struggles to compete favourably with commercial land use activities. Land use for commercial activities has edged residential land activity out of the inner or central part of most cities (Persky and Kuban 2001). In major cities around the world, especially in underdeveloped countries, residential land use is gradually giving way to more competitive land use activities (Jackson 1985; Orfield 1997). Consequently, housing in inner city areas or in twilight areas is no longer affordable for average- and low-income earners.

This pushes the ever-increasing urban population to seek residential accommodation on the urban fringes, where rent, housing and land costs are relatively affordable. However, this creates the problem of accessibility to their places of work in the Central Business District (CBD). More time and money is required to commute between the residence and the workplace, negatively impacting productivity. The influx of people into cities increases demand for housing, potentially pushing land and housing prices up, but in turn motivates new construction aimed at meeting high demand. Fabiyi (2006) observes that population increase logically creates continuous alteration and a balance of socio-human activities and land use activities within urban systems that may result in lateral and structural alterations and expansions that lead to peripheral development. The fringe becomes most accessible for the majority of new residents due to affordability, although those places are relatively farther away from the city centre as residential areas grow in line with high demand. While this is in line with the logic of the land market, it challenges sustainable development, which requires

that distances between home and work are reduced. As commuting costs increase as one move further from the CBD, all other things being equal, most households would choose to be situated close to the city centre.

The gradual decline in residential land use in inner cities and the areas surrounding them is a significant problem in the developing world because of inadequate land use planning, poor enforcement of development control regulations, and non-provision and the inadequacy of infrastructure and social services like roads, and efficient transportation and networks (Oduwaye 2009; Adesina 2007; Fabiyi 2006; Mathew 2016). The decrease in residential land use in the inner cities reduces the supply of inner city accommodation as existing buildings are converted for commercial and related uses through both legal and illegal means. The long term effect is that the few remaining housing elements are priced beyond the means of the majority of the working class in the city. Ndubueze (2007) observes that housing rents in inner city Lagos are 300% higher than those on the urban fringes of the city and that residents spend between 40 and 50% of their income on accommodation.

Lagos is one of several cities in Nigeria where residential land use in the inner cities and areas surrounding them has significantly declined. In 2008, the Lagos State Management Transport Authority (LAMATA) reported that the residential population was gradually moving away from the inner city and that the population growth rate had declined by 1.67% in Lagos Central, which is a sharp decline from the 10.89% growth rate reported by the National Population Commission (NPC) in 2006. The report notes that fewer people now live in the Lagos inner city as a result of the conversion of housing to commercial use. This is in direct contrast to what obtains in many inner cities in other parts of the world that have witnessed a considerable population influx into their central areas. For example, Howley (2008) observes that between 1991 and 2002 the population of the central area of Dublin city increased by 36%. Many other cities throughout Europe and, in particular, North America (Mieszkowski and Mills 1993) show a similar pattern. There has also been a considerable population influx into many city centres in the United Kingdom (UK). Bromley et al. (2007) report that the population in the central area of Birmingham, Swansea, Cardiff and Bristol increased by 8%, 13%, 60% and 66%, respectively between 1991 and 2002. Madden et al. (2001) found that the population in Liverpool's city centre increased by almost 300% between 1991 and 1999 and Seo (2002) outlines how the central city areas of both Glasgow and Manchester have attracted large numbers of new residents since the mid-1980s. Notably,

all of these cities are first world cities; this suggests that the decline in residential land use in the inner city is a developing city phenomenon

However, commuting logistics and difficulties have not affected the continuous daily influx of people from the fringes of the city to the city centre for employment, commercial and other economic activities.

The United Nations (UN) (2006) predicted that Lagos would become the third largest city in the world by 2015. It is currently among the 25 largest cities in the world with a population of 17.5 million and an annual population growth rate of 5.7%. At this rate of growth, Lagos will double its population in less than 10 years. This implies that there will be increased demand for land and housing, an issue which should be of great concern to city managers. Over the years, the city's landscape and land use patterns have changed in response to the socio-economic demands of its growing population rather than in accordance with any land use plan (Jose & Luca 2003). Even in cases where such a plan existed, city managers lacked the political and economic will to enforce it. Among other things, corrupt practices on the part of government officials, low levels of funding, and inadequate personnel and equipment limit the enforcement of such plans (Ilesanmi 2010). There are no by-laws or regulations to control the conversion of buildings to other uses; these are carried out haphazardly in line with each owner's needs. Buildings are easily converted to cater for the activity that pays the highest rent. Kadiri and Ayinde (2010) observe that the rate of land use conversions and succession is so high that virtually all land zoned for residential land use in the inner city and its surroundings in the state's 1980 - 2000 regional plan has been legally or illegally converted to commercial and business use for economic reasons. Oduwaye (2009) also observes that only 37% of the land reserved for residential, housing and related functions in this plan shows signs of housing functions, while the rest has been invaded for commercial use.

Lagos is a polycentric metropolis, with its activities concentrated in specific areas, notably the Islands (Ikoyi, Victoria and Marina), and Ikeja and Oshodi. Residential land use is declining in all these areas as a result of succession and the invasion of non-residential activities (Aluko 2011). The population of central Lagos' inner city has decreased steadily over the years as shown in table 1.1 on page 4. In light of urban analysts like Chernick and Reschavsky's (2001) assertion that the density of its inner city population is a yardstick of the health of a city, this calls for urgent attention.

Table 1.1: Population shift from the inner city of central Lagos to its suburbs

<i>Local Govt. Area</i>	<i>Status</i>	<i>1991 population</i>	<i>1991 Growth Rate</i>	<i>2006 Population</i>	<i>2006 Growth Rate</i>
Alimosho	Suburb	119,267	8.04	241,093	4.80
Badagry	Suburb	101,464	8.04	181,409	3.95
Epe	Suburb	151,589	13.28	287,785	4.37
Eti-Osa	Suburb	24,937	9.67	117,481	10.89
Ibeju-Lekki	Suburb				
Lagos Island	Inner city	269,575	8.08	209,437	-1.67

Source: Modified from Lagos State Transport Master Plan (LSTMA) Progress Report, 2010

The majority of poor people no longer live in the inner cities, and those that remain cannot afford to live there, because housing in central locations is the most expensive in the city (Howley 2008). Thus, the main objective of this study was to identify ways to introduce inclusionary housing in the inner city of Lagos.

1.2 Research Problem

The relationship between the inner city and housing development has been the focus of many studies (Abraham & Hunt 1997; Hazel & Moon 2009; Chris 1999; Downs 1997). The relationship between the inner city and urban suburbs has also been extensively explored by various scholars. The work of Oloto and Adebayo (2010), Oluseyi (2006), Laban (2001), Adesina (2007), Hyun (2016) and Olurin (2007) provides ample evidence that the poor working population's lack of access to housing in the inner city will cause unprecedented and uncontrolled residential development in the suburbs. Various other authors have examined improvement of the environmental and housing quality of the inner city through gentrification and urban regeneration (Cameron 1992; Chris 1999; Oc & Tiesdel 1997), while others have advocated for densification in order to increase the number of housing units in the inner city (Alba & Logan 1991; Michelle 2016; Laban & Washington 2000).

Classical theorists like Burgess (1925), Hoyt (1939) and Harris and Ullman (1951) postulated that the inner city is one of the residential zones that exist within the urban spatial structure. They noted that such zones should provide a residential place for urban low-income earners who cannot afford the cost of commuting to and from areas outside the CBD. According to classical theorists, the quality of housing and the environment within this zone is generally poor due to its occupants' incomes. Aderibigbe (1975) notes, that, in the past, the inner city of Lagos was occupied by poor, humble and itinerant fishermen.

However, recent studies by Abosede (2006), Peil (1991), Adesina (2007), Akinmoladun and Oduwaye (2004), Jose and Luca (2003), Aluko (2011) and Omololu and Oladipupo (2010) have shown that residential land use in the inner city of Lagos is gradually decreasing and that the little that is available is no longer accessible to the poor. It is against this background that this study was conceptualised. The reality in the inner city of Lagos today is that, to a large extent, a considerable proportion of the population cannot afford good quality, adequate housing and ends up in overcrowded conditions or in dwellings with serious deficiencies. At worst, they lack housing altogether, and thus either live on the streets or in makeshift shelters of substandard condition. The inner city of central Lagos is characterized by a general lack of affordable housing and geographic and economic segregation. The choice of where to live is increasingly becoming a function of income. The result is that the urban poor in the city have very little choice at all.

Lagos Metropolis is the most populated city in sub-Saharan Africa, with a population of 17.5 million (UN-Habitat 2010). Unprecedented population growth over the years, coupled with the fact that it occupies the smallest geographical area in the Federation of Nigeria, subjects the metropolis to unique housing challenges. Notable among these are quantitative and qualitative deficiencies in housing resulting from high housing demand from its teeming population.

Weak city planning and development, and a lack of control and enforcement of land use and zoning regulations are the order of the day in Lagos. Failure to achieve the social objectives of urban planning in the city paves the way for systematic and detrimental succession and conversion of land use in the inner city. Land and buildings that were meant for residential uses are converted to other uses (Kadiri & Ayinde 2010). Housing is therefore relatively scarce in the inner city, and the little that is available is priced way beyond the reach of low- and middle-income earners. On the other hand, there is a growing need among Lagos residents to live closer to work for economic reasons. There is thus an urgent need to address the housing situation in and around the inner city.

The increase in the urban population that seeks residence in the suburbs has hastened the suburbanization process in the metropolis (Oduwaye 2009). This negates the principle of a compact city. It also makes the inner city a place for the few, while the majority, especially the poor, are excluded. Alba and Logan (1991) and Laurence (2016) observe that place stratification is synonymous with this exclusionary process. Overcrowding, non-affordability,

sustainability, and health and safety challenges in the inner city are other issues that arise as a result of the decline in housing and residential land use.

The working population's increasing desire to live closer to the workplace has created an unprecedented gap between housing demand and supply within the inner city housing market of central Lagos (Adebayo & Okesoto 2014a). This has led to housing scarcity and skyrocketing house prices, which are significantly higher than the median price of housing in the state. Access to affordable housing in the inner city of central Lagos is a current and growing problem for low-income earners, traders and the underprivileged. Housing is expensive while incomes are generally low. For instance, Ogu (1999) observes that the price of housing in the inner cities of Nigerian cities ranges from three to six times that of comparable units in other parts of the city. This raises the question of housing affordability for the poor in the inner city of central Lagos. Unabated succession and invasion of residential land by other uses such as commercial use may exacerbate the problem of housing scarcity in the inner city of central Lagos in years to come and further exclude the poor from the inner city. The implication is that they are excluded from their place of employment and other economic opportunities, exacerbating poverty. The desperate poor who may choose to live in the inner city at whatever cost end up creating squalor and a substandard housing market that defaces the inner city. This is the outcome of the impasse reached when this section of the population has very few other options if they are to live close to work so as to reduce commuting costs and time. As a direct result, people live in inadequate housing and in slums and informal housing because they cannot access better quality housing at affordable prices. Those pushed to the edges of the city incur unaffordable costs travelling to and from work. Access to affordable housing by the poor in the inner city of Lagos is thus a current and growing concern.

This study sought to identify strategies to provide housing for the urban poor in Lagos, especially in areas of opportunity like the inner city. As noted previously, the existing public housing policy in the city has not been able to cater for low-income earners. As one of the few mega cities on the African continent, if Lagos is to remain functional and relevant, and sustain its vitality in the league of mega cities, it needs to adopt an inclusionary housing strategy that will enable the poor to access economic opportunities.

1.3 Main research question and subsidiary questions

1.3.1 Key question to be asked

What strategies can be pursued to promote inclusionary housing in the inner city of central Lagos?

1.3.2 Subsidiary questions

The study seeks to answer the following sub-questions:

1. What historical factors have removed housing and the poor from the inner city of central Lagos?
2. How has inclusionary housing been applied internationally and how can it be adapted to the housing context of the inner city of central Lagos?
3. Is proximity to places of economic opportunities such as employment a sufficient basis for introducing inclusionary housing in the inner city of Lagos?
4. What factors dictate land use allocation and conversion from residential use to other uses like in Lagos?
5. What mechanisms has the government put in place over the years to protect and sustain housing and residential land use in the inner city of Lagos and what strategies could be put in place to enable housing to successfully co-exist with other land use activities?
6. What is the state of housing supply in the inner city of Lagos and what policy measures could be put in place to enable low income households and the rich to co-exist in the inner city of Lagos?
7. What are the socio-economic characteristics of the current occupants of housing in the inner city of central Lagos?
8. What constraints and challenges would impede inclusionary housing in the inner city housing market of central Lagos and how can these constraints be forestalled and overcome?
9. What form would inclusionary housing strategy in the inner city of Central Lagos take?

1.3.3 Research hypothesis

The existing framework for zoning regulations, land use and development control in Lagos is both weak and inadequate to address the problem of a quantitative decline in residential land use in the inner city of Lagos. This undermines and reduces the supply of housing in the inner city. It also inadvertently creates a housing shortage and exclusionary housing, thereby preventing low-income people from living close to economic opportunities i.e., the CBD.

1.3.4 Aim and Objectives

This study aims to develop strategies to introduce inclusionary housing in the inner city housing market of central Lagos, and to expand and sustain its housing function. The research objectives are:

1. To review the existing literature on inclusionary housing in order to integrate lessons drawn from best practices in the inner city housing policy of Lagos metropolis.
2. To examine the evolution of inner city growth in Lagos and its land use structure from 1863 to date, so as to determine the influence of historical factors on the decline of residential land use and housing exclusion in the inner city of Lagos.
3. To identify and evaluate government policies on land use control and development aimed at protecting and sustaining residential land use in the inner city over the years.
4. To evaluate the state of low income housing supply in the inner city of Lagos in order to ascertain the level of housing deficiency and determine the level of land utilization in the inner city in order to promote the optimal use of land as a resource.
5. To assess the socio-economic attributes of existing dwellers in the inner city in order to determine their quality of life and the status of those currently requiring housing in the Lagos inner city.
6. To identify the factors that shape residential location decision making in Lagos.
7. To propose appropriate strategy for the government of Lagos State to promote inclusionary inner city housing in central Lagos.

1.4 Justification for the study

Worldwide, urban migration into the cities of developing nations has assumed a mega scale and so have the associated problems. The accelerated pace of urbanization in Lagos is

exerting tremendous pressure on land and buildings for various uses and housing demand, especially in the inner city, because of its comparative economic advantages of strategic location, local market demand, integration with regional clusters and human resources (Porter 1995). This means that inner city properties and buildings are more available to users that can afford inflated rents. Residential use cannot compete for such locations in Lagos and is thus pushed to the suburbs (Oduwaye 2009; Kadiri & Ayinde 2010; Adebayo & Okesoto 2014b), encouraging suburbanization and reducing the population residing in the inner city. LAMATA (2008) reports that while the inner city population of Lagos Island is declining at 1.67% per annum, in its fringes like Eti-Osa and Ibeju-Lekki the population is growing at an annual rate of 8.34% (see table 1.1). The available housing units in the inner city exclude the poor due to their economic incapacity. A UN-Habitat (2010) report submits that an inclusionary city can only be achieved if there is an equitable redistribution of opportunities that grant the poor access to adequate housing in the inner city. According to the report, the existing urban divide or exclusion in cities can be bridged in this manner. The need to re-introduce housing, particularly low- and medium-income housing into the inner city and allow the poor the opportunity to live there motivated this study. Adebayo & Adebayo (2000) and Michelle (2016) note that the poor's proximity to their place of employment and social and other opportunities in the CBD optimizes their chances to generate income.

While some studies have addressed the issue of the regeneration and revitalization of the quality of the housing stock in the inner city (George 2009; Adesina 2006; Hyun 2016 and Olayiwola et al. 2006), there is a paucity of studies on the declining supply of housing stock in inner city housing markets and the low-income groups' inability to participate effectively in such a market. The ultimate aim of this study is therefore to formulate strategies to expand the supply of housing in the inner city housing market of Lagos, while making it an inclusionary one.

As reflected in the work of Calvita & Mallach (2010) and Berit (2014), inclusionary housing is a policy response to the low-income group's lack of access to housing in the inner cities in many parts of the world like Canada, South Africa, Belgium, Malaysia, Australia, The Netherlands and Ireland. However, in Lagos, government policies have not included inclusionary housing. Instead, they have focused on direct construction of public housing estates on the urban fringes, which in most cases end up in the hands of the affluent (Omolabi et al., 2012). While government housing policy for the inner city of Lagos does prioritise housing and housing regeneration, housing delivery is not adequate.

The declining state of housing stock in the inner city of Lagos requires attention in order to improve its status as a mega city and address the problems of connectivity and accessibility, coupled with people's desire to live in the inner city so as to enjoy location advantage.

The study therefore aims to understand the current situation in the housing market and land use allocation mechanisms in the inner city of central Lagos. It seeks to identify the forces shaping land use arrangements in the city that push the poor away from inner city residences – a place which hitherto belonged to this income group – and determine the reasons for the visible decline in housing supply in the inner city.

The study's contribution therefore lies in its identification of strategy that can assist in bringing the low-income group back to the inner city of Central Lagos through an inclusionary housing process.

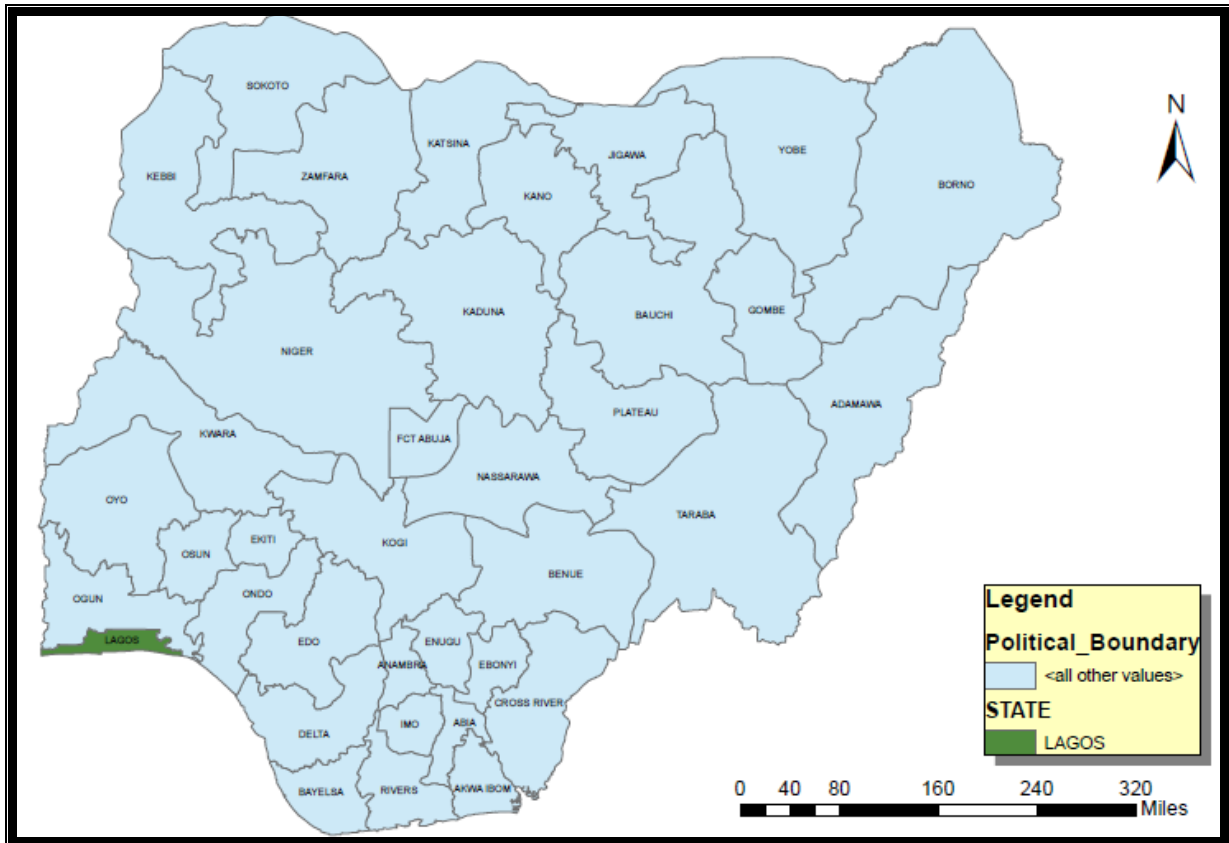
1.5 Scope of the study

The study delineates the areas constituting the inner city of central Lagos with the intention of rectifying popular misconceptions about these areas. It also determines the socio-economic attributes of the inhabitants of the inner city so as to confirm or refute the study's hypothesis that the inner city of central Lagos is exclusionary in terms of housing provision. It discusses and appraises the land use structure of the city as well as the proportion of land made available for housing and residential land use in the inner city housing market. The study also identifies and appraises the forces shaping the land use structure of the inner city over the years. The spatial distribution of housing in the inner city is discussed in relation to location, quality, typology, tenure and pricing with a view to determining how inclusionary or not the housing market of the inner city of central Lagos is. Major participants and stakeholders in the housing market of the inner city are assessed to determine their economic characteristics. Public policies on housing and their effectiveness are evaluated in terms of meeting the housing requirements of the poor in and around the inner city. The study equally appraises inclusionary housing practices internationally and draws lessons for learning and potential adaptation in Lagos. Finally, it conceptualises a policy framework for inclusionary inner city housing in central Lagos and other inner cities of the metropolis. The geographical scope of the research is as described in section 1.6 below.

1.6 The study area

The study area is Lagos Central, located in Lagos State, South Western Nigeria (see map 1.1). Lagos Central is one of the oldest cities of metropolitan Lagos.

Map 1.1: Study area in the national setting, Nigeria



Source: Modified from Ilesanmi (2010)

The name “Central” Lagos does not suggest that the city is centrally located within the state. Map 1.2 on page 12 shows that it is located in the south eastern part of the State.

Map 1.2: Study area in the regional setting of Lagos State



Source: Source: Modified from Lagos State Transport Master Plan (LASTMA) Progress Report, 2010

It is colloquially called, “Isale-Eko” (Lagos Down Town) and comprises Lagos Island itself and the CBD, Marina, Obalende, Victoria Island and Lekki in recent times (see Figure 1.3). According to Bigon (2005) and Bigon (2007), Lagos Central is home to the most affluent CBD in sub-Saharan Africa being the headquarters of most financial institutions and other economic enterprises. A 1900 proclamation established Lagos Island as an Administrative District which comprises Lagos Island itself, nearby Iddo Island and the immediate hinterland of Ebute-Metta. The study area as conceived in this research excludes Iddo Island. It covers the political and administrative entity called Lagos Island Local Government Area and parts of Eti-Osa Local Government Area. This area has an estimated resident population of 250,000 but normally hosts an average of over two million people during business hours. Historically, the region is divided into five sections: Isale-Eko which hosts major socio-economic and cultural activities, where the monarch’s palace is situated; Oko-Faji, Campos, Olowogbowo-Ofin and Araromi-Lafiaji-Epetedo. The city of Lagos is spread over three main islands, Lagos, Ikoyi and Victoria Islands. Lagos Island is the core of metropolitan Lagos. It is approximately 1.6km long and 2.2km wide. It was at one time the administrative seat of the Federal Government of Nigeria. It is kidney shaped and is bordered in the west by Ajegunle,

in the north by Idi-oro and Igbobi and in the east by the lagoon. The area covers a total land area of 15km². It is characterized by low, high and medium density residential buildings with clear differences between the qualities of low- and high-income accommodation.

Central Lagos is the oldest part of the entity known as the Lagos metropolis and comprises of three Islands, Lagos Island- the Central Business District (CBD), popularly called Isale-Eko, Ikoyi and Victoria Islands, with Obalende and Marina, including Lekki on the other side of these islands. It is colloquially called Eko or Island. It is separated from the other parts of the metropolis by several lagoons which drain into the Atlantic Ocean. This is where Lagos as a city originated. Apart from Ikoyi and Victoria Island which fall under the administrative boundary of Eti-Osa Local Government Area (LGA) other areas fall under the Lagos Island Local Government, but they are collectively referred to as Central Lagos in this thesis. Lagos Central measures approximately 15km² and has a resident population of 206,968 while the day time population may rise to above two million.

The area has a rich socio-cultural history which dates back several centuries. The Island was a key transit point during the slave trade. The area was formerly dominated by the natives turned inhabitants who own land in the heart of the city, an area that had been in their families for generations. Lagos Central is a very small piece of land with an extreme west-east length of 5 kilometres and a north-south breadth of about 2 kilometres. Due to enormous population pressure, the land area is continuously expanding through land reclamation and doubling adjustments.

Several factors contributed to growth and expansion. Baker (1974) notes, that these included the commercial and financial boom of the 20th century following the dredging of the port of Lagos in 1917. This led to massive migration and a population explosion. As Cole (1975) observes, the Island which barely accommodated 25,083 inhabitants in 1863, was home to 126,108 inhabitants by 1931 and thereafter it extended its sphere of influence beyond what was then known as Lagos Island to what is now known as Lagos due to its rising population, which grew to over 600,000 in 1963. Peil (1991) identifies preparations for Nigeria's independence and the designation of Lagos as the capital in the 1950s as other factors that contributed to the growth of the area.

1.7 Definition of concepts

1.7.1 Housing

Housing is both a noun and a verb which is also applicable to dwellings. It is defined by the Oxford Dictionary as building for human habitation and the sets of actions which plan, produce, finance, allocate and maintain dwellings. From an economic perspective, a house or housing consists of a designed physical structure of connected and selected spaces and systems. It is usually constructed of materials and components through the use of capital, labour and land or existing property. The United Nations (1978) defines housing not simply as shelter, but as a means of creating communities, placing emphasis on the function which housing performs. It is thus a multi-dimensional concept as it embraces the need for privacy, aesthetic value and conformity to statutory standards, fiscal issues and other related issues of importance in contemporary society (Ifesanya 2003). This includes the private space, the unit provided and the semi-public spaces immediately surrounding it, suggesting that the housing environment is the intermediate zone between the macro-neighbourhood and micro-neighbourhood, including the area near the occupant's house where relationships are formed with other people living in it (Marams & Rodger 1975). Housing is thus an inherently multifaceted commodity that is spatially fixed, an asset, an investment, a product for consumption (Sullivan and Gibb 2006), and a shelter that provides for human needs (Sharipah 2007).

Housing is a heterogeneous, multifaceted and multi-dimensional durable good; which is the subject of both consumption and investment. It is a spatially fixed good on which a significant share of household expenditure and total wealth is expended.

Houses are generally complex, durable, fixed structures with multiple attributes that are purchased, rented and consumed jointly with the neighbourhood characteristics that surround them. Sulyman (2015) thus notes that housing is more than a roof over one's head; it entails adequate security, security of tenure, structural stability and durability; adequate lighting, heating and ventilation, adequate infrastructure, proximity to place of employment, and suitable environmental quality and should be available at an affordable cost. UN-Habitat (2013) notes that all housing must be adequate, and should offer protection from the disposal of household and human waste, and sufficient space for health and privacy, among others and

perform functions such as the provision of shelter, privacy, location, amenities and investment.

1.7.2 Inclusionary housing

Inclusionary housing is an income integrated housing program that enables low-income groups to live side by side with high- and medium-income groups. The low-income group enjoys the same housing infrastructure as the rich in terms of housing design, type, quality and location. Inclusionary housing enables low- and moderate-income families to live in homes that are almost indistinguishable from, and adjacent to, market-rate housing, and to live in communities with better access to employment and educational opportunities. Trade-offs between the social and economic aspects of housing allow for consensus that ensures the effective functioning of the housing system for all social and economic groups within a society. The strategy requires investors in housing supply to sell a certain proportion of newly developed housing units at a rate below market price to low- and moderate-income households so as to promote housing affordability among the poor without necessarily raising taxes or using public funds.

August (2008) sees inclusionary housing as a wide variety of techniques that link the construction of low- and moderate- income housing to construction of housing for the market place. It allows for the inclusion of lower-income housing units in an otherwise market-driven development. According to Calvita et al. (1997), some of the first inclusionary housing initiatives were in the United States of America (USA) in Virginia in the 1960s. They aimed to minimise the social and economic segregation that was triggered by the housing affordability crisis and to check what August (2008) describes as blatantly exclusionary housing practices. This housing program evolved to enhance low-income earners' participation in the housing market that is dominated by high-income groups through the planning instrument of zoning. It fosters social cohesion and integration, thereby creating inclusionary neighbourhoods. Inclusionary housing requires residential developers to set aside a certain proportion of the houses they build for low- and moderate-income earners. It therefore deemphasizes public investment in housing, removing the financial burden of housing provision from public funds. The program has the ability to offset the displacement of residents in gentrified communities and provide the affordable housing required by local workers, thereby avoiding an exclusionary community. Thus, the main thrust of inclusionary housing is to address the issue of lower-income housing.

1.7.3 Inner city

According to Burgess (1925) this is the immediate ring surrounding the CBD of a city that evolves during the industrial revolution era. It is generally made up of residential land use and other mixed use activities. Historically, this ring of the city is expected to serve as a dormitory zone for low-income city workers who provide cheap labour in the CBD. They need to live close to the CBD because they cannot afford the cost of commuting from the outermost ring where abundant space exists for housing. Burgess (1925) noted that slums developed in areas surrounding the CBD and were occupied by the poor who could not afford the rents in the inner city. This led to the deterioration of the inner city environment. Marries (1981) describes the inner city as the first port of call for those coming to live in it for the first time. It is made up of high-density low-income housing which is poorly maintained. For the purpose of this study, the term inner city is used interchangeably with the terms core, downtown, and transition zone. In the context of this study, the inner city of Central Lagos is the immediate ring surrounding the core, the historical economic node of the city constituting its CBD.

1.7.4 Central Business District (CBD)

A CBD offers an array of commercial, public and industrial land uses which often exist at the centre of the city. Often described as the city's economic core, it is characterized by high land values and the concentration of a large number of retail outlets and merchandise. The CBD is generally characterized by land use characteristics that are significantly different from others in the city, even in the immediate surroundings. The physical development pattern is generally vertical due to high land values. The CBD offers a wide range of diverse and specialised functions, mainly administrative, commercial and educational. It is the nucleus and the most vibrant centre of any city that attracts the largest number of economic activities. According to Sidharta and Mukkhjee (2009), a CBD is dynamic in its structure and morphology, exhibiting the following activities:

- A. Economic activities and related services
- B. Retail and consumer services
- C. People-oriented community facilities
- D. Office space
- E. Transportation – public transportation lines and stations.

As the hub of the business and civic life of the city it exhibits distinct physical and human characteristics that distinguish it from its surrounding environment. Javaid et al. (2012) note that manufacturing, wholesale and distribution; corporate headquarters and higher education institutions are often part of the CBD.

1.7.5 Low-income earners

The National Housing Policy of 2006 defines low-income earners as all wage earners and self-employed persons whose annual income is 20% or more below the maximum annual income of the highest salary grade in the civil service at any particular time in Nigeria. In terms of this definition and in the context of this study, the low-income group comprises of people who earn an average annual income of about ₦816, 000, equivalent to \$4,857 or less or its monthly equivalent of ₦68,000 (\$332) or ₦2,666 (\$13) a day. Bello et al. (2013) estimated that more than 70% of Lagos workers fall into this category, all of whom qualify to benefit from inclusionary housing as envisaged by this study. People described as low-income earners in this context are those earning income less than 50% of the national median income. Generally included in this group are those in a range of lower-paid occupations like house helps, unskilled labourers and artisans. Agbola (2012) defines a low-income earner to include people earning more than 50% but less than 80% of the median income in view of the prevailing economic conditions. This definition includes those earning below the minimum wage of eighteen thousand naira (=N= 18, 000) per month.

This chapter introduced the study by discussing the background to the research, the scope of the study, and the research problem. It presented the study's objectives and research questions, as well as the justification for the study. The study area was briefly described as well as the key concepts and terms relevant to this research. The next chapter describes the research methodology adopted to conduct the study.

CHAPTER TWO

RESEARCH METHODOLOGY

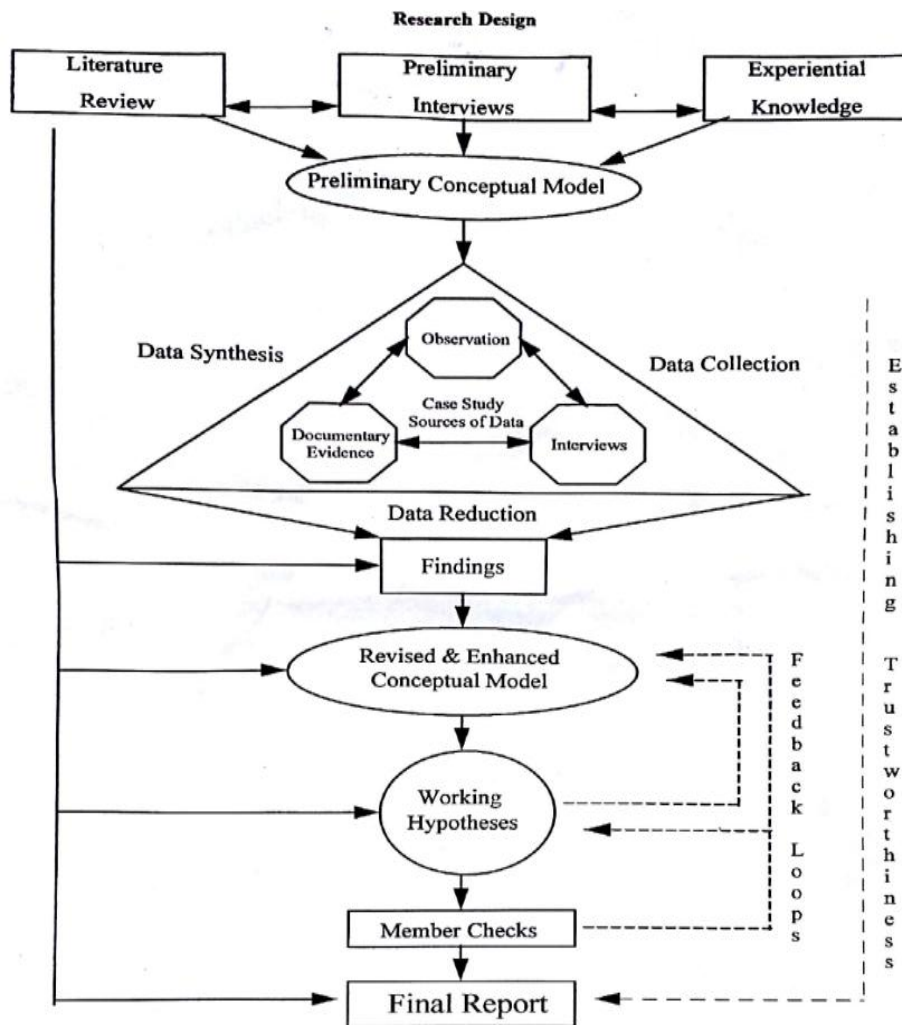
This chapter presents the methodology employed to carry out this study and the rationale for this approach. It discusses sampling, the type of data collected, instruments used for data collection, methods of analysis and the presentation of the findings and the limitations encountered during data collection. An extensive literature informed the selection of an appropriate research method.

A multi-method research strategy that supported the hybrid nature of the research was developed. The rationale for this approach and the procedures adopted to achieve the study's goals are also discussed. The selection of appropriate methods to conduct this study was influenced by the nature of the research problem and the researcher's background as a former resident of the inner city and later a non-inner city resident.

2.1 Research Design

The research design provided the framework for the methodological approach adopted to address the study's goals and objectives and answer the research questions. Figure 2.2 on page 19 presents the study design. It shows the logical flow of research procedures from the preliminary stages to the research output. Background knowledge of planning-related challenges coupled with a review of the literature on housing provision, the poor, and city development, among others, and a review of conceptual models enabled the researcher to formulate the research problem and structure the initial research topic – Residential location analysis of workers in Lagos metropolis. This topic was refined in consultation with the research supervisor. It was motivated by the social challenges associated with housing location issues in the mega city of Lagos, Nigeria. This problem was narrowed down to a specific problem which gave rise to the study topic. Background knowledge on housing related issues helped to sharpen the research focus.

Figure 2.1 Research Design



Source: Patton, 2002.

A review of the relevant literature and conceptual models enabled the researcher to select appropriate research methods, and to establish the data required and data sources, data collection instruments and the analytical methods adopted for this study. Theories were used to determine and explain the research problem, which was developed into research questions and the research hypothesis. The research questions were synchronized and provided the general statement of intent, i.e., the research goal. Research objectives were formulated in order to answer the research questions. The process illustrated in figure 2.1 sets the stage for the identification of an appropriate research method.

A hybrid method was considered appropriate for this study as it offers the advantage of a combination of different types of methods. According to Haiying (2014), Punita et al. (2015) and Alonalki (2016) it combined the use of a questionnaire to gather data directly in the field, observation using an observation guide and interviews with the aid of an interview guide. The data was descriptively analysed; projections, simulations and conclusions were derived and these informed the proposed strategies for providing inclusionary housing in the inner city of central Lagos CBD. Causal explanations were identified for the displacement of the poor and the decline of residential land use in the inner city of central Lagos.

Questionnaires and other data collection instruments were designed and developed for the field study. These instruments were administered by the researcher with the assistance of field assistants. The data collected was collated and analysed, giving rise to the study's findings and conclusions. Finally, the report was compiled.

The qualitative research method provided in-depth understanding of the sampled population's behaviour in choosing where to live and the reasons for their decision. It also enabled an in-depth understanding of the characteristics of the sampled population in terms of their residential and socio-economic characteristics as these might impact on inclusionary inner city housing. Observations were made of housing characteristics, and housing demand and supply in the inner city of central Lagos using numerical representations and statistical analysis.

A research design aims to achieve a study's objectives and to obtain data that is adequate to answer the research questions. As noted earlier, the research design for this study was built around qualitative, quantitative and case study approaches.

This study was influenced by social constructivism and interpretivist philosophies. It was based on the assumption that since the existing public and private housing policy in the inner city of central Lagos is incapable of meeting the housing needs of the poor, an alternative must be sought in the form of inclusionary housing; hence, the epistemological foundation of social constructivism.

Constructivism seeks to explain the ways in which phenomena are socially constructed. The assumption is that if existing programs / policies / the literature cannot provide solutions to the problem of housing, there is need for a new study that is empirically based. This school of

thought recognizes biases and individual perspectives. It gives credence to the qualitative research conducted for this study.

The study was also influenced by the positivist and post-positivist schools of thought, giving rise to the need to gather qualitative data. The qualitative approach includes phenomenology, grounded theory, ethnography, historical research and a case study. It is oriented towards discovery, description and holistic understanding of processes and activities. The choice of a qualitative approach for this study that aimed to introduce inclusionary housing in the inner city of central Lagos and sustain residential land use in this location was based on the following assumptions:

- The approach enables a holistic understanding of the phenomena under investigation. This enabled an understanding of the existing inadvertent exclusionary housing in the inner city of central Lagos Central Business District (CBD) and how this could be reversed.
- It is flexible and enables a researcher to respond to evolving understanding at every stage of the study. This allows for new avenues of inquiry to be pursued when required. For example, the literature reviews in chapters three, four, five and six shaped the content of the data collection instruments.
- A qualitative approach is descriptive in nature. In this study, it focused on describing and understanding the phenomenon of inclusionary housing.
- The approach emphasizes process rather than outcomes, giving explanations of what and how, providing answers to what brought about inadvertent exclusionary housing in the inner city of central Lagos CBD, what is responsible for the qualitative decline of residential land use in the location, and how inclusionary housing can be introduced and residential land use can be sustained.
- The approach entails field work in the form of a survey that enables the researcher to make personal and direct contact with the people involved in the phenomenon of inclusionary housing. Using this approach, the researcher was able to conduct field work with the different classes of residents in the inner city of Lagos Central CBD.
- A qualitative approach is inductive, focusing on discovery and allowing for the collection of data using a variety of techniques which enable conclusions to be arrived at.

Correlating these assumptions to the study of inclusionary housing in the inner city of central Lagos CBD demonstrates that a qualitative research approach is appropriate. In summary, such a study required:

- i. A focus on the complexity of the activities associated with inclusionary housing, especially in an environment that assumed that much has been done to provide low-income housing, yet the housing provided does not adhere to the principles of inclusionary housing.
- ii. A flexible research design that allowed for greater understanding and made it possible for new directions to be pursued during data collection as new understanding was developed.
- iii. Field work activities.
- iv. Inductive reasoning through data categorization and trends.

2.1.1 The case study approach

A case study approach was another research approach adopted in this study. The approach provided in-depth and empirical analysis of the phenomenon under investigation. Yin (1989) states that a case study is applicable where:

- i. A contemporary phenomenon is investigated within its real-life context.
- ii. The boundaries between the phenomenon and the context are not clearly evident.
- iii. Numerous sources of evidence are used.

Using this approach data other than the descriptive data was obtained from the residents as well as non-residents that work in and around the inner city of central Lagos. An ethnographic study of the population was undertaken as well as in-depth study, observation and analysis of physical attributes like housing, land use characteristics and the environmental quality of the study area. This enabled data to be collected through direct observation of the phenomenon under investigation. Interviews with the government official, field notes and logs were used to support the data capturing process. This enabled the use of multiple methods of data collection and analysis. Primary and secondary sources of data were used, each of which provided defined types of information. While documents, interviews and observations were used to gather data. The case study approach offered intrinsic value in exploring the issue of inclusionary housing and providing a better understanding of this issue. It also shed light on existing land use models and helped the researcher to produce revised models, especially in terms of the occupants of the inner city in the study area. This can therefore be said to be an instrumental approach.

2.1.2 Quantitative research

Burns (2000) describes a quantitative research method as an objective method that entails numerical (statistical or mathematical) collection and analysis of data using questionnaires and survey methods. The method allows for hypothesis testing. The subjective nature of the qualitative method was counteracted by complementing it with a quantitative method which is a formal, objective, systematic process of obtaining data. It also facilitated an understanding of the level of association within or among the subjects of investigation. The relatively large-scale representative sets of the research population engaged by the study also made it appropriate to employ a quantitative method. The quantitative method is influenced by the positivist and post-positivist schools of thought (Patton 2002). It has the advantage of replicability and has elements of reliability. It facilitated the qualitative research by providing background information on the research contexts and subjects.

2.2 Data types, sources and instruments of collection

Data was collected to achieve the research objectives set out in chapter one. Primary data were sourced directly from the field through a questionnaire survey, observation and interview guides for focus group interviews, and personal, in-depth interviews with relevant government officials. Secondary data were sourced from already existing data through a review of published and unpublished documents and literature.

2.2.1 Secondary data

This set of data was obtained through a review of the literature from published and unpublished material. These sets of data include:

i. Data on inclusionary housing programs across the world

Inclusionary housing practice in selected countries was examined, focusing on the USA, South Africa, Canada, etc. The data were used to trace the history of inclusionary housing, and its practice and implementation. It was obtained by means of a review of existing literature (published and unpublished) on themes relevant to the study. The aim was to provide an overview that could inform the introduction of inclusionary inner city housing in central Lagos.

ii. Historical Data on the Evolution of the inner city of Lagos and its land use structure

Data were gathered on the evolution and growth of the inner city of central Lagos with a view to providing an historical explanation for the inadvertent exclusionary housing that presently exists within the inner city and to delineate the areas that currently constitute the inner city of central Lagos CBD. Information was also collected on the land use structure and distribution within the inner city with the aim of explaining the mechanisms that shape it and what proportion is devoted to residential land use. Data on land use structure also explains the decline in residential land use in the inner city. Historical data on the evolution and growth of the inner city of central Lagos was obtained indirectly through a review of appropriate published and unpublished literature and is presented in the literature review chapters. The data on land use structure were directly obtained in the field using a building survey sheet and maps. This was complemented by the existing pool of data collected and documented by persons and establishments other than the researcher.

iii. Building and land use data

This set of data identified, described and analysed the amount of land and buildings used for different human activities in the inner city and helped to determine the proportion of land the market offers for the housing function. The data were correlated with the city's statutory land use and building maps and were used to estimate land use conversion and succession rates over time in the inner city of central Lagos. These sets of data were sourced from both secondary and primary sources. The secondary sources included satellite images of the inner city provided by the National Air Space Research Development Agency (NARSDA). The images served as the basic pointer to existing buildings and land functions in the inner city. In addition, the land use and model city plans of Lagos inner city were obtained from Lagos State Ministry of Physical Planning, Ikeja. All these sources were digitized using GIS and Arch View software. The primary sources included updating the base maps, which was done with the support of field assistants through physical observation.

2.2.2 Primary data

This set of data included data obtained directly from the field by means of the questionnaire, interview guide and FGD and covered:

i. Data on the factors determining the residential location preferences and characteristics of the sampled population. Respondents were asked to give reasons why they live where they presently live by ranking the factors listed in the questionnaire in order of preference. The structured questionnaire also gathered information on their residential characteristics and desire for mobility, as well as their preferred location in relation to their workplace within the metropolis. Housing prices, conditions, typology, tenure, and density and households' desires were also captured. The aim was to empirically determine the preferred residential location of the population in the metropolis in order to argue for inclusionary inner city housing in central Lagos.

ii. Data on the socio-economic characteristics of the residents and workers in the inner city of central Lagos. Data was also captured on the respondents' demographic characteristics, income, and occupational and social characteristics. The aim was to establish the socio-economic status of households residing in the inner city of central Lagos or otherwise, but working within the CBD of the defined inner city. This was used to ascertain if there is an inadvertent exclusionary housing policy in the inner city of central Lagos. This set of data was directly sourced from the field with the aid of the questionnaire. It was used to determine the quality of life of those living and working in and around the inner city of Lagos using variables such as employment, income, educational level, ethnic affiliation and standard of living.

iii. Data on land use control and development

Data was obtained on the mechanisms that regulate and control land use activities and development within the inner city of central Lagos. The aim was to appraise the institutional effectiveness of government agencies in protecting residential land use amidst other land uses in the inner city, determine the adequacy and efficiency of existing regulations on land use, development and control, and explore the challenges confronting government agencies with a view to making appropriate recommendations for improvement. This data was sourced during an interview with the Director of the Urban and Regional Planning Board. It was used to identify policy guidelines and plans for land use development and control within central Lagos, their operation and efficiency and how

they have deliberately or unintentionally promoted exclusionary housing in the inner city of central Lagos.

iv. Data on the state of housing

Data was also gathered on the state of existing housing in the inner city of Lagos Central CBD. This aimed to determine the condition of the existing housing stock, and its supply, demand, pricing, tenure, the level and state of facilities and the quality of the housing environment. It mainly comprised of primary data that was collected using a building survey sheet, while questions on the socio-economic characteristics of the respondents that were included in the questionnaire provided additional information on existing housing conditions. This set of data was used to determine housing supply, housing types, quality, ownership, distribution and density within the inner city of Lagos, the housing gap in terms of quality and quantity and the land utilization rate and physical condition of the neighbourhoods that constitute the inner city.

The sets of data outlined above were collected using the following instruments:

i. Interview Schedule

An interview guide was designed and used to collect mainly qualitative data. The set of interview guides was used to gather data relating to the research questions. The first was designed for the General Manager of the Lagos State Physical Planning Permit Authority (see appendix 2.6 on page 248). This guide comprised 54 questions along three main themes, namely:

- a. Development control mechanisms and enforcement: the focus was to appraise government's efforts through this agency to protect and control land use development activities in the city of Lagos as a whole and specifically in the inner city of Lagos Central CBD.
- b. The declining housing function in the inner city of central Lagos and the inadvertent exclusion of the poor. The objective was to obtain the agency's opinion on the study hypothesis that there is a general decline in residential land use in the inner city and that for this reason the poor are inadvertently excluded from this area.
- c. An inclusionary housing strategy: the last part of the guide probed the state's contextual understanding of the concept of inclusionary housing and its

willingness to adopt this strategy to meet the housing needs of the poor in the inner city of central Lagos CBD.

The second interview guide was designed for the Honourable Commissioner of Housing in the state (see appendix 2.7 on page 251). It contained 17 related questions, divided into two main themes. The first part focused on existing housing policies and contextual issues in inclusionary housing. The aim was to appraise the existing housing program in the state and how it has helped or impeded the realization of the housing needs of low- and moderate-income earners. The second part focused on the ‘inclusionary housing delivery strategy’. This sought to determine the ministry’s views on the concept of inclusionary housing and the extent to which it would be accepted as part of the ministry’s program to meet the housing needs of the poor, especially in the inner city.

The third interview guide comprised 30 questions and was designed for the Honourable Commissioner of Physical Planning and Urban Development in the state (see appendix 2.8 on page 252). This guide had three main themes. The first was land use control mechanisms and challenges, which evaluated the ministry’s efforts to regulate development and land use activities in the state with specific reference to the inner city of central Lagos CBD, the problems confronting the ministry and land use challenges in the state, and the mechanisms adopted to address such challenges.

The second theme was the ministry’s understanding and perceptions of the state of the housing function and inadvertent exclusionary housing in the inner city of central Lagos CBD under the theme, ‘declining housing function of the inner city of Lagos and the exclusion of the poor’.

The third theme, ‘inclusionary housing strategy’, solicited the ministry’s views on the concept of inclusionary housing as a strategy that the state could pursue to address the problem of low-income housing in the inner city of Lagos Central CBD.

ii. Focus group discussion schedule

Experts in housing and town planning were assembled for an FGD and a guide was developed to obtain their opinions on two main themes of the study. The first (see appendix 2.9 on page 254) sought the experts’ opinions on the study’s assumption that the housing function is declining in the inner city and that this is preventing the poor from

fulfilling their need for housing in this area. This theme was captioned, 'Declining housing function in the inner city of Central Lagos'.

The second part of the guide solicited the experts' understanding of the concept of inclusionary housing and their views on the feasibility, applicability and operational strategy of this concept in relation to the inner city of central Lagos under the caption, 'inclusion/housing; contextual meaning, strategy, funding and effects'.

Achieving reliability is the bane of the FGD method. Els and Delarey (2006) define reliability as the extent to which a procedure produces similar results within constant conditions at all times. The researcher acknowledges that the FGD may not fulfil these criteria. However, to promote reliability, care was taken to ensure honesty and thoroughness in the respondents' analysis of the issues discussed in the FGD. Furthermore, these respondents were carefully selected professionals that have distinguished themselves in their chosen field and have extensive knowledge and experience. All responses were kept anonymous to eliminate the bandwagon effect. This assists in overcoming the validity challenge often posed by the FGD method.

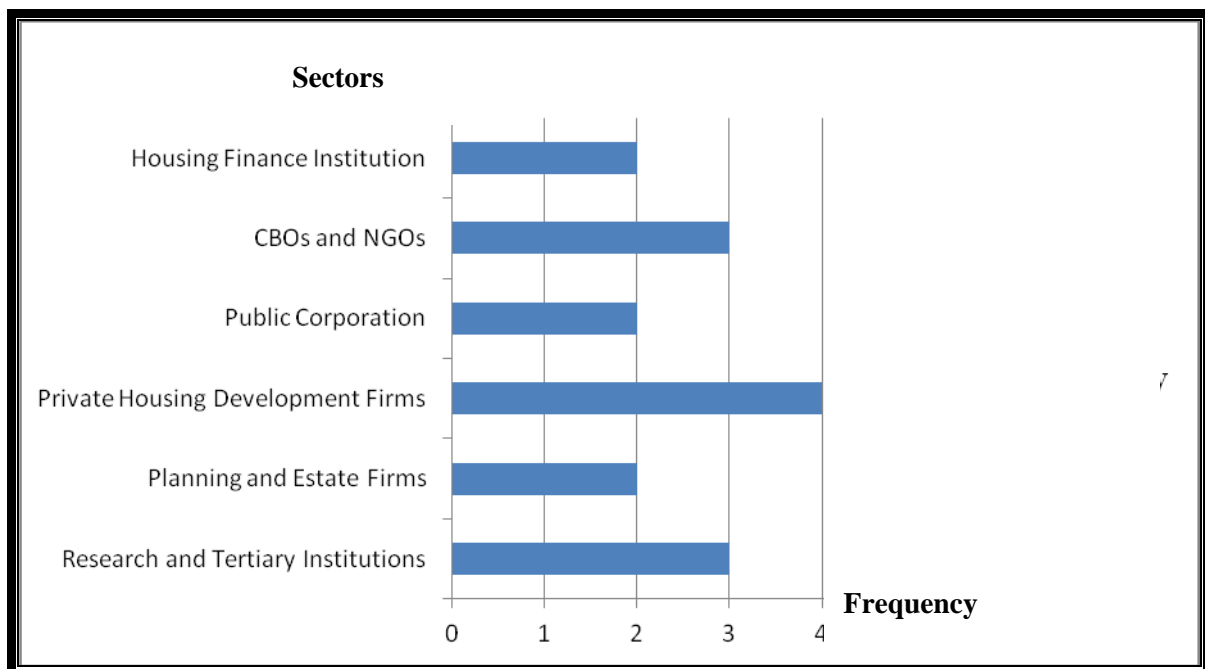
The participants were given sufficient notice and consented to participate. They comprised of experts in the housing sector and all were residents of Lagos (in either the inner city or its outskirts). In line with the recommendations of Keeney et al. (2001) and Hardy et al. (2004), all the experts had a wide understanding of housing issues, particularly in the low-income sector as well as specialist knowledge, qualifications and proven track records. The discussants were drawn from institutions of higher learning (University of Lagos and Yaba College of Technology) research institutes, an NGO (the Shelter Right Group that is involved in housing provision for the less privileged) a CBO (the Real Estate Development Association of Nigeria) (READAN) that mobilizes funds for low-income housing under the National Housing Policy of 2006) and real estate developers and managers. A total of 16 experts participated and the discussion was held in a private office with audio and video recording facilities.

Twenty-five experts were invited to participate in the FGD and 21 (64%) expressed interest. However, five did not have the required expertise based on the curriculum vitae (CV) they provided, making a total of 16 participants. This number was considered adequate based on the recommendations of researchers that have adopted similar methods. For example, Delbecq et al. (1975) state that an FGD should consist of 10-15

members provided the experts' background is homogenous, which was the case in the current study, while Gandatase (2010) suggests 10-18 members.

Three of the experts were drawn from research and tertiary institutions within the city; two from private firms (planning and estate management); four from firms engaged in housing development and delivery; two from the Public Housing Corporation (Lagos State Development Property Corporation, LSDPC) three from NGOs and professional bodies (the Nigerian Institution of Town Planners and Nigerian Institution of Architects) and two from housing finance institutions (Union Homes Haggai Mortgage Loans and Savings). Figure 2.2 illustrates the sectors from which the experts were drawn.

Figure 2.2: Housing sectors from which the Experts were drawn



Three of the experts specialize in urban, spatial and transportation planning, nine in housing and four in architecture and housing construction. The experts had average working experience of 17 years and are all registered with their respective professional bodies to practice in the country. All are educated beyond the first degree level and all had been involved in one way or another in low-income and social housing. Thus, the FGD participants were well-placed to assess the need for inclusionary housing in the inner city of central Lagos and appreciate the consequences of the decline in residential land use in the inner city of central Lagos CBD.

iii. Questionnaire

The questionnaire was designed and administered to respondents within the study area, i.e., the inner city and CBD of central Lagos. It contained a total of 45 questions under the following main themes:

1. Demographic characteristics such as age, gender, etc.
2. Socio-economic characteristics that highlighted the socio-economic status of the individuals that live in the CBD and the inner city of central Lagos.
3. The residential location and characteristics of the respondents. These questions were used to determine what proportion of the research population lived in the inner city, the factors that shaped their residential location decision, their residential mobility and the overall quality of the houses they occupy both in and outside the inner city (see appendix 2.11 on page 257).

iv. Observation guide

This instrument was designed to survey the overall quality of the buildings (housing) and the neighbourhood environment within which these buildings are located as well as to determine the land use allocation pattern of the existing buildings in the study area (see appendix 2.12 on page 263). The observation guide was used alongside base maps of the study area sourced from the state's Ministry of Physical Planning to depict existing building development patterns, uses and location within this area.

2.3 Research Population, Sample Size and Sampling Techniques

The study subjects describe the research population that varies according to the data collected during the course of a study. Variation also exists in sampling size and techniques. As noted earlier, the primary data was collected via the use of a questionnaire and included data on the research population's socio-economic and residential characteristics. The research population for this study was households that live and/or work in the CBD and the inner city of central Lagos, including both the day and night population. The National Population Census of 2006 put the population of the area at 34,906 households, made up of 209,437 people. Projecting this at 10.89% to 2016 gave an estimated population of 276,048, with an estimated 46,008 households at an average of six persons per household. This suggested a research population of 46,008. For reasons of comprehensiveness and ease of accessibility, a fraction of this

population was selected using Ymane's (1973) sample determination formula of $n = \frac{N}{1 + N(e)^2}$. Where n is the sample size, N is the total research population, in this case, 46,008, and e is the precision value or error level which in this case is 5% or 0.05. Substituting this into the formula the study sample was expressed as $n = \frac{46,008}{1 + 34,906(0.05)^2} = 395$. This gave a sample size of 395 households representing approximately 3% of the research population. However, Cochran (1997) recommends that the sample size should be increased by 40-50% if the proportion of the sample obtained from using the sample determination formula is smaller than the target proportion. In view of this, the sample size was increased by 50%, giving an adjusted sample size of 790, that is, approximately 7% of the research population. A sample proportion within the 5-10% sample range is considered sufficiently representative by James et al. (2001). A probability sampling method was used to select the respondents that mainly comprised the household head or any available adult member of a household. Respondents were picked by stratifying the streets in which their buildings are located along the lines of their electoral wards as contained in the Independent National Electoral Commission's (INEC) guidelines for the April 2011 general election. The streets constituting each electoral ward were stratified and randomly selected by compiling all the street names and putting them in a box, from which they were randomly selected. The varying number of buildings selected in each street was a function of the number of buildings on a street. One out of every seven buildings was selected and every seventh building from the beginning of the street on either side was visited. A questionnaire was administered to one household member (preferably the husband or wife) per selected building. Households were also randomly selected. This method of sampling is described as multi-stage sampling.

Other data was collected using observation guides, interviews sessions and the FGD that yielded data on building and land use, the state of housing and institutional effectiveness in terms of land use development and control. Except for the state of housing data that replicated the same sample size adopted for the previously explained quantitative data, all other data had fewer subjects ranging from one to six and as such there was no need for sampling determination. The building survey was administered to the same 786 buildings where the socio-economic data were captured.

2.4 Ethical Considerations

Different people and institutions were requested to give their consent and authority for data collection for this study. All participants were required to sign informed consent forms as

contained in appendix 2.1 on page 235. Permission to conduct the study was obtained from the University (see appendix 2.3 on page 241 - letter of introduction from the university) through the supervisor who appended her signature. The letter of consent in appendix 2.4 on page 244 was also received from the relevant establishments and their officials. All of these documents were submitted to the University and ethical clearance as contained in appendix 2.5 on page 247 was granted. Thereafter, the researcher commenced data collection.

2.5 Reliability and viability

Numerous precautions were taken to ensure the trustworthiness of the study procedures and the credibility of the findings, i.e., its validity and reliability, which refers to the replication of the study under similar circumstances. The first was the researcher's background. The researcher is a registered and practicing Town Planner with a special interest in low-income housing and a former Lagos city dweller who at different times lived within the inner city of central Lagos but was pushed out to rented accommodation in the outer suburb of Isolo and further to the outskirts of the city in a place called Ayobo as a home owner. During this whole period, my place of work was located in the inner city of central Lagos, Yaba. My residential mobility was motivated by the need for better space and environmental quality at an affordable cost that the suburbs offer, which is not available in the inner city. This positioned the researcher within the study subjects' experience and helped greatly in sieving the data collected for this study. To a certain extent, this renders the study reliable and viable. Because the researcher has experienced the phenomenon under study over time and space, he had a better understanding of the emerging information.

Bracketing was another approach used in this study to ensure its reliability and viability. All known information about the phenomenon under investigation was put in abeyance, i.e., the researcher suspended what is known about the phenomenon and kept an open mind; personal preconceptions were set aside to avoid researcher bias.

Intuition was also used to achieve reliability and viability. Efforts were made to examine the phenomenon in-depth, focusing energy and awareness on the topic with absolute concentration and complete absorption in the subject of the research.

The data obtained, analysed and interpreted were compared to similar data gathered by other authors and where variation was found, the factors that could account for this were isolated and reasons were given for the variation. In order to achieve this, the data was:

- i. Coded in a manner such that it could be understood in its context by any person other than the researcher.
 - a. Sufficient time was spent with the respondents to avoid distortion.
 - b. Interviews were videotaped and in some cases audio taped to avoid distortion, enable actual documentation of opinions and avoid misrepresentation of facts and opinions.
 - c. Working hypotheses were revised where necessary as the data results emerged.
 - d. Other sources of data were compared with those obtained for this study.
 - e. Apart from being randomly collected to meet the theoretical needs of the study, the data were also purposively collected.
 - f. The data were meticulously collected, analysed and presented, and a record was kept of the processes involved so that other researchers can replicate the steps taken and arrive at similar conclusions. This process can be described as an audit trail.
 - g. In some cases, information derived from the data provided by the respondents was returned to them for checking in order to confirm the accuracy and credibility of the data and the deductions arrived at.
 - h. Cross-section was another method employed to ensure the study's validity. Data were deliberately obtained from multiple sources on some subjects in some cases and in other cases, the respondents were asked the same questions and their responses were compared.
 - i. A pilot study was carried out in a small part of the study area and the results obtained were compared with the main survey.

2.6 Data Organization, Analysis and Presentation

The data collected were analysed, organized and presented using appropriate data management and preparation tools. The tools employed related to the sources of data collected and the research problem. Both descriptive and inferential statistical tools were used. The hybrid research methods adopted for the study called for multi-faceted data analysis. Qualitative data, such as those obtained through interviews were analysed using comparative, phenomenological, ethnographic and narrative and discourse analytical methods, details of which are discussed in the following section.

Quantitative data such as these collected by means of the questionnaire were analysed using descriptive and inferential statistical analytical tools. The descriptive analytical method describes the data variable using measure of central frequency, percentile and measure of dispersion. Further statistical analysis was applied to some of these data using inferential analytical tools to carry out statistical tests in relation to a hypothesis that emerged during the course of the analysis. The tools used include parametric and non-parametric tools, details of which are discussed in the following section.

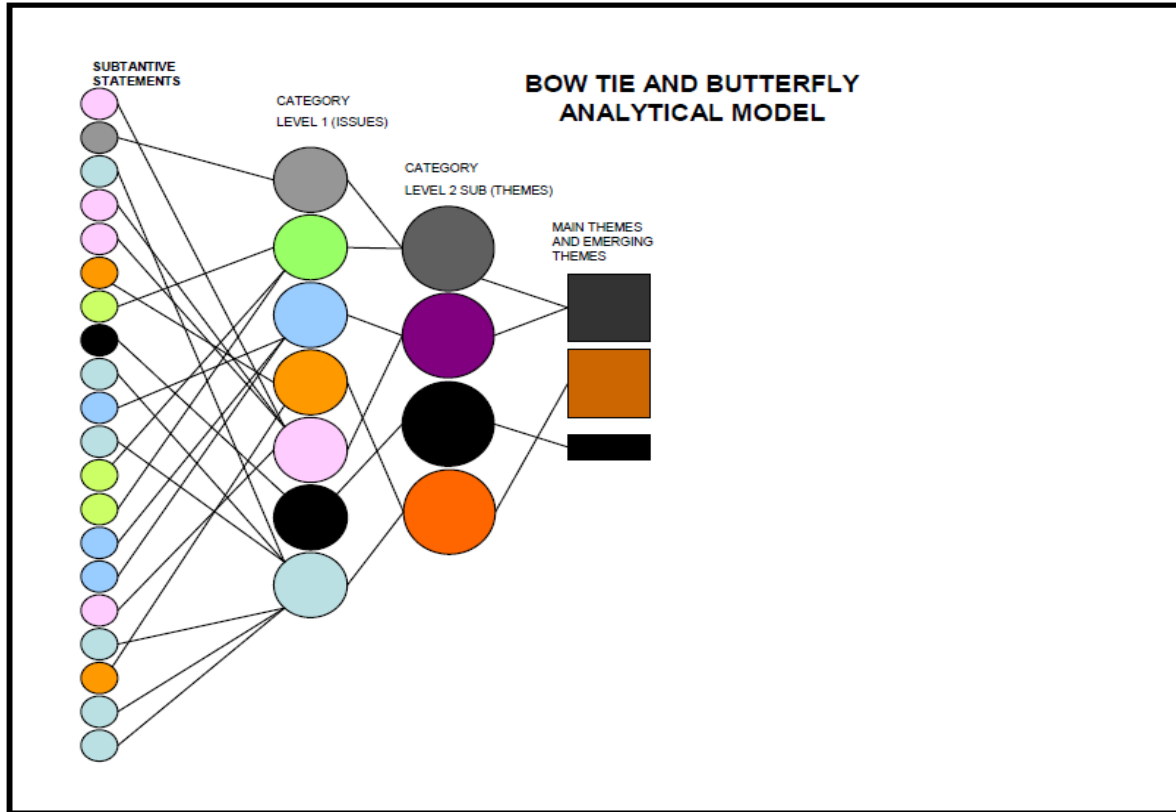
2.6.1 Data Analysis

The qualitative data collected for this study included data sourced through interviews with government officials and the FGD with experts drawn from the fields of housing and town planning. The analytical methods adopted to analyse this set of data included the raw approach. According to Burns (2000), this entails the presentation of the abridged transcripts of interviews with participants. The contents of each interview were analysed by sorting them in line with the study's themes. This was done using coding and data categorization systems so as to allow for meaningful organization of the theme using basic terms like the number of responses (frequency), the respondent, i.e., the respondent who the question was directed at, and intensity, i.e., the power or inferences drawn from the context. This method is also known as context analysis and can be described as thematic analysis.

Data obtained from this source was also analysed in descriptive form. Statements were reported in line with the main themes and sub-themes and supported with quotations where necessary. Interpretation of the qualitative data obtained is closely related to its analysis. Meanings were ascribed to the data, in some cases using Computer Assisted Quantitative Data Analysis Software (CAQDAS) that is widely used in social science research. This study used ATLAS – ti software to consolidate the large volume of responses and keep track of notes, annotations, codes and memos made in the field during the course of the study. The Bowtie-Butterfly (BB) analytical tool was used to analyse the data obtained by means of the FGD among housing and urban planning experts. This enabled the researcher to deal with the complexities that emanated from the FGD and interviews. Using this tool, the data was coded and represented in a network as a flow diagram which gives a bow-tie like diagram (see figure 2.3 on page 35). This tool was deemed appropriate in this research because of its ability to deal with the complexities of the FGD as one of the data capturing methods. According to Kakulu (2008), it has the advantage of protecting the integrity of data obtained

from an FGD because it allows each member's contribution an equal opportunity to be considered in the analysis.

Figure 2.3: The Bowtie-Butterfly (BB) Analytical tool



Source: Adapted from Kakulu, 2002

Quantitative data was mainly obtained by means of the questionnaire. Its measurable nature made it possible for it to be analysed using descriptive and inferential statistical analytical tools. The Statistical Package for the Social Sciences (SPSS) was used to analyse the large volume of quantitative data.

2.6.2 Data Organization and Presentation

All the data collected was carefully arranged in line with the themes. Most of the qualitative data was presented in phrases, and in some cases depicted in maps and pictograms. The quantitative data was presented with the aid of statistical tools such as charts, graphs and equations (where necessary).

2.7 Limitations of the study

The rate at which the poor are being displaced from the inner city of central Lagos and the quick succession rate of residential land use by other seemingly competitive uses like commercial in the inner city was a major limitation to this study. By the time this study was completed, irreversible displacement would have occurred. Furthermore, the rate at which private commercial estates spring up in some parts of the inner cities through the land reclamation strategy for commercial gain might make it difficult to promote the notion of inclusionary housing to investors whose ultimate aim is profit. A lack of transparency; will, and commitment and cooperation in providing appropriate answers to queries raised in the course of the study among relevant stakeholders could also have hampered its good intentions. Moreover, government sources of information are not always reliable because government business and transactions are often generally shrouded in ambiguity and controversy. Public distrust of the government due to its failure to implement policies in the past and misconceptions of government intentions by members of the public was also a limitation to the study. Public servants in this part of the world are generally prevented from revealing what they know by the Official Secrets Act Cap 03 law of the Federal Republic of Nigeria 2004. Section 1 of the Act makes it an offence for its officials or anyone at whatever tiers of the government to transit or release, obtain, respond to or reproduce any classified matter. Where they were not statutorily constrained, some could not recall past events. Worse still, their diaries and personal records may have been intentionally or mistakenly distorted. Most official documents are classified as secret until they are no longer controversial and sometimes disappear without trace. When they are made available for public consumption they are often distorted. Selective publication meant that the researcher could only access information that the government rules allowed.

Furthermore, the respondents viewed the same issue in a different manner due to differences in their background and value system. Conceptual misunderstanding in the respondents' interpretation of the words used in the data collection instrument was another limitation. The researcher's personal political biases, profession and background also affected the study in term of the choice of the research topic and lines of argument.

A lack of political, economic and technological will on the part of the state could hinder the adoption of this study's recommendations. The unbending attitude of stakeholders, investors and the general public in accepting change of this nature was another limiting factor. The study was further limited by the lack of transparency and intransigence resulting from

perceived yet non-existent political affiliation and motives for the study on the part of major stakeholders whose political stance determines the success or otherwise of any intended change or pilot project.

Ethical issues were given the utmost consideration to overcome some of these limitations. The research was well designed and undertaken with a high level of integrity and quality. The sampled population were fully and adequately informed of the purpose, methods and intended use of their responses. The sampled population and other research participants were informed ahead of their participation and informed consent was sought and was freely given. Anonymity and confidentiality were assured. Official consent was sought and obtained from the appropriate authorities to obtain data and conduct interviews with the government officials; the Freedom of Information Act of 2014 neutralises the effects of the Official Secrets Act of 2004. To a large extent, this assisted the researcher to overcome the challenges identified above. Once the objectives of the study had been explained to them, the respondents freely gave information.

This chapter presented the methodology employed to conduct this study. It discussed the research design, data sources and collection methods, as well as, described how such data would be presented and analysed. The study's limitations and how they were overcome were also highlighted. The subsequent chapter presents the theoretical framework and the main concepts that underpin this study.

CHAPTER THREE

CONCEPTUAL AND THEORETICAL FRAMEWORK

This chapter outlines a set of broad ideas and concepts relevant to this study. The study set out to assess the existing land use structure in the inner city of central Lagos with the aim of restructuring its land use structure so as to cater for economically disadvantaged residents through the mechanism of inclusionary housing. The chapter discusses the factors responsible for the displacement of the poor and residential land use in the inner city of central Lagos. The conceptual framework for this study is based on three theories, namely, the land use theory, the rent bid theory and location theories.

3.1 Evolution of urban land use patterns and the inner city structure: An introduction

Land use systems are active and are always in a state of flux. Uses enlarge and contract, persist and adjust in reaction to population and economic increase, public and private decisions, and market and government actions. Philip et al. (2006) note that the forces that propel land use changes may include:

1. Developers' responses to the demands of the real estate market.
2. Government policies, strategy, decisions, capital expenditure and regulations aimed at controlling community development.
3. Community values and interests focussed towards maintaining and improving the quality of life.

Philip et al. (2006) describe cities as growth machines whose primary actors are enterprises that strive for financial returns; local officials who have authority and responsibility for land use, revenue and urban services; and residents who rely on community places to satisfy their essential needs and fulfil their social and emotional desires. Environmental factors may also come into play but the above mentioned factors compete on a daily basis to maintain, convert, develop and redevelop land in order to establish a future land use inventory and pattern that meets expressed community needs. Developers are in the business of changing land use, while community and interests groups seek to stabilize land use and government has the responsibility to manage and control said land use. These interactions are theoretically explained in urban land use theories and several other theories that are set out in this chapter.

3.2 The urban land use model

The declining quantity of residential land use, the land use structure and the gradual exclusion of the poor in and around the inner city of central Lagos are best explained by the principles of succession, invasion, dominance, competition, disturbance and climax equilibrium which according to Johnson et al. (1994) are embedded in urban land use theories.

From time immemorial, human ecological principles have mirrored the urban structural development process, producing and sustaining equilibrium and assisting the urban system to return to a stable order after any disturbance. In central Lagos for instance, as observed by Nwafor (1986) and Oduwaye (2009) the structure of the city expresses the dominance of the fulfilment of the needs of business and commercial activities and thereafter the residential needs of the population. This offers an explanation for the premium placed on residential land use in the inner city of central Lagos. However, as a result of invasion and succession processes, the city is witnessing the gradual displacement of the poor from the inner city arising from a struggle for survival among different members of the community. The most powerful and wealthy occupy the best locations in the city and the rest occupy the remaining space. If this status quo remains unchanged in years to come, the poor are likely to be totally displaced from the inner city of central Lagos. It is also obvious that the most powerful are those that exercise economic power over what the land and housing markets offer in the inner city, while the poor are short changed. Urban land use theories posit that the urban system evolved through the ecological processes of invasion and succession, where new interests (population and land use) take over or succeed parts of the city, replacing the former occupant, be it land use or population group, that in turn invades other parts and the process continues. Urban land use is a function of a enormous range of activities associated to human occupancy and the use of the city's economic space. Fabiyi (2006) observes that competition for space by various land use activities and statutory land use controls result in changes in the urban land use structure. Edward and Mary (2010) submit that the existence of visible, logical order in the arrangement of the land uses which were repeated from one city to another inspired the search for order and patterns within cities. According to Johnson et al. (1994), this resulted in the formulation of theories of urban land use, the earliest of which are the concentric, sector and multi nuclei theories. Nwafor (1986) maintains that the complexities of the urban land use structure cannot be explained by just one of these theories but rather, a combination of the three, suggesting that they are not mutually exclusive. Land use concepts

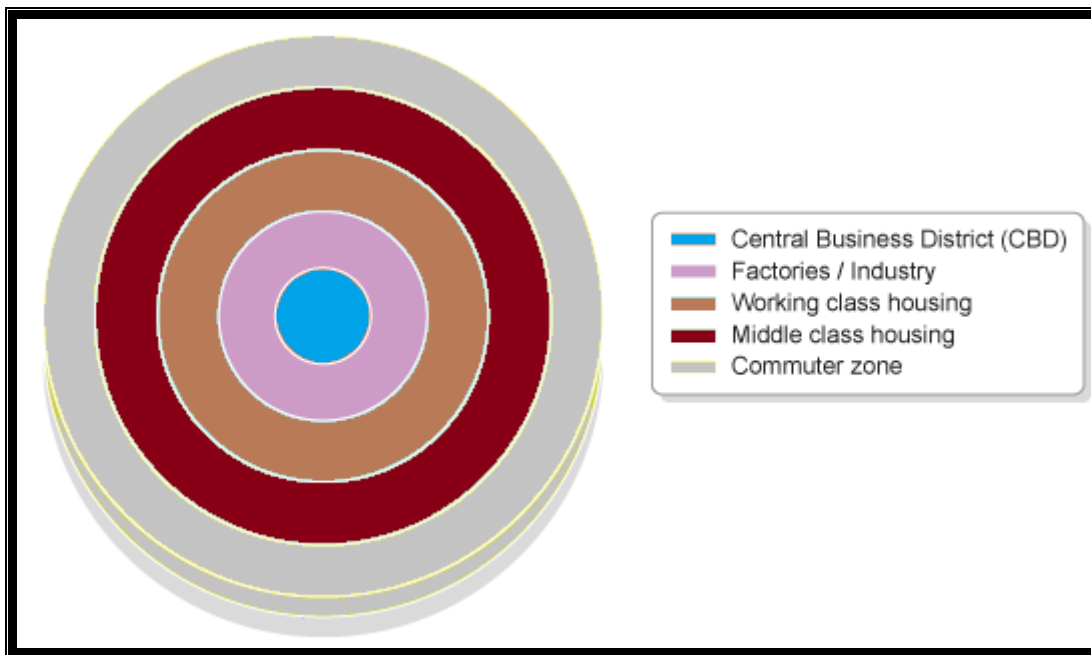
are crucial in establishing the existing land use structure of a city and the socio-economic characteristics of activity generators as these enable empirical comparison of what it was, what it is supposed to be and what it is now.

Urban land use theories as exemplified in Burgess's Concentric Zone, Homer Hoyt's Sector theory and Haris Ullman's Multi Nuclei theory are all descriptive in nature, explaining the form and structure of urban land use. The three models are used in this study to provide descriptive explanations of the land use structure of central Lagos and to establish the original spatial residential location of the poor within the city's structure.

3.2.1 The Concentric Zone Model

This theory was propounded by E.W. Burgess in 1925 to describe the city form resulting from ecological processes. It was among the original attempts to study the spatial patterns of urban land use development. Burgess presented an urban land use theory which divided a city into a set of concentric circles, each expanding from the 'down town' (the CBD) to the fringes. Each of the circles represents a specific socio-economic city landscape with the poor located in the inner city, the zone immediately after the CBD (see figure 3.1 on page 41), due to its proximity to their work. At the extreme outer ring is the high income residential neighbourhood described as the commuters' zone that is predominantly occupied by the upper class who can afford to commute from home to the CBD on a daily basis. The theory assumes a correlation between the socio-economic status of households and their distance from the CBD. According to Burgess, urban growth is a process of expansion and reconversion of land uses, with a tendency for each inner zone to expand into the one immediately encircling it. The model offers an explanation of the internal structure of urban areas, showing how it grows in the physical sense with an emphasis on competition for land and the principle of the ability to benefit from accessibility. The theory also explains the relative position of the major functional areas of land use in a city and how they change over time. Burgess viewed the city structure as being made up of adjoining ecological niches occupied by human groups in a chain of concentric rings surrounding a central core. According to him, class, occupation, worldview and life experiences are contiguous with an inhabitant's location within these niches.

Figure 3.1: Concentric land use model



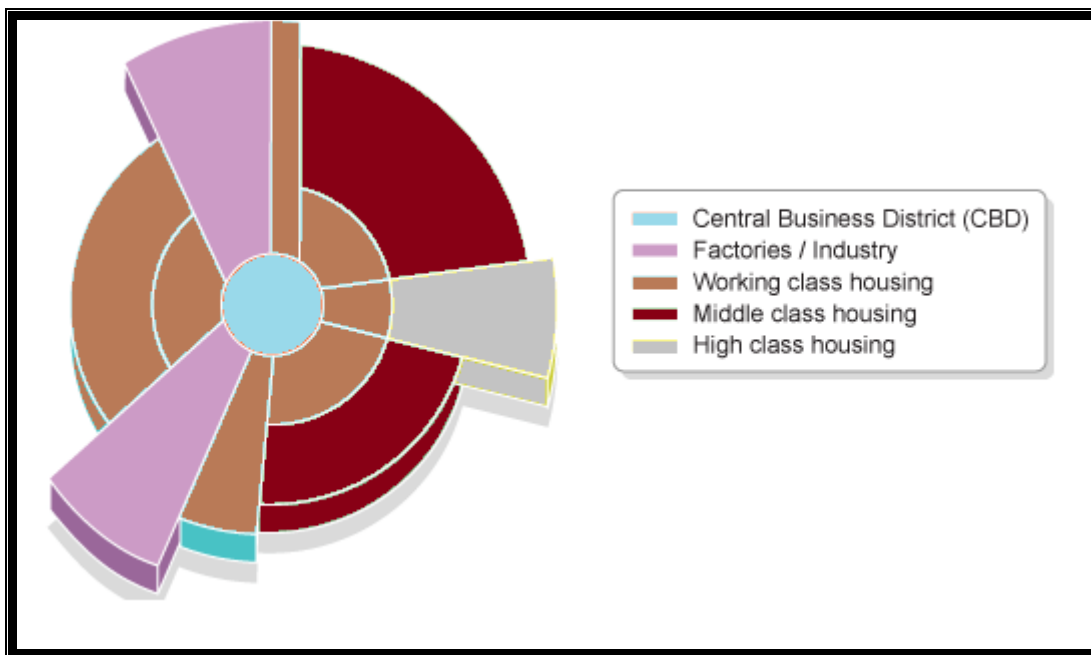
Source: Modified from Burgess, 1925

Burgess' description suggests that, the city's structure is made up of five concentric zones or rings with each containing specific urban land use functions. The centre, otherwise known as the Loop or the nucleus, is occupied by commercial, administrative, financial and recreational activities. It is seen as the heartbeat of the city - the CBD. Peil (1991), Ogu (1999), George (2009) and Kadiri & Ayinde (2010) observe that, until 1928 when the Lagos Executive Development Board was created, Lagos was the nucleus, surrounded by other land use activities as postulated by Burgess in his concentric theory. The city's nucleus is the popular CBD called Isale-Eko (inner or central Lagos). It is home to more than 60% of commercial concerns in Lagos (Kadiri and Ayinde 2011), the king's palace, and government administrative headquarters, among others. Immediately after this zone is the transition zone which, in line with Burgess's postulation is occupied by the poor as it is close to their places of work in the CBD. However, aged residential property and run down areas in central Lagos have been invaded by commercial land use functions, while the available housing has been occupied by affluent members of society. Inclusionary housing in the inner city of central Lagos would enable the poor to return to the place that hitherto belonged to them and put an end to exclusionary housing in the inner city.

3.2.2 The Sector Model

The sector theory, also known as the radial sector theory, was first propounded by Homer Hoyt in 1939. Based on a study of North American residential areas in 1939, Hoyt concluded that the concentric zone theory was over-simplistic (Olurin 2007). The study showed that land use patterns were not sharply defined concentric circles, but were rather defined by sectors (see figure 3.2)

Figure 3.2: The Sector land use model



Source: Modified from Carter, 1995

This theory on urban form posits that comparable types of residential land use occupy wedge-shaped sectors extending from the city centre along a transportation corridor where rental values are high and decrease in all directions away from these areas. It argues that low-income rental areas only extend from the city centre to the periphery. The theory postulates that the needs of the high-income population dictate the pattern of urban expansion and in relative terms, its form and residential re-location. The mechanism of change therefore rests within the changing wealth and spatial preferences of high-income groups. Aduwo (1999) observes that this reflects the situation in the inner city of Lagos Central, where the wishes of high-income earners and their residential location preferences have pushed the poor out of the inner city and into the suburbs where rental values are lower and more affordable. In respect of Lagos, the expansion of urban infrastructure like roads that characterized the oil boom in Nigeria in the 1970s, coupled with the changing status of the city as the nation's

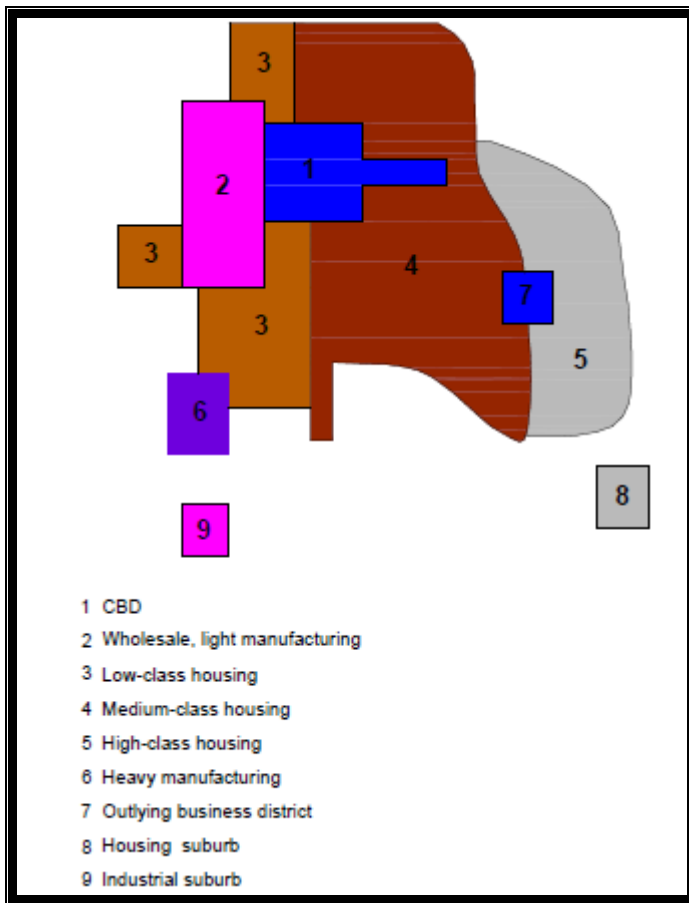
administrative capital has had a direct effect on land use development, growth and patterns. The development of major transport routes and nodes like the Apapa-Oshodi arterial road, Agege motor road, Western Avenue road, and the Carter and outer Marina vehicular bridges punctuate the ring-like pattern of land use development in the city.

Development sprang up around these transport corridors and the previous pattern of circular development was distorted, paving the way for sector-like city development structures. According to Adefuye et al. (1987) and Aduwo (1999), this prevents the reconversion process postulated by Burgess and allows for land use development in the suburbs of the city, promotes exclusionary housing in the inner city where the poor are succeeded by affluent members of society and the segmentation of residential land use development, and further undermines the status of the inner city of central Lagos as a residential zone. This theory thus provides an explanation for the residential and economic segregation that exists in and around the city of Lagos. To address this exclusion, this study proposes the concept of inclusionary housing whereby the poor and the rich live in the same residential environment and possibly as obtained in some other countries in the same housing units. This will encourage a mixed income residential environment complemented by mixed land use activities that promote the general welfare of all.

3.2.3 The Multi Nuclei Model

According to Olurin (2007) and Casey (2003), this theory was originally conceptualised by Mckenzie in 1933 and expanded by Haris and Ulman in 1945 in an attempt to overcome the restrictive assumptions of the concentric and sector theories, especially their mono-centricity assumptions. They note that urban land uses are regularly organized around particular nuclei rather than around a distinct centre as shown in figure 3.3 on page 44.

Figure 3.3: Multi Nuclei Land Use Model



Source: Modified from Olurin, 2007.

This is ascribed to the need for specialized amenities by certain activities, agglomeration economies and diseconomies and the effects of the city rent rate structure in attracting or repelling certain activities. The theory is built on the observation that there are multiple nuclei in the pattern of urban land uses rather than the single CBD postulated by the other two theories. The evolution of Lagos supports this argument. As noted earlier, during the oil boom, Lagos witnessed rapid growth and expansion from a mere 4.02sq. km. in 1850 (Aduwo 1999) to 1085sq. km. of land area in 2005 (George 2009). This represents an approximate 26,000% expansion rate over a period of less than two centuries. Rapid growth such as this is problematic. Population growth and increased socio-economic activities create demand for specialized activities. The growth of Apapa as a port centre, Iddo as a rail terminal centre and Mafoluku as an airport centre could be attributed to these developments (Aduwo 1999).

Ullman notes that another factor that is responsible for multi nuclei development in a city is land use compatibility or centripetal forces between activities (Orfield 1997; Downs 1997). Within the metropolis, similar activities have agglomerated for improved interaction in recent times; hence, several nuclei have emerged. For example, as observed by Aderibigbe (1975) Akoka emerged as an educational services nucleus with the largest concentration of educational land, like the University of Lagos, Yaba College of Technology, Federal College of Education (Technical) and the Federal Technical College, and the Christian Missionary School (CMS) and a new CBD emerged from the old CBD, housing the headquarters of major financial institutions from across the country. The succession of residential land use by commercial and other public land use activities accelerated the exclusion of the poor from the CBD and their relocation to the suburbs. The agglomeration of compatible uses promoted the emergence of new CBDs outside the old CBD of central Lagos. The new CBD initially included a residential suburb where the displaced poor resided. However, over time they were displaced and re-located to more distant suburbs through the processes of conversion and succession. The implication according to Olurin (2007) and Aduwo (1999) is that as long as new CBDs continually emerge from existing ones, new inner cities will continue to evolve and the poor will constantly be displaced by the rich to the suburbs, denying them the opportunity to live close to work. To arrest this phenomenon, this study proposes that inclusionary housing should be introduced in the inner cities of Lagos city. This would not only create an economically integrated inner city but preserve the residential land use character of the inner city.

Ullman notes that land use incompatibility is another factor that is responsible for the emergence of multi nuclei. He posits that some land uses repel one another. Industrial CBDs are found in isolated parts of Lagos like Ilasamaja, Matori, Ikorodu, Ikotun, parts of Ikeja and the Lagos-Badagry axis. Poor quality housing neighbourhoods surround these centres. According to Ullman, location suitability also encourages the development of multiple nuclei. Public dump sites and prisons emerged in Lagos for reasons relating to this factor as a direct result of the un-affordability of rentals for optimal sites for their location.

According to Adefuye et al. (1987), high-income groups occupy the most advantageous locations, while low-income residents are cluttered in a noxious environment. The theory asserts that as societies become more complex their organizational scales become wider and more complex. This, in the opinion of Oloto and Adebayo (2011) is typical of Lagos at two crucial moments, 1861 when it was ceded to the colonial master and in the 1970s during the

oil boom. The former era altered the city structure through political annexation of the city by the colonial masters who dislocated the poor that initially occupied the inner city of the then colony, because of the location advantage offered by this area. The latter era witnessed economic growth and development which equally affected the land use structure of the city to the advantage of the rich. All of these factors change the social composition of the city, invariably leading to social and economic differentiation in residential location.

According to Fabiyi (2006), the changes that residential areas in the city of Lagos undergo (differentiation and segregation) result from the changing economic status of the city in addition to the acculturation of urban ways of living, and the racial status of individuals and households which tallies with the descriptions of the Multi Nuclei model. It provides explanations for the factors that sustain exclusionary housing in the inner city of central Lagos. Like the two theories previously reviewed, it explains the reason for the displacement of the poor and residential land use in the inner city of central Lagos, thus laying the basis for inclusionary housing as an instrument to minimize this trend.

The urban land use theory is appropriate for this study as it explains the original location of the poor within the urban space as well as their gradual displacement and succession by the wealthy. It therefore enables an in-depth analysis of the research problem which includes among other things, the exclusion of the poor from the inner city housing market and the gradual decline of the housing function in the inner city of central Lagos which in the researcher's opinion is a city of maladjustment. The concept provides the basis for the questions resulting from the research problem, offering an explanation of the workings of the phenomenon of housing exclusion in the inner city of central Lagos. The three theories discussed describe urban land use structure and formation. As noted earlier, the underlying land allocation mechanism is determined by the user's ability (person or use) to pay for a particular site or location within the city. This explains the ways in which and how the declining quantity of the housing function in and around the inner city of Lagos Central occur and the exclusion of the poor from this location. The three theories provide background explanations for the growth and decline of certain land use activities in Lagos Central and the dominance of certain land use activities and groups. The implication is that, if regulations and policies are not formulated to address these changes, in years to come, residential land use in Lagos Central will be restricted to pockets of land occupied by the rich. Inclusionary housing therefore becomes a metaphor for overcoming housing exclusion in this location.

3.3 The rent bid theory

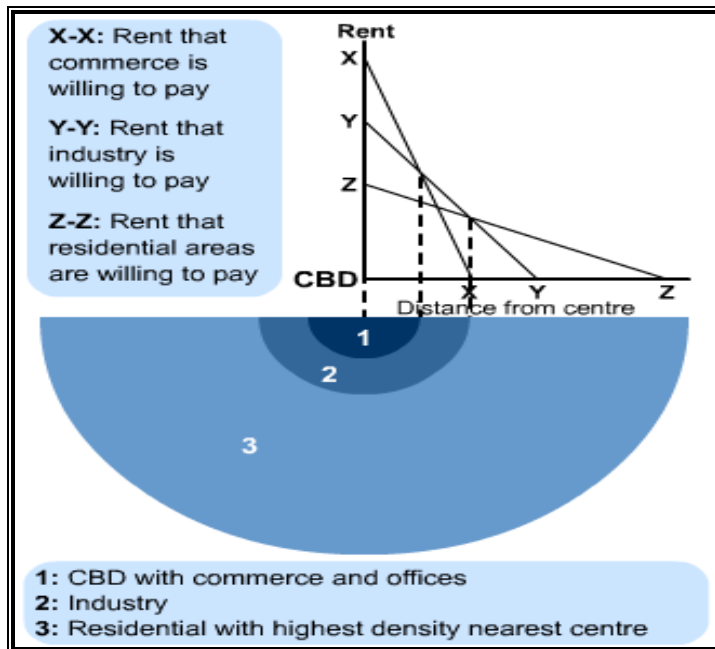
The exclusion of the poor from the inner city housing market of central Lagos can also be understood within the parameters set by William Alonso's geographic economy rent bid theory. According to this theory, the symmetry for the urban land market is derived through a market system that originates in the CBD, entailing potential users bidding for land and landlords selling or renting land to the highest bidder, which Alonso defines as the steepest rent function. The rent bid theory is an urban land market theory that describes the residential location behaviour of households and the resulting spatial structure of an urban area. The theory explains how the price and demand for real estate changes as distance from the CBD increases. This phenomenon is often described as a rent gradient. The theory states that housing or residential use often has the lowest marginal cost in relation to other land activities, particularly commercial land use. Different land users are said to compete for land in the CBD or closest to it. Rent, according to Simon et al. (2000), is highest for retail activity; this suggests why residential land use is rapidly drifting from the inner city of Lagos, since commercial land users would be more willing to pay higher rents for land close to the CBD than residential land users.

The theory explains two bid relationships; one between the poor- and high-income groups and the other between households and firms in land consumption. In each relationship, the choice of space location is based on that which maximizes utility within a budget constraint. Land is thus allocated among competing uses (residential, commercial, etc.), firms and households. In most cases, residential land use is demanded by households and land for commercial use is demanded by firms. Since there is a distance-decay relationship between land rent and distance from the CBD, a situation where rent decreases from the centre to offset transport costs, it then becomes obvious that the highest bidder among households and competing uses will secure the most advantaged location. Hence, commercial land use that can offer high rent tends to locate at the centre and may expand beyond its original location, displacing other land use activities, especially residential land use. On the other hand, rich households have an edge over poor households and occupy the most advantaged position in the city's spatial structure.

Figure 3.4 on page 48 shows the competing interests in land use within the central location. According to Alonso (1964), commercial users that seek to maximize their profit are willing to pay more for land closer to the city centre and less for land further away. This is a major

underlying reason why residential land use is giving way to commercial land use in the inner city and places like Lagos Central.

Figure 3.4: Various competitors for land in and around the inner city and the prices they are willing to pay



Source: Adapted from Alonso, 1964

In addition, in terms of this theory, it follows that the poorest households will be located on the outskirts (suburbs) of the city as this is the only place they can afford. It is therefore no surprise that in Lagos, the rich live closer to the centre and the poor are dispersed to the suburbs on the outskirts of the city. It is important to address this trend because of the increasing cost of commuting from the edge of the city to the CBD, where economic and employment opportunities are available. It is also imperative to note that, as explained by Alonso's rent bid theory, the market mechanism continually paves the way for the expansion of commercial land use at the expense of equally important uses like residential use within and around the city centre. The hypothetical space profit function of the rent bid theory shows how land use is eventually determined by the relative efficiency and ability of a use to extract economic utility from a given site. This principle applies even for the existing hypothetical housing function. Therefore, the city's spatial structure as expressed in central Lagos is depicted by the functional ability of the competing variables to pay economic rent against the distance from the single and the most accessible core which in this case is the central Lagos CBD. This trend needs to be halted

through an efficient mechanism for sustainable city development. It is obvious that the theory is incapable of creating an equilibrium market solution since potential bidders do not have identical incomes and preferences. One of the two bid relationships espoused by the rent bid theory is that between poor- and high-income groups. It is obvious that due to its proximity to the CBD and its location advantage, the poor cannot ordinarily compete with the high-income group in the inner city. The introduction of inclusionary housing in the inner city of central Lagos would create a platform for the poor to participate alongside the rich in the inner city housing market.

Alonso's professional background as an economist greatly influenced his thoughts on urban land market theory. While the theory provides a static picture and description of urban land use, the bidding process is a pragmatic and logical account of the way in which land is allocated to different competing uses and residents. However, it is essential to note that the mechanism of land use change is embedded, and must be elicited from the factors which the theory assumes determine the steepness and the height of the bid rent curves. It is therefore imperative that in a city like Lagos, where a significant proportion of the population is economically poor and thus has limited housing demand, the housing market cannot be totally dictated by the forces of demand and supply. Rather, consideration should be given to how the dynamism of the urban land market could be checkmated, taking into account other factors such as the need to create an equitable society and socio-cultural factors other than the strict economic factor. Inclusionary housing has the ability to do this and make housing in the inner city of central Lagos accessible to all income groups.

3.4 Other Location Theories

Location theories explain the factors that determine the location of services, amenities and facilities (William 2000). As a bundle of services, the housing function's location can be analysed in the same way as other economic goods and services. One of the primary concerns of a physical planner is to establish an efficient pattern of location of goods and services that serve the population of a given city. Among other responsibilities, planning has the ability to position various land use activities in a pattern that will allow for efficiency and economy in the consumption of every end product of land use activities. Howley (2008) states that, the efficient location of human activities such as where to live, work and relax is not only economical but promotes sustainability in all its ramifications.

Efficient location of persons, goods and services minimizes the costs of friction, that is, the costs of overcoming the friction of space. Howley (2008) argues that consideration of location creates

an urban land nexus where the different advantages offered by the intersection of variables like, land rent and the spatial requirements of households and firms helps to solve land use dilemmas and address the dynamics of land development.

It is therefore imperative that the location of basic needs like housing is informed by reliable information. This study reviews the following location theories as a basis for inclusionary housing in the inner city of Lagos Central:

- i. The central place theory,
- ii. Residential location decision theory.

Location theories emerged as an early response to the neglect of space in traditional economic analyses. Firstly developed by Alfred Weber in 1929, and further extended by Edgar Hoover in 1937, Melvin Greenhut in 1956 and Walter Isard in 1956 (Casey 2003), location theory initially aimed to develop formal mathematical models for the most advantageous location of industry in light of the cost of transporting raw materials and final products. It posits that firms tend to locate near markets when the cost of the final product exceeds the monetary weight of the input required to produce the product. Distance is the focal point of location analysis; thus time and space are vital considerations in housing location.

3.4.1 The central place theory

This theory was developed by German geographer, Walter Christaller in 1933 as a spatial theory in urban geography to explain the reasons behind the distribution patterns, size and order of cities and towns around the world. It offers justification for the spatial location of public goods, facilities, services and infrastructure, of which housing is one.

In applying this theory in this study, housing is considered a product and bundle of services provided in hierarchical order within the urban space. Furthermore, in line with Christopher's argument, housing is considered a central good, that is, a commodity or service which is located in a convenient place for accessibility to consumers. The theory provides a useful context in which to analyse the relationship between dispersed settlements and household travel time.

The argument for inclusionary housing in the inner city of central Lagos is supported by several assumptions of this theory. It posits that agglomeration economies draw all the economic activities of a city into and around the CBD for reasons of efficiency. Productivity is enhanced when the poor who provide labour in the economic sectors of Lagos live closer to where employment is concentrated – the CBD. Should this not be the case, the workforce spends more

time, energy and resources in getting to work. This negatively impacts their productive resources and the employment, goods and services they desire become less accessible. The central place theory posits that there is a highest order centre in a given city that provides highest order goods. In this case, that centre is Lagos Central CBD, which remains the most attractive centre in Lagos because of the services and functions it offers. It is the economic nucleus of the city that provides the most jobs and is the space where the largest volumes of goods are traded.

In 1954, German economist August Losch introduced a social dimension to Christaller's central place theory after observing that the initial theory suffered from economic rigidity and only allowed for profit or economic considerations to dictate the location of goods and services. He noted the need to maximize consumers' welfare and create an ideal consumer landscape where the need to travel to consume any good could be minimized and economic profit is not the ultimate or the only consideration.

Losch's (1954) social perspective provides for the consideration of social issues in housing provision for the poor in a good quality and easily accessible location like the inner city of central Lagos. It can therefore be inferred that housing provision in the inner city should not only be considered from an economic or free market point of view. Not all consumers are able to participate freely in such a market, since purchasing power is not uniformly distributed. Thus, consumers' welfare, equity and justice, especially when it comes to the poor, should be a paramount consideration in the inner city housing market of central Lagos. This would offer the poor access to the economic opportunities provided by the CBD. To this effect, cost minimization should be the controlling factor in the determination of housing location.

3.4.2 Residential location theory

The residential location theory offers insight into the characteristics of housing demand and the location preferences of housing consumers. These directly influence the planning of housing provision and delivery. Like other location theories, residential location theories define the distribution of residential land over the urban space structure as a spread in the form of different residential zones, each with a variety of attributes. Consumers of housing express location preference for the part of the zone they desire to live in. Anand et al. (2010) classify residential location theories into geographic, economic and social models. Table 3.1 on page 52 illustrates the attributes of these classifications.

Table 3.1: Models along which residential location theories are built

Model type	Contributors	Salient features
Social	Rossi (1955)	Use of life cycle determinants, e.g., age of household head and household size and characteristics.
	Adams (1969)	Intra-urban residential movement is dependent on limited mental maps or images of the city.
	Spare et al. (1974)	Residential location determinants are mainly variables such as amenities, overcrowding, high quality schools, the crime rate, etc.
	Alba and Logon (1991, 1993)	Place stratification such as racial and economic segregation is the major determinant of residential location.
	Rapaport (1997)	Quantity of housing services such as durability, heterogeneity and spatial fixity is used to explain individuals' residential location choices.
Economic	Tiebout (1956) Ellickson (1971) Friedman (1981)	They emphasize the role of national and local government in housing decision making and its effects on the marginal cost-benefit equation for a given jurisdiction.
	Less (1985)	Static models such as current housing price and income, and speculation about future housing prices, etc., determine residential location decisions in urban areas.
	Goodspeed (1998)	Affordability is the determinant here. Households are assumed to opt for an optimal package of housing at its lowest possible cost in the housing market.
Geographical	Alonso (1964) Muth (1969) Knin and Quigley (1970) Evans (1973) Straszheim (1975)	The residential location decision is dependent on spatial parameters like job location with an emphasis on the assumption that the marginal cost of moving towards the CBD should be equal to the marginal benefit.
Hybrid	Smith, Rosen and Fallis (1988) Werezberger (1995)	Combination of geographical and economic and social models with an emphasis on: <ul style="list-style-type: none"> (i) Distance from the CBD (ii) Nature of land use in the neighbourhood (iii) Spatial externalities, e.g., neighbourhood status, tax structure, pollution and environmental quality.

Source: Anand et al. 2010

The geographical model is centred on accessibility parameters like distance to one's place of work and other basic activities like shopping and social amenities. Alonso (1964), Knin & Quigley (1970) and Muth (1969) posit that housing consumers will express a preference for a location close to where they work and shop and where social amenities and facilities are fairly accessible, given that households prefer to locate where it is cheaper to access these variables within the urban space structure. The obvious place where this could be achieved is the inner city, because of its competitive advantage of proximity to employment, shopping and social centres. However, since land is cheaper in the suburbs than in the CBD, it stands to reason that only the affluent can exercise any effective demand for housing in and around the CBD.

Thus, this theory explains why the poor are excluded from the inner city housing market of Lagos Central as well as why they need to live in the inner city because they cannot afford the high cost of commuting to work in the CBD. Adebayo and Adebayo (2010) maintain that locating the residences of the poor closer to the CBD optimizes their economic opportunities.

On the other hand, the economic model of the urban residential location theory considers economic parameters like housing prices, quality, subsidies and taxes that can help increase the affordability level of housing consumers most importantly the poor and the availability of housing finance and support as factors affecting the residential location of housing consumers. Tiebout (1956), Ellickson (1971) and Goodspeed (1998) argue that households will express a location preference for housing that is affordable. This explains the general exclusion of the poor from the inner city where housing prices are at their peak. Policy interventions such as financial support, subsidies, and inclusionary zoning for the poor would allow low-income earners to participate in the inner city housing market of Lagos Central. Such policy interventions are necessary because market forces allocate housing facilities through the process of demand and supply which makes it impossible for low-income earners to participate.

The social model of the urban residential location theory states that social factors such as age and the structure of households, neighbourhood characteristics, quality, community relations, ethnic and cultural ties, heredity and social recognition determine the choice of residential location. Its proponents argue that the question of where people wish to live has nothing to do with their income, but social satisfaction such as living among family and friends is likely to drive such decisions. The assumptions of these models can be summarised as follows:

- i. The total amount of employment in the city is fixed and located at the centre of the city – the CBD. This is typical of Lagos City where over 40% of employment is concentrated in

the CBD of Lagos Central; thus a large proportion of the population commutes to the CBD on a daily basis. Inner city housing is therefore required in central Lagos.

- ii. Each household has one worker who commutes to work daily. The city of Lagos exhibits this attribute, where at least one member of the city's households commutes to the CBD on a daily basis for formal or informal economic activities.
- iii. Housing is only distinguished by location; otherwise, it is homogenous in character. Other than quality, location affects the price of housing in the city of Lagos more than any other factor. Thus, a lack of policy interventions will limit the choice of residential location for the poor in urban centres.

Transportation costs are constant and homogeneous in all directions and the utility maximizing location for a given household is the point at which the marginal savings on housing costs are equal to the marginal costs of transportation. This suggests that the re-introduction and sustainability of the housing function in the inner city of central Lagos will reduce the cost of the household worker commuting to their place of employment. This will help to overcome social friction which Jordan et al. (2004) define as metaphor for transportation and communication costs. However, it should be noted that the CBD is not the only employment centre in the city. As the multi nuclei land use model suggests, city growth and expansion over time produce other CBDs that also offer employment opportunities; ironically the zone within the immediate radius of such CBDs is also characterized by exorbitant housing prices that create an inadvertent exclusionary housing market.

In conclusion, the various models of the urban residential location theory express households' location choice as a function of the utility maximization problem, in which choice depends on various issues including land rent, transport costs and the cost of all other goods. This study examines how these play out in the inner city of central Lagos.

3.5 Conceptual framework

The study reviews five conceptual notions, namely, sustainable development, the compact city, inclusionary housing and the principle of social justice. These concepts are interrelated. The concept of the compact city hinges on an efficient urban form and effective utilization of land resources, while social justice epitomizes justice and equity in the allocation of both capital and human resources. Neoliberal and welfare liberalism concepts of housing provision are based on particular economic and social considerations relating to housing investment and delivery, while inclusionary housing emphasizes the equitable distribution of housing resources to all in every

location. All these concepts tend to result in reduced utilisation of a city's resources like land, and energy and waste outputs such as air pollution while simultaneously improving its liveability, reducing the home-work accessibility gap, housing demand and the supply gap among the poor and promoting equitable and more even distribution of resources.

3.5.1 The compact city

As noted earlier, the outward movement of the residential population to the fringe of urban centres resulting from the growing need for housing and urban space in the city of Lagos has had negative impacts. The city of Lagos is the smallest geographical space in Nigeria yet it is home to the largest population in the country. This might suggest that it is compact. However, its existing physical morphology suggests a sprawl city. To mitigate these challenges, the city should formulate an urban design policy that systematically concentrates people and goods at an optimum location, the city centre. While taking into consideration contrary views and the problems associated with such mass concentration, this will minimize the cost of overcoming the friction around space. Jordan (2006) argues that efficiency in a city layout is inversely proportional to the aggregate costs of friction. Lagos' economic and social advantages attract people from other regions in the country. This underlines the need for the city to craft policies that are capable of promoting the sustainable use of its scarce land resources. The compact city concept is capable of attracting a new population and sustaining the existing one in Lagos city.

The compact city concept reverses the process of urban sprawl and creates a sustainable urban form. It has the ability to create a less car dependent city, resulting in lower emissions and reduced energy consumption and promoting the re-use of previously used land which Howley (2008) defines as brown fields. It is a quintessential physical response to many urban problems such as air pollution, accessibility, social segregation, and energy and resource waste and land consumption in fringe areas.

Lock (1995) defines the compact city as an instrument to ensure the fullest use of land that is already urbanized before taking green fields. The concept emerged in Europe in the 1990s in response to the campaign for sustainable development, and was popularized by the United Nation Organisation's (UN) 1987 Brundtland report. According to Carruthers and Ullfarson (2002), the compact city has the ability to minimize the socio-economic segregation that results from an exclusionary inner city housing market. Burton (2000) defines the compact city as a land use form which allows for a relatively high density of mixed use based on an efficient public transport system and dimensions that encourage walking and cycling. In the inner city of Lagos,

the process of achieving city compactness would include intensification, consolidation and the re-use of previously used land otherwise known as brownfields. Intensification allows for more intensive use of inner city buildings through sub-divisions, increased accommodation density, identification of underutilised lots and conversion of existing developments for redevelopment and stacking. This would increase population density in the inner city.

Consolidation, otherwise known as a mixed use compact city, allows for a combination of uses in a single building, for example, shopping or commercial activities on some floors and several residential uses. An intensified compact city involves the intensive use of lots which allow for the development of previously underdeveloped inner city land at higher densities through subdivisions and conversions as well as additions and extensions.

The compact city can help create a community-based society through the compact accommodation of diverse human activities and allow the city to grow around commercial and employment centres. The concept is generally aimed at achieving an intensified urban form through the location of urban activities in close proximity to one another so as to ensure better access. It is a development concept that serves the economy, the community and the environment. One of the cardinal objectives of the compact city is to create affordable housing for all income levels in the most appropriate part of the city. Inclusionary housing could therefore be seen as an explicit goal of the compact city. The concept is also capable of promoting better job accessibility (proximity to home and work). This reduces the time and money spent on commuting (Freeman 1984; Elkin et al. 1991; Hawke and Howe 1991; and Beer 1994, all cited in Burton 2000). The compact city supports social equity and inner city housing development, which promote a sustainable urban shape and structure.

The concept of the compact city has the added advantages of promoting land conservation; reducing the need to travel by car, thus decreasing energy emissions, and promoting support for public transport, walking and cycling; better access to services and facilities; more efficient utility and infrastructure provision; and the revitalisation and regeneration of inner urban areas for housing expansion for low-income earners. These factors make a positive contribution to sustainable development in its broadest sense, embracing social and economic sustainability as well as environmental concerns and creating socially equitable inner city housing. Supporters of the compact city theory like Freeman (1984); Elkin et al. (1991); Hawke and Howe (1991); Beer (1994); and Laws (1994) claim that it has the potential to reduce the separation of home and work and thus the time and money spent on commuting. This would encourage social equity because the disadvantaged, particularly those that do not own cars usually suffer disproportionately from

accessibility challenges because of their dislocation from areas closer to their workplace. Lower levels of social segregation are also made possible as in the compact city, communities are likely to be more mixed and low-income groups are less likely to suffer the disadvantages of being spatially segregated.

Compaction policies also promote housing affordability in the inner city. Burton (2000) maintains that increasing the density of land use through medium-density housing reduces the land value component of a dwelling and therefore the end cost to the consumer; this enhances inclusionary housing in the inner city.

3.5.2 Inclusionary housing

Calvita et al. (2006) describe inclusionary housing (also known as inclusionary zoning, mixed income housing or affordable housing) as a desirable land use concept with the potential to address the challenges of low-income housing and stem the geographical dispersal of the poor to the fringes of the city. The concept was first adopted in the USA in the 1970s to reduce the residential segregation between the rich and the poor that often exists in the most accessible parts of a city. Inclusionary housing embraces a wide variety of ideas that link the construction of low- and moderate-income housing to the construction of housing for the housing market generally by including lower-income units in an otherwise market driven development.

The concept involves a process of creating a concessionary housing market that combines market rate and publicly assisted housing units for people with income levels ranging from above moderate to very low. According to Calavita and Mallach (2010), this is usually achieved through inclusionary zoning which allows for mandatory inclusionary requirements in the zoning code or housing element of a local authority, and through residential building plans with mandatory concessionary agreements with developers to provide affordable housing. Another major objective of inclusionary housing identified by Crook et al. (2010) is increasing the supply of affordable housing in the city in order to foster greater social and economic integration. This strategy is even more desirable in parts of the city where high housing costs have denied lower-income households access to housing and in cases where racial discrimination exists in a city's inner rings. In summary, the notion of inclusionary housing offers solutions to the problem of housing affordability among the poor. Its basic objectives are to create affordable housing and to remove affordability barriers in communities with a poor supply of affordable housing as a result of inadvertent exclusionary policies.

The inclusionary housing concept allows for leasing, renting and selling of houses below market rate to low-income earners by housing providers. Morrison and Burgess (2013) and Monk (2010) note that this is a superior alternative to rent control that reduces the quantity and quality of housing. While these two strategies may have similar policy objectives, as a rule, housing units in inclusionary housing must be of similar size and quality as the market rate housing units and must be spread over the entire project area so as to create socio-economic integration and avoid what Calvita et al. (2006) describe as ghettoization. In contrast, housing units in a rent controlled market may not necessary be of similar quality and size.

The reality is that a very significant proportion of the city's households cannot afford to pay the market price for housing in the inner city of central Lagos. This is exacerbated by the inadequacy of housing in the inner city, the slow growth in incomes for low- and moderate-income earners and the job growth rate in the inner city and its CBD that exceeds housing supply and growth. Providing affordable housing is the basic objective of inclusionary housing, in most cases through ordinances and general plans. This concept has the ability to address the problem of low- and moderate-income groups' access to housing in the inner city of Lagos Central in both publicly and privately created housing markets.

3.5.3 The concept of social justice

Inclusionary housing is about the equitable distribution of housing in the free market among citizens in a given geographical space. It enables low- and moderate-income earners to access the housing market. Generally, inclusionary housing provides housing opportunities for the poor where for economic reasons, they are unable to exercise demand for housing. Calvita (2013) and Robert et al. (2014) note that inclusionary housing is rooted in the concept of social justice and is an attempt to mitigate the problems associated with exclusionary housing. In the inner city of central Lagos, low- and moderate-income workers are denied ready access to the CBD. This system, where only the privileged few are able to live, work and play in close proximity to the inner city, cannot be said to be fair. Social justice is about fair treatment of all; it thus provides the basis for inclusionary housing where, irrespective of their income, residents would have an equal opportunity to access societal resources such as quality housing. This study is therefore also motivated by a passion for social justice.

The concept of social justice has its origins in philosophical discourse and is as old as humankind. It describes a state of affairs in which:

- i. Benefits and burdens in society are distributed in agreement with a certain set of principles.
- ii. The procedures, norms and rules that govern political and other decision making protect the fundamental rights, liberties and entitlements of individuals and groups.

This suggests the fair and appropriate allocation of scarce societal resources for the common benefit of all. The concept of social justice justifies inclusionary housing provision in the inner city of central Lagos. This is a communal obligation to the poor.

Rawls (1972) maintains that justice can only be claimed to have been achieved when all primary social goods (including housing in the inner city), liberty (including the choice of where to live) opportunities, income and wealth, and self-respect are evenly distributed, unless some form of unequal distribution of any or all of these goods is to the benefit of the least favoured. The concept of sustainable development discussed earlier in this section equally involves more than environmental preservation; it embraces the need for both intra-generational and intra-group equity in order to provide for the needs of the least advantaged in society.

According to Schaffer and Lamb (1981) and Scruton (1982), social justice encompasses fairness in the apportionment of societal resources. In light of this, it is submitted that for a city to be fair, it must be able to deliver a range of costs and benefits to its inhabitants in a fair manner.

Closely linked to the idea of social justice is the elimination of poverty. Sustainable development as defined by the 1987 Brundtland Commission calls for the redistribution of wealth and resources (including housing) from the rich to the poor. The basis of this argument is that environmental problems stem not only from poverty, but from affluence and inequality. Extending access to housing to the poor in the inner city of central Lagos is not only deemed fair but may also help to reduce the environmental challenges confronting the city.

Mal-Lancy and Pinfield (1996) assert that the social justice principle embedded in the Brundtland definition of sustainable development concerns the fair distribution of economic, social and environmental costs and benefits. Housing is one such cost and benefit. The right to adequate housing enshrined in various international human rights treaties and instruments and as expressed in the Global Strategy for Shelter Year 2000 (Point 13) and the Istanbul Declaration on Human Settlement is a fundamental human right.

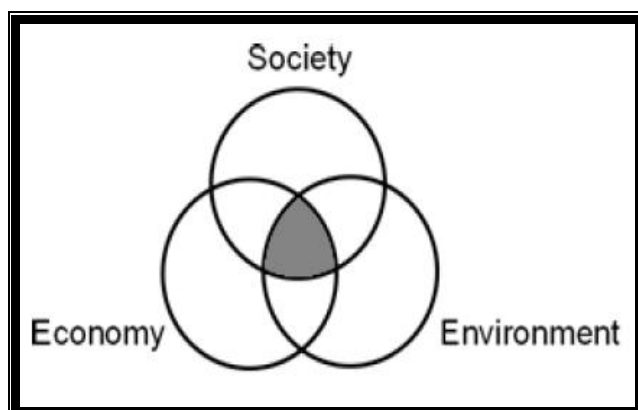
The European Cities and Towns: Towards Sustainability Charter presented at the Aalborg Conference (CEC 1994) argues that unequal distribution of resources (income, wealth, housing, etc.) is likely to drain the vitality of city activities. Restoring and sustaining the viability of Lagos

central city will require positive action that favours the poor in terms of housing provision. Access to safe, secure and well-located housing is a basic human right that is protected by international treaties such as the International Convention on Civil and Political Rights, and the International Convention on Economic, Social and Cultural Rights. As an indirect party to these agreements through the Nigerian federation, the city of Lagos has a legal, moral and social obligation to provide for the housing needs of the poor in a better location like the inner city of central Lagos.

3.5.4 Sustainable city development

The existing morphology of the city of Lagos shows that the poor have been dispersed to the periphery that is far from their place of employment and other economic opportunities. Furthermore, their daily movement negatively impacts the environment. From a sustainability perspective, some of the poor therefore need to be relocated to the inner city. Their current residential location defies the social, environmental, cultural and economic principles of sustainable development. Given this background, sustainable development should be a significant consideration in the formulation and implementation of housing policies. Inclusionary housing and sustainable development are inextricably bound and complement each other. The President's Council on Sustainable Development in the United State of America (USA) (1999) noted that the key to building sustainable communities is to recognise that economic opportunities, ecological integrity and social equity are interlocked in the chain of well-being. This implies that sustainable development should include the society, economy and the environment as shown in figure 3.5.

Figure 3.5: The components of sustainable development



Source: Edward and Edward, 2010

Among other objectives, sustainable development entails the more efficient use of resources like land, reducing automobile use and the protection of open spaces which inclusionary housing could promote. The inclusionary housing envisaged for the inner city of central Lagos is capable of meeting these objectives. In addition, it will create vital places that use space and public infrastructure more efficiently by reducing the space friction between the place of residence and the place of economic activities. There are a plethora of definitions of sustainability, leading authors like Edward & Edwards (2010) and Jerffery (2006) to describe it as a “shifting concept” depending on the context in which it is applied and the values that inform decision making. The World Commission on Environment and Development (WECD) Brundtland Commission report of 1987 and the 1992 Rio de Janeiro Earth Summit offer understandings that have been universally accepted. The WCED (1987 p.8) defines sustainable development as “development that meets the needs of the present generation without compromising the ability of future generations to meet their needs”. Since its popularization by the Brundtland Commission in 1987, sustainable development as a framework for human development has been incorporated in all aspects of human systems – social, economic and environmental. The term was first used in 1972 in a study of global resources and was popularized during the 1992 World Earth Summit on Human Settlement in Rio de Janeiro. Jenks (2000, p.3) describes sustainable development as development that does not require resources above its environmental ability, is equitable, promotes social justice, and is created through inclusive decision making procedures. Sustainable city development recognizes the fact that, like all natural systems, human settlements are intrinsically prone to degeneration and change. The city itself according to Isabelle et al. (2016) is a system that is made up of interrelated units, one of which is the land use system of which housing is a major component. Edward and Edwards (2010) identify best practices of land use development that can promote sustainable city development, including work-housing proximity, mixed land use, housing affordability and housing diversity in terms of style, type and tenure, as well as higher density residential development and a sense of place. All of these land use practices have the ability to promote sustainable development in the inner city of Lagos.

Sustainable city development is all encompassing and could be construed as a city that is made available for the present generation without compromising its availability for future generations. A sustainable city is one where goods and services like housing are not only built but are evenly distributed and the poor are not segregated in making their choices. For example, Jerfferey (2006) regards a sustainable city as one that is compact in form and

structure, is characterized by mixed uses and allows for efficient utilization of land. In addition, such cities must be human centres that emphasize access and circulation by modes of transport other than motorized vehicles, absorb a high, inclusive proportion of employment and residential growth and de-concentrate poverty (Schwartz 1997). This description suits the thrust of this study – inclusionary inner city housing. It facilitates a balance between the conservation of natural resources and the need for development whilst improving the value of human life within the carrying capacity of the supporting ecosystems. The concept encompasses three general policy areas, economic, environmental and social, that are interdependent and jointly reinforcing. Aluko (2010) defines sustainable development as a state in which human activities do not permanently damage or deplete environmental resources, while the WECD's (1987) definition seeks to reconcile the conflicts that occur between economic development, ecological preservation, and intergenerational equity. In light of this discussion, inclusionary housing promotes sustainability due to its ability to promote social equity, generate economic growth and equity and promote environmental conservation.

As a basic social and economic good, housing is thus central to sustainable development. The aspects of housing that pertain to this concept include housing location and design and how well it is woven in to the environmental, social, cultural and economic aspects of the city, as well as pricing and distribution.

In terms of location, Horner (2002) and Sultana (2002) argue that long commuting distances are generally unsustainable and that they result from location issues in housing due to imbalanced jobs-housing opportunities. According to these authors, the spatial mismatch between the location of jobs and the location of affordable housing further impoverishes the poor. The jobs-housing imbalance is also associated with higher vehicular dependency and more vehicular kilometres which contribute to environmental pollution against the dictates of sustainable development. This study aims to reduce this spatial mismatch in the city of Lagos through inclusionary inner city housing, since most jobs in Lagos are located in and around the Lagos Central CBD. To achieve sustainability in all its ramifications, it is necessary that poor workers live around where they work, in this case the inner city of the CBD. This would promote poverty alleviation, optimise economic opportunities for the poor (Adebayo & Adebayo 2000), and promote social development and an improved overall quality of life as well as socio-economic equity.

Sultan (2002) and UN-Habitat (2011) argue that housing provision can only be said to be sustainable if it is inclusive. As is clearly visible in the inner city of central Lagos, exclusionary housing cannot be said to promote a sustainable city. Robert et al. (2014) note that such housing promotes urban sprawl and air pollution resulting from the long commuting distance from home to work as well as the loss of green (open) space, all of which are contrary to the principles of sustainable development. Inclusionary housing creates class mixing which is considered sustainable because of its ability to promote distributional justice and social equity that are considered primary elements of sustainable development. The introduction of inclusionary housing in central Lagos will guaranteed the accessibility of some of the low income earners within the state an access to affordable and decent housing, promote socially inclusive inner city within central Lagos. Table 3.2 summarizes the aspects of sustainable development which inclusionary inner city housing may help to achieve.

Table 3.2: Aspects of Sustainable Development Achievable by Inclusionary Inner City Housing

Social	Environmental	Cultural	Economic
<ol style="list-style-type: none"> 1. The right to adequate housing and the right to access the city centre. 2. Affordable, decent and sustainable houses for all, including economically and socially disadvantaged groups. 3. Socially inclusive inner city growth. 	<ol style="list-style-type: none"> 1. Support climate change mitigation by reducing the job-home location gap which may reduce levels of carbon consumption. 	<ol style="list-style-type: none"> 1. Cultural integration and cohesion. 	<ol style="list-style-type: none"> 1. Inclusive housing market. 2. Improved housing supply and effective demand. 3. Stabilization of housing market. 4. Improved housing support and finance options. 5. Housing affordability for all income groups. 6. Income mix.

Source: UN-Habitat, 2011

3.6 Economic considerations in housing provision

Worldwide, housing provision is mainly influenced by two schools of thoughts in economics, neoliberalism and welfare liberalism. Neoliberalism emphasises laissez-faire economic liberalisation and canvasses for economic liberalisation policies like privatisation, fiscal austerity, market deregulation, free trade and a reduction in government spending so as to enhance the role of the private sector in the economy. According to this school of thought, housing provision should be strictly left to the free market and like every other economic

good it should compete for resources based on its profitability. Neoliberalism results in the rich becoming richer and the poor poorer (Heywood 2012 and Michelle 2016). It is an economic policy that is directly based on individualism characterised by the rule of the market and cutbacks in government expenditure on social services like roads, education, health and housing. Deregulation, the privatisation of state and publicly-owned goods and services and the elimination of public goods and their replacement with individualistic goods are other features of this school of thought. Neoliberals believe that housing provision should be the outcome of free market processes - every person for themselves and the strongest and the hardest working survive (Decker & Varady 2009). Individuals should thus live where they can afford to live. It is obvious that this philosophy will mean that the rich enjoy the best quality housing in the most suitable location within the city while the poor are either left homeless or live in poor quality housing in disadvantageous locations. Theorists like Adam Smith, the father of liberal thought believe that the free market has the ability to solve all social and economic problems as it offers equal opportunities based on talent and hard work and provides rich and poor alike with the incentive to work (Turner 2008).

According to Heywood (2012), neoliberals argue that it is impossible for the government to have all the knowledge required to centrally plan and guide the economy and attempts to do so are doomed to fail. From this premise, it is argued that housing provision should be treated like any other economic good and as such should be separated from the political sphere.

Thus, the housing market should be left in the hands of individuals who will engage in exchanges at will, based on self-interest. Buyers and sellers of houses seek to maximize individual gain. Like other goods, housing provision should be commoditised and as such, should be free from any form of interference and any other controls capable of distorting the housing market. For neoliberals, government should be less involved in housing provision and should not interfere in the housing market in any way. The state's responsibility is to create the conditions necessary for free market operations. Thus, neoliberals support the privatization of state enterprises, deregulation of state goods, withdrawal of subsidies and reduced welfarism. They argue that this will lead to efficiency, competitiveness, innovation, freedom and the optimal distribution of capital resources. However, advocates for this policy fail to recognize that, while the market mechanism might be efficient, it can never equitably distribute societal resources like housing. Bauman (1998) describes the neoliberal school of thought as a consumerist approach while the welfare liberal belongs to the welfarism school of thought. According to Bauman (1998), neoliberals seek to give consumers space to make

choices and take risks, while welfare liberalism also known as liberal interventionism enables government to manage risks. According to Turner (2000), liberal interventionism seeks to strike a balance between individual liberty and social justice with market regulation standing side by side with government intervention in providing the basic needs of life like housing, health and education. Welfare liberalism is a reaction to neoliberalism. Welfare liberals believe that government intervention is not just a necessary evil, but a tool to help citizens, especially those that are economically weak. This stance considers housing delivery support as welfare where the government supports those that are economically less privileged in meeting their housing needs. Malpass (2008) notes that, competition is regulated in the welfare liberalism approach to housing provision that is premised on a commitment to fair distribution of wealth and other basic goods like housing and education.

This study supports the position that housing provision should not be left totally in the hands of the free market, although it does not concur with the notion that the market should be totally controlled by the state as this may affect housing supply and indirectly reduce its provision and the poor would still bear the highest brunt of such control.

The study subscribes to the welfare liberalism economic school of thought in terms of housing provision in the inner city of central Lagos as this would protect the welfare of the poor. This stance is informed by the fact that, as stated by various authors (Guran & Whitehead 2011; Malpass 2008; and Morrison & Burgess 2013, among others), neoliberalism is considered undemocratic (autocratic) (apolitical) because it removes politics from the housing market. According to the neoliberal school of thought, housing delivery is non-participatory and exclusive. Neo-liberalism also immensely widens the income and wealth gap between the poor and the rich. It promotes economic stratification and polarization and has the ability to totally exclude the poor from participating in the housing market.

On the other hand, welfare liberalism is considered ideal because it calls for the regulation of private and voluntary (not for profit) organizations to ensure accountability and meet the housing needs of the poor. This approach acknowledges that housing is a basic human need that is not always satisfactorily provided for by the traditional nexus of family, charity and market. As such housing consumption should be mediated between the market mechanism and consideration of consumers' income.

This chapter examined the land use structure in the inner city of Central Lagos and how it has contributed to the quantitative decline of the housing function and inadvertent exclusionary

housing practice. It discussed the evolution of urban land use patterns and how these affected land use in the inner city. Location theories such as urban land use models, the central place theory and the rent bid theory were employed to explain the challenges associated with the study location. The concepts of social justice and sustainable development were unbundled to justify the need for inclusionary housing in the inner city of Central Lagos. Given that the review showed that inclusionary housing could meet the housing needs of the poor in a free market economy without draining scarce government resources, the chapter concluded by examining neoliberal and liberal options to provide inclusionary housing in the inner city of central Lagos. The succeeding chapter presents a historical overview and experiences of inclusionary housing in selected countries.

CHAPTER FOUR

INCLUSIONARY HOUSING: AN INTERNATIONAL REVIEW

4.1 Historical Context of Inclusionary Housing

This chapter sets the stage for the key issue – inclusionary housing, its origins and practice across the globe. It goes further in examining the factors that cause the decline of the inner city as a residential zone and the characteristics of inclusionary housing and draws conclusions on its implementation in the inner city of Lagos and other cities. The chapter discusses the relationship between inclusionary housing and the function of the inner city, sets out the basis for inclusionary inner city housing and concludes by drawing lessons from countries that have adopted such housing practice.

While the objectives of inclusionary housing are not new, the conceptual labelling may well be (Allen et al. 2004). The socio-economic mix (the integration of different economic and social groups within society) that is one of the primary objectives of inclusionary housing has long been recognised as a legitimate planning instrument. Sarkissian (1976) and Hickey et al. 2014 traces the promotion of mixed-income housing to England's economic policy in the mid-1800s, when incomes within the economy were redistributed in an attempt to reduce the income gap between the rich and the poor. From ancient times to the 19th century, many towns and cities featured something similar to the organic social mix of inclusionary housing. Economic policy from the pre- to the post-industrial period promoted extensive physical integration of different socio-economic classes. However, since the rise of industrialization, the dominant patterns of land development and market forces in developed nations have fostered spatial differentiation rather than integration. As a result, efforts to foster inclusion have come to be seen as a public policy mandate that is imposed on a market system to counteract the free market economy forces that foster differentiation in modern societies.

More recently, particularly since the 1970s, the movement for spatial inclusion has been extended to housing and according to Willson (1987) the concept has taken on a new conceptual rationale. Cole & Goodchild (2001), Berit (2014) and Ajay (2015) maintain that it aims to avoid the concentration of poverty that resulted from grandiose housing schemes for the poor and the social problems arising from conditions on isolated large housing estates in

inner city ghettos in the US and in the marginal peripheral locations of many European nations.

In light of the above, identifying the most feasible and appropriate alternative non-governmental vehicles through which housing can be provided for those excluded by the market, and implementing same within the context of the policy goal of social inclusion, has become a 21st century agenda for the public sector in nearly all developed nations.

Calvita et al. (1997) and Michael & Paavo (2016) trace the origins of inclusionary housing to the US, where it evolved from the call for inclusionary zoning by the civil rights movement of the 1960s. This was motivated by resistance to pervasive racial segregation in American society and the land use regulation system that perpetuated it through what was then known as exclusionary zoning. Housing delivery and land use planning systems segregated society along socio-economic strata. The search for market-based solutions to the growing shortage of affordable housing gained impetus when housing costs increased dramatically in California during the 1970s as a result of a sharp drop in federal funding for affordable housing under the Reagan administration. Inclusionary housing was pursued during the early 1970s and the concept gradually spread to Canada, Western Europe and more recently to Australia, India and South Africa.

Allen et al. (2004) note that the first inclusionary housing programs in the US in the early 1970s were launched in a handful of affluent suburban communities and counties around San Francisco and Washington DC. The first zoning ordinance that incorporated inclusionary housing was probably that of Fairfax County, Virginia (Allan et al. 1997; 2004). This 1971 ordinance required that developers set aside 15% of new construction projects for affordable housing, if such new construction comprised of 50 or more units. However, the law was struck down two years later by the Virginia Supreme Court in the case between the board of supervisors of Fairfax County and DeGross Enterprises Incorporation, on the basis that the ordinance was a '*taking one*', since land owners were not compensated. While the law was short-lived, its aim of fostering economic and social integration remained alive (Bento 2009). A couple of years later, other zoning ordinances such as those enacted in Palo Alto, California and Montgomery counties remained in force. Worth mentioning is the moderately priced dwelling unit ordinance of 1974 of Montgomery County in Maryland. It requires that 12.5-15% of units (in developments of more than 50 units) be set aside or made affordable to families earning 50-80% of the median income. In return, the county extends a density bonus

to developers that enable them to build at a density up to 20% higher than the maximum density allowed by zoning regulations (Bento et al. 2010).

According to Calavita & Mallach (2010), the 1980s witnessed unprecedented acceptance of inclusionary housing with the adoption of the San Francisco Ordinance of 1981, followed by that of Boston in 1986 and the declaration of Mount Laurel II of the New Jersey Supreme Court in 1983 which established that local governments not only have an obligation to address lower-income housing needs but should adopt inclusionary zoning ordinances in order to do so (Allen et al. 2010).

The concept has since spread to other parts of the world, notably Western Europe, the Oceanic countries of Australia and South Africa amongst others, although with slight variations. As observed by Bento et al. (2007) and Ajay (2015), in some countries inclusionary housing objectives are achieved through direct public sector intervention in the financing and production of housing.

In summary, inclusionary housing first emerged in the US and has since been adopted by many countries, as a planning instrument with judicial backing. The strategy aims to achieve equity and social justice in the distribution of basic resources like housing and to promote housing affordability without raising taxes or using public funds.

4.2 Inclusionary housing in the United States of America

Background

Calvita et al. (1997), Allen et al. (2004), Mallach (1984) and Bento et al. (2009) note that inclusionary housing originated in the US in the early 1970s through Fairfax County's ordinance that brought about the strategy that had earlier been invalidated by the Supreme Court. It was modified and adopted by other states. Porter (2004) states, that, Massachusetts adopted the Zoning Act in 1975. Popularly known as the anti-snob Act, it allowed developers to side-step zoning and other regulations when proposing affordable housing projects in communities that did not have a fair share of such housing. Ziegler (2002) and Calvita (1994) observe that New Jersey is another state in the US where the program generated controversy through the landmark judgment, the Mount Laurel II decision of 1983 that requires local governments to use affirmative governmental devices called mandatory set asides, otherwise known as inclusionary zoning.

The factors that motivated the adoption of inclusionary housing in America in the 1970s can be summarized as follows:

- i. The country's efforts to foster racially and social-economically integrated communities and combat exclusionary practices such as residential segregation along income and colour lines.
- ii. The rise of environmental movements that spurred growth management programs, which championed the use of exactions to make development/developers pay for the cost of growth and re-invest the payment in improving the quality of the housing environment where the poor live.
- iii. Sharp housing price increases particularly in areas like California, Washington DC, New Jersey and Massachusetts which threw up the question of affordability for low-income groups in cities.

The extreme shortage of affordable housing, coupled with the fact that wages were not commensurate with housing costs, paved the way for the introduction of inclusionary housing in the US (Robert et al. 2014 and Sturtevant, 2016). The housing shortage placed the burden of escalating costs on low-income earners in relation to other needs and exposed them to greater risk of homelessness or living in shanties.

Bento et al. (2009) note that by 2003, 107 cities and counties had adopted and were practicing inclusionary housing programs in the US. Ziegler (2002) indicates that California was the first state to adopt such a program. Between 2011 and 2014, 507 inclusionary housing programs in the US supplied more than 120,000 units spread across 482 local jurisdictions with the largest concentration in New Jersey, California and Massachusetts (Mallach 2012; Guran & Whitehead 2011; and Robert et al. 2014).

California has more than 70% of inclusionary housing in the US. Bento et al. (2009) note that between 1990 and 2003, the number of Californian communities with inclusionary zoning grew from 29 to 127, while Powel and Stringham (2004) estimated that there were between 350 and 400 inclusionary housing projects in other local jurisdictions in 2004, more than 70% of which were located in California. In the words of Burton (1981), "New Jersey adopted inclusionary housing but California implemented it". The discussion on inclusionary housing practice in the US is therefore centred on California.

Inclusionary housing in California emerged as a result of the relatively higher cost of housing in comparison with other states which began after the recession of the early 1970s. Levy (1991) observed that due to increased immigration during this period, the housing industry was unable to keep up with demand. Less than 20% of housing stock was affordable for low-income earners. A reflexive negative response - 'not in my backyard' (NIMBY) was identified by Fullton (1999) and Park (2002) as equally responsible for the rising cost of housing. They note that this phenomenon led to successful opposition to new residential development, especially higher density both at the periphery of a city and in the urbanized centres by older residents. This dampened the government's efforts to deliver affordable housing.

Nelson and Mooly (2003) also note that a decline in investment in public infrastructure at the state and local levels contributed to increased housing costs. The rising cost of housing units also resulted from land use zoning regulations that encouraged and approved the succession of residential land use by commercial use due to its ability to generate sales taxes. This indirectly discouraged the construction of housing that was perceived as a social drain (Porter et al. 2004).

Katz and Rosen (1980) note, that, housing affordability required the adoption and implementation of inclusionary housing programs in California. Katz and Rosen (1980) observe that, while in the 1970s, housing costs in California were close to the national average, by 1992 the price of resale housing in the state was approximately 190% of the national average, while new housing cost 155% of the national average. Between 1970 and 1993, gross rent levels increased by 436%, while home prices increased by 723%. During the same period, the state's median household income increased by 316%. Calvita et al. (2010) note that the housing industry's inability to keep up with demand in California and the widespread use of Development Impact Fees (DIF) that were imposed on new developments to help meet the need for public facilities were responsible for the affordability crisis.

4.3 Inclusionary housing in Australia, Sydney

Inclusionary housing evolved in Sydney in response to the increasing cost of housing in the country. In Sydney, a city not far from Canberra, the capital city of Australia, housing became so expensive that in 1998, the median cost of a dwelling was in the range of \$280,000 compared to \$195,000 in Melbourne and \$142,000 in Brisbane (Holiday 1998). According to MTFAH (2004), the price of housing rose by about 200% in Sydney in the

decade ending 2004, compared to a 60% increase in the consumer price index. In the same period, the number of lower-income households (defined as those with incomes in the lower half of all New South Wales household incomes) that were excluded from housing market doubled to reach over 250,000. In 2009 alone, Australia recorded a cumulative housing supply gap of 178,400, projected to reach 640,600 units by 2029 (NHSC 2010).

Peter (2000) notes that, inclusionary housing emerged in Australia in 1977 as a regional policy following the recommendations of a commission of inquiry into the cost of housing. The Joint Venture for More Affordable Housing (JVMAH) that was set up by the government in 1982 and consisted of representatives from all levels of government and private sector organizations responsible for residential development resulted in the AMCORD (the Australian Model Code for Residential Development) in 1989. According to Howe (1993), this led to the first affordable housing project in Australia in the western area of the city. In 1991, the National Housing strategy focused on the provision of affordable housing. Affordability was the key element of inclusionary housing in Australia. The government stipulated that households should not spend more than 30% of their income on mortgage payments.

4.4 Inclusionary housing in South Africa

South Africa is one of the few countries in Africa that has adopted the concept of inclusionary housing as a strategy to confront its numerous housing challenges. Hui (2001) notes that the paucity of inclusionary housing practice in Africa and other Less Developed Countries (LDCs) could be attributed to the fact that real estate development in LDCs is concentrated in the hands of small groups with limited capital. These groups are generally more comfortable developing a few high-end housing units at a time using the buyers' money and recouping same at high returns within a relatively short period. In contrast, inclusionary housing is only profitable on a large scale; this requires substantial investment of time, money and strategies which a small group cannot afford. Moyo (2004) also notes that an inclusionary housing strategy requires an effective instructional and administrative framework which is lacking in LDCs. Town planners, builders, property managers, land owners, municipal and local governments, investors, mortgagors, communities and utility providers have to be mobilized which is only possible with an effective institutional framework. Involvement of all these stakeholders promotes effective land administration management, land use planning and development, creating a conducive economic

environment and public trust which are pivotal to the successful conceptualisation and implementation of an inclusionary housing strategy. This study aimed to suggest ways to overcome some of these challenges for the successful conceptualisation and implementation of an inclusionary housing strategy in the inner city of central Lagos.

Colonization and apartheid made a significant contribution to South Africa's housing challenges, especially the 1913 Land Act and the apartheid regime's Group Areas Act that produced a highly unequal housing market that did not allow space for the poor to participate. It not only created economic segregation but racial, social and cultural separation. The poor were excluded from the inner city, including housing activity. Boraine et al. (2004) conclude that, as a result of apartheid spatial segregation, the poor live far away from the city centres where they work, resulting in travelling time of around two hours per day. Philip (2004) observes that this has both economic and social costs in the sense that the poor not only reside at the periphery but are also far removed from their places of employment and economic opportunities.

South Africa's inclusionary housing objectives are multidimensional in scope. Apart from using it as a tool to fight economic inequality, it is also being adopted to eradicate the remnants of apartheid, redress past wrongs and render the urban housing market more equitable, inclusive, and sustainable. A National Homebuilders Registration Council (NHBRC) (2015) discussion paper notes that the inclusionary housing policy aims to promote a single residential market that is deracialized and economically integrated, developed on well-located land with social and economic amenities and close to work opportunities. It notes that this will enhance social cohesion among the hitherto racially divided population. Boraine et al. (2004) note, that, the compact city form is one of the cardinal objectives of inclusionary housing in South Africa.

The notion of inclusionary housing in South Africa came to the fore in September 2004 when the then Housing Minister announced the government's intention to adopt this initiative to address the exclusionary nature of apartheid cities. At an Indaba in Cape Town in September 2005, the government and the property development industry agreed to collaborate to address the housing needs of the poor.

4.5 Inclusionary housing in England

Monk (2010) notes, that, inclusionary housing in England can be traced back to the 1947 Planning Act, which nationalized development rights, primarily to address the problem of compensation and betterment by the government. Betterment aims to redistribute wealth or income that may accrue to landowners who have not done anything to increase the value of their land. Excess income on land values resulting from planning or public decisions is ploughed back into the urban development sector to either provide additional housing units or infrastructure. Crook & Monk (2011) observe that this approach did not truly address the challenges of increasing housing demand and affordability. The promulgation of the Planning Act encouraged the growth of inclusionary housing in the country (Monk 2010). It nationalized development rights in such a manner that owners of land hold title to existing land use rights. The government owns the development rights to land, apart from private ownership of that land and every development must be approved and obtain planning permission.

Crook and Monk (2011) observe that in 1990, growing and buoyant demand and rising housing prices were the order of the day, with prices rising by over 80%. This not only emphasized the need for inclusionary housing in England, but sustained it.

4.6 Inclusionary housing in China

China is one of the few nations on the Asian continent that have adopted inclusionary housing as a strategy to promote an economically and socially integrated housing market. The country's dense population impacts greatly on its housing challenges. Leaman (2006) observes that one of the most urgent priorities of both the Chinese government and its citizens is housing supply and cost.

Between 2004 and 2010, the average price of housing in the metropolitan area of Beijing for example, increased from 4,747 Yuan/m² to 17,151 Yun/m², growing at a rate of 24% per annum and twice as fast as nominal income. Housing is extremely unaffordable in China, with the housing price and income ratio rising to 7:4 in 2012, which Calavita et al. (2010) note is twice as high as that in the US and is ten times higher in the metropolitan areas of Beijing and Shanghai. It is self-evident that housing prices are considerably higher than the incomes of ordinary citizens. Excessive spending on housing by average citizens has impaired their ability to consume other goods, which causes an imbalance in the macro and micro economic sectors on the one hand, and promotes an exclusionary housing market on

the other. The challenges of housing affordability and the exclusionary nature of China's housing market prompted the government to release a five year plan spanning the period from 2011-2015.

4.7 Forms and strategies of Inclusionary Housing

4.7.1 United States of America

The state adopted both legal and planning strategies to achieve inclusionary housing. The legal instrument evolved from the zoning planning tool; this led to the formulation of a general plan that applies to all localities. It includes various mandatory and optional or voluntary elements of inclusionary zoning which can be adopted by a municipality. However, all policies must comply with the general plan. The mandatory inclusionary zoning element requires developers to provide inclusionary housing as a condition for development approval while the voluntary or the optional inclusionary zoning element is incentive based; here developers are to provide inclusionary housing through regulatory concessions as incentives with the option of building without benefiting from any incentives.

The various planning units of the different counties modified the inclusionary housing ordinance which according to Mallach (1984), was used to ensure that housing developments complied with state law. It has since been used as leverage to foster inclusionary housing programs. The basic elements of the ordinance are:

1. A density bonus of 25% as an incentive for developers where 25% or more of the housing units they build are affordable housing as required by the state bonus density law of 1979.
2. Inclusionary housing could also be achieved through the payment of in-lieu fees, land dedications and off-site compliance with the option to sell or rent.

Furthermore, the law required all new private residential developers to provide inclusionary housing and exempted relatively small residential developments. It requires a mandatory and non-negotiable proportion ranging between 10 and 25% of the total units to be delivered at rental or purchase prices that are significantly lower than equivalent market rate units.

As a rule, the burden on developers is reduced through regulatory processes like a density bonus. In some cases such costs are passed on to eligible buyers or renters of the market rate units on a permanent and long-term basis, respectively. In lieu of these options, the law

allows the developers of inclusionary housing to deliver market rate housing units whose net costs offsets the costs associated with the inclusionary housing units.

Jacobus and Hicky (2007) conclude that the inclusionary housing program in California is putting roofs over the heads of tens of thousands of Californians and in the long-term will create mixed-income neighbourhoods where houses considered affordable are indistinguishable from those sold at market rates in terms of quality and size.

The lessons to be learnt from inclusionary housing practice in the US include national consensus on the definition of inclusionary housing; the fact that it is treated as key community infrastructure; an adequate and effective land acquisition strategy for the inclusionary housing program; and effective development regulations through inclusionary, flexible zoning.

4.7.2 Sydney, Australia

Inclusionary housing is usually achieved through planning mechanisms. These include incentives and agreements, for example, density maximization where the planning regulations allow for increased housing density per lot so as to increase the number of housing units supplied; bonuses such as granting density concessions to would-be private housing developers that make provision for inclusionary housing in their housing projects; the flexible application of development regulations to allow for discretionary granting of housing development permits that offer waivers on plot area coverage, lot size and density where inclusionary housing is provided or envisaged; and transferable development rights that allow such rights to be transferred from the public sector to private firms that fulfil the objective of inclusionary housing.

- Inclusionary zoning or mandatory quotas. This is another planning mechanism that consciously identifies areas where inclusionary housing is required and zoning regulations are formulated to statutorily allow for such housing.
- Impact levies as set out in the Environmental Planning and Assessment Act of 1979. Across a city, every developer is expected to contribute a proportion of the cost of their development ‘impact levies’. The accrued funds are used to make housing available to low-income earners.
- Financial incentives such as government grants, subsidies and tax concessions. Private developers are motivated to build inclusionary housing by supporting them with, in

some cases, financial grants, and in others, concessions for a number of years and subsidies on building materials and land acquisition. Such incentives indirectly minimize the cost of construction and land delivery.

- Inclusionary housing beneficiaries are statutorily stratified to include those with very low income which as at 2014 included those earning below an equivalent of less than \$36,000 per annum, low-income households which included those whose incomes range between \$36, 000 and \$57,000 per annum and moderate-income households whose incomes fell within the income bracket of \$57,000 - \$86,000 per annum (Kate 2014).

Planning mechanisms as an instrument to achieve inclusionary or affordable housing in Sydney take the form of broad land re-zoning to higher densities such as increasing floor space ratios, especially in the most accessible parts of the city – the inner city. They include reduced car parking requirements and special government policies such as the retention of low cost rental accommodation in areas of the city that the poor are excluded from as a result of the increasing cost of housing. Major areas of inclusionary zoning include the large inner city of City West and Green Square, Waverly, Randwick, Leichardt, Willoughby and North Sydney. Williams (1997) and Morrison & Burgess (2013) report that inclusionary zoning provisions are more effective in Australia than in the US. Like in the US, inclusionary housing in Australia requires that before the planning authority grants consent for a development in a residential or residential-business zone, it must be satisfied that certain levels of inclusionary housing are provided for. The aim is to maintain a socially diverse residential population, representative of all income groups in selected inner city areas of Sydney. The emphasis is on ensuring that housing is provided for very low-, low- and moderate-income households within the precinct and reducing dependence on transportation. The inclusionary zoning law allows a developer to make a cash contribution to the state Department of Housing for inclusionary housing provision by the state in lieu of including inclusionary housing in its project.

New South Wales, Australia also has a history of inclusionary housing. The project kicked off with the formulation of planning policies and legislation. One such planning instrument is the New South Wales (NSW) Environmental Planning and Assessment Act of 1979. It aims to promote and retain inclusionary housing by allowing plans formulated in terms of the Act to include arrangements to provide, maintain, retain and regulate any issues relating to social, affordable and inclusionary housing. The law allows planning agencies within a city to enter

into agreements with developers for any public purpose which expressly includes the provision of economically integrated housing (inclusionary housing) or what the New South Wales authorities describe as a housing mix.

South East Queensland is another Australian state that adopted inclusionary housing. As noted by Bento et al. (2010), the program was established later than in other regions in terms of the South East Queensland Regional Plan (2005-2026). The thrust of the plan is to incorporate a housing mix into the existing exclusionary housing market. The program commenced with the establishment of the Urban Land Development Authority in 2007 that is responsible for land use planning, land amalgamation and acquisition, land improvement, development assessment and on-sell land and development rights to private sectors developers that agree to set aside a certain proportion of housing units for low-income earners.

Adelaide in South Australia has also embraced inclusionary housing with slight variations and modifications, giving priority to rented inclusionary housing and allowing good quality inclusionary housing to be developed and designed on smaller lot sizes that bring the sale, rental or lease prices within the reach of low- and moderate-income earners. The South Australian government promulgated the Affordable Housing Statute Amendment Bill in 2007 which requires that development plans that cater for income-integrated housing should be provided by all initiators and executors of housing projects. The government's task is to ensure that the project criteria outlined in the assessment guidelines are adhered to and to reach agreements with developers that promote income-integrated housing. This requires that developers set aside income-integrated housing units to be sold, rented or leased to those who meet the median income eligibility guidelines adopted by the government. The strategy has delivered more than 12,000 inclusionary dwelling units.

It is thus clear that inclusionary housing in Australia remains a veritable tool not only to achieve social justice but in creating sustainable city development. The statutory definition and income stratification of intended beneficiaries of inclusionary housing provision is one of the specific lessons that can be drawn from Australia.

4.7.3 South Africa

Property development firms agreed in principle to set aside a proportion of the total value of commercially driven housing developments for low-income earners as part of their

contribution to the government's inclusionary housing initiative. In March 2007, the National Department of Housing (NDOH) published a draft national inclusionary housing framework for public comment. After receiving feedback, the South African Inclusionary Housing Policy (IHP) was published in September 2008. Since then, provinces like Gauteng and the Western Cape have formulated and implemented policies relating to inclusionary housing. The Johannesburg and Ethekewini municipalities have also adopted policies that require residential developers to set aside 20% of their housing developments for low-income earners. This is a proactive intervention to ensure that the poor reap some of the benefits of both public and private investment in the housing market. Sharp increases in the price of housing post-apartheid, with an increase of 25% in the period between 2000 and 2005, put both rental and home ownership beyond the reach of the poor (Philip 2004). Other challenges that motivated the adoption of inclusionary housing included the insufficient scale of delivery of subsidised and non-subsidised housing; limited housing affordability among the majority of households and the unsustainable nature of the housing subsidy regime, given the scale of the housing demand among the country's growing population; and the costs involved in delivering quality housing. South Africa had a housing backlog of 2.1million in 2013 (Department of Human Settlements, 2014). Embracing the inclusionary housing initiative reduced the construction of low-income housing as the focus shifted towards the development of mixed-income projects.

Targeted households include those earning above R3,500 but less than R10,000 per month for inclusionary home ownership and households earning above R2,700 and less than R7,000 per month for inclusionary rental housing. As noted in the draft policy document, the objectives are to promote social inclusion among the citizenry; achieve a race and class balance within residential developments; provide accommodation opportunities for low- and lower- to middle-income households in areas from which they might otherwise be excluded due to the competitive nature of the housing market; enhance the supply of affordable housing; and mobilise private sector capacity to provide mixed income housing as well as the densification of South African cities. The 20% inclusionary housing requirement translates to an average of 8,800 inclusionary housing units each year. For its part, the government is expected to provide and has been providing incentives to developers. These include tax benefits in the form of a tax credit scheme, acquisition of land by the government on behalf of developers, fast tracking development approval processes for developers participating in the initiative, density allowances and changing use rights, and accelerated provision of bulk infrastructure

and amenities on sites that will promote inclusionary housing delivery. The Blythedale coastal resort inclusionary housing scheme on the KwaZulu-Natal north coast is an example of inclusionary housing scheme in South Africa. The scheme is a 1,000 hectare luxury housing development which includes 12,000 housing units developed by the Elan Group out of which a total of 2,500 units (22%) were set aside for the low-income earners as part of the inclusionary project in the country (Bhengu, 2006). This provides an evidence of partial success in the implementation of inclusionary housing strategy in South Africa.

According to Allen, et al. (2010), the inclusionary housing initiative has promoted a single housing market and over three million inclusionary dwelling units of which about 24% were made available to low-income earners in major South African cities.

4.7.4 England

The 1990 Town and Country Planning Act granted powers to Local Planning Authorities (LPAs) to reject permission for development if the developer's contribution to inclusionary housing is not included. Section 106 of the Act provides that a contemplated development must include a proportion of affordable housing using inclusionary zoning; the aim is to promote mixed or balanced communities. According to Crook and Monk (2011), this contributed to achieving inclusionary housing as all developers had to set aside 25% of the total number of units in their housing projects as affordable housing. These houses become part of the existing stock of inclusionary housing and allocated to the targeted income group on a rental or ownership basis at an affordable price irrespective of housing prices within the defined housing market. Since 1991, the government of England has used section 106 of the 1990 Planning Act to secure a proportion of affordable housing on housing sites over a given threshold size in areas where there is a visible lack of affordable housing. The LPAs have utilized the powers vested in them under this section to promote and sustain inclusionary housing using negotiations and a participatory approach. Targets range between 15 and 20% of new supply and up to 50% in high growth areas such as in the South East and London, since the law is not specific on maximum supply targets. Instead it states that LPAs can demand according to need, but not exceed 50% of the housing supply.

Apart from the obligation to provide inclusionary housing, de-facto extraction of development value is another option pursued in England as a source of private funding for affordable housing. The developer is expected to make a contribution by either building affordable housing at lower cost (but of the same design and quality as those produced at the

prevailing market rate) or letting the housing association purchase them using the social housing grant at existing use value. Alternatively, the developer may provide the land at a discounted price and the housing association may construct the affordable housing using the grant; in lieu of this, the developer may have to make an agreed financial contribution known as a committed sum to the LPA.

In order to offset the cost of these obligations, LPAs have also often allowed higher densities on a specific development site. According to Monk (2010), this allows the developer to receive a “quid pro quo” by being able to develop market rate housing as well as affordable housing units at higher densities than would otherwise have been permitted.

The process of arriving at the value of the developer’s contribution to inclusionary housing is another striking characteristic of the British system. Both the LPA and the developer use the residual valuation to calculate this value. This involves estimating the selling price of the housing, and calculating how many houses can be built on the site which the developers want to buy; the amount arrived at is deducted from the sale price as the contribution costs of providing inclusionary housing. The difference is what the developer is prepared to pay for the land after discounting the share of their affordable housing contribution (Crook et al. 2010). This was made possible by the 1947 Planning Act which nationalized land ownership.

This strategy has contributed to the provision of inclusionary housing in England (Crook et al. 2010; Burgess & Monk 2012; and Morrison & Burgess 2013). For example, 40,000 inclusionary housing units were produced in 2007 and another 48,028 in 2008.

Burgess and Monk (2012) further detail how the strategy has encouraged sustainable use of land in England, through the effective use of brown field sites, i.e., the already constructed inner city. According to these authors, it has also promoted and sustained social justice by enabling the poor to live side by side with the rich even in the most expensive areas of the country. Inclusionary housing development processes include demolition and redevelopment; the design and provision of mixed use development of brown fields; and negotiation, purchase and high density development which according to Morrison & Burgess (2013) have spurred smart or compact city development.

Good examples of inclusionary housing sites in England include the Cambridge Urban Extension Greenfield Site, Newbury, West Berkshire Brownfield Mixed Site and developments in several other parts of the country. Other countries that have embraced the

inclusionary housing strategy include Spain, Canada, Turkey, and Ireland, while examples of cities that have followed this route include Rome, the Rotterdam region in The Netherlands, Munich and Frankfurt. In conclusion, planning has been the major tool adopted to achieve inclusionary housing in England (Morrison & Burgess 2013).

Specific lessons from England's inclusionary housing strategy include among others a comprehensive implementation strategy detailing the goals of the scheme, application requirements for who would be beneficiaries and the providers of inclusionary housing, the definition of affordability requirements and eligibility and incentives for providers. Security of tenure is another important lesson from this experience.

4.7.5 China

The primary objective was to launch an ambitious inclusionary housing project. This was to be accomplished by the state building 14 million rental housing units, while the Ministry of Housing and Urban-Rural Development would build 36 million rental units. However, the achievement of this noble objective was threatened by limited financial resources.

Shortly after the conceptualisation of the plan and in response to the housing price crisis in 2010, the state council introduced China's version of inclusionary housing that is today known as "Peijian". According to Gurran & Whitehead (2011), in order to address the nation's financial constraints in meeting its objective of providing affordable housing and at the same time increase the supply of affordable housing without direct investment from the government, the regulations require developers to provide a certain percentage of affordable housing in all new developments. For example, the Jilin municipal regulation requires developers to include 5% of affordable rental housing in new developments. Other cities like Beijing and Hanjzhou have also adopted the inclusionary housing concept but have yet to codify the requirements through local ordinances.

Unlike the information available in for other parts of the globe, it is not clear what incentives the state offers to developers. The developer directly bears much of the cost of inclusion because in most cases local government does not discount the price of land. It neither offers a density bonus nor provides financial support. Leaman & Groves et al. (2013) note, that, this is why enforcement is somewhat limited; for example, occasional withdrawals of inclusionary rules were noted in Beijing. This is particularly true in the southern area, where land dedicated to an inclusionary housing project has been sold for state gain and in cities like

Hangzhou where in 2012, the municipality withdrew the 10% inclusionary requirement to sell some pieces of land in order to address its decline in revenue.

The inclusionary housing strategy in China cannot be said to have been effective. One major reason is the novelty of the strategy in this part of the world because of the country's long held land rules and beliefs of spiritual attachment to the land. Another reason could be the paucity of land resulting from the problem of overpopulation.

4.8 Lessons from the literature

This section concludes the discussion on historical perspectives of inclusionary housing, its practice globally and the basis for inclusionary housing. It highlights salient issues associated with the practice of inclusionary housing as an approach in assisting the low income earners meet up with their housing needs in the most accessible locations. The objective is to set a framework for inclusionary housing for modification and adoption in the inner city of central Lagos. The application of inclusionary housing is not spatially restricted and it is aimed to address the challenges of housing affordability by the poor. The review suggests that a combination of planning and legal instruments is required to drive inclusionary housing. Such instruments should specifically express the purpose of the program and define the income of the intended beneficiaries, providing a full range of housing choices. Furthermore, successful implementation of an inclusionary housing policy requires that the implementing agent defines what constitutes affordability, low and moderate-income earners; affordable housing price, inclusionary housing developer, median income, and market price as well as the area to be covered by the program and the security of tenure offered to beneficiaries.

Inclusionary housing is a 'quid quo pro', that is, something in return for something else. It entails costs offsets to decrease the burden placed on developers and minimize the possibility of a developer avoiding inclusionary housing because such an arrangement may cause him/her excessive losses. Such offsets could be in the form of land costs, a density bonus, set back requirements, waiving of impact and assessment fees, building permit fees and tap on fees or other incentives provided that the proposed waiver makes the housing more affordable, does not compromise the health, safety or welfare of citizens and that vehicular and pedestrian circulation, storm drainage and the provision of utilities is not compromised.

An inclusionary housing scheme must determine the threshold size in terms of development and the percentage of housing units required to be set aside. Design and building

requirements must be expressly stated; for example, in all the reviewed cases, affordable units must be visually compatible with market rate units in the same development. In the case of Fairfax county, affordable inclusionary units may differ from the market unit in a “covered project” with regard to interior amenities and gross floor area provided that:

- i. These differences do not include insulation, windows, heating systems and other improvements related to the energy efficiency of the project unit.
- ii. The gross floor area of the affordable inclusionary unit is not less than the minimum requirements established by the city plan.

All external building materials and finishes in inclusionary units should be of the same type and quality as in market rate units. This is to ensure that there is no significant variation between inclusionary and market rate housing units. In addition, payment of a fee in lieu of inclusionary housing units is allowed provided:

- a. The developer can show that residents’ housing expenses for an inclusionary housing unit would exceed what a participant or potential beneficiary could pay. Under this waiver, such a fee must be sufficient to produce more units or units that are more affordable to low- and moderate-income families.
- b. The developer can demonstrate that payment of a fee in lieu of development would offer more benefits than construction on site.
- c. The developer can show that as a direct consequence of inclusionary housing delivery they would:
 - i. Be deprived of economically viable use of their property as a whole.
 - ii. Lose money on the development as a whole and demonstrate that the loss is an unavoidable consequence of the affordable housing requirement.

All these provisions aim to ensure that developers are able to deliver on their commitments and are not short- changed in the production and delivery of inclusionary housing.

Furthermore, all the houses must be built and delivered at the same time. For example, in the US, the last building built or delivered must not be the affordable units; this is to ensure that market housing units are not developed at the expense of the inclusionary ones.

Transparency in marketing inclusionary housing units is also essential. In most cases, preference is given to citizens of the city or those presently employed in the city. To ensure that the intended beneficiaries match the target incomes, appropriate inclusionary units must correspond with the income target and household size. This is achieved by stating all the

associated conditions in advertising the inclusionary housing program. In instances where immediate effective demand is envisaged to outstrip supply, the government or its agencies should establish and maintain an equitable process to allocate rights to purchase or rent through the use of a lottery. The inclusionary inner-city housing program in central Lagos must be pragmatic and just in order to ensure that it only benefits those it is intended for.

The success of inclusionary housing in the reviewed cases hinges largely on effective public land ownership, management and administration and the existence of an adequate legal framework. Affordable housing within the inclusionary zoning programs reviewed is segmented for different levels of income of households excluded from the residential market, including homeless people, and includes housing for sale to households with low- to moderate-incomes and social rental housing for households with very low incomes or even temporary housing for those without any income. The study will draw on all of these lessons with modifications to suit the socio-economic peculiarities of the inner city of central Lagos. While the nationalisation of land by the Land Use Act of 1979 represents a veritable legal instrument for the successful application of an inclusionary housing program in the inner city of central Lagos, it is proposed that it be used with caution.

In conclusion, it is clear that inclusionary housing does not equate to rent control or direct construction of low cost housing as presently espoused by the Lagos State housing policy. Rather, it means providing equal opportunities for all to participate in the housing market irrespective of its location. The literature review also revealed that the success of an inclusionary housing programme hinges on a wide range of factors, including participatory governance and political will to implement such a programme, as demonstrated in the United states of America at the initial stage of the introduction of inclusionary housing scheme in the country, when the Fairfax county's ordinance was nullified by the Supreme court. The state was however dogged in getting the scheme implemented by muscling the necessary political will.

To introduce and implement inclusionary housing strategy in the inner city of central Lagos, the state government needs to embark on wide consultation through citizen participation and demonstration of courage and political ability to implement the strategy. Other identified factors, include effective legal and land use planning framework as exemplified virtually in all the reviewed cities. A case in point is that of the United States of America, Sydney and

England which have strong and detailed legal instruments providing adequate backing for the implementation of inclusionary housing strategy in these countries. The study's proposal provides an adequate framework aimed at strengthening the legal provisions for inclusionary housing in the inner city of central Lagos. A strong local economy, efficient land administration and public ownership of land as observed in England and the United States of America have equally contributed to success story of inclusionary housing strategies in these countries. The city of Lagos being one of the few mega cities in Africa can boast of strong economy, though the city's land ownership pattern is characterised with lot of imprecisions such as multiple ownership of land. The study proposes to adequately address this challenge.

The shortage of land within the inner city of central Lagos, high population density, rapid urbanization, and poorly conceived planning regulations as witnessed partly in some of the reviewed cities of China and Sydney paved the way for the exclusion of the poor from the inner city and necessitated inclusionary housing strategies where rentals outstrip the income of many city residents. All these issues point to the need for an inclusionary housing strategy in the inner city of central Lagos.

4.9 Inner city decline: A general overview

One of the reasons for inclusionary inner-city housing in most of the reviewed case studies is to arrest the perceived decline in this part of the city. This section examines this assumption. Classical theorists like Burgess, Haris and Ullman and Homer Hoyt all argue that the inner city is the residential zone for the poor where commuting costs and time are reduced to the barest minimum. However, recent studies have shown that the inner city is rapidly losing its traditional function as a residential zone for the poor. For example, Goodman (2005) observes that the inner cities of Buffalo City, St. Louis, Cleveland, Detroit and Pittsburgh in the US have lost a large proportion of their housing function to commercial and related functions. This has led to the loss of the inner city population to the hinterland. This debunks Plater-Zyberk & Speck (2000), Katz (2002) and Mieszkowski and Mills' (1993) proposition that the natural evolution theory suggests that as household income increases, it will promote 'flight from blight'. This refers to middle- and higher-income groups' flight to suburban areas in order to avoid the problems of central cities like crime, high taxes, and low environmental quality. It reinforces the consolidator theory espoused by Ward (1998) that posits that most low-income migrants would first live as renters in the inner city and later be displaced or willingly move to the city's periphery where rents are inexpensive. Although settlement

quality is generally poor in the periphery, more space can be obtained at lesser cost. Park & Burgess (1974) argue that social change occurs through socioeconomic transitions, with each group replacing the next in an outward spiral. Downs (1997), who defines the inner city as a legally separate community which is immediately adjacent and contiguous to the CBD or the central city of a metropolitan area, maintains that, the known homogenous inner city has become a more diverse city as a result of increased spatial differentiation within its limits. This aptly describes central Lagos inner city which over the years has lost its land to competing and more promising and rewarding uses through the ecological process of invasion and succession as explained in urban land use models. It is synonymous with the principle of 'city contest' put forward by Cohen (1993), McDonogh (1991) and Plotnicov (1987). According to these authors, this principle explains events that invert city land use and structure through symbolic control of city space and land, resulting in struggle and resistance. All of these factors create conflict over access to the well-located land within the city among its inhabitants and uses. Lucy and Philips (2000) argue that the inner city, which they define as an area adjacent to or near a city centre, is rapidly declining all over the world in terms of its traditional function as a residential zone for the poor. They maintain that this is due to suburbanization, which has depopulated inner cities in favour of the suburbs. Edward & Edwards (2010) note that this negates the principles of sustainable land use enshrined in the concept of sustainable development. The growth of cities in developing countries is sporadic and uncontrolled, laying fertile ground for urban sprawl. The number of available houses within the inner city market has also declined, although with spatial variations in quality. The majority of homes are overpriced and the poor are directly excluded from the market.

In the context of this study, the decline of the inner city is twofold, the first being a decline in its primary function as a residential zone for the poor working class and the second the loss of a large proportion of its land to competing uses, further suggesting its rapid decline as a residential zone.

Lee and Leigh (2005) identify the 'back to city syndrome'; a phenomenon described as "flight from blight" by Mieszkowski and Mills (1993) as one of the major reasons why the poor are excluded from the inner city. The city rebound principle was originally coined by Glass in 1964. It posits that more people now desire to live closer to the CBD or in and around the inner city because of its proximity to economic opportunities. This increases competition for available housing in the inner city. Unless policies, rules and regulations are

put in place, the poor will be passive participants in such a competition and will consequently be excluded from the inner city housing market.

Shimmer and Lang (2001) argue that the exclusion of the poor from the inner cities of the US for example is attributable to the city rebound syndrome which according to them is enhanced by the following factors:

- i. Grassroots revitalization i.e., government's gentrification efforts in the inner city, which Lee and Sugie (2005) describe as the "gentrification trend" which allows the backward movement of high- and middle-income groups into the inner city to participate in the housing market. This invariably displaces the poor from some parts of the inner city. Gloss (1964) describes gentrification as the process by which the original poor and working class residents are displaced from neighbourhoods by rising costs and other forces directly related to an influx of new, wealthier residents. Kilmartin (2004) defines gentrification as the process by which higher-income households displace lower-income residents of a neighbourhood, thus changing the essential character of the neighbourhood. In light of these definitions, gentrification entails displacement of the original residents, and the physical upgrading of the neighbourhood, especially the housing stock.

The impact of this process in excluding the poor from the inner city of Central Lagos can be traced to the many revitalisation programs. These include the colonial government's revitalisation projects of the 1920s and during the period immediately following the country's independence in 1960 when the poor area of Oluwole was demolished for redevelopment and the original dwellers were settled in Suru Lere, then a suburb of the city. Furthermore, in 1990 Maroko (a residential settlement adjacent to Victoria Island and Ikoyi) was demolished by the government and more than 30,000 residents of the inner city settlement were forcibly evicted to the suburbs. The settlement was re-built as a high-income private residential estate called Oniru (Nwana 2012).

- ii. Subsequent to the revitalisation programs noted above, the housing market in the inner city became attractive and commanded funds and investment from the private sector that persuaded old residents to sell their properties to the highest bidder as suggested by the rent bid theory. These would obviously be high-income members of society.
- iii. The factors noted in i. and ii. have also contributed immensely to improved security in the inner city which makes it more attractive for the high-income earners that Nwana

(2012) notes traditionally abandoned the inner city because of its obsolete state. Lie & Sugie (2005) observe that, unlike in the past, the inner city is now crime free.

- iv. The unshackling of inner city life from the giant bureaucracies that once dictated everything.

The 'back to the city syndrome' is not restricted to the US. Nwana (2012) and Oduwaiye (2010) observe this trend in Lagos in addition to the factors highlighted above. The commuter zone, which once existed at the outer ring of the city because of poor connectivity between the centre and the outer ring, has created bottlenecks of traffic in the city. The back to the city syndrome is a case of urbanization, suburbanization and dis-urbanization. However, it should be placed in its proper context. While the inner city loses its poor population, studies such as those discussed above have observed that it gains high- and middle-income earners, although the rate at which it is losing the poor outstrips the number of rich gained. This negates the traditional theory that links inner city depopulation to 'flight from blight'. In addition to flight from blight, growing populations, higher incomes and generally cheaper transportation, lead to increased land or housing demand by city residents, spurring them to move greater distances from the places where they work or shop (Perskey & Wiewel 2001). In seeking more land, residents tend to flee perceived or real problems like crime, poor security, and poor environmental quality that are associated with the inner city.

The quantitative decline of the housing function in the inner city may be attributed to ecological theories of succession and invasion which are embedded in urban land use theories. The rent bid theory explains this trend by pointing to competing uses of land in the inner city because of its proximity to market centres and labour. The inner city of central Lagos hitherto enjoyed a good location and political influence, making it attractive to the upper economic echelons of society. Most of the land that makes up the inner city is along the coast. Some parts of the inner city are dominated by high-income earners.

4.10 Inclusionary inner city housing: A global justification

One question that readily comes to mind as this chapter concludes is: why inclusionary inner city housing? Inclusionary housing as reviewed in this chapter does not have spatial restrictions. It could be pursued in urban and rural settings. It can exist in the suburbs, down

town and in the inner city. However, the review suggests that, worldwide, the practice is inner city dominated. Several factors could explain this.

The inner city housing action plan of the city of Johannesburg drafted in 2009 cited the rapidly growing need for accommodation in or near the inner city as one of the numerous reasons why the inclusionary housing program is more visible in the inner city. Population growth in the context of limited supply and low affordability levels translate into effective demand (Okesoto 2013), which is increasingly being met by informal providers in subdivided and sub-let apartments, slums and hijacked buildings and illegally converted commercial properties.

The Lagos state government government's inner city revitalization programs have been found wanting in terms of providing accommodation to the large number of current and potential poor city dwellers in the inner city and this runs contrary to the principle of social justice. For example, the inner city renewal strategy of previous governments in the central city of Lagos exacerbated the exclusion of the poor from the inner city.

Calavita (1997) observes that inclusionary housing is an attempt to reduce increasing residential segregation, the creation of a city under-class and the isolation of the poor from the job market close to the CBD. In addition, the program aims to reduce hyper-segregation and to integrate theory and practice, with practice informing theory and theory guiding practice, and influence urban policy making in ways that will improve the quality of life of those who have little power and few economic resources by bringing them close to where they can optimize their economic opportunities.

Schwartz (1997) submits that the reason for mixing individuals with different income in a single residential neighbourhood is that it has specific "social spin-offs," which allow for the de-concentration of poverty. According to this author, poverty concentration in settlements incurs significant social costs in the sense that it limits opportunities for people within and below their personal circumstances; it also reduces local private sector activities, limits local job networks and employment opportunities, and stimulates high crime levels and social disorder. Locating low-income households closer to where they work creates positive spin offs for the economy.

Article II of the International Covenant on Economic, Social, and Cultural Rights (ICESR) declares housing a human right. It urges all governments to use their political will to provide

an adequate standard of living, including housing, to their citizenry. It is therefore important for governments to adopt regulations that assist low- or moderate-income citizens with housing security. Grooves et al. (2007) laud the propagation of the ICESR II, but observe that financial constraints on the part of governments hamper the achievement of its objectives. Inclusionary housing is thus a feasible option that can be pursued by governments to make this declaration a reality. In similar vein, Wenjing and Binwei (2013) argue that, the basis of inclusionary inner city housing lies in enabling governments to pursue the objective of housing the poor in the inner city without necessarily committing public funds that are generally scarce and demanded by all sectors of society. They add that the adoption of inclusionary inner city housing by government arises from the need to create an economically integrated inner city that is free from social and economic stratification. Inclusionary inner city housing also creates mixed-income inner city neighbourhoods where residents from diverse socio-economic backgrounds can meet and interact. This promotes equal opportunities and indirectly encourages social justice while enhancing mixing and reducing residential stigmatization. Globally, the need for affordable housing has increased in areas around employment and economic opportunity centres i.e., the inner cities but has not being adequately addressed by the public authorities. Nor has the touted market economy been able to address this issue. It is therefore clear that inclusionary inner city housing can help to address the issue of affordable and adequate housing for the poor not only in the inner city of central Lagos, but in most other inner cities within the city.

Adebayo & Adebayo (2000) state that the strategy of providing inclusionary housing around areas of economic and employment opportunities represents a paradigm shift in housing provision. Inclusionary inner city housing offers multiple and direct benefits to the community, the government, investors and the poor. However, its provision in the inner city may be supported by the following reasons:

1. It is easier for business to hire and retain employees who, through the provision of inclusionary inner city housing, live within reasonable commuting distance of the workplace.
2. According to Gurran & Whitehead (2011) and Decker & Varady (2009), inclusionary housing in the inner city would foster economic diversity as a result of the mixed land use activities that are now permissible. In turn, this would enhance social cohesion and cultural diversity.

3. Proponents of inclusionary inner city housing like Morrison & Burgess (2013) and Whitehead & Williams (2011) see it as a tool that is capable of addressing the problems associated with the spatial concentration of poverty in the inner city. They note that the physical concentration of poor households may cause severe problems like joblessness, drug abuse and welfare dependency. It is further argued that income-integrated housing like inclusionary inner city housing will reduce the social pathology caused by exclusive inner city housing.
4. Decker & Varady (2009) submit that it has the advantage of promoting low cost production of economic goods because labour is readily available closer to points of distribution, i.e., the CBD.

In conclusion, the provision of housing for the poor in a good location like the inner city is likely to promote equity and sustainability, since the inner city enjoys the advantage of strategic location because of its proximity to major economic and commercial areas, transportation and communication modes, infrastructure and social amenities (Fitzgerald & Leigh 2002). Furthermore, it offers access to services, and leisure and other amenities with lower time and transport costs in line with the concepts of sustainable development and the compact city.

This chapter discussed the origins of inclusionary housing, the factors that motivated its adoption and the strategies employed to implement inclusionary housing programmes in different cities across the world. Finally, it highlighted the factors that promoted the success of this strategy. The subsequent chapter examines the form and shape of land use in the inner city of Central Lagos, the historical evolution of the inner city and the nature of its housing market and why their import for inclusionary housing strategy in the inner city of central Lagos.

CHAPTER FIVE

MORPHOLOGY OF LAND USE DEVELOPMENT AND HOUSING MARKET DYNAMICS IN CENTRAL LAGOS

This chapter focuses on the historical evolution of land use in the study area (Central Lagos) with a view to explaining how this has impacted on the creation of exclusionary inner city housing and thus residential segregation. It describes how the poor and other social groups are being displaced from the inner city of Central Lagos. The evolution of land use is discussed in three phases; the pre-colonial, colonial and post-colonial periods. Like the previous chapter, this chapter also discusses the factors that have resulted in the undermining of the residential function and the exclusion of the poor from the limited housing market in the inner city of Lagos. The concluding part of the chapter discusses the dynamics of the housing market in the inner city of central Lagos by identifying the major stakeholders in this market in order to determine if the existing housing market is income biased or not or better put if the market is exclusionary or inclusionary.

5.1 Historical evolution of the land use structure and pattern in central Lagos

Lagos evolved during the colonial period as a diverse settlement populated by groups of people of various ethnic backgrounds. This gave the town its diverse character, with increasing social and economic stratification that promote contrasting lifestyles. The historical core of the town, Lagos Island, developed from the four main sub-communities who lived in relatively distinct districts exhibiting distinct economic, social and physical characteristics (Baker 1974). The first was the heterogeneous, small European community, estimated by Baker (1974) as 300 people as at 1901. This community established the physical foundations of the city, which consisted of warehouses and government buildings built along the Marina and around the racecourse. Secondly, the old town of Isale Eko was the larger district and residence of the chief of the town (Oba) which rapidly became overcrowded and was considered unsavoury by the local administration. Thirdly, the town of Saro developed to settle a growing group of educated ex-slaves who were natives of the city but were sold as slaves and returned from Sierra Leone. Until the end of the 19th century, these were the main merchants in Lagos and they built storehouses along the Marina rivalling those of the European merchants (Baker 1974 and Mann 2007). As active agents of Christian missionaries, this group also constituted the first intellectual elite of Lagos, acting as interpreters and administrative assistants. The fourth community in Lagos, the Brazilian

community, descended mainly from freed Brazilian slaves and had various Portuguese cultural attributes symbolised by their names, language and religion and were mostly of Yoruba origin. Most returned with skills they had learnt in captivity (masonry, carpentry, cabinet making, tailoring and smiting) and introduced what came to be known as Brazilian architecture throughout the city, along the coast and in the hinterland (Mann 2007 and Smith 1979). The cultural differences among these groups and imbalanced distribution of wealth shaped the land use form and structure of the settlement. This chapter explores how this affected exclusionary housing practice in the city over the years.

The form and structure of central Lagos' land use provides the basis for its morphology, which has been shaped over the years by different historical phases. This issue is thus discussed under three historical phases:

5.1.1 The Pre-colonial Phase: the period before 1861

The land use structure and form of central Lagos was generally undefined until the period after 1861 when the settlement was annexed by the British, marking the beginning of colonial government in the southern protectorate of the country. As observed by Nwafor (1986), prior to 1861, the area that is now known as central Lagos occupied no more than a third of the overall surface of the island during this period. It comprised of a thick belt of mangrove forest which enclosed its shoreline and acted as a barrier against rip tide silt as well as human penetration. The core was marshy, and consisted of creek and in a few cases, dry land as shown in map 5.1 on page 95. The highest point of the Island was its extreme north west, where the founders of the settlement erected their compound around the 18th century.

Map 5.1: Central Lagos in the Pre-Colonial era



Source: Mabogunje (1962), pp. 306.

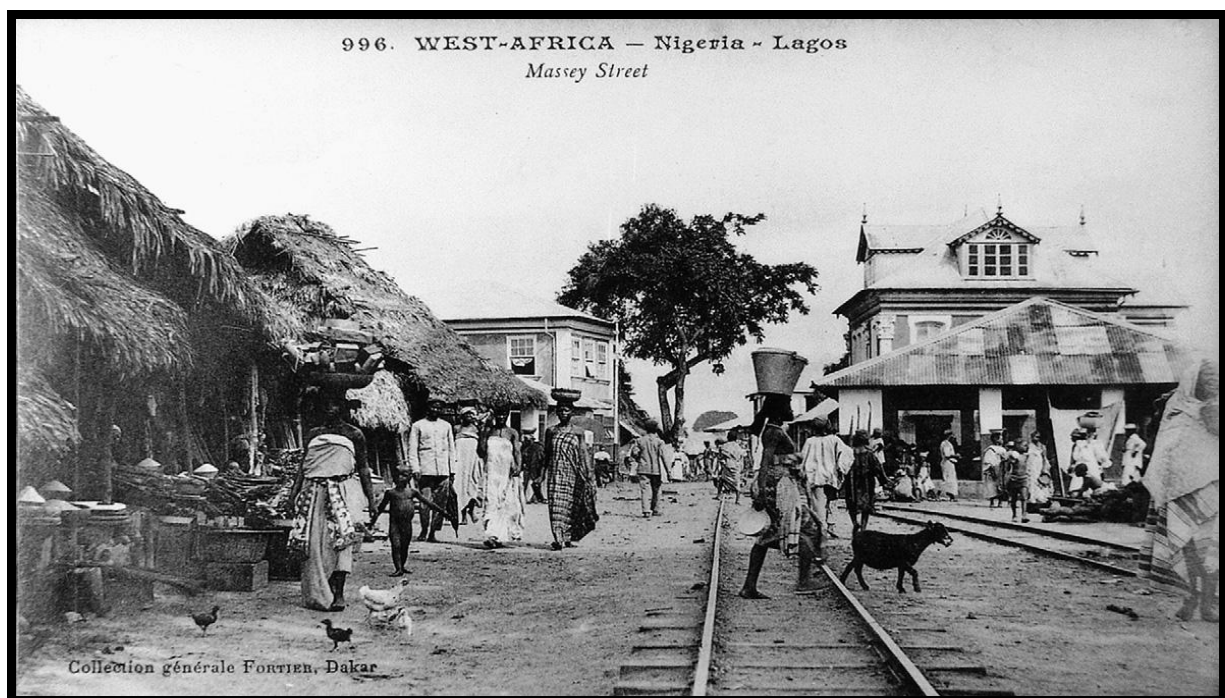
According to Bigon (2007), the founders of the settlement were said to have escaped from the war and political instability that characterized the interior part of the other Yoruba kingdoms in present day South Western Nigeria. The highest point of the settlement was the most prosperous site and was inhabited by fishermen and farmers. The selection of the site close to the coast was largely influenced by their need to live closer to their source of livelihood.

Structurally, the entire land use structure was built around this highest point, which Bigon (2007) claims was later occupied by the Oba's (king's) palace and several palaces of smaller chiefs called *baales*; this formed the heart of the new but rapidly growing settlement. Surrounding the centre were other small palaces of local and lesser chiefs, each with their own group of followers. These two closely related districts, i.e., the Oba's palace and the chiefs' palaces and the built areas surrounding them were collectively known as the 'Isale-Eko' quarter.

According to Mabogunje (1962) and Aderibigbe (1975), three distinct land uses can thus be identified. The first was public land use primarily comprised of the king's and chiefs' palaces which formed the nucleus of the settlement. This could be interpreted as the CBD of the old settlement in line with Burgess' concentric land use model. Another notable public land use identify by Mabogunje (1962) existed on the coastal strip of the settlement which was quite free of native habitation but was used by the indigenes of the settlement, often called 'Isale Ekosians' as a burial ground.

The second major land use was residential, comprised mainly of rectangular shaped houses built with lagoon mud, palm leaves, poles, bamboo, decayed vegetables and clay (see fig 5.1), which according to Agunbiade (1975), was occupied by poor itinerant fishermen, although there is no evidence of these first dwellings in today's central Lagos or any part of Lagos.

Figure 5.1: Houses built during the pre-colonial era that existed up to the colonial period (Massey Street)

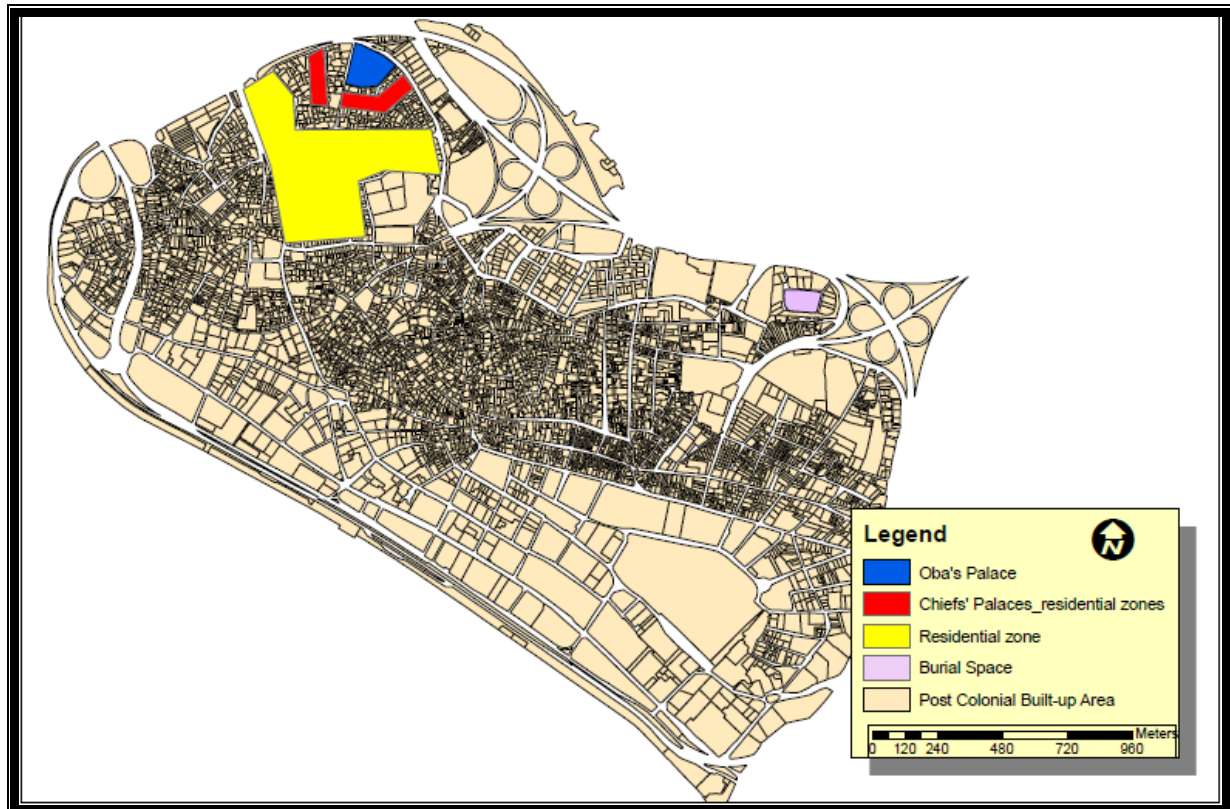


Source: Bigon (2007)

Rooms were generally built to open onto rectangular courtyards. Markets and other economic land use existed close to the Oba's (king's) palace. The flourishing slave trade in the area and the backing of such trade by the then king Kosoko, allowed for a little or no land to be devoted to agriculture/cultivation. However, the prosperity of the settlement during this period allowed for massive development of the Isale-Eko quarter and expansion to the outer rings to present day Idumota, the Faji market and Balogun square. The land use arrangement,

though not absolutely circular due to the configuration of the land, resembles the Burgess concentric land use model in terms of its functional arrangement. Map 5.2 is a graphical representation of the land use structure during this period.

Map 5.2: Land use arrangement in Lagos Island: Pre-Colonial Era



Source: Modified from Mabogunje, 1962.

It is worth noting that there was residential segregation during this period based not on income but on administrative considerations. White colonial administrative government officials, black colonial administrative officials and the natives were made to live separately in different residential zones of the old city. Bigon (2009) reports that there was no segregation between the residences of the few Europeans in the city and the natives whom Lord Lugard was reported to have said were already hopelessly intermixed. It should also be emphasized that the old Isale-Eko quarter constituted the whole of what is today known as the Lagos Island Central CBD, although with some radial expansion. The implication is that this area has been significantly taken over by commercial land use activities as against the predominantly residential activities that hitherto existed.

5.1.2 The Colonial Era: 1863-1955

The British bombardment of Lagos in 1851 and its annexation in 1861 is the period described by Bigon (2011) as the consular period, when the brother of the erstwhile deposed king Kosoko who supported and actively participated in the slave trade was recalled. This period saw the eradication of the slave trade and the introduction of legitimate trade in the old settlement of Lagos, previously called Isale-Eko. The annexation of the colony increased the economic and political roles of the Island and brought about many changes in the land use arrangements and the morphological characteristics of Lagos Island. Auclair (1999) describes the city as essentially a product of the Europeans. This period had extensive influence on the city form and expansion.

The abolition of the slave trade and the evolution of Pax Britannica ushered in a period of relative peace in the city when the British colonial masters became the world police force. New groups of settlers were attracted to Lagos, including repatriates - freed slaves from Brazil and Sierra Leone of Yoruba descent and several hundred Europeans. While Isale-Eko had been populated by a few Europeans traders who arrived before the consular period; the annexation of the Island as a colony led to the creation of four distinct sub-communities, in addition to the Isale-Eko quarter which existed before 1861 (Olukoju 1993). These included:

1. The European residential and commercial quarters

This sub-community was sited along the Island's southern shore, directly opposite Isale-Eko (the oldest and the most populated sub-community). The creation of this quarter marked the beginning of residential segregation along social and economic lines in central Lagos. This quarter along the coastal strip (the area that formerly served as a burial site for outcast members of the community) was predominantly occupied by Europeans who according to Bigon (2009), did not number more than 250 by the end of the 19th century and was absolutely free from native habitation. It was a quarter of great splendour.

2. The Marina Quarter

Mabogunje (1962) states that, like the European quarter this quarter ran along the thin strip of the southern shore. It was a desirable and prestigious residential and administrative quarter occupied strictly by Europeans. The Marina Quarter was created in 1861 by then Consular General William McCoskry and was later extended southward by Governor Glover in 1863 to include the present day Broad Street which was paved in 1863 (Peil, 1991). Bigon (2007)

notes that, the expansion of the Marina Quarter and the paving of Broad Street were achieved by the seizure of land, and relocation and compensation of the original land owners under certain conditions. For the first time in the history of central Lagos, changes occurred in the traditional values of land ownership and land values rose dramatically in the areas around the paved streets, the area which eventually became a European residential neighbourhood (Baker 1974). This is another stage in the historical development of the exclusionary housing market in central Lagos. The objective of the creation of the Marina Quarter was not to promote housing segregation but to prevent the spread of fire which characterized the old sub-community of Isale-Eko opposite the European settlements. It can therefore be inferred that Broad Street, parallel to Marina was a deliberate step to protect European premises against the danger of fire from the north, i.e., Isale-Eko (see fig 5.2).

Figure 5.2: Typical residential building in the European quarters



Source: Bigon (2009)

Nonetheless, this promoted residential exclusion in the Island, a phenomenon which prevails to today. The expansion of the Marina Quarter was not only sustained by the paving of Broad Street, but was reinforced by the promulgation of the 1865 ordinance on roofing materials known as Lagos Acts: An ordinance, which according to Adedibu (1987), aimed to protect the town of Lagos from fire and was enacted on 7 January. This ordinance contributed immensely to exclusionary housing in the inner city of Lagos Central. It prescribed roofing with materials of a non-inflammable nature, especially in the areas situated between Lagos lagoon and Broad Street. Buildings in the specified area had to be roofed or covered with no other material than slate, metal, bricks, files, asphalt, concrete or other non-inflammable substances, covertly promoting exclusionary inner city housing. The majority of the residents

of the area were Europeans who could afford the cost of the roofing prescribed by the ordinance, while most black people were poor and could not afford to buy such materials. Their houses were bought by the few rich, while they relocated to the outer ring where the ordinance permitted roofing with Calabar Bamboo mats, which were less expensive and proved less inflammable than the country thatch roofing material. The rich (mainly whites and in few cases influential blacks) thus appropriated the land of the poor in the inner city.

The discovery by Ronald Ross in 1897, that the *Anopheles* mosquito was the carrier of the malaria that killed several Europeans on their arrival along the coast on the Island, prompted MacGregor (1899-1904) to embark on the gradual elimination of this mosquito through extensive swamp reclamation and further segregation of European residences from those of black people who were assumed to be the medium through which the plasmodium parasite was transferred from one person to another. This led to the dredging of the 25-foot Macgregor canal. The project was supported by the colonial office and further reinforced the housing dichotomy along both economic and colour lines (Bigon 2009; and Auclair 1999).

3. Olowongbowo or Saro Quarters and The Brazilian Quarter

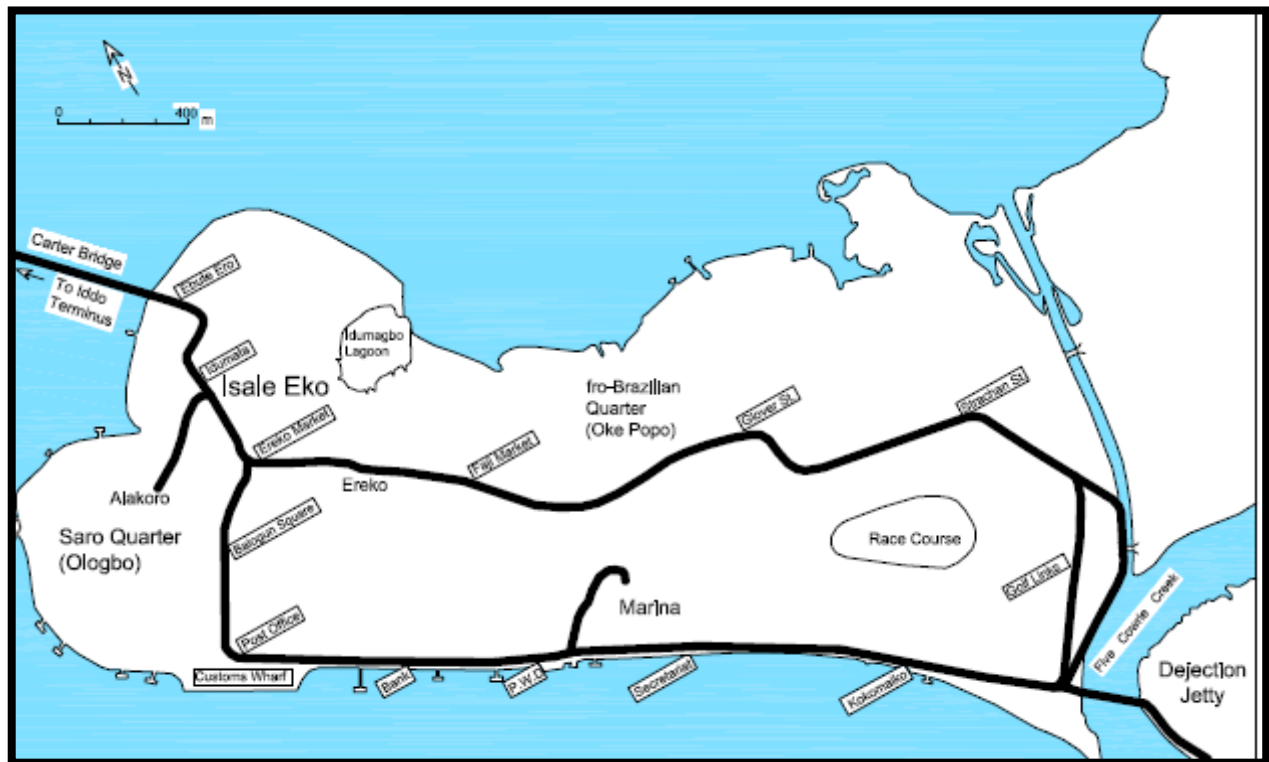
The third quarter was a segregated residential quarter that provided accommodation for freed slaves from Sierra Leone who were probably not Isale Ekosians (Lagosians) but of Yoruba descent. Some came as immigrants from Sierra Leone and they were collectively referred to as “Saros” (Coquery-Vidrovitch 1991). The quarter is located in the South Western part of Isale-Eko (the oldest quarter). This quarter is segregated on a social-cultural rather than on an economic basis.

The fourth distinct sub-community is a residential quarter between Isale-Eko and the Marina. In the view of Home (1974), this was created as a result of the relative peace established by the colonial masters among the various Yoruba fractions in the hinterland, outside Lagos Island. The quarter was intended for repatriates from Brazil and Cuba who tended to identify themselves with the Isale Ekosians. It is the site formerly occupied by Portuguese traders. In 1881, it provided housing for more than 300 households/families. Immediately after 1861, Lagos Central comprised of four quarters that were clustered and densely populated. They were broadly segmented into two main parts by the Macgregor Canal. On one side of the divide were the densely populated African settlements and on the other the European residential area with military and police barracks.

The Lagos steam tramway project (1902-1933) was also used by the British colonial authorities to strengthen informal residential segregation in the city between the indigenous

and expatriate populations (Bigon 2007). It was one of the means used by the British to manipulate Lagos' socio-physical structure and to consolidate residential segregation in Lagos Island, further creating exclusionary residential neighbourhoods on the basis of colour. The tramway only operated in the urban space of Lagos Island in a circular route. The line commenced at Okokomaiko on the Marina, opposite Government House, and ran northwest along the waterfront to the custom wharf. This part encircled Government House, the colonial buildings (administrative and commercial) such as the Chief Secretary's residence, the colonial hospital, public works department and the post office as well as several mission churches, and the residences and private wharfs of European traders, Balogun Street, Ebute Ero and towards the Iddo terminus via Idumota, Ereko market and Carter Bridge. Bigon (2007) notes, that, it was one of the instruments used by the British rulers to promote exclusionary housing for their own political and economic gain. The tram, which only operated in the urban sphere of Lagos Island in a circular path for 31 years (1902 to 1933), consolidated residential segregation. Map 5.3 on page 102 shows that the tramway quite accurately delimited the European residential area, that is, the southern Marina strip, including the administrative and commercial buildings along the track, and then encircled the Race Course, which included European residences, schools and churches. Lagos Island was thus virtually sliced into two areas by the tramline, with the 'privileged' southern area including part of the Afro-Brazilian quarter (Oke Popo) and part of the Saro quarter (around Balogun Square). It simply crossed the Isale-Eko quarter in order to reach Carter Bridge. It should be noted that municipal services were provided in the European quarter but not in Isale-Eko and infrequently in the other two quarters. Independent of the tramway's layout was a deliberate attempt by the colonial government to protect white from black. Indirectly promoting residential segregation through the introduction of Government Reservation Areas (GRAs).

Map 5.3: Lagos tramline routes separating the indigenous residential quarters from the European residential quarters



Source: Modified from Miller, 1958.

It allowed for the concentration of infrastructure in the GRAs, which were largely occupied by the colonial masters. The Township Ordinance No. 29 of 1917 further legalized segregation.

Interestingly, apart from Isale-Eko which now constitutes the CBD of Lagos Central, all the other quarters constituted the inner city of central Lagos. Among the five distinct quarters, the Marina and the European residential and commercial quarters were dominated by Europeans and a few rich blacks, mainly government officials. These two quarters were located to the south of the coast and directly opposite Isale-Eko (the oldest quarter). The concentration of infrastructure and amenities like mercantile businesses, government offices, clubs and other public goods around Marina, one of the European areas, led to a drastic rise in the value of land around the two areas (Peil, 1991). Thus, the area was reserved for the rich and the poor, who originally occupied this area because of its proximity to their economic activities, were excluded. Although these quarters were never officially segregated from the rest, the contrast

between them suggested segregation. Premium importance and priority was given to the Marina and European residential quarters, while the street layout, organization of public and private spaces, and building materials of Isale-Eko, the largest, oldest and most congested quarter, were in sharp contrast.

The Saro quarter was occupied by repatriated slaves from Cuba and Brazil in the medium-income group who were mainly professionals and artisans who had lived in Europe and along the coast of West Africa. As such they could afford permanent and imported building materials in the European style that enabled their homes to exhibit middle class characteristics, whilst the oldest sub-community of Isale-Eko that was mainly occupied by the Yoruba, had houses mainly constructed from temporary materials, such as clay, lagoon mud, palm leaves and bamboo poles. Nwafor (1993) and Olukoye (2005) described the streets of Isale-Eko as generally of soft sand, narrow and often covered in filth.

At the other end of the road lay the Marina and European quarters. Most of the colonial governors like Glover (1864-1872), Pope Hennessy (1872), Moloney (1866-1890), Egerton (1904-1911) and Lord Lugard (1912-1918) spent time and money building these European parts of Lagos Island, simply because they were occupied by Europeans. Isale-Eko, as it was then called had a poor environmental quality and reflected the poor income of its occupants. It is this locality that grew to become the CBD of Lagos Central. As such, the poor fishermen and farmers who hitherto occupied Isale-Eko have been totally displaced partly by the high-income earners and also by commercial and public land uses (Aderibigbe 1975).

Mabogunje (1962) observes that in the period before 1920, the land use structure of Lagos Island occurred in different zones. The innermost part was the old Isale-Eko which existed side by side with the Marina Quarter, though separated by the paved Broad Street. This punctuated the ring-like structure that existed in the pre-colonial era. The new land use form resembled the sector land use model of Homer Hoyt. The ring was further punctuated by the establishment of a rail road running north from Lagos towards Ibadan and Abeokuta.

Other land use activities began to emerge, notably public land use comprising of docks and piers, a prison yard, Government House, hospitals and military barracks all of which were confined to the European commercial and residential districts of the island in accordance with the requirements of trade and profit as espoused by urban land use models and the rent bid theory. These uses began to compete for land space alongside residential use.

The unification of the Northern and Southern protectorates and Lagos' designation as the capital promoted further concentration of economic, administrative and political activities in the Island (Peil 1991 and Baker 1974). This led to a population explosion and necessitated the spatial expansion of the Island; the paved Broad Street corridor became the headquarters of leading expatriates, mercantile firms and many wholesale firms. Commercial use competed vigorously for space along this corridor. Furthermore, industrial uses in the form of factories and other light and service industries were also competing for space in the same area.

Adedibu (1987) and Coquery-Vidrovitch (1991) note that the colonial masters' attempts at slum clearance brought about the reclamation of swamp areas of the Island and the new settlements of Ikoyi and Victoria Island were established between 1900 and 1930. They were seen as offshoots of the European and Marina quarters and were primarily intended to be occupied by government officials who were predominantly white and a few rich black people. These settlements still constitute part of the inner city of central Lagos.

The land use pattern and morphology exhibited during this period between the European quarters of Marina, Ikoyi and Victoria Island and the indigenous residential quarters of Isale-Eko showed significant variation. While the former had a good sense of regulation, and were spacious, planned and well-maintained, the latter reflected the Yoruba freestyle approach to urban space – closed family compounds, narrow access and built along natural pathways.

The colonial influence on land use patterns and formation is highly significant. Europeans' economic adventures during this period brought about massive industrial development in Lagos. This further promoted the migration of people from cities around Lagos which culminated in a population explosion, changing land use and spatial expansion. This period also marked the beginning of exclusionary housing in the inner part of central Lagos. The building of the Macgregor Canal, Broad Street and the Lagos Tramline distorted the seemingly concentric city structure of central Lagos to form a web, hedge-like structure of Homer Hoyt's sector city structure model.

5.1.3 The Post-Colonial Era: 1956 to Date

The period from 1956 to the present day is described as the post-colonial era. It is the period after which the country was granted political independence by the colonial rulers. The land use pattern during this period is a continuation of colonial policies that emphasized low density housing for the elite in locations that are mostly accessible to major employment

centres. The land use morphological expression of the city during this period is not totally different from what it was in the colonial period but the city has the advantage of a random growth process due to its long history of favourable economic activities. Existing land use patterns and the morphology of the city still clearly reflect what it was during the colonial era. According to Aderibigbe (1959), the indigenous elite still occupied the core Isale-Eko quarter, while the educated elite, professionals and government officials moved to occupy the more decent, spacious European residential quarters of Marina, Ikoyi and Victoria Island.

Urban poor migrants, who migrated from the hinterland as a result of Lagos city's status as the new capital city of Nigeria settled in the un-serviced periphery of the city on unsuitable land such as swampy areas and areas designated as industrial sites, simply because of a lack of funds. The granting of independence to the nation state of Nigeria in 1960 significantly impacted the land use morphology of central Lagos. Preparations for independence during the 1950s led to the designation of Lagos as the capital city in 1951. An agency created in 1928, the Lagos Executive Development Board (LEDB) was tasked with the responsibility of redesigning the physical morphology of the city through slum clearance. The aim of the scheme was to prepare the city for its capital status. In 1951, it was tasked with clearing and redeveloping a 70 acre (0.3 km²) triangular block of land which comprises the present day CBD (Peil 1991). This was achieved by the evacuation and relocation of the inhabitants of the Oluwole area of the CBD, an area that was previously occupied by the poor and outcast members of society. At the time of the rehabilitation scheme, occupants were moved further to places like Suru-Lere and Ebute Meta which are far removed from the ring of the CBD and its inner city.

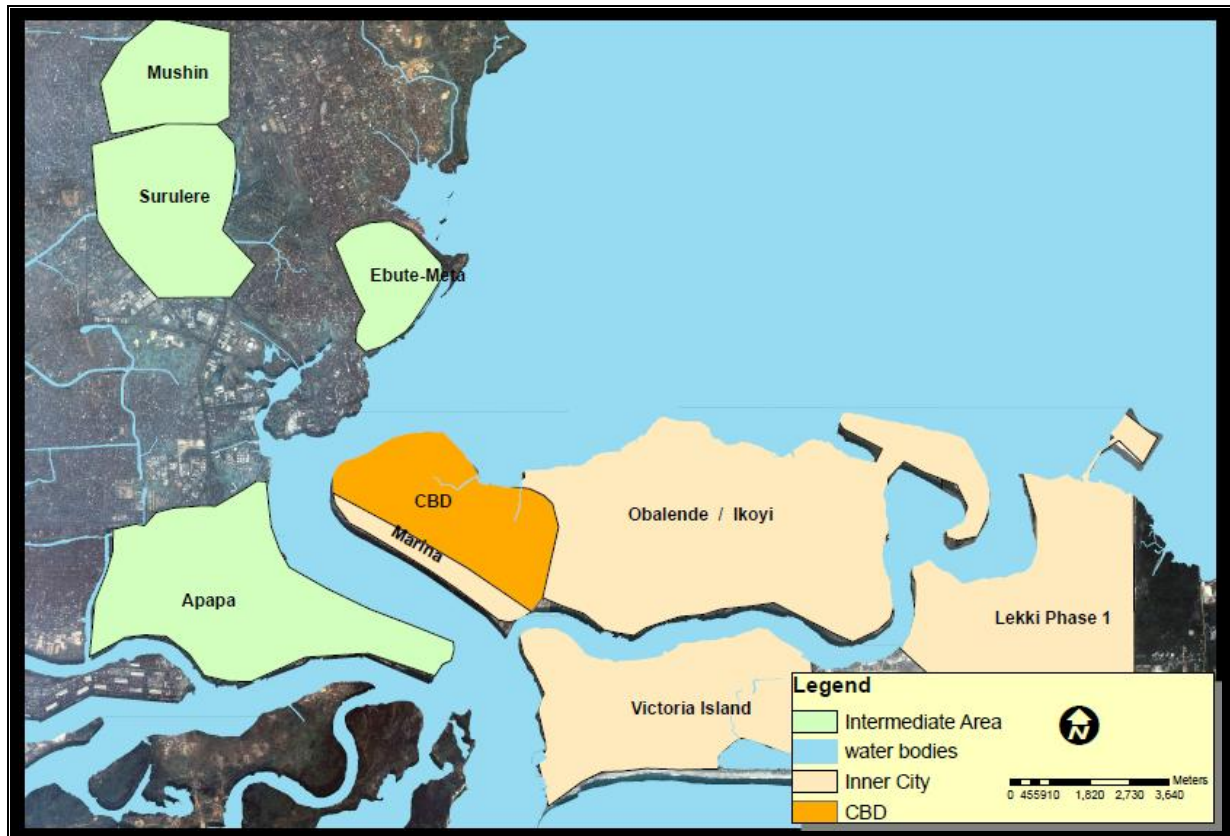
Aderibigbe (1975b) and Adesina (2007) observe that rapid industrial development during the 1960s resulted in a population explosion that heightened demand for land and spatial expansion. This was sustained by the city remaining the political and economic capital of the state of Nigeria. Massive population movement in search of jobs and government appointments and contracts brought about an unprecedented need for land, and saw the expansion of the city beyond what it was during the colonial era. New residential areas sprang up without adequate planning and control of physical development. This led to the emergence of slums outside the inner city. As the city expanded spatially, the CBD became further away from the majority of the population. Health considerations, changes in economic circumstances and administrative re-organization played a major role in land use and

segregation in central Lagos. The emerging morphology of the city during this period can be described as:

- a. The core area:** This comprised the CBD and the inner city. The CBD, locally called Isale-Eko comprised of major retail and wholesale markets like Balogun, the biggest wholesale market where the highest volume of goods in Nigeria is traded (Akinmoladun & Oduwaiye 2004). Other markets include Oke Arin, Oja Oba, Sngross, Idumota, Tinubu and Oluwole. The central mosque of Lagos is also within the core area. The CBD houses the headquarters of Nigeria's major financial and banking institutions, the Oba's palace and the headquarters of Lagos Island. Within the core is the inner city that includes places like Obalende, Ikoyi, Marina, Victoria Island and, more recently, Lekki. Except for the emerging inner city of Lekki, the city comprises more mixed uses than residential land use. National museums, public hospitals, the Tafawa Balewa Square, the State House, and commercial land use activities are located in the inner city.
- b. The Intermediate Area:** The hinterland area is made up of the residential areas created post-independence. Some were planned, for example Suru-Iere and Ebute-Metta, but several others were unplanned. The hinterland can also be described as the intermediate zone and is made up of areas like Yaba, Apapa, Suru-Iere, Mushin and Ilupeju.
- c. The Sub-Urban Area:** According to Akinmoladun & Oluwoye (2007) the sub-urban areas have emerged of late as a result of the massive spatial expansion of the city. Migration to the city resulted in expansion beyond its original size and sphere and this led to the emergence of several other CBDs in line with Walter Christaller's Central Place Theory, because the mono-centric nature of the old Lagos can no longer serve the needs of the teeming population. The immediate rings surrounding the emerging CBDs, that is, the inner cities, were confronted by similar land use and housing challenges to those of central Lagos due to the invasion of residential land by commercial land use and the exclusion of the poor from their housing markets as a result of the affordability issue.
- d. The Planned Settlement Area:** These are newly planned areas which sprang up in the early 1970s, when it became expedient for government to separate Lagos Central as the administrative capital of Nigeria and Ikeja as the administrative capital of Lagos state. Such areas include Ikeja, Ilupeju, Papa Ajao, and the GRAs, etc. Map 5.4

presents a graphical illustration of the various structural formations of present-day Lagos.

Map 5.4: Existing land use structure in Central Lagos



Source: Modified from NARSDA, 2016

This description is similar to that offered by Onibokun (1962). It should also be emphasized that residential land use density in terms of population and building densities and the quality of buildings vary from the core to the emerging sub-urban zone and within the inner city itself. There are also differences in the dynamics of land use planning and environmental quality. In summary, land use development in the city is environmentally problematic due to an acute shortage of well-drained, firm land.

The factors that have shaped land use development and expansion in Lagos Central over the years thus include:

- The decision in 1914 to choose the city as the colonial capital.
- Its location advantage, from its early development as one of the focal centres for trade and commerce in sub-Saharan Africa. Lagos was imprinted with a persistent and striking

disjuncture in housing and living standards between European elites and the African majority (Aderigbe 1975).

- The policy to resettle freed slaves on the Island called the Brazilian quarters; about 7,190 former slaves are said to have been resettled between 1871 and 1888 (Nwafor 1986).

Thus, the changing size and function of Lagos Central can be attributed to the economic processes, demographic changes, and historical and political processes the city has undergone over the years. These factors are still at play and will affect its form in the near future. It is therefore of the utmost urgency that appropriate policies are put in place to positively impact and direct these changes.

5.2 The dynamics of the housing market in the inner city of Lagos Central

This section discusses the structure of the existing housing market in the inner city of central Lagos with a view to determining how it has promoted or inhibited inclusion.

Guran & White (2011) define a market in general terms as a system, or institutional device, for the exchange of goods and services; a set of mechanisms, operations or arrangements that facilitate the flow of information and exchange of value between buyers and sellers. A market scenario allows traders to determine the goods or services that will flow from seller to buyers while payments move in the reverse direction. Informed by this definition, a housing market can be defined as a physical place where housing is brought into a closed place of substitution. According to Morrison & Burgess (2013), it is generally assumed that a market is a venue, a well-defined place such as the Stock Exchange Market of Wall Street (London, UK) or Broad Street (Lagos, Nigeria). However, the description of a market goes beyond space; it revolves around Walter Christaller's Central Place Theory, which recognizes that markets could spread or connect over extensive areas. Unlike other goods' markets, the housing market can be described as a service market. A major feature that qualifies housing as a service product and distinguishes it from other commodities is that it is the consumer who moves and not the product. This makes its market a special kind of market. Housing is generally a spatially immovable, highly durable, multi-dimensional, heterogeneous, physically modifiable commodity. Its durability and cost require that an owner apply for a mortgage and make its extensive rental market practicable and popular. These factors disqualify the housing market from being an all-comers market and render it exclusionary *ab initio*.

The inner city housing market of Lagos Central is extremely complex because of its nature. Not only is there competition for residential space in the city between households or individuals who may use such space for the housing function, but also between individuals and firms who desire such space for other functions. This complexity is best explained by the declining inner city population over the years which resulted from the decreasing housing function.

This renders the housing market in the inner city a competitive one, especially since housing construction in the inner city is limited because of the small number of housing producers, whilst existing firms mainly comprise of unorganized private producers and few organized private ones, with little or no input from the public sector.

The inner city housing market of central Lagos varies over space in terms of form, size and design and its producers and consumers equally differ in terms of age, income and preferences. The housing market is an imperfect one that consists of a set of interrelated and in some cases heterogeneous sub-markets (Nubi 2010). Table 5.1 shows the various categories into which the inner city housing market of Lagos Central fits using different variables.

Table 5.1: The various housing sub-markets in the inner city of central Lagos

Variables	Sub-housing market type
Tenure	Public and private housing market and/or renter and owner-occupier
Quality	Poor and good condition housing
Density	Low and high density
Income	High- and low-income housing
Structure	Formal and informal housing

Source: Modified from Nubi (2010)

All of these variables are subsumed into the following four distinct sub-markets in the inner city housing market of central Lagos:

- i. The poor and good condition housing sub-markets

- ii. Public and private housing sub-markets
- iii. Renter and owner-occupier sub-markets
- iv. Formal and informal housing sub-markets

5.2.1 The poor and good condition housing sub-markets

In this market, housing quality plays a significant role in determining who the active participants are. Housing quality in the inner city varies over space. Good condition houses are found in the old European areas of Ikoyi, Marina, and Victoria Island and in recent times Lekki. The last-mentioned comprises of Lekki Phase I and II, the planned Lagos Atlantic city, Banana Island, and Dolphin Estate. Houses here are generally of high quality in terms of design and construction. This means that they are highly priced, especially because most have been built on land reclaimed from the coast and the lagoon. Houses in this market also offer good location in term of vistas, accessibility and interconnectivity. The prices automatically exclude the poor and moderate- and middle-income groups. They are mainly occupied by the super-rich. Both housing and population densities are generally low. Major housing types include mansions, duplexes and flats.

These houses are in direct contrast to those in the poor condition sub-market that are generally of low quality in terms of design, housing type, structure and access to amenities. This market is characterized by high density in terms of both buildings and population. Common housing types include terrace housing, rooming apartments and a few traditional buildings. The major players are not necessarily the poor, but the housing conditions subject the classification of this sub-market to its nomenclature – the low-income housing market. This sub-market exists in areas like Obalende, the Isale-Eko quarters and Lafajaji.

5.2.2 The public and private housing sub-markets

This sub-market is defined on the supply end of housing. Its structure is defined by the major suppliers which generally include private and public producers of housing. Such producers include the unorganized private sector that Agbola (2007) defined as sedentary suppliers. These groups of suppliers include individuals and households who through personal savings or mortgages built their own houses. The organized private sector has built a good number of houses and offers them to the market for outright purchase or rent (Nubi 2010). In addition, quasi-private institutions who are local developers identify vacant plots or used plots with old, dilapidated buildings and redevelop them into multi-dwelling units. All of these suppliers

constitute the private housing sub-market. The public housing sub-market is principally made up of public housing construction. It comprises houses constructed through public policies and funds. The number of houses released into the sub-market by this sector is relatively insignificant in the inner city of central Lagos because of the built-up nature of the city and difficulty in acquiring land for public use.

Recently, government policies relating to housing provision in the inner city have begun to embrace the new paradigm shift in housing provision where the government agrees to a partnership deal with foreign, multinational housing producers. This may involve the reclamation of coastal land in and around the inner city and houses being built on these reclaimed lands. The increasing demand for housing in and around the inner city has provided impetus for this process. The Lagos Atlantic city project (see plate 5.1) located in Victoria Island, Ikoyi towers and the Ilubirin housing scheme are such examples. The cost of delivering these housing projects is generally extremely high and it remains a market for the super-rich and inadvertently excludes the poor.

Plate 5.1: Ongoing Lagos Atlantic City project in Victoria Island



Source: Field survey, May 2016

5.2.3 The rental and owner-occupier market

Another sub-group in the inner city housing market of Lagos Central is the rental and owner-occupier market. The former is far larger than the latter. Nubi (2010) estimates that more than 80% of the housing market in the region is made up of rented houses. This also varies over

space in the inner city of Lagos Central, where a larger proportion of the rental market is found in the oldest areas and in places like Obalende, Lafiaji, and Isale-Eko. It is more popular in the emerging new supply in the region, especially in the newly constructed houses in Lekki Peninsula. The rental housing market is characterized by varying housing sizes, design and quality with tenants' leases normally spanning 12 months.

The owner-occupier housing sub-market is generally unpopular in the inner city of central Lagos. Occupants of such houses are usually individuals who built or inherited their houses and thus became permanent owners. However, an owned dwelling in the inner city is potentially an important asset in the household portfolio and rental status significantly changes the portfolio because of the high economic rental value that such property may offer either when leased out on a long term, rented out on a short term basis or out rightly disposed off. In light of Nubi's (2010) estimate that rental housing in the inner city of central Lagos comprises more than 80% of the total housing market, it can be inferred that owner-occupier houses make up less than 20% of this sub-market.

5.2.4 The formal and informal housing sub- market

The housing market in the inner city of central Lagos can be further sub-divided into the formal and informal housing sub- markets. Nwana (2012) notes that this market classification is based on the structural characteristics of the housing market in the inner city of Lagos Central.

The formal market is a housing sub-market sector where available houses are owned or formally rented by a household that has legal title to the unit based on a leasehold, rental or freehold basis. Housing units in this market comply with building codes and other physical planning specifications. The formal housing market is highly exclusionary because of the high prices the market structure commands. Residential mobility is not popular in the formal market in the inner city of central Lagos because the cost of movement in this sub- sector is relatively high.

The informal sub-housing market is often referred to as the unconventional housing market that exists as a result of the inability of the poor to access formal housing. It is a housing market where the poor seek unconventional and somewhat substandard solutions to their desperate desire to live in the inner city and address their housing affordability problem. Good housing in the inner city of Lagos Central is expensive. Since housing operates within a

wider market, those most likely to be left out will be those who have the least resources – low-income earners – who are forced to find solutions that enable them to live where they can which in most cases, is unsuitable accommodation characterized by overcrowding. These solutions in all contexts are illegal and may include the occupation of land/housing without due permission from the owners or the due process of land division. Houses in the informal market are mostly makeshift or abandoned houses that are substandard, made from poor quality materials, and are dilapidated and generally temporary in nature. Such houses are mainly found in the old Isale-Eko quarters, Lafiaji and Obalende. Multiple-occupation is the norm and includes those occupying shops, marginal land and public open spaces such as under bridges and set-back spaces between major canals like the Macgregor Canal. According to Monkkonen (2013), residential mobility among consumers of the informal housing market is generally high. This is so because the poor will normally make multi-step transitions through different sub-markets over time, regularly changing their housing characteristics in the same geographically fixed location.

Housing developed and sold through the formal market is not affordable for the vast majority of city dwellers. However, most of the houses in the informal market are generally below minimum required standards, design size and floor area and are characterized by multiple occupancy and slumlords. The growing, sustained desire of the poor to live closer to places that offer economic opportunities, motivated by their survival instincts, places enormous strain on the provision of affordable living spaces in the inner city of central Lagos. Faced with limited affordable housing alternatives, it is no surprise that the majority of the poor settle for improvised homes on the periphery of the formal housing market. Typically, slums and informal settlements exist within the inner city and in patches in the immediate rings outside it. The informal housing market in the inner city evolved due to the fact that the formal inner city housing market's operations and rules deny the majority who desire to live in the inner city – the poor – access to the housing market. This market evolved to fill the housing exclusion gap created by the formal housing market in the inner city of Lagos Central. Active participants in the market live on public land and frequently on private land under dispute, swampy areas and areas prone to floods. Slum settlements like Makoko and Ajegunle are slum housing markets that were created as a result of the housing affordability quandary in the inner city of central Lagos. It is also not uncommon to find individuals sleeping in shanties overnight in makeshift buildings within the inner city. Some regularly sleep in shops, kiosks and under bridges and on marginal land as such replacements for

housing are provided at a cost that low-income households can afford. Such shelter is rarely healthy or comfortable. Thus, a sizeable proportion of the population occupies illegal houses in the informal market.

As noted above, a housing sub-market is a collection of all dwellings over a given space, whose myriad attributes, though different are evaluated by demand and supply as being closely equivalent. The inner city housing market is distinguishable from other types of markets by a number of factors, including its location attributes which greatly affect demand, market value and supply; proximity of the inner city market to economic opportunities – the CBD and public services distinguish this market from other housing markets; and the ease of accessibility of desired destinations around the city.

As noted above, the market dynamics/structure in the inner city of central Lagos have not led to mixed communities in terms of socio-economic characteristics. The analysis shows that households that live in the inner city of central Lagos are not randomly distributed over space but tend to cluster together with others of similar economic status either through deliberate housing sub-market choices or out of necessity due to a lack of alternative options. The existing housing market structure of the inner city promotes income segregation. There is thus an effective, rational housing market in the inner city of central Lagos, although the local sub-markets are tilted towards neo-liberalism, an individualistic capitalism.

The next part of this chapter discusses the various forces that shape the inner city housing market in Lagos. Like any other housing market, it is shaped by:

- i. Demand;
- ii. Supply; and
- iii. The price mechanism.

5.3 Housing Demand

George et al. (1991) note that the urban economic literature on housing classifies demand into four categories, namely, demand for housing services, demand for the individual attributes of the housing package, demand for owner-occupier housing, and demand as expressed by the spatial allocation of households. All of these characteristics are visibly expressed in the demand for housing in the inner city of central Lagos. Demand for housing is affected by a wide range of factors. According to Nubi (2010), demographic factors and household income are the two major forces that shape housing demand in the inner city housing market of

central Lagos and have created a demand surge. Coupled with the limited available space in the region, these factors restrict further supply of housing as supply cannot keep up with demand. This leads to sharp price increases which are sustained over a long period of time. In turn, this trend determines who can exercise effective demand, leading to an exclusionary housing market.

Demographic factors, which are key in shaping housing demand in the inner city, are medium-term factors. Changes in household size, structure and composition can affect housing demand in the inner city. Interconnectivity exists between income and demographic factors. For instance, Aluko (2011) and Nwana (2012) report that the level of housing demand depends on a household's permanent income based on the current and expected future income stream, which includes its stock of wealth. According to Monkkonen (2013), this largely depends on age and the household's life cycle. Given expected permanent income, borrowing in the younger years, saving during the middle of their lives and using these savings in later years will largely determine how much the average household in the inner city of central Lagos would be willing to spend on housing.

In line with the classical position of urban economists like Mingo (1961), Alonso (1964), Muth (1968) and Evans (1973), housing demand in the inner city of Lagos is a function of the time taken to travel to the city centre. Glasser (2013) notes that, in deciding where to live, households take into consideration the time it will take to travel to and from work each day. Households demand housing in the inner city as a trade-off between the journey to and from work and housing expenditure. According to Bento et al. (2009), the combination of all these factors affects the inner city housing market because its accessibility advantage makes it a highly competitive market and in turn skews it in favour of the rich. The high price of housing in the inner city makes this market exclusive to the rich, while poor households are almost totally excluded from exercising effective demand. They are more likely to participate as renters which allows for greater residential mobility.

5.4 Housing Supply

Supply is another element which shapes the housing market. Housing supply in the inner city housing market is limited because of the small land area of the city. Major suppliers include the informal private sector, the quasi-private sector and the public sector. Land and physical planning policies are major factors that affect the supply of housing in the inner city housing market. Land ownership, availability and accessibility are the key elements which affect the

supply of housing in this market. The city is spatially restricted but enjoys location advantage. This means that there is a high level of competition for land on different fronts, especially between housing and other land use functions. This results in high land prices in the inner city and in turn releases land to the highest bidder which in most cases has been other land use functions rather than the housing function because of the ability of land use activities like commerce to pay competitive prices. This has a huge impact on the quantum of land which the market makes available for housing delivery.

Town planning policies on zoning regulation, control and enforcement also impact greatly on housing supply in the inner city. Oduwaiye (2010) notes that the weak town planning policies negatively impact the quantity of land available for the housing function in the state's inner cities. Cases of illegal conversion of land and buildings from residential to commercial use are rampant in the inner city. This reduces the supply of building and land for housing in the inner city and impacts negatively on housing supply.

The increasing price of housing in the inner city over the years has been a motivating factor for increased housing supply. However, these higher prices are in most cases beyond the reach of poor and moderate-income groups. The houses supplied vary in terms of design, type and quality over space. They include the aged, dilapidated, poor quality terrace houses that characterize the Isale-Eko quarters, Lafiaji and Obalende. In contrast, beautifully designed, good quality and spacious housing units exist on the other side of the inner city, mainly in Victoria Island, Ikoyi, Marina (the old European quarters) and the Lekki axis. While the housing stock is heterogeneous, there are diverse tenure arrangements.

Housing size is a function of lot sizes which also vary over space. The indigenous part of the inner city is characterized by housing units with small rooms as a result of the limited supply of land in this part of the inner city. This leads to overcrowding. In contrast, in the European quarters, Ikoyi, Victoria Island and Lekki axis, houses are built on big lots, suggesting low population density and a low occupancy ratio. Another peculiar characteristic of housing supply in the inner city of central Lagos is the presence of multiple landlords, especially in the indigenous part of the inner city. The level of housing supply could be said to be low compared with the expressed desire of those that work in the CBD to live in the inner city.

5.5 Housing Pricing

Pricing is another key element of the housing market. It is the interplay of the demand and supply forces. The complexity of the inner city housing market of central Lagos means that certain forces shape housing pricing. Youny (2003) Boa (2004) and Glasser et al. (2013) identify land acquisition costs, development costs, marketing fees and developers' profit as the factors that shape the cost of housing; all these factors determine housing pricing in the inner city of central Lagos. The shortage of land in the inner city increases the cost of land and these costs are added to housing costs; this is primarily responsible for increased housing prices in the inner city.

The derived demand factors identified by Alonso (1964) and Muth (1960) also affect housing prices in the inner city of central Lagos. Muth (1971), White (1975) and Manning (1988) propounded the derived demand theoretical model of the housing market alongside Alonso's rent bid theory. They posit that land is the derivative demand for housing services and that the land price is determined by the housing price. High demand for housing in the inner city of central Lagos motivates housing supply and creates increased derivative demand for land or existing buildings. Increased derivative demand directly pushes up the prices of land and/or existing buildings which are passed on to the housing price.

Huany (2005) and Qu's (2005) mutual causation factor model posits that housing price and land price have a mutually causal relationship. From the demand end of housing, rising housing prices lead to an increase in land prices. However, from the supply side, the land price is a factor in a housing price increase. The cost of housing in the inner city of central Lagos is a function of the cost of the available land and/or existing buildings.

Economic fundamentals such as the interacting forces of demand and supply also affect housing pricing in the inner city of central Lagos. The wide gap between housing supply and housing demand in the inner city causes high pricing of housing. Demand is higher than supply in this housing market; this creates scarcity and promotes persistent price increases.

Demographic changes, per capita disposable income, population size and structure, the unemployment rate and housing vacancy rates are other factors which affect housing prices in the inner city of central Lagos.

The housing structure in terms of size, style, design, finishing, lay-out and internal amenities also impacts significantly on housing prices in the inner city of central Lagos. Place and

space characteristics in term of location are also significant. The inner city's proximity to employment opportunities, shopping and leisure centres and the availability of neighbourhood amenities and access to local retail and other services affect the price of housing in the inner city of central Lagos. Finally, agents and developers' activities also have an effect.

In summary, this chapter traces land use in Lagos Island from 1863 to date in order to place the housing exclusion of the poor from the inner city of central Lagos in a historical perspective. It also analyses the nature of the inner city housing market of Lagos Central and identifies the major participants in this market as well as the forces shaping it with the aim of determining how this has affected the participation of the poor in the housing market.

CHAPTER SIX

LAND USE REGULATION AND HOUSING POLICIES IN LAGOS

This chapter discusses prevailing housing policies in Lagos with a view to appraising their adequacy or otherwise in providing housing for the poor in the inner city of central Lagos CBD. It reviews government policies over time in the development of the inner city of central Lagos with the aim of evaluating such policies, and interrogating how they have impacted on housing provision and delivery and whether or not they have promoted housing exclusion. The framework for the regulation and control of land/building uses and development is also one of the foci of this chapter because, as established in chapter four, if properly harnessed and channelled, the instruments of physical development control have the ability to promote inclusionary housing. The chapter also assesses the extent to which the physical planning framework has affected the supply of housing and land for the preservation and expansion of the housing function in the inner city of central Lagos.

6.1 The Land Use Development and Control Mechanism

The aim of land use development and building control mechanisms is essentially to prescribe minimum standards for the development of both land and buildings. Section 3 (4) of Nigeria's Urban and Regional Planning Decree of 88 of 1992 defines development as including land use change; as a rule it is therefore subjected to the development control mechanisms of the state. Land use development and building development regulation mechanisms are thus the regulatory procedures for controlling land use activities and building development in line with set plans. The physical planning agencies have the responsibility to ensure that development and building/land uses conform to existing plans like development guide plans, and master and regional plans. In addition, urban planning using development control and regulations plays a role in ensuring the delivery of sufficient and affordable housing through inclusionary housing, also known as 'inclusionary zoning'. Inclusionary zoning is an intervention to provide affordable housing for the poor, an anthology of interrelated legislative and administrative instruments and techniques designed to preserve control, conserve and distribute land in the interests of the general well-being of the community and that of individuals. The physical development control instrument has the ability to control the quality, look, use and arrangement of buildings and other facilities so as to guarantee economy, convenience and visual appeal. Thus, physical development control instruments such as building codes and standards, zoning regulations on height and uses, and

density control can be effectively used to direct and promote development in a particular direction and discourage same in another direction. For example, the working population's concentration in the inner city of New York City was achieved through development control; density zoning was promulgated as far back as the early 18th century (Halpern 1978). This culminated in the development of the great Manhattan building (its associated problems notwithstanding), i.e., the Equitable building built in lower Manhattan, New York with 45 storeys. Halpern (1978) reports that, if fully implemented, the New York City density development control measure of 1916 which increased the Floor Area Ratio (FAR) of development in and around the inner city, would have succeeded in motivating housing production that would have accommodated 77 million people and 34 million people in the inner city and the CBD, respectively. Planning regulations can therefore be seen as an instrument of both social control and regulation. As noted in chapter three, the success of inclusionary housing largely hinges on physical development and land use control instruments. Furthermore, a significant relationship exists between land use development and physical planning control. The adequacy or otherwise of development control regulation significantly affects the quantity of land or space made available for a particular use in any location.

In Lagos, colonialism brought with it a modernist perspective on development with a focus on strict adherence to zoning regulations, the separation of land for different uses and the need to adhere to the stringent requirements of the planning system. These measures were supported by a development control machinery which aimed to control the use and development of land.

Like other traditional settlements in Nigeria, prior to the advent of colonialism, the spatial development of Lagos was regulated through traditional rulers. While there were no precise written regulations, every form of development required prior approval by the family and the community at large through the traditional rulers. Aluko (2011) observes that although physical development control was scanty, rudimentary and amorphous, segregation along any lines rarely existed.

Modernist planning emerged in 1863 with the promulgation of the 1863 Town Improvement Ordinance of Lagos, the first planning ordinance aimed at controlling development. This was followed by the Lagos Township Ordinance No 29 of 1917 which legalized the segregation of the European residential area from the African housing area. The 1928 Township

Ordinance paved the way for the first planning agency, the Lagos Executive Development Board (LEDB) that later became the Lagos State Development Property Corporation (LSDPC), now a major producer of public housing in Lagos State. Aluko (2011) and Ogu (1999) observe that physical development control and regulations during the colonial period were effective and goal-oriented. However, Aduwo (1999) and Ogundele et al. (2011) are of the view that the government that emerged after colonialism not only promoted residential segregation but demonstrated much laxity in planning administration and development control enforcement. Aluko (2011) maintains that the new government cherished a planned and regulated environment, but lacked the political will and technical capacity to pursue this objective. Land and buildings were indiscriminately converted with no recourse to development regulations and land use controls. Rather than ensuring that developers abided by the rules, the government encouraged land conversion as a means of revenue generation. This in turn encouraged the succession of residential land use in the inner city of Lagos by competing uses like commercial use, which in most cases can afford the high rentals caused by both legal and illegal succession of residential land use by commercial land use. This creates housing scarcity and incidental higher prices for existing houses and inadvertently enhanced the exclusion of the poor from the inner city of central Lagos.

Building and land use conversion became the order of the day and government charged exorbitant fees for conversion, claiming that this discouraged such conversion. However, over the years this has not discouraged developers but rather increased land and building costs. In retrospect, the government acknowledged the flaws in its policy. In May 2009, it prohibited and suspended formal requests by developers for change of land use. However, land redistribution as the policy objective behind the new approach remains elusive. Developers have since reverted to illegal conversion of building and land uses and have got away scot free as a result of weak enforcement. The residential/housing function and the poor are the most short-changed in the inner city of Lagos Central.

Land use and development control in Lagos has been influenced by and shaped along the lines of Britain, her colonial master. This shapes the planning concepts, philosophy and legislation that shape current urban planning laws in the city. Development control in Lagos has been applied through a series of Acts and laws, including the Lagos State Town and Country Planning (Building Plan Regulation of 1986), the Lagos State Urban and Regional Planning Edict No 2 of 1998 and the Urban and Regional Planning Decree No 86 of 1992, amended as Decree No 18 of 1999, all cloned from the former colonial power's supposed

best practices. Enforcing these laws remains one of the greatest challenges confronting the state. Aluko (2011) identifies poor planning laws, poor perceptions of the law by members of the public, the incompetence of the available human resources and inadequate human resources as some of the critical challenges confronting physical planning activities in the city of Lagos. Louis et al. (2007) identify the population explosion, governance failures, inadequate land administration and non-adherence to the proposals and general requirements of development plans as problems confronting physical planning regulation in the city. The lack of co-ordination among the various planning agencies promotes conflict and overlapping spheres of jurisdiction. Other factors inhibiting the efficiency of the planning mechanisms in the city include the emphasis placed on economic planning rather than physical and social planning by government. Political interference is another major factor inhibiting physical planning performance. By virtue of their establishment, the planning agencies are subjected to excessive political interference because they are seen as appendages of the government whose staff are hired by the government and as such could also be fired, especially when they fail to abide by the bidding of politicians. Inadequate funding is another factor as most planning authorities in the city lack the necessary equipment.

The state's physical planning administration and development control activities are currently regulated by the Urban and Regional Planning Law of 2010. This decree covers the administration of physical planning, urban development, urban rejuvenation and building control in the state. It brings all planning activities and administration under the control of the Ministry of Physical Planning and Urban Development headed by a commissioner. As prescribed by the law, three agencies fall under this ministry and are headed by officials designated as General Managers. The three agencies are the Planning Permit Authority (PPA), the Building Control Agency (BCA) and the Urban Renewal Agency (URA). They are responsible for the implementation of physical development control and uses of land. Among other things, they are tasked with carrying out city renewal and redevelopment, the determination of applications for planning and granting permission for all development activities including change of use, the design and formulation of various plans such as development plans, master plans, planning schemes and land use plans, and land use zoning.

The PPA is responsible for the receipt and consideration of applications for development permits including applications for change of use and demolition of structures. It is made up of the District Planning Permit Office and the Local Planning Permit Office. The BCA is responsible for ensuring that developments conform to approved standards and that materials

of appropriate quality are used by developers. It also operates at the local level through Local Building Control Offices. The URA is responsible for urban regeneration, renewal and urban redevelopment in the state, which entails redevelopment of both the CBD and the inner city of central Lagos.

The need to maintain functional and even development within the city's built environment, allow for orderliness and efficiency in the operation of the city and promote all-inclusive city growth and development necessitated these administrative arrangements. However, Ayeni (1977), Marouis (1961) and Puiten (1966) observe that despite the good intentions and efforts of several governments, the city expanded in a haphazard manner with little or no coordination between employment opportunity centres (CBDs) and areas offering affordable housing because of the lack of a comprehensive development plan that is capable of guiding physical development from the start. In an attempt to overcome this, the state formulated strategic plans for the CBD and the inner city such as the model city plans. The authors conclude that weak municipal planning has led to high land values in highly accessible areas like the inner city of central Lagos. This resulted in the consistent allocation of sites to the rich elite, perpetuating colonial land use patterns. Aluko (2011) and Nwana (2012) note that this issue remains unresolved.

Unlike what occurred in other parts of the world like Britain and the US, where the planning administrative system and planning control mechanism have been used to achieve inclusive cities and inclusionary housing in and outside their inner cities, planning mechanisms in the city of Lagos have failed to:

- i. Create mixed communities.
- ii. Provide sufficient land or space for housing in the inner cities of its several CBDs.
Rather, the system has encouraged changes of use of land/buildings in the inner city that are favourably disposed to commercial use because of government's aim to generate revenue.
- iii. Create un-sustainable development patterns and failed to ensure a sound environmental morphology in the city. The city thus lacks urban space efficiency.
- iv. The existing building regulations in the city do not give any consideration to the capacities of the residents.

The implication is that residential developments now exist along the lines of income and social strata which promote an exclusionary housing market. Space allocation for housing in

the inner city is generally limited and is skewed in favour of the rich, while the continuous and unabated outward movement of the poor from the inner city to the suburbs creates urban sprawl which runs counter to the principles of sustainable development.

Rather than reducing settlement class stratification, physical planning and development control mechanisms in the inner city of central Lagos have promoted it by allocating land for uses that encourage it. Instead of being organized, the city's form and growth has become amorphous over the years, and rather than being diffused, property is socially and spatially segregated.

In order to achieve the goal of inclusionary housing policy in the city of Lagos and reduce the distance between home and work, address increasing succession of residential land use by commercial land use in the inner city of central Lagos, and prevent unrestrained land use development, a single, overarching, non-partisan policy on physical planning and land management should be adopted. This would bring order to the current fragmented and haphazard development in the city. Planners and planning agencies should formulate and apply laws that are capable of achieving developmental justice and equity.

6.2 Housing policies in Lagos

A policy is a conscious system of principles that guide decisions and secure rational objectives. Over the years the state has formulated a wide range of policies aimed at tackling the myriad of housing problems. However, UN-Habitat (2006) concludes however that no city in Nigeria has suffered more pronounced housing failure than Lagos. One of the basic challenges confronting the city of Lagos is providing affordable housing to its teeming population. This section of the chapter reviews the state government's housing provision policies with an emphasis on housing delivery for the poor in the inner city and examines whether or not these policies have been able to meet the needs of the majority of citizens.

The government's housing policy is generally tailored to meet the specific housing needs of the various income groups in the city. It is premised on the realization that the city is confronted by significant housing problems and suffers from both quantitative and qualitative deficiencies. Housing affordability is one of several housing problems and state policies have sought to minimize its effects. The various housing policies of the state government over the years can be broadly categorized into supply and demand side policies.

More emphasis is placed on the supply side than the demand side because of the state's desperate measures to increase the quantity of housing stock in the state.

The supply side state housing policies aim to increase the quantity of housing stock in the housing market. The goal is to directly or indirectly introduce more houses into the market so as to reduce the price of housing units and make them affordable to all segments of society. Government supply side policies include the following programs:

i. Direct construction of housing units

Here the government assumes the position of direct developer, having realized that self-built housing in the city is very difficult to achieve among the majority of Lagos residents.

According to Omole (2001), the government as a developer of housing dates back to the colonial era, when the colonial government directly engaged in the construction and provision of houses for expatriates and senior indigenous staff in Government Reserved Areas (GRAs) and African quarters. This accelerated in 1928, when the Lagos Executive Development Board (LEDB) was created with the order to redevelop the inner city of central Lagos that was gutted by fire and affected by the bubonic plague that broke out in 1926 and resettle those affected in the then suburbs of the city. According to Adedokun (1982) and Fadahunsi (1985), this agency that later became the Lagos State Development Property Corporation (LSDPC) constructed and delivered a total of 4,502 housing units between 1955 and 1978, made up of executive housing units, medium-income housing units and high-rental housing units in suburbs of the city in places like Surulere, Isolo and Ogba (Abiodun 1988).

More than 70% of the houses supplied under this program were for high- and medium-income groups and none were built in the inner city because of the high land value which the location commands that may indirectly increase the cost of the publicly provided housing units. The civilian administration that held office between 1979 and 1983 proposed to build 200,000 housing units that would cater for all spectrums of society; however only 66,000 units spread across 16 housing estates were actually built (Ilesanmi 2009). From 1983-1993, the state housing development agency, Lagos State Property and Development Corporation built a total of 21,630 housing units comprising of 12,072 (56%) low-income units, 8,798 (41%) medium-income units and 760 (3%) high-income housing units (Akinmoladun and Oluwoye (2007); 270 of the high-income units were built around the inner city of central

Lagos. This suggests exclusionary housing practice in the inner city of central Lagos even within the public sector housing market.

Despite these attempts, scholars agree that public housing provision in the city of Lagos is still highly inadequate. For example, Nubi (2011) and Nwana (2012) concluded that more than 90% of housing supply in the city is still produced by unorganized suppliers and the organized private sector, with 10% provided by the government. They argue that government-led housing provision is unsuccessful in housing the majority of citizens simply because public resources have always been insufficient to cope with the scale of new housing demand. Ibem (2011) notes that public housing is too expensive and only 30% of the city's population can afford it. Ibem (2011) adds that most of the houses delivered by the public sector are in isolated locations where houses are cheap but far removed from the desired job market – the CBD. Where they are delivered in more accessible locations, most are built for high-income earners, directly excluding those in low-income brackets. Table 6.1 shows the skewness of public housing provision in favour of high- and middle-income earners against low-income earners. The distribution also favours the suburbs. This excludes low-income earners from participating in the public housing market within the inner city of central Lagos.

Table 6.1: Number, Location and Class of Publicly Delivered Housing in 2009

S/N	Housing Scheme	Location	Income, class and proportion					
			Low		Middle		High	
			No	%	No	%	No	%
1.	Lekki Apartment	Inner city	-	-	-	-	126	100
2.	Ewu-Elepe Housing Estate	Suburb	50	23	119	54	50	23
3.	Ikeja GRA	Intermediate	-	-	-	-	36	100
4.	Ilupeju Housing Estate	Intermediate	-	-	-	-	26	100

Source: Ibem, 2011

The table shows that only a small number of houses were delivered by the public sector in the inner city and that none were provided for low-income earners. The design and quality of such houses varies. This negates the basic principle of inclusionary housing which

emphasises similarity of units. Ibe (2011) also observes that direct delivery of housing by the government over the years followed an elitist orientation. This inadvertently excludes the greater proportion of the population since the majority are relatively poor. Omolabi et al. (2012) also conclude that some of the supposedly publicly built houses for low-income earners never reach their proposed target due to the politicized delivery process, i.e., housing allocation along partisan lines. They note that instead, they end up in the hands of high-income members of the society. It should also be noted that government resources are limited; therefore, public housing provision in the city remains a manifestation of politicians' political agenda. This study will provide recommendations to ensure that the inclusionary housing strategy does not suffer a similar fate. The city thus requires a more pragmatic policy like inclusionary housing to effectively provide affordable, quality housing to its citizens. Public housing delivery to low- and moderate-income earners is different from that espoused by inclusionary housing principles in the sense that such houses are low cost in terms of design and construction. The policy has failed to make houses available to the poor in their preferred location which is the inner city, i.e., areas close to where they can optimise their economic opportunities.

ii. Public-Private Partnerships (PPPs) in Housing provision

Synergy between public and private organizations is another strategy pursued by the government to increase the housing supply in the city and indirectly make housing affordable for low-income earners in Lagos. Public-Private Partnerships (PPPs) are an institutional contractual and collaborative arrangement between public, private and third sector organizations to provide public housing. Malpas & Victory (2010) and Ronald (2010) describe the model as a means of transferring responsibilities for housing finance and provision for low-income groups to formal, wholly private and quasi-private institutions. The adoption of this strategy in the late 1990s came as a result of the fact that government funds are limited and that there are other claimants apart from housing on the finances. However, housing provision cannot be entirely left in the hands of the private sector. If this were to occur, housing prices would be determined by market forces, which for affordability reasons will obviously exclude low-income earners from active participation in this market.

Government equally realized during this period that publicly built houses are expensive to build and difficult to sustain, and as such had become increasingly unaffordable and inaccessible to low-income earners. The PPP option was pursued as a viable alternative

institutional arrangement and strategy to deliver public housing in the city. It is based on the supposition that it enhances private-public involvement as well as efficiency in the housing sector and increases housing affordability and accessibility. According to Nubi (2011), the economic recession of the 1990s and the fact that Lagos had a housing backlog of five million units with an annual requirement of over 400,000 units to address this deficit, prompted the need to involve the commercial private sector, Non-Governmental Organizations (NGOs) and Community-Based Organizations (CBOs) in housing provision. This resulted in a shift in emphasis from government social housing to commercial housing provision in 1997 as government was no longer in a position to provide heavy subsidies for low-income housing.

Another factor that prompted the PPP option was the National Housing and Urban Development Policy formulated in 2002. This policy cited PPPs as a viable option which state governments could pursue to increase the level of housing supply. The new policy readjusted the policy framework to the current one for housing provision in the city. It aims to provide affordable housing through the provision of land by the state to private developers who are willing and able to develop real estate for sale to members of the public. The state grants rebates on the cost of the land to developers in the hope of reducing the cost of housing delivery. The arrangement requires the provision of land and statutory planning approval by the government. Joint marketing and profit sharing are to be agreed upon between the government and the private developer. Based on this arrangement and the new framework, the state launched the Millennium Housing Scheme in 1999 with a provisional target of 45,000 housing units in the city with 70% benefitting low-income earners. As of 2007 only 5,250 (12%) of the proposed 45,000 units had been delivered comprised of 2,219 (42%) low-income units, 1,250 (23.8%) medium-income units, 1,708 (32.5%) upper-medium-income units and 64 (1.2%) high-income units (Akinmoladun and Oduwaye 2007). Only 64 of the units provided are situated in the inner city - Lekki. The proposed Eko Atlantic City and Ilubirin projects in and around the inner city which fall under this scheme do not provide for low-income earners. The 64 units provided in Lekki are too expensive for low- and moderate-income earners. The defective implementation of the policy thus extends the exclusion of the poor from the inner city in terms of housing provision. Major participants in the PPP option include multinational housing finance institutions like First Spring Realtors, Shelter Afrique, federal and state government Housing Corporations, private commercial housing developers, commercial banks and Primary Mortgage Institutions (PMIs). The overall contribution of the

PPP initiative to the housing stock of the city is less than 1% (Nubi 2011 and Nwana 2012). The poor still play no active role in the housing market created by this option because the houses delivered remain expensive and beyond their reach, especially those built within the inner city of Lagos Central CBD.

iii. Site and services schemes

This is another government program to increase the supply of housing. It is largely targeted at the poor who cannot afford to directly build and own a house. This policy is concurrently pursued alongside those previously mentioned and was informed by government's understanding that land remains a significant factor hindering the poor's access to personal housing in the city. Bello et al. (2013) observe that the government knew that providing a 'completely' serviced housing unit is becoming impossible and that such houses are unaffordable to low-income households. It thus shifted from providing a fully serviced house to offering serviced land through the site and services scheme. However, Egunjobi (1994) notes that it is virtually impossible for the majority of the low-income earners in the city to embark on self-built housing due to the high cost of land acquisition. Consequently, rental and house-sharing practices are common in the city, especially the inner cities. The scheme came on board in 1991 through the National Housing Policy. Section 2.4 (ix) pg. 11 emphasises that site and services should be pursued by the government as one of the strategies to assist the low-income group to meet their housing needs.

Bello et al. (2013) note that the site and services schemes enable the state government to provide sites (land) with services such as access roads, drainage, water, sewage, electricity and other public services and infrastructure for the poor, with the intention of allowing them to build incrementally irrespective of their design preference. Table 6.2 on page 130, shows that all of the 13,401 serviced plots under the schemes are located in the suburbs.

Table 6.2: Number and location of serviced plots provided through site and services schemes

Location	Location	Total number of serviced plots	Area in Hectares
Isheri Olofin	Suburb	1271	240.69
Abesan (Aboru and Siuberu-Oje)	Suburb	3707	431
Festival Town	Suburb	4073	NA
Ipaja Town	Suburb	4350	NA
Total		13,401	

Source: Federal Housing Authority, 2010

According to Sulyman (2015), this has not had a significant impact in enhancing the poor's access to decent housing. Bello et al. (2013) add that some of these sites have been made available without services while some end up in the hands of private housing investors who build and sell the units at exorbitant prices. The location of the sites is another shortcoming. All the sites are located outside the metropolis and lack amenities and services. The most popular schemes are Lekki 1 and 2, Amuwo Odofin and Isheri North. Except for Lekki 1 and 2 which are located around the inner city, all the other schemes are on the periphery of the city. Furthermore, the serviced plots in the schemes around the inner city are generally expensive and beyond the reach of the poor. Sulyman (2015) concludes that the program's inability to achieve its intended objective of enhancing the poor's access to affordable housing made it an unpopular housing supply side policy.

v. Mortgage financing policy

The state government acknowledges that one of the significant problems preventing the majority of the city's residents from accessing affordable and adequate housing is the stunted financial and mortgage system in the city. The city hitherto draws its housing policy from the National Housing Policy of 1991. The policy centralized all programs relating to mortgage financing around one national mortgage institution -the Federal Mortgage Bank of Nigeria. This arrangement prevents the state from coming up with its own policy on mortgage financing and is largely responsible for the dysfunctional mortgage system that existed in the city until around 2011 (Sulyman, 2015) However, the 2011 National Housing Policy decentralizes mortgage financing programs. This allows the state government to formulate its

own housing financing programs within the overall national framework (Ibem & Amole 2010). It is in view of this that the state government crafts a mortgage financing option targeted at low- and moderate-income groups. In 2012, it launched the Lagos Home Ownership Mortgage Scheme (Lagos HOMS). The Home Ownership Scheme is designed to assist prospective home owners to access mortgage facilities. Beneficiaries are able to acquire publicly built housing units through mortgage financing. Applicants must provide a down payment of 30% of the cost of the housing unit, while the state government provides the balance of 70% through participating banks. The payment period spans a minimum period of 10 and a maximum of 20 years, with a 6% interest rate on the principal at reducing balance and the government providing the required bond. Target groups include civil servants and those in formal employment.

Nwana (2012) submits that while this is a laudable scheme, the question of affordability for the poor or low-income earners remains largely unanswered. For example, the cheapest publicly built housing unit under this scheme is 11.6 million naira (\$33,143). The 30% minimum payment would amount to 3.4 million naira (\$9,714), which is equivalent to more than eight years' income of the targeted beneficiaries and beneficiaries would need to contribute more than 90% of their income to service the mortgage facility over a 20 year term. This implies that only the rich can afford this mortgage financing option. Since beneficiaries are limited to publicly-built housing schemes, the question of location remains daunting as most of these schemes are outside the inner city. Thus, the problem of job-home relationships remains unresolved. The civil servants participating in the state's Home Ownership Scheme are placed even farther away from their job locations.

vi. Rent control

This program aims to address housing demand among the city's teeming population through control and regulation of housing rents. It regulates the maximum rent payable by any prospective tenant for any type of accommodation. The history of rent control dates back to 1972, when the then military government made payment of salary arrears known as the Udoji award. This released excess liquidity into the economy and promoted general inflation leading to the prices of goods and services, including housing, skyrocketing (Ibem & Amole 2010).

This windfall, which lasted for a while, coupled with the oil boom at the time attracted immigrants from the hinterland in search of jobs and contracts in the city. It created

unprecedented demand for housing and thus housing scarcity, increasing rental values because housing supply was rigid and lacked the ability to quickly respond to demand. City landlords inflated the prices of their houses and demanded upward of two years' advance payment from prospective tenants. In response to these challenges, which highlighted the lack of housing affordability, especially among the poor, the government promulgated the Rent Control Edict of 1972. It aimed to enhance the capacity of low-income earners to access housing in and outside the inner city of Lagos. However, the law did not achieve its intended objectives because there was no proper enforcement. Rather than helping the poor, they become the ultimate losers because investors moved funds from the housing sector to more lucrative and unregulated sectors of the economy. Undercover payments (where tenants are only receipted for the rent dictated by the edict but in actual fact pay far more) became the order of the day. This prompted the subsequent civilian government to abandon rent control in 1979 and concentrate its efforts on the supply side of housing by embarking on mass construction of public low-income houses across the city. However in 1984 the military incursion truncated the vision of the civilian government to deliver 400,000 housing units over a period of four years. Public housing supply under the new military government suffered neglect and housing shortages became more pronounced. The question of housing affordability for the poor reared its head again and this prompted the promulgation of another Rent Control Edict. The Lagos State Rent Control and Recovery of Residential Premises Edict No 6 of 1997 divided the state into 11 different zones with 12 types of dwelling units, apportioning different rental rates to each zone for each of the identified dwelling units' typology. For example, a single room in the inner city of Obalende, Ikoyi, Lagos Island, Marina, etc. (where available) was pegged at ₦650 and ₦75 in locations other than the inner city. The edict also prohibited advance payments of more than six months. A critical analysis of the regulated rent shows that inner city housing rent is eight times housing rents in locations other than the inner city. This suggests that housing unaffordability in the inner city of central Lagos has a long history. According to Ogu (1999), like previous Rent Control Edicts, enforcement was practically impossible and the poor were further short-changed.

The quantitative deficiency of housing in Lagos continues unabated as do the challenges of housing affordability, especially among the poor. For example, in 2010 the World Bank Financial Sector Review noted that the average resident in Lagos spent more than 40% of their income on rented accommodation. According to Bello et al. (2013), this necessitated the

review of the 1997 rent edict and its re-enactment as the Lagos State Tenancy Law of 2011. In addition to controlling house rents, this edict regulates rights and obligations under tenancy agreements and the relationship between landlords and tenants, including a procedure for the recovery of premises. The broad objective of the 2011 law is to control house rents to address the challenge of housing affordability in the city. However, while it sets out appropriate mechanisms for implementation and monitoring, it has yet to meet its objectives. The rental value of housing in the city remains expensive and largely unaffordable to the majority – the poor. Indeed, it has had a harmful effect on the poor in that price control discourages housing supply and creates a parallel or black housing market. Rent control is incapable of addressing the housing shortage and inadvertent exclusionary housing practice in the inner city of central Lagos. A more pragmatic and sustainable approach is therefore required to enable low- and moderate-income earners to live in the inner city of central Lagos.

The government housing programs reviewed here generally aim to improve the poor's access to affordable housing in the city of Lagos. Except for the rent control program that cuts across all locations in the city, all the other programs are restricted to its suburbs and periphery and are incapable of assisting low-income earners who desire to live in the inner city to be close to work.. Furthermore, rent control of private housing was pursued without significant fiscal incentives or support for either landlords or their tenants. Houses constructed for low-income earners with long mortgage repayment periods end up in the hands of affluent individuals. The state has not been able to provide a true estimate of housing needs in relation to location; the houses constructed are indiscriminately located irrespective of need. Their existence has mainly been determined by the government's ability to secure land. The targets set by such policies are never met; equally, they have not succeeded in improving the condition of the houses in stock, and the goal of decent homes for all is still totally elusive. The poor are still largely alienated from the inner city. Houses were built but the market could not supply them in the necessary quantity at acceptable prices and in desirable locations. None of the policies promotes inclusive housing; the poor remain segregated from the rich in terms of their housing type, quality and design and neighbourhood quality. In view of the fact that previous policies have failed to address these challenges, inclusive housing and reducing the gap between place of residence and work require the state to embrace the concept of inclusionary inner city housing.

6.3. Inner city revitalisation schemes and housing exclusion in central Lagos

Over the years, the state government has embarked on a series of revitalization programs across different parts of the state. However, the scope of the review in this study is the revitalization that has been pursued in the inner city of central Lagos and how such efforts have enhanced or otherwise the exclusion of the poor from the inner city housing market. Inner city revitalization objectives are multi-dimensional and embrace physical, social and economic issues. Physical objectives may include addressing land use disequilibrium, upgrading and maintenance of dilapidated infrastructure like buildings and roads and improvement of neighbourhood facilities. Economic objectives may aim to address poverty and economic exclusion, while social objectives address social issues such as street children, direct support for socially weak groups and combating crime. Revitalization in Lagos State dates back to 1928, in reaction to the epidemic of bubonic pestilence that ravaged the city. The Lagos Executive Development Board (LEDB) was created in 1928 and was mandated to clear a slum area of about 28.34 hectares of the triangular-shaped land comprising of Broad Street, and Balogun, Martins and Nnamdi Azikiwe Streets. Despite the squalor of the inner city that caused the plague, the market value of land in the inner city as a result of its location advantage prompted the colonial government's revitalization efforts (Aribigbola & Fourcard 2011). According to Abiodun (1976), between 1928 and 1938, the board embarked on slum clearance of central Lagos and effected the relocation of a total of 1,847 families to Suru-Lere - the outermost ring of the Island popularly referred to as the mainland. Aina et al. (1994) note, that, low-income earners and some natives of the settlements were most affected.

In 1951, slum clearance was proposed and partially executed in central Lagos in preparing the city for independence and its new status as capital. The 70 acre (13km²) Oluwole area at the edge of the old traditional Lagos-Isale-Eko was cleared and rebuilt through the total clearance urban renewal option. The scheme provided new accommodation and an improved environment to about 30,000 inhabitants (Baker 1974). The LEDB was tasked with the responsibility of implementing this proposal.

According to Baker (1974) these revitalization schemes contributed immensely to the depletion of residential land use and the exclusion of the poor from the inner city of central Lagos. According to Abiodun (1976), the first scheme resulted in commercial land use becoming increasingly dominant in the inner city. Increasing land values resulting from the revitalization efforts of the colonial government displaced residential land use and replaced it

with mainly public and commercial uses such as hospitals, markets and offices. Aiodun (1974) and Aina et al. (1994) add that the other revitalization exercises displaced more than 30,000 inhabitants of the inner city and relocated the original owners of this land to the then suburbs of Surulere, Yaba and Ebutte-Metta. All these settlements have metamorphosed into intermediate cities and their relocated settlers have been further removed into their outer suburbs due to the intricacies of the housing market in these locations. The land is either taken over by the rich, or politicians, and other competing uses such as commercial land use.

The revitalization scheme was revived in 1990 and the government's city renewal efforts were concentrated in the informal settlements of Ajegunle, Ijora-Badia, Amukoko, Olaleye-Iponri, and Iasamaja, among others (Nwana 2012). However, in 1990, the then military government embarked on the demolition of the homes of more than 300,000 poor inhabitants of Maroko, another settlement within the inner city of central Lagos, located on 11,425 hectares of land (114km²) and adjacent to Ikoyi and Victoria Island. Its inhabitants were forcefully removed and relocated to the suburbs (Ajibola & Jinadu 1997). This was done in the name of the state revitalization scheme for the inner city of central Lagos. Land in this settlement was prepared in a formal layout and allocated to those who could afford the exorbitant prices charged by the then government.

Nwana (2012) describes this form of revitalisation as a gentrification exercise that enabled the poor, who were the original land owners of Maroko, to be replaced by the upper-income class of the city, a phenomenon similar to the conceptual description of Glass' (1964) gentrification model. The settlement is now occupied by the rich, while the original owners live in the suburbs and informal settlements within the metropolis like Aja, Ikota Maroko Beach, Ojo and Okomaiko.

It is clear from the above discussion that the three revitalization exercises embarked on by the government in the inner city of Central Lagos are partly responsible for:

- i. The severe reduction of residential land use in the inner city and its takeover by commercial land use;
- ii. The exclusion of the poor from the inner city by increasing the cost of land and buildings; this promoted the interests of the new and wealthier residents and excluded the poor who were the original residents of the revitalized areas;
- iii. The displacement of low-income residents, who have been priced out of the revitalized areas.

In conclusion, the overall housing policies adopted by the government over the years in both the inner city and the suburbs is inadvertently anti-poor and the series of revitalization policies have equally encouraged the succession of inner city residential land use by commercial land use and the rich at the expense of the poor in the inner city housing market.

This research study aimed to devise strategies that could be pursued to promote the use of buildings and land for residential purpose and foster the participation of low-income earners in the inner city housing market of central Lagos through inclusionary housing strategy.

The literature review chapters provided insight into housing realities in Lagos, and highlighted the different strategies adopted to resolve its myriad housing challenges, none of which provided affordable housing to the poor in the inner city of central Lagos. There is an urgent need for the government to rise to this challenge to ensure a place for the poor in the inner city, foster socio-economic integration and social cohesion and prevent the social disintegration that may result from the current inadvertent exclusionary housing practice. Lagos city managers could do well to draw on experiences of inclusionary housing practices in other parts of the world like the United States of America, China and England outlined in chapter four of this study, and adopt regulations and practices that will make inclusive housing a reality. The array of existing housing policies in the city needs to be effectively implemented. In doing so, the poor should take precedence due to their economic deprivation and vulnerability, especially in those parts of the city like the inner city that offer access to economic and social amenities and infrastructure. Government should therefore identify and follow-up on developments in such areas, giving priority to low-income earners.

CHAPTER SEVEN

Housing in the Inner City of Central Lagos: How Exclusionary?

The previous four chapters discussed the secondary data gathered for this study by means of a literature review. Chapter three presented the conceptual framework, while chapter four traced the historical background and practice of inclusionary housing at the global level in order to achieve objective two. Chapter five discussed the morphology of land use development and housing market dynamics in central Lagos and chapter six examined housing policies in the city of Lagos and land use regulation mechanisms in order to address objectives three, four and five.

This chapter presents and analyses the quantitative and some of the qualitative data collected. The quantitative data was analysed and presented using both descriptive and inferential statistics. The quantitative data that was subjected to descriptive analysis was further subjected to inferential statistical analysis. As noted in chapter two, this data was collected by means of a structured questionnaire administered through a survey.

7.1. Study Locations

Of the 793 questionnaires administered, 723 (95%) were returned and were valid. The invalid questionnaires were either incomplete or not completed at all. This was anticipated and the number of valid questionnaires returned falls within the error and precision value of 0.5% discussed in chapter two. For the purpose of questionnaire administration, the study area was delineated into five locations or sites, namely, Obalende, Ikoyi, Victoria Island, Lekki Peninsula (phase 1 and former Maroko) and Idumota and Marina. Table 7.1 on page 140 and map 7.1 on page 141 show the study area.

Table 7.1: The study area and the number of valid questionnaires returned

S/N	STUDY LOCATION	NUMBER	%
1	Obalende	126	17.4
2	Ikoyi	132	18.3
3	Victoria Island	149	20.6
4	Idumota/ Marina (CBD)	167	23.1
5	Lekki Peninsula (Formerly Maroko)	149	20.6
	Total	723	100

Source: Field Survey, 2016.

7.1.1 Obalende

This is one of the four identified inner city settlements of central Lagos (see map 7.1 on page 140), as well as one of the oldest with remnants of the colonial era such as the first secondary school in Lagos State, established in 1918. It is located to the south west of the CBD and has more low-income housing than the other four inner cities of Lagos central CBD. Obalende formerly housed the Federal Government of Nigeria Secretariat and has a large number of multi-storey buildings that have since been abandoned and are unoccupied. The city comprises of 14 electoral wards of which nine (64%) were selected for questionnaire administration. Obalende has mixed land use, with residential being the most prominent.

7.1.2. Ikoyi

Ikoyi is located to the west of the central Lagos CBD and north east of Obalende. It is the most affluent neighbourhood in the inner city of central Lagos and comprises of high-income housing units; however, most of its original residential land has been taken over by public and commercial land use activities. As noted in chapter five, this area was previously occupied by low-income groups and indigenes. The advent of colonialism in 1861 changed Ikoyi's landscape and demographic composition. The settlement became well planned and was reserved for mainly white and a few black colonial officials. Ikoyi is characterized by

low population and accommodation densities and a number of public, commercial and recreational buildings, e.g., the Ikoyi Club.

7.1.3. Victoria Island

This area enjoys a good location and is favoured by the rich because of its proximity to the coast. It is sandwiched between the coast and the lagoon and houses the headquarters of many multinational organizations. Victoria Island is located to the east of the CBD; as noted in chapter five it includes agricultural land and the area where ‘outcasts’ are buried . It was part of the slave trade route before colonialism and housed colonial officials. Victoria Island enjoys good infrastructure and social services. It was initially occupied by a heterogeneous European population and subsequently included black government officials. Today, it is home to people from different ethno-cultural backgrounds. Formerly a predominantly residential area, it is now characterized by mixed land use, predominantly commercial.

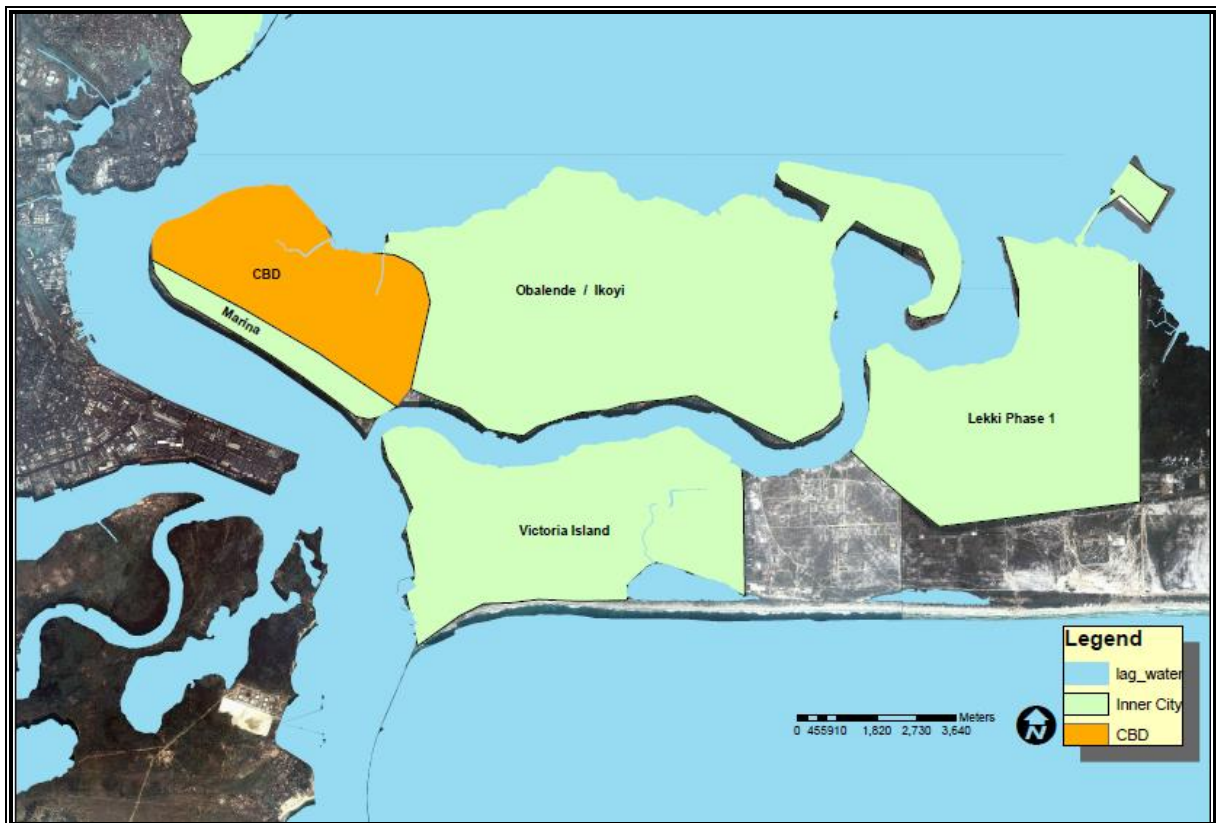
7.1.4. Marina

Marina was initially underdeveloped but later emerged as an administrative centre housing colonial government offices. Today, it is home to government administrative offices and public institutions such as the national museum as well as the secretariat of the Economic Community of West African States (ECOWAS).

7.1.5. The CBD

The CBD, otherwise known as Isale-Eko, is the most physically elevated area and was the first to be occupied by the indigenes of present day Lagos. Originally a residential area, it has been taken over by commercial, administrative and religious activities, although it still houses the Oba’s palace and patches of residences.

Map 7.1: Spatial location of the study area in relation to the CBD



Source: Modified from NARSDA, 2016.

7.2. 0. Focus Group Discussion and Interview

This part of this chapter discusses data gathered through an FGD and interviews with officials from four government establishments, namely, the Ministry of Housing, Ministry of Physical Planning and Urban Development, Physical Planning Permit Authority (PPPA) and Lagos State Urban Renewal Authority, all located within the same vicinity (Lagos State Secretariat) about 25km from the study area.

7.2.1. Presentation and Analysis of the FGD Members' Responses

The responses in the FGD were captured using an audio tape recorder, video tapes (Web-Cam) and direct transcription, ensuring that all responses were comprehensively captured and that no details were missing. The responses were analysed using content analysis. This method enables the content to be sorted into themes and inferences can then be drawn.

The themes used for the contextual analysis were the declining housing function in the inner city of central Lagos; the contextual meaning of inclusionary housing; an implementation

strategy for inclusionary housing; and the challenges likely to confront the implementation of inclusionary housing in the inner city of central Lagos.

Theme One: The Declining Housing Function in the Inner City of Central Lagos

The study aimed to solicit experts' opinions on, and corroborate or refute the study's assumption that there is gradual decline in the housing function in the inner city of central Lagos and that this results in the poor being displaced from the inner city to the suburbs.

All the discussants agreed that the housing function is declining rapidly in the inner city of central Lagos and that this could have a negative effect on sustainable land use. They also agreed on a number of factors responsible for this situation. Elevating economic interests over cultural considerations that are synonymous with attachment to land and landed property in the developing world topped the list. It was noted by the discussants that in a quest for profit, the original settlers sold their properties to commercial and other enterprises. This resulted in a new land use mix. The panellists agreed that this led to the poor's dislocation from their original land. However, some noted that a few of the original inhabitants (that are not necessarily poor) have held onto their land and still live in their buildings. Some live on the ground floor and lease the space above for other uses and vice-versa.

The colonial legacy was identified as another factor responsible for the displacement of residential land use and the poor from the inner city of central Lagos. The FGD members agreed that the inner city's advantages of location and proximity to the coast as well as its conducive weather made it attractive to the colonists. They designated areas such as Marina as administrative centres, displacing residential land use and established Ikoyi as a segregated residential area for Europeans and government officials, displacing black people and the original owners who constitute the economically and socially disadvantaged group. The opinions expressed by the discussants are similar to those that emerged from the literature review in chapter four.

FGD participants also noted that the state government's urban planning and management policy through its urban renewal programs and its quest to modernise the city inadvertently led to the displacement of the poor. Poor indigenes' land was appropriated and handed over to investors who built housing for the rich, a process described by some of the discussants as

gentrification. The government's inability to enforce regulations on land use conversion exacerbated the situation.

Most of the members of the FGD agreed that there is an urgent need to stem the exclusion of the poor and residential land use in the inner city of Lagos, especially since it is accessible to employment and economic centres. Asked to identify strategies to achieve this objective, the majority emphasized the important role that could be played by the government in partnership with Non-Governmental Organisations (NGOs). This aligns with the current trend of creating a synergy between the public and the private sectors.

The discussants in the FGD were asked to identify other challenges confronting the housing function in the inner city apart from its quantitative decline. They noted the following:

- i. **Affordability:** Most members of the FGD were of the view that rents in the inner city are far above the mean housing rent in the state and that the poor cannot afford to live in decent housing within the inner city.
- ii. A lack of maintenance of some of the existing housing stock in the inner city.
- iii. Inadequate space.
- iv. A lack of or inadequate advocacy for the poor.
- v. Sociological challenges resulting from cultural diffusion.
- vi. Insufficient investment in infrastructure to support housing. While there may be new development in the inner city, there is no corresponding increase in investment in water, electricity, parking and road infrastructure. This causes a qualitative decline in such developments within the inner city.

The majority of the discussants agreed that the state's housing policies need to be reviewed or redesigned to mitigate inadvertent exclusionary housing in the inner city of central Lagos. Inclusionary housing and land use zoning were also discussed. The panellists agreed that it is possible to protect and expand the residential function in the inner city of central Lagos CBD through proper enforcement of development regulations. They called for strict zoning regulations and ordinances, and the re-designation of certain built-up areas for residential functions by declaring such areas 'Operative Development Plan' areas as enshrined in sections, 2(c), 6(a-j), 18(2), 76(1-2) and 22(1) of the state Urban and Regional Planning Law of 2010. According to the majority of FGD members, this should be given urgent attention.

Theme Two: Contextual Meaning of Inclusionary Housing and its Implementation Strategy

All the members of the FGD claimed that they were familiar with the concept of inclusionary housing and environmental inclusion. While they noted that it aims to ensure equitable distribution of resources to the housing sector, they added that this is new to Nigeria and is a novel approach to solve the myriad housing problems confronting the poor in the city of Lagos. They felt that inclusionary housing could be achieved through a participatory approach even in a built up environment like the inner city of Lagos Central CBD. This entails shared roles and responsibilities among the different stakeholders. FGD members noted that stakeholders include the government whose role is to provide an enabling environment by streamlining land acquisition and management, granting development permits and formulating the required legal instruments. The private formal and informal sectors have the responsibility to provide adequate financial support for the development of inclusionary housing, while CBOs and NGOs only help to popularize the strategy among citizens.

The FGD members also agreed that the state government might need to identify underutilized lots and ageing buildings and negotiate their sale or lease with the owners. It could offer incentives such as financial waivers and less restrictive approval processes for developments that accommodate inclusionary housing and encourage investment partnerships between would-be investors and the owners of land and buildings. The panellists agreed that the Land Use Act of 1979 that streamlines ownership of land in Nigeria and transfers ownership to the state would be a veritable instrument to achieve inclusionary housing in the inner city of central Lagos, because where negotiations fail, its provisions could be invoked for compulsory acquisition of land in the inner city. However, they warned that the state should be cautious in exercising this power because of the stiff resistance that this may generate due to citizens' cultural attachment to the land.

In similar vein, the panellists agreed that the Urban and Regional Planning Law of 1992 would enable the implementation of inclusionary housing in the inner city because it decentralizes planning administration and grants autonomy to local planning authorities (LPAs) to prepare and implement development plans considered appropriate for areas under their jurisdiction. They were of the view that this legislation could empower LPAs to enact regulations that promote inclusionary housing in the inner city of central Lagos. Regulations

identified included inclusionary zoning that protects residential land use development. Inconsistencies in government policies and a lack of political will to enforce some of the provisions of the law were cited as factors that have worked against the LPAs over time. However, participants noted that the use of the Law's provisions should be in consonance with the Land Use Act of 1979 to avoid legal conflicts.

All the participants in the FGD agreed that the cost of providing inclusionary housing should be spread across all the stakeholders. For instance, the government should bear the cost of providing infrastructure and public goods. Inclusionary housing consumers should be made to pay a certain proportion of their income for the house they will enjoy, while housing producers, market-rate housing consumers and landowners should bear the economic cost of providing housing. According to the discussants, this will motivate developers and reduce their financial risk. They also agreed that rental inclusionary housing could be more appropriate for the inner city of central Lagos CBD as this would promote sustainability of the strategy. According to some of the participants, rental inclusionary housing will create an opportunity for residential mobility. When a beneficiary's income exceeds the low-income bracket, where such beneficiaries are requested to leave, this will create vacancies and housing opportunities for other low-income earners. However, a few supported a rent-to-own strategy, where occupants own the property after a certain period of time. According to FGD members, this would motivate inclusionary housing consumers to maintain their apartments.

Theme three: Challenges and Prospects of an Inclusionary Housing Strategy in the inner city of central Lagos

The panellists were asked to identify the challenges that are likely to impede the implementation of inclusionary housing in the inner city of central Lagos. Inadequate fund resulting from paucity of funds i.e. scarcity of fund within the macroeconomy, cultural attachment to land because some land owners in the inner city still hold firmly to the traditional belief of inalienability of family land , a lack of political will on the part of the government relating to land acquisition and implementation of regulations on inclusionary zoning, ignorance in respect of the salient advantages of the inclusionary housing strategy on the part of the citizens and mistrust of government and its policies by members of the public were some of the obstacles noted. Land fragmentation, small lots, and the multiple land ownership that characterizes some parts of the CBD and its inner city were also identified as likely impediments to a strategy of inclusionary housing in the inner city of central Lagos. This position was further corroborated by the General Managers of the Lagos state Urban

Renewal Authority (LASURA) and the Physical Planning Permit Authority (PPA) who additionally cite the following challenges:

- i. Lack of support by prospective private investors/developers who fear that they might not recoup their investment in the short-term.
- ii. The problem of defining the poor or low-income earners as everyone will want to be a beneficiary.
- iii. The lack of a comprehensive database on potential beneficiaries and the magnitude of housing development required, as well as what constitutes housing affordability. The officials noted that the existing national guidelines on the proportion of income devoted to housing without compromising the basic needs of the poor were borrowed from developed nations without taking into account the peculiar characteristics of the city's economy. They added that inclusionary housing units should be priced below market rates in order to be affordable to beneficiaries but at the same time, they must be viable for investors.
- iv. Insufficient legal, physical planning and institutional capacity.

These issues will be addressed in the study's recommendations. The officials also expressed the view that the current study could assist in finding solutions to some of these challenges.

It was unanimously agreed that the strategy would have both positive and negative consequences, with the former outweighing the latter. The positive consequences of inclusionary housing that were cited include enhanced property and land values, an improved environment in respect of optimum utilisation of environmental resources like land and a vibrant inner city. Inclusionary housing would also enhance the aesthetics of the inner city as it will allow for the emergence of new and modern development, boost government revenue and reduce crime because of its ability to promote an active inner city 24 hours a day mostly referred to as healthy city. All the members of the FGD also agreed that inclusionary housing would stimulate the housing sector due to concessionary planning approval waivers and financial relief to investors. Both these strategies would attract investors and promote design innovation and technological progress in the construction sector. Finally, inclusionary housing would improve the quality of life of the poor that will enjoy better living conditions and improved income as they will have access to more economic opportunities. The social status of the beneficiaries of inclusionary housing would be elevated because their housing

conditions will improve and they will enjoy residential satisfaction. In the long-term, socio-economic disparities within the inner city of central Lagos CBD will be reduced.

The negative consequences identified by the members of the FGD include the stigmatisation of the beneficiaries of inclusionary housing units who are generally on low income and the fact that the poor might be perceived as a nuisance and security threat by the rich as some may solicit on-going financial support from the high income members within the neighbourhood to support their way of life, especially if their economic status does not improve through the implementation of inclusionary housing.

7.3.0 INTERVIEWS WITH OFFICIAL OF GOVERNMENT ESTABLISHMENTS

Interviews were conducted with officials at four government establishments in Lagos State. Two were combined and held in a conference room at the Lagos Urban Renewal Authority, while the other two were held in the officials' offices. The responses were captured through audio and video recordings. They were then transcribed and the contents were analysed in line with the study's themes.

7.3.1 Lagos State Urban Renewal Authority (LASURA) and Physical Planning Permit Authority (PPPA)

Having gone through the interview guide, the General Manager of the state's PPPA was of the strong opinion that the sister establishment, LASURA should be requested to nominate a representative to participate in the interview. The General Manager facilitated this arrangement.

The LASURA was created by the state's 2010 Town Planning Law although, according to Lookman et al. (2016), its existence dates back to 1928 when the Lagos Executive Development Board was established. Among other things, it is tasked with identifying blighted settlements in the state and formulating urban renewal strategies for these areas.

The PPPA came into operation in 2012 as a result of the coming into effect of the 2010 Town and Regional Planning Law of Lagos State. It is tasked with approving applications for development permits. The two establishments are headed by a General Manager that is directly responsible to the honourable commissioner for Physical Planning and Urban Development.

An interview was conducted with the General Manager of the two establishments, both of whom are registered Town Planners. They both have experience of more than 25 years and had served the state Civil Service Commission in various capacities and departments. This suggests that they are well grounded in the affairs and functions of their establishments and capable of discussing their potential role in introducing inclusionary housing in the inner city of central Lagos. The interview guide was structured into the following three themes:

Theme One: Development enforcement and control mechanisms

According to the officials, Lagos Island and its inner city are among the few locations in Lagos State that enjoy concessionary land use-mix zoning which allows for multiple land use activities within the same location and for existing and proposed buildings. The officials also noted that central Lagos applies a conservative zoning strategy that aims to preserve existing building uses in locations of historical value such as Okepopo and Agarawu, etc. They added that enforcement of zoning regulations within the CBD and the inner city is the sole responsibility of the state PPPA while the LASURA enforces zoning regulations emanating from the state's revitalization schemes for the inner city through the office of the CBD. The two establishments are appendages of the State's Ministry of Physical Planning and Urban Development, headed by a Commissioner. While they are independent units with separate responsibilities, they aim to create synergy with each other and other establishments where necessary. However, the officials stated that this was hampered by the complex bureaucracy of the state's planning structure that sometimes delays or frustrates development schemes for the inner city and the central Lagos CBD because of the absence of intra-governmental collaboration. This will be taken into account in the current study's recommendations.

The General Manager of the PPPA stated that the physical planning instruments applied in land use development, control and regulation in the study location include the Lagos Island West Strategic Master Plan, which aims to promote the orderly growth of the CBD and its inner city. The plan was formulated in 2013 as a result of the fire that gutted Ojo-Giwa (one of the areas in the CBD) in 2012. It seeks to redevelop underutilized plots to multi-storey buildings for multiple uses. Some plots have been acquired through negotiations with their owners. Among other uses, they will provide 54 residential flats in Adeniji Adele in the study area. Similar schemes are contemplated within the CBD and the inner city of central Lagos. The inclusionary housing strategy for the inner city of central Lagos could build on this scheme.

The officials noted that, because this scheme is new, it is too early to appraise its success or failure. However, they were quick to point out that success is hindered by the paucity of funds, inadequate building capacity and the legal intricacies resulting from land acquisition and disposal. The study intends to put an effective framework in place that is capable of minimizing the impact of these factors on the implementation of the inclusionary housing strategy contemplated for the inner city of central Lagos.

The officials observed that, as in other parts of the state, land use conversion in the inner city of central Lagos has been abolished. The aim is to arrest the rapid quantitative decline of residential land use in the inner city. While they stated that they were aware of unauthorized land use conversion in Lagos Central, they were of the opinion that the establishment is unable to arrest this trend due to a shortage of monitoring personnel, a lack of political will on the part of the government and policy makers to enforce existing regulations on land use development and control, funding issues, ignorance on the part of the public and the increasing tendency to regard housing as a source of income. The inclusionary housing strategy envisaged by this study will address these issues. Moreover, it will enhance property values as such houses will remain a veritable source of income for their owners. It is recognized that ineffective monitoring of land use and building development enables illegal conversion of buildings in the inner city of central Lagos and that this has contributed significantly to the quantitative decline in the housing function in this location. Monitoring will therefore be an essential component of the envisaged inclusionary housing strategy.

The officials noted that their respective agencies are aware of and have used Environmental Planning Management (EPM) as a tool to identify land use challenges before they become uncontrollable and expensive. They noted that on different occasions their establishments had followed the step by step process of EPM to identify and assess land use challenges in central Lagos. Strategies adopted included gathering information on land use development and land use change, involving stakeholders such as developers and land owners in conflict resolution and management, soliciting technical support from outside institutions for land use mapping, especially in terms of the Geographic Information System (GIS) and establishing linkages between the state's different policy instruments on housing and land use development. The challenges include lopsided land use development in the study area and fragmented land ownership. The officials also noted that EPM had been used to identify solutions to these problems. The preparation of a model city plan, the regional strategic plan and denying permission for land use conversion are among the strategies adopted to mitigate lop-sidedness

in land use development, while the land pooling option allows for fragmented smaller lots in the inner city and the CBD of central Lagos to be joined together. Another instrument identified by the government officials is the Asset Based Development approach which allows the owners of fragmented plots in the inner city of central Lagos to pool their land for sale. The study will build on this strategy to provide the framework for land acquisition for the purpose of introducing inclusionary housing in the inner city of central Lagos. Other more conservative options include protecting buildings of historical importance to sustain the cultural and historical value of the inner city even when inclusionary housing is introduced. The 'Transit Oriented District' (TOD) approach was also identified as a strategy to develop and redevelop the inner city and the CBD on a sector basis. It allows for the development of the CBD and the inner city of central Lagos on a segmented basis. Segments identified include infrastructure, amenities, transportation and land use development. The approach is capable of complementing the intended framework for inclusionary housing provision in the inner city of central Lagos through infrastructural development and provision.

An inner city revitalization scheme would provide the social and other physical infrastructure required to support the inclusionary inner city housing contemplated by this study for the inner city of central Lagos.

According to these officials, illegal land use conversion has significant implications for housing in the study area. Reduced land and buildings devoted to residential use will create housing scarcity and cause prices to rise above the reach of all but the rich; one of the officials referred to this as "inappropriate housing pricing". It was also noted that this situation could compromise housing quality and overstretch public facilities.

Theme Two: The declining housing function in the inner city of Lagos Central and exclusion of the poor

The officials agreed that the housing function is rapidly decreasing in the inner city of central Lagos as a result of economic factors that have led to illegal and uncontrolled land use conversion, negatively impacting sustainable development. They noted that the state has proposed the Lagos Island Millennium Development Plan that allows for mixed use development. It aims to encourage compact city development, address lopsided land use development in the inner city of central Lagos and arrest the quantitative decline in residential land in the area. However, it has not yet been adopted due to inadequate funding and lack of technical manpower support by the government. Poor enforcement on the side of

government, and weak public support resulting from public mistrust were identified as other impediments to the plan's implementation.

The high rental value of housing in the inner city was largely attributed to two factors, limited supply and the area's proximity to the CBD. Those that work in the CBD want to live closer to work to avoid the traffic congestion resulting from poor connectivity between the suburbs and the CBD.

A lack of support (economic or social) in terms of housing pricing for the poor and affordability were identified as major reasons for the housing challenges confronting this income group in the inner city of central Lagos.

Theme Three: An Inclusionary Housing Strategy

The officials noted that there is no specific program such as economic subsidies to assist the poor to overcome housing affordability challenges. They thus remain dislocated from the CBD and the inner city. The General Manager at the state PPA noted that the Victoria Island model city plan prepared in 2004 made provision for accommodation of the poor in the inner city. However, due to insufficient funding, poor conceptualization of the program in respect of determining the target beneficiary group and inconsistencies in government policies accentuated by administrative instability, this never saw the light of day.

Furthermore, it was noted that while the Lagos Atlantic City Project located in the recovered ocean land in Victoria Island was designed to address the decline in residential land in the inner city, it did not make provision for the poor. Apart from promoting an increase in the stock of housing in the inner city of central Lagos, this study also aims to ensure that the poor are accorded their proper place in the emerging housing market in the inner city through an inclusionary housing strategy.

The officials agreed that if well-conceived and implemented, an inclusionary housing strategy could bring housing back to the inner city and return the poor to this location. They noted that this would enhance economic activities in the CBD because such activities thrive on the availability of skilled and unskilled labour that would be provided by the poor.

It was noted that proper enforcement of the Land Use Act of 1979 in terms of land acquisition and disposal, and transfer of land to the state and Decree 88 of 1992 that grants autonomy to LPAs to formulate and design plans in their areas of jurisdiction would assist in the implementation of inclusionary housing in the inner city of central Lagos. They added

that an adequate funding framework would be required to provide the necessary social and physical infrastructure to complement housing development. Finally, the officials submitted that a strong institutional and legal framework would go a long way in mitigating the challenges of inconsistencies in policy formulation and implementation and sustaining the provision of inclusionary housing in the inner city of central Lagos.

The officials felt that densification would be a welcome development due to spatial inadequacy and the relatively high value of land in the inner city of central Lagos provided it makes provision for inclusionary housing. Increased accommodation density would increase population density. They noted, however, that technology to support high density development and significant capital outlay would be required to expand existing infrastructure, social amenities and utilities in the region. If these are not well-conceptualized and factored into the contemplated inclusionary housing strategy, this might hamper its good intentions. According to the officials, an inclusionary housing strategy remains the most viable option to return the poor to the inner city because of its social and economic rationale of meeting their housing needs while not necessarily imposing a significant burden on the state's limited financial resources.

7.3.2. Interview with the State Commissioner for Housing

The state Ministry of Housing is one of nine ministries in Lagos state. It is relatively new, having been established in 2004 in response to the housing challenges confronting the state. Among other duties, the ministry has sole responsibility for formulating and implementing the state's housing policy within the national housing policy framework. It is headed by a commissioner who is directly accountable to the state governor.

The Commissioner for Housing provided answers to a wide range of questions during the interview, assisted in some instances by one of the Directors in the ministry. The responses were analysed in line with the theme below.

Theme: Existing Housing Policies and Contextual Issues in Inclusionary Housing Delivery Strategy

The respondent cited direct housing construction as one of the government's main thrusts in addressing housing challenges in the state with the aim of meeting the housing needs of poor and low-income households. The commissioner and the director agreed that there is a need for housing provision in the inner city of central Lagos because of its proximity to the CBD.

Building redevelopment and intensification of development in the inner city is the current strategy adopted by the state government to increase the stock of housing. The challenges identified are similar to those cited by other officials. They include housing affordability, which the ministry is seeking to address by ensuring that some of the units in the contemplated housing schemes are set aside as social housing; this enables the poor to access housing at moderate cost. However, it was noted that the quality and design of such housing would differ from market-rate housing. Furthermore, beneficiaries include the original owners of the land or buildings earmarked for redevelopment that might not necessarily be poor.

Funding constraints and the fact that, in the opinion of the commissioner, the rich never want to live side-by-side with the poor, may work against this strategy that was formulated in 2013. Existing housing support for the poor in the inner city is largely limited to the proposed rent-to-own housing scheme contained in the 2012 redevelopment and intensification scheme for the inner city of central Lagos. This would allow renters to take ownership of such houses over a period of time. The commissioner stated that the state would be willing to accept such a program for the inner city of central Lagos.

According to the official from the ministry, redevelopment of existing buildings into multi-floor levels is the only option for introducing inclusionary housing in an already built environment like the inner city of Lagos. Waivers on development permits and title registration on land were identified as incentives that could be granted to investors in inclusionary housing. According to the commissioner, this would attract investors to the housing sector within the inner city as such waivers may include associated costs. The commissioner added that inclusionary housing is feasible in the inner city of central Lagos if it were to be a prerequisite for development approval. Bonds raised by private investors on the capital market were identified as a viable funding option for such a program.

7.3.3. INTERVIEW WITH THE COMMISSIONER OF PHYSICAL PLANNING AND URBAN DEVELOPMENT

The researcher hoped to interview the Commissioner of Physical Planning and Urban Development as the custodian of policy formulation and implementation of land use planning and development regulations. Due to his busy schedule, the commissioner delegated one of the Directors working directly under him and the Assistant Director in the Urban Development Department of the ministry to be interviewed.

The interview was held in the Director's office in the State Secretariat Alausa, Ikeja. The two officials are registered Town Planners with post-graduate degrees in Urban Planning and working experience spanning more than 30 years.

Theme One: Land use control mechanisms and challenges

The researcher asked the officials to provide information on the 2012 review of density zoning guideline especially in the inner city of central Lagos. They stated that the main thrust of the guideline is to allow for optimum utilization of scarce land resources in this part of Lagos as several cases of underutilization had been identified. Existing plans cited by these officials that guide land use development in the inner city of central Lagos include the Lagos central redevelopment scheme that aims to improve the blighted areas of Lagos Island, and the Lagos Island South West (SW) redevelopment scheme, otherwise known as the Issa Williams Scheme that seeks to revitalize the Lagos Island (SW) area. Others include the regional plan that aims to ensure balance among the different regions that constitute the entire city of Lagos and the Lagos Metropolitan Master Plan that integrates spatial development among the areas that make up the metropolis. The regional plan and the Lagos Metropolitan Master Plan also seek to enhance the vibrancy of the CBD and its inner city by rendering it economically and socially active 24 hours a day. The officials noted that the state has abolished land use conversion in the city. However, they acknowledged that there are still pockets of illegal land use conversion in the study area despite the review of the state's planning law in 2010 which enabled the establishment of a separate authority, the Lagos Building Control Agency (LASBCA), primarily tasked with ensuring that developers comply with existing plans and regulations. The persistence of illegal land use conversion was attributed to a lack of personnel to track the nefarious activities of developers that the officials alleged embark on construction at night and on weekends. Inadequate funding of the LASBCA as well as weak enforcement mechanisms and developers' occasional engagement of street urchins who prevent officials from carrying out their duties, were cited as challenges. The consequences include pressure on existing infrastructure and facilities and the fact that such conversion is not recognized and included in infrastructure planning for the area.

Theme Two: The declining housing function and exclusion of the poor in the inner city of Lagos

In contrast to the opinions expressed by other participants, these officials denied the existence of a declining housing function in the inner city. They were of the opinion that while this has

occurred in the past, the opposite is now the case as new development in the inner city is mostly residential. However, they accepted that the poor have been excluded. They attributed the growth in residential development to people's increasing desire to live closer to where they work. The invasion of residential land use prompted the state government to embark on intensive residential development in two major areas of the inner city (Adeniji Adele and the Isale Gangan residential scheme) which are nearing completion. However, the officials acknowledged that apart from those that contributed land equity to the scheme who would be accommodated, overall, it offers no place to the poor. It was also observed that land equity owners might rent or sell their allocated unit to the highest bidder.

Theme Three: An Inclusionary Housing Strategy

The officials agreed that if stakeholders (land owners, developers, investors and the beneficiaries of inclusionary housing) are involved in every stage of an inclusionary housing strategy, it is capable of creating a place for the poor in the inner city and if well-implemented it would positively impact the cityscape. They were of the opinion that high density development will be required to achieve this vision and that the focus should not be the inner city as only a residential zone as postulated by Burgess, but as a mixed use zone. They noted that the 1979 Land Use Act could only be used as last resort to promote inclusionary housing in terms of land acquisition and cautioned that the law should be adhered to at all times. Challenges identified that could impede an inclusionary housing strategy include investors' need for short-term recoupment of funds which housing investment cannot offer, the government's inability to provide social services, land fragmentation as most lots in the CBD and some other parts of the inner city are small; and multiple land ownership in the inner city of central Lagos. The study's recommendations will include a framework capable of overcoming some of these hindrances.

Finally, these officials were of the opinion that, apart from providing strong leadership in promoting such a strategy, the government should provide housing units in the CBD and its inner city in central Lagos to encourage private developers to do likewise.

7.4. 0. Existing Conditions of Sampled Buildings in the Study Locations

As discussed in the methodology chapter on page 18, a survey was conducted of existing buildings in the different locations with the aid of building survey sheet (see appendix 2.12 on page 263). The objective was to determine the quality of the existing buildings in the inner city of central Lagos and estimate the proportion used for housing so as evaluate the state of

housing supply and determine the level of housing deficiency. The survey was carried out on a total of 723 buildings which represent the total number of buildings where a socio-economic questionnaire was validly administered. It was conducted in the five different locations that constitute the inner city identified earlier (section 7.1), with 167 (23%) of the buildings located in the CBD – Idumota/Marina area. The distribution of buildings in the different locations is shown in table 7.2.

Table 7.2: Distribution of sampled buildings in the study area

Location	Location in the city	Number	Percentage
Obalende	Inner city	126	17
Ikoyi	Inner city	132	18
Victoria Island	Inner city	149	21
Idumota/Marina	CBD	167	23
Lekki	Inner city	149	21
Total	5	723	100

Source: Field Survey, May 2016.

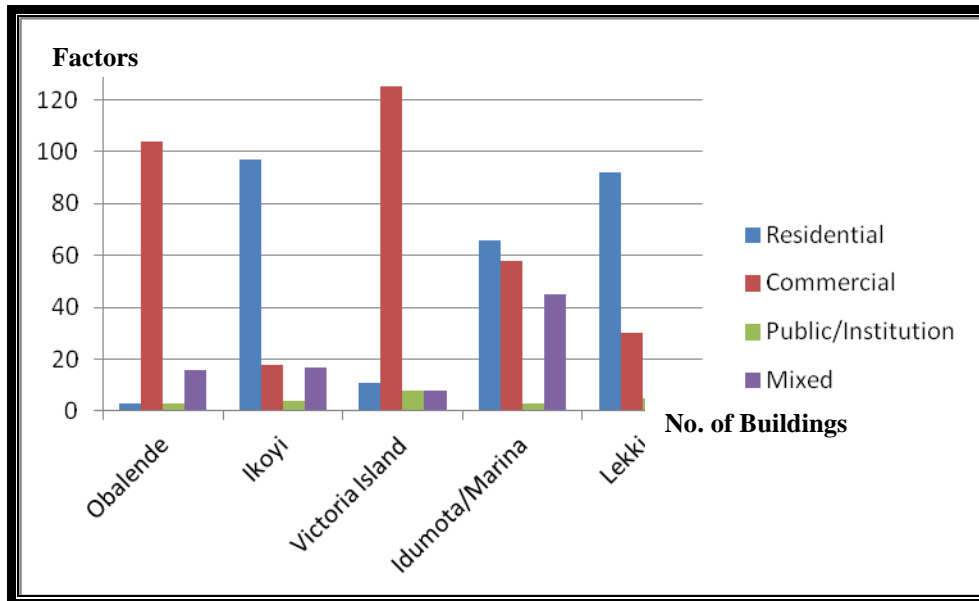
The buildings' existing condition was recorded and analysed under the following headings:

7.4.1 Building Uses and Density

The building survey found that 375 (52%) of the buildings are used for commercial activities, 31% (125 units) of which is concentrated in Victoria Island, hitherto a residential area and predominantly zoned for residential use by the Lagos State Regional Plan 1980-2000. However, over the years, residential land use in this area has been invaded by commercial use. Figure 7.1 on page 156 shows the uses of the sampled buildings in the inner city of central Lagos. Residential land use occupies a total of 190 (26%) of the sampled buildings with 92 (48%) concentrated in the Lekki area. Mixed use comprises a total of 119 (16.5%) of the buildings with 45 (38%) concentrated in Idumota/Marina the CBD, reemphasizing the status of this centre as the nucleus of the city and its historical evolution as a centre offering

multiple functions. Public uses occupy 38 (5.3%) of the sampled buildings. The results show the predominance of commercial and mixed uses in the inner city to the detriment of other uses, especially residential. Such unbalanced distribution is a serious land use challenge since, for the reasons cited earlier in the introductory chapter, the inner city should be a predominantly residential area.

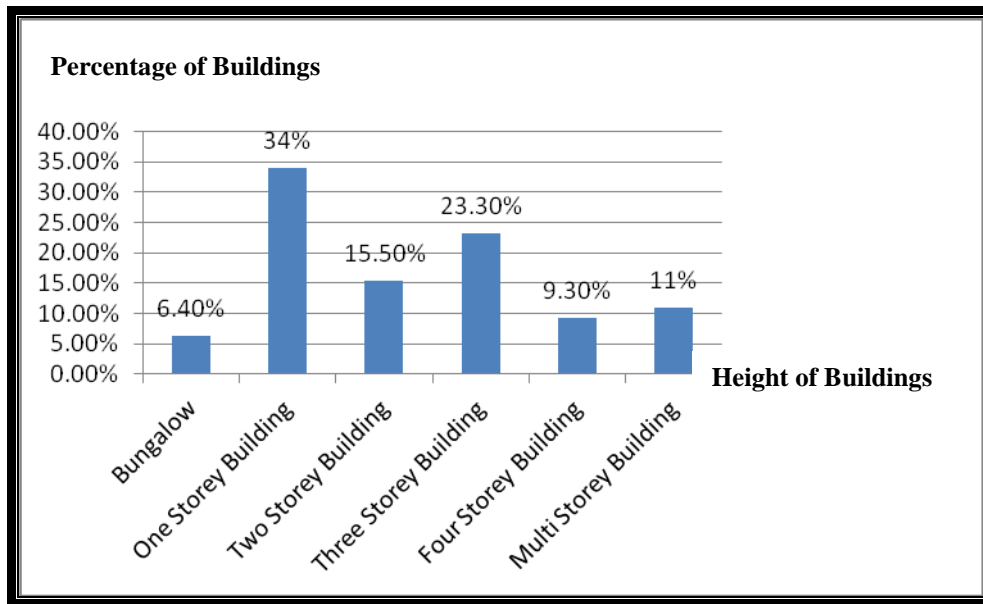
Figure 7.1: Uses of the sampled buildings



Source: Field survey, May 2016.

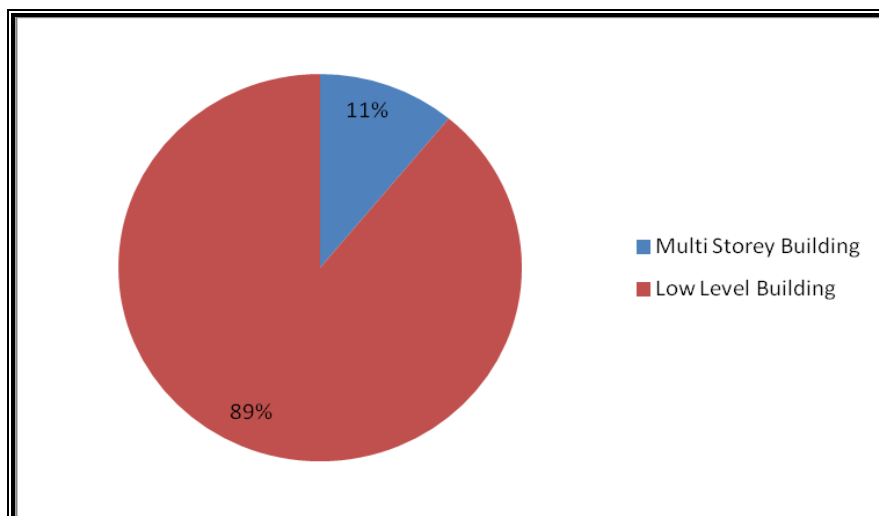
Building density was determined by observing the height of the buildings. Figure 7.2 on page 157 shows that most are of low height ranging from one to four storeys. Figure 7.3 on page 157 shows that only 11% of the surveyed buildings are multi-story i.e., five floors and more while low-level buildings, i.e., one to four floors account for 89%. This suggests that despite the high value of the land in the inner city, it is grossly underutilized because development is largely horizontal rather than vertical. There is thus room to expand building density.

Figure 7.2: Height of the sampled buildings



Source: Field Survey, May 2016.

Figure 7.3: Proportion of low-level buildings and multi-storey buildings



Source: Field Survey, May 2016.

Ironically, as shown in table 7.3 on page 157, 327 (45%) of the sampled buildings are on a lot size that is well above the average lot size of 648m² in the city, while 90 (12.4%) are not, especially in the CBD and Obalende where the lots are less than 648m²; this is due to the fragmented nature of land in this part of the inner city.

Table 7. 3: Lot size of the sampled buildings

Location/Lot Size	Obalende	Ikoyi	Victoria Island	Idimota/Marina	Lekki	Total	Gross %
Less than 648m ²	33	10	2	4	9	90	12.4
648m ²	40	31	26	150	76	14	327
Above 648m ² Net %	86	91	88	76	14	32	45
Total	126	132	149	167	149	723	100

Source: Field Survey, May 2016.

The relatively large lots mean that there is room for expansion and building densification that is capable of increasing the stock of housing and mixed use development in the inner city where inclusionary housing could be accommodated.

7.4.2. Overall Condition of the sampled buildings

The study assessed the quality of the sampled buildings to determine if the rental value of a building unit is a function of its physical condition in terms of construction materials. The materials used to construct each component such as the floor, walls and roofs, the condition of these components and the age of the buildings were examined in order to assess their overall condition. The results show that 48 (6.6%) of the sampled buildings had floors finished with tiles and only 2% had polished wood.

A total of 543 (75.1%) buildings had painted walls, with only 22 (3%) with walls finished with wood, 103 (14%) had cement walls and 25 (4%) had walls finished in marble. Buildings with walls finished with marble only exist in Victoria Island and Ikoyi and this accounts for the high rental value in these parts of the inner city of central Lagos.

A total of 189 (26%) of the sampled buildings (most of which are in Obalende and Idumota/Marina areas) had corrugated iron roofs and 282 (39%) had asbestos roofs that might pose serious challenges to the occupants' health in view of the hazards associated with this material. A total of 149 (20.6%) had roofs made from aluminium and 103 (14.2%) had

roofing tiles. The existing state of housing finishes in the inner city of central Lagos demonstrates the housing quality required for inclusionary housing in term of aesthetic and finishes which the study's proposal takes cognisance of.

Observation also revealed that 110 (15.2%) of the buildings (mostly in Obalende and Idumota and the CBD) had floors that were cracked and in poor condition while table 7.4 reveals that the floors of 613 (84.8%) of the sampled buildings were intact.

Table 7. 4: Condition of the floors in the sampled buildings

Condition/Loc ation	Obalende	Ikoyi	Victoria Island	Idumota/ Marina	Lekki	Total	Gross%
Poor condition	22			88	0	110	15
Good condition	104	132	149	79	149	613	85
Total	126	132	149	167	149	723	110

Source: Field Survey, May 2016.

A total of 22 (3%) of the sampled buildings (all in Obalende) had walls with cracks and in poor condition while the walls of the remaining 701 (97%) were intact and in good condition. Furthermore, 86 (12%) of the sampled buildings had leaking roofs that were in poor condition, 613 (85%) had intact roofs and 22 (3%) had rusted roofs that were not necessarily in bad condition.

The age of the buildings in the study area was also considered in order to determine their physical condition. The average age of the sampled buildings was 15.4 years with a standard deviation of 1.4 years. Table 7.5 on page 160 shows that 242 (33.5%) of the buildings were 25 years old and above, mainly located in the old areas of Ikoyi, Victoria Island and Idumota/Marina. While this is well above the average age of buildings in the city of Lagos, the inner city of central Lagos is one of the oldest settlements in the city and the moderate average age of the buildings suggests that the city has undergone re-building over time. The

old, poor quality housing in the inner city of Lekki (formerly Maroko) has been replaced; this influenced the mean age of the inner city buildings.

Table 7.5: The age of the sampled buildings in the study locations

Age/ location	Obalende	Ikoyi	V/Island	Idumota/ Marina	Lekki	Total	Gross%
> 5years	-	17	17	4	103	141	
Net %	-	0.1	0.1	0.03	73.05		19.5
5-10 yrs	41	12	3	72	27	155	
Net %	26.5	7.7	1.9	46.5	17.4		21.4
10-15 yrs	20	8	19	35	19	101	
Net %	20	7.9	18.8	34.7	18.8		14
15-20 yrs	21	9	10	0	0	40	
Net %	52.5	22.5	25	0	0		5.5
20-25yrs	44	-	-	-	-	44	
Net %	100						6.1
25 yrs ⁺	-	86	100	56	-	242	
Net %		35.5	41.3	23.1	-		33.5
	126	132	149	167	149	723	100

Source: Field Survey, May 2016.

Thus, overall, 22 (3%) of the buildings were dilapidated, 159 (22%) were in fair condition, 521 (72%) were in good condition and 21 (3%) were in excellent condition (see figure 7.4 on page 162). The largest proportion of dilapidated buildings was in Obalende as shown in plates 7.1 on page 161 and 7.2 on page 161. The inclusionary housing strategy could thus commence in this area by rebuilding these dilapidated buildings.

Plate 7.1: Dilapidated housing in Obalende



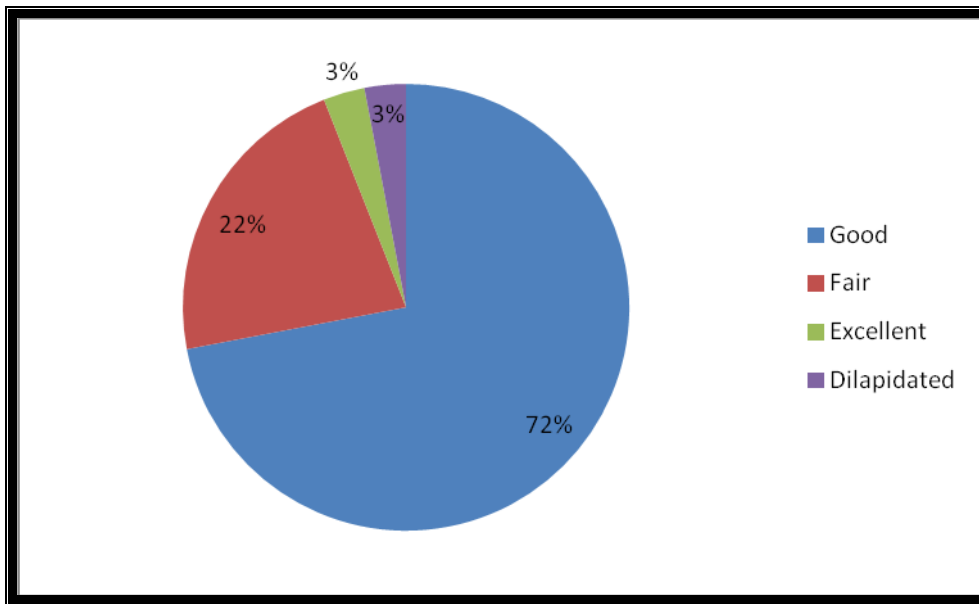
Source: Field survey, May 2017

Plate 7.2: Dilapidated building in Obalende



Source: Field survey, May 2016

Figure 7.4: Overall condition of the sampled buildings



Source: Field Survey, May 2016.

These results suggest that, contrary to Burgess' assumption that the inner city is made up of low-income housing in poor condition, the buildings in the inner city of central Lagos could on average, said to be in good condition. Thus, exclusionary housing practice, ornamental lightning, granite walls and marble floor finishings, and oversized lots could be responsible for the high rental value of housing in the inner city of central Lagos that is exclusively occupied by high-income households and various uses that compete for space due to their proximity to the CBD.

7.5.0. Data obtained from the questionnaires

A trial questionnaire survey in the form of a pilot study was conducted to enhance the reliability and validity of the data obtained.

7.5.1. THE INNER CITY RESIDENTS

This section provides insight into the respondents' socio-economic characteristics in order to determine the economic class of those that currently reside in the inner city of central Lagos.

7.5.1.1. Location

A total of 38 (5.3%) respondents lived in the inner city but were not necessarily working either in the CBD or within any of the study sites/ locations; 426 (58.9%) worked either in the CBD or within one of the study sites but lived outside the CBD and the inner city and 259

(35.8%) lived and worked in one of study sites or the CBD of central Lagos as shown in table 7.6.

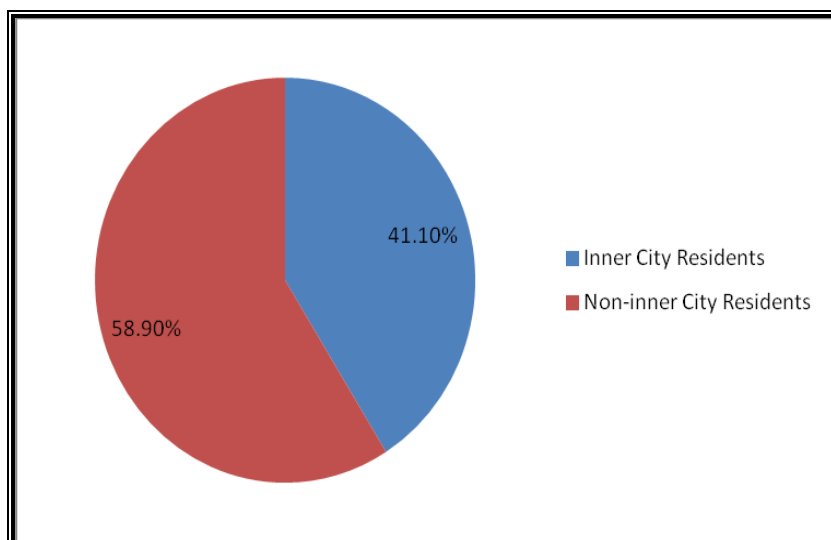
Table 7.6: Respondents' location

Location of the respondents	Number	%
Live but do not work within the inner city or the CBD	38	5.3
Live outside the CBD and the inner city but work therein	426	58.9
Live and work in the CBD and the inner city	259	35.8
Total number of respondents	723	100

Source: Field survey, May 2016

Figure 7.5 shows that a total of 297 (41.1%) respondents in the study sites lived either in the inner city or the CBD; in the context of this analysis they are defined as inner city residents. Furthermore, 426 (58.9%) respondents lived outside but worked either in the CBD or in other parts of the study sites; they are defined as non-inner city residents. Thus, the majority of the respondents (685 or 95%) worked either in the CBD or in the inner city of central Lagos.

Figure 7.5: Summary of respondents' location



Source: Field Survey, May 2016.

This suggests that the greater proportion of those that work in the CBD or the inner city live outside the inner city of central Lagos. In view of this and taking into consideration the need to improve productivity and reduce travel time and costs, more affordable housing needs to be provided in the inner city of central Lagos.

7.5.1.2. Demographic and socio-economic profile

The sampled population had an average household size of 6.0 with a standard deviation of 1.5. This will help to determine the nature and size of dwelling units and the average number of rooms per dwelling unit in the envisaged inclusionary housing in the inner city of central Lagos.

Table 7.7 on page 165 shows that most of the respondents fell into the economically active population. The modal age ranges between 46 and 55 with an average age of 44.3 and standard deviation of 2.4 years. This is not representative of the population of the inner city/CBD of central Lagos as the study deliberately sampled the adult population. However, the average age could be used to determine the social needs of the people and possibly be used as a starting point to set a benchmark for the age of would-be beneficiaries of inclusionary housing in the inner city of central Lagos.

Table 7.7: Age of Respondents

Age in years	Frequency	Percentage (%)
22 – 35	167	23.1
36 – 45	174	24.1
46 – 55	298	41.2
56 – 65	76	10.5
65 and above	8	1.1
Total	723	100
Mean	44.3 years	
SD (σ)	8.4	
Modal value	48.5	
Median value	47.5	

Source: Field Survey, 2016.

7.5.1.3. Educational Attainment and Employment characteristics of the respondents

Table 7.8 on page 166 shows that 54.6% of the respondents had completed a first degree or its equivalent and only 10 (1.4%) had no formal education. The generally high level of educational achievement would impact their employment status and income level and to a reasonable extent could be used to identify those that would qualify for inclusionary inner city housing.

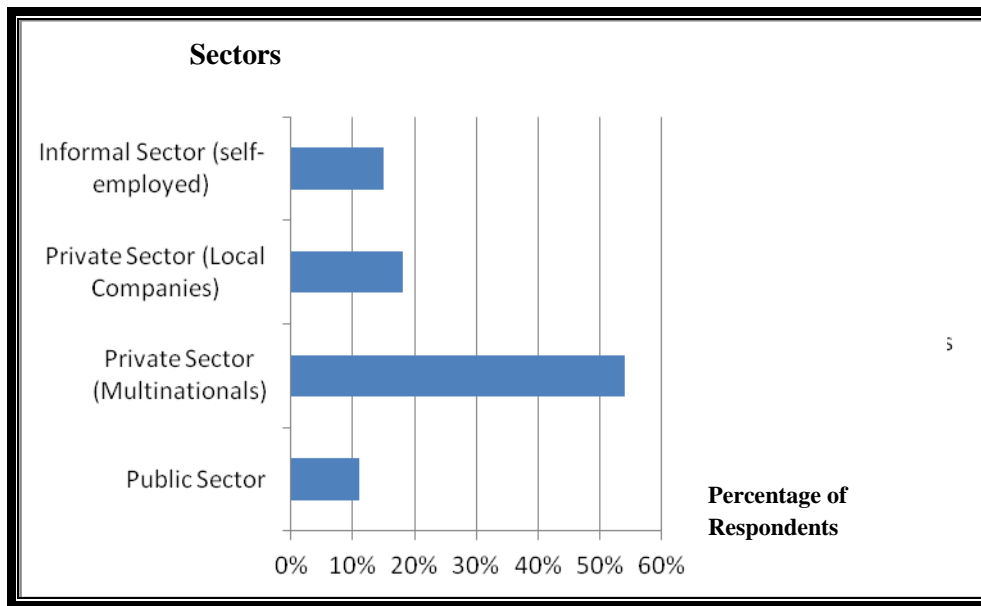
Table 7.8: Educational Attainment of Respondents

Educational Attainment	Frequency	Percentage (%)
No formal education	10	1.4
Primary education	15	2.1
Secondary	121	16.7
National certificate of education NCE and National Diploma (ND)	70	9.7
BSc/HND/PGD	395	54.6
MBA/MPA/MSC/PHD	29	15.5
Total	723	100

Source: Field Survey, May 2016.

Furthermore, 708 (98%) of the sampled population was employed and only 15 (2%) were unemployed. Figure 7.6 on page 167 shows that 524 (74%) of the respondents were employed in the private formal sector (multinationals and local companies), while 81 (11.3%) were public servants and 103 (14.4%) worked in the informal sector. Informal workers are hardest hit by lack of access to housing in the inner city of central Lagos as the survey revealed that public servants have access to staff quarters in some parts of the inner city. An inclusionary housing strategy would go a long way in alleviating their plight.

Figure 7. 6: Sector in which the respondents were employed



Source: Field Survey, May 2016

The survey also revealed that 80 (81.66%) of the respondents that were self-employed were traders, seven (7.1%) were artisans and 11 (11.2%) were service providers. Furthermore, 96.6% of the respondents worked in the CBD, and 1.8% on the Mainland. This corroborates the findings of previous studies cited in chapter one that most jobs are concentrated in the CBD and that productivity would thus be enhanced by inclusionary housing in locations close to this area. The poor would also have more access to this employment center.

Table 7.9 on page 168 shows that 230 (32.5%) of the respondents earned less than ₦36, 000 (\$110.8 US) per month. Furthermore, 194 (84.3%) of those within this income bracket worked in and around the CBD but lived outside the inner city of central Lagos; only 36(15.7%) lived within the inner city. Furthermore, 169 (23.9%) respondents earned between ₦36, 000 and ₦72, 000 (\$110.8 US – and \$262US) per month, 76.3% of whom lived outside the inner city. A total of 129 (18.2%) respondents earned between ₦72, 000 and ₦150, 000 (\$110.8US – \$546US) per month and 66% of these respondents lived outside the inner city of central Lagos. Finally, 180 (25.4%) respondents earned above ₦150, 000 (\$546US) per month, all of whom lived in the inner city, with the largest proportion in Ikoyi and the least in the CBD itself (Idumota and Marina).

Table 7.9: Income distribution of respondents in the study locations

Income/Location	Less than ₦36,000		₦36,000- ₦72,000		₦72,000- ₦150,000		₦150,00 above		Total Sample	Mean		Modal value		Total Mean
	ICR	NICR	ICR	NICR	ICR	NICR	ICR	NICR		ICR	NICR	ICR	NICR	
Ikoyi	-	39	-	6	-	9	74	-	128	₦205,000	₦37,500	₦205,000	₦34,600	₦135,336
Idumota/Marina	-	59	21	24	7	45	4	-	160	₦85,344	₦57,445	₦76,000	₦56,205	₦63,025
Obalende	36	19	19	33	5	6	6	-	124	₦57,650	₦48,104	₦58,900	₦44,860	₦50,395
Lekki	-	36	-	31	28	16	36	-	147	₦163,875	₦49,373	₦166,200	₦48,650	₦99,225
Victoria Island	-	41	-	35	1	12	60	-	149	₦203,459	₦45,000	₦198,640	₦42,350	₦109,873
Total	36	194	40	129	41	88	180	-	708	₦149,020	₦49,309	₦142,000	₦47,865	₦91,081

NB: ICR = Inner City Resident NICR = Non- Inner City Resident

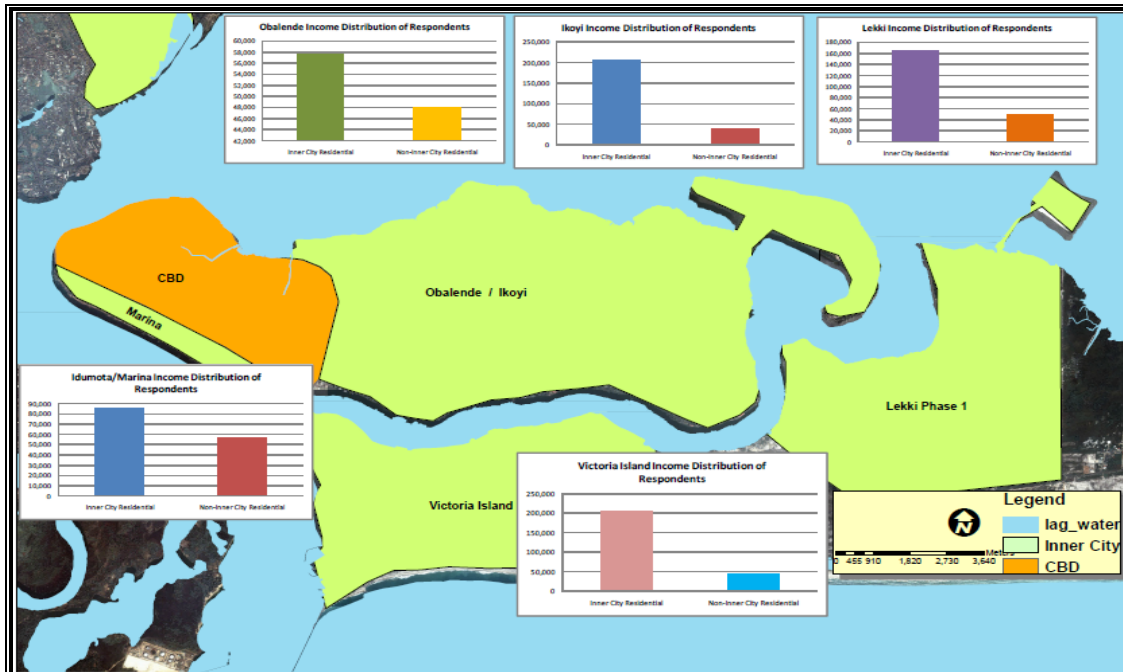
Source: Field survey, May 2016.

Further analysis reveals a mean income of ₦87,930.80 (\$283.40) per month with a standard deviation of ₦2,600 (\$9.5). The average income of the respondents that lived in locations other than the inner city was calculated at ₦44,621.78K (\$180.5) while those that lived in the inner city earned an average monthly income of ₦161,398.84 (\$586.9). The average income of the entire sampled population of ₦91,081.00 (\$368.80) does not vary significantly from the regional mean monthly income of the state which according to the National Bureau of Statistics (NBS) 2015 stood at ₦97,750 (\$395.70) but is significantly above the national mean monthly income of ₦54,450 (\$220.40). This implies a significant difference in the respondents' income in favour of the inner city residents of central Lagos CBD over those that live outside it (non-inner city residents).

The data on income was compared among the five locations within the study area using Analysis of Variance (ANOVA). The computed value of 446.198 compared with the statistical table value of 2.196 at 0.05 significance level, indicates significant variation among households in the different locations with the highest average monthly income of ₦205,000 (\$512.5) in Ikoyi area (see figure 7.7 on page 170). This suggests that the high-income group dominates the housing market of the inner city, while low or moderate-income earners, the majority of whom work in this location, are not accommodated. It also supports the assumption that low-income groups in the inner city have been displaced by high-income groups due to high rents and housing prices. While there are some middle-income city dwellers, they are fewer in number and tend to be located in the high density and low quality housing markets of Obalende and Idumota/Marina where the native population is found. The high-income respondents that totalled 221 are largely concentrated in Victoria Island and

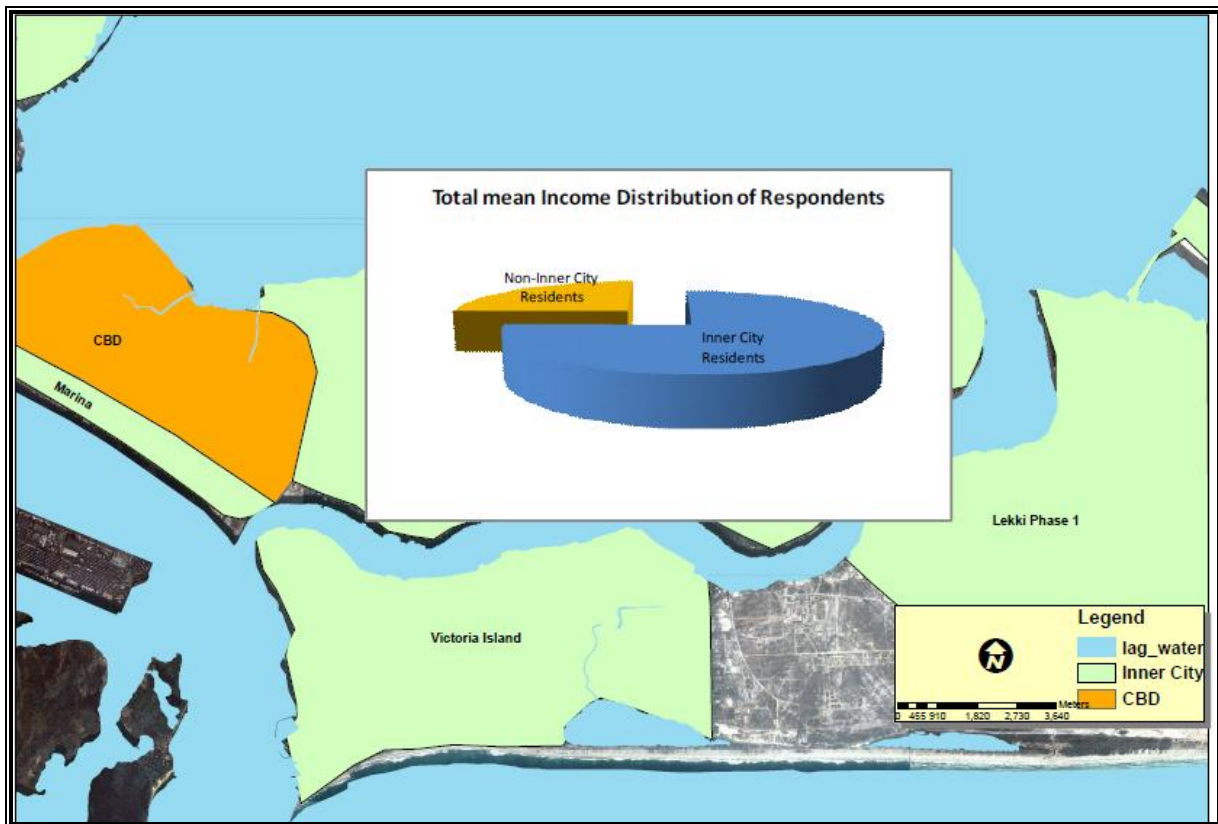
Ikoyi (see map 7.2). Figure 7.7 on page 170 also shows that the mean monthly proportion of income earned by the sampled population is mainly attributed to inner city residents.

Map 7.2: Spatial distribution of mean income of the respondents



Source: Field survey, May 2016

Figure 7. 7: Mean monthly income of inner city residents compared to that of non-inner city residents



Source: Author’s analysis of field survey data, May 2016.

7.5.1.4 Job Location

The respondents were asked to indicate the location of their workplace. A total of 541 (78.4%) worked in the CBD of central Lagos, 13 (1.8%) respondents worked on the Mainland, and 149 (21%) were employed on the Island. Only five (0.7%) worked on the outskirts or in the suburbs. This empirically supports the general acceptance that the CBD is the employment hub and as such attracts more people on a daily basis, a practical justification for inclusionary inner city housing.

7.5.2 Residential location, the advantages and disadvantages of living in the inner city

7.5. 2.1. Residential Location

A total of 426 (58.9%) respondents lived outside the inner city with 33 (8%) living outside the state and the rest living in other locations within Lagos. Table 7.10 on page 171 presents a summary of their various locations.

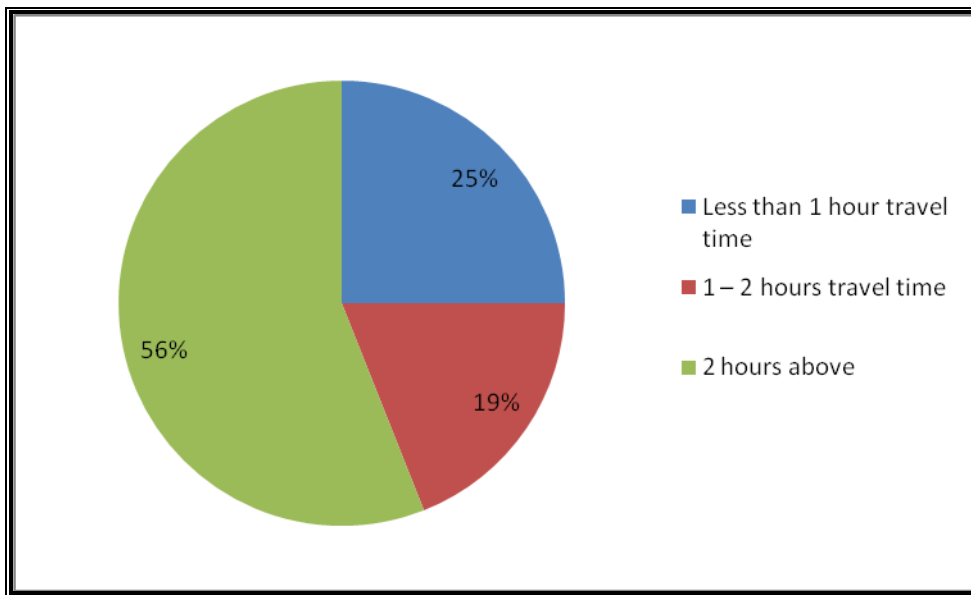
Table 7.10: Residential Location of the sampled respondents

Location	Number of respondents	Percentage (%)
Mainland	63	8.3
Suburbs/outlets	330	45.6
Other (outside the state)	33	4.6
Inner city residents	297	41.5
Total	723	100

Source: Field Survey, May 2016.

In terms of travel time between residence and the workplace, 183 (25.8%) respondents spent less than an hour travelling from home to work; 31 (18.5%) spent between one and two hours and 394 (55.6%) spent more than two hours travelling from home to work (see figure 7.8 on page 172). Further analysis yields an average of two hours 17 minutes, translating into four hours 34 minutes daily travel time with little or no variation. Put another way, it makes up 57% of the eight-hour working day recommended by the International Labour Organization (ILO), although Akinwale (2014) notes that informal workers work a 12-hour day. The mean working hours could thus be calculated at 10 hours per day of which four (40%) or more are spent travelling to and from work. The average travel time varies between the inner city residents and non-inner city residents for location reasons. Inner city residents spend an average of 20 minutes travelling between residence and workplace while non-inner city residents travel for an average of two hours 40 minutes. This does not augur well for sustainable living and environmental sustainability given the substantial time, money and energy expended.

Figure 7.8: Respondents' travel time from residential location to workplace



Source: Field Survey, May 2016.

The daily cost of travel was also established. Table 7.11 on page 173 shows that a total of 394 (55.6%) of the sampled working population estimated that they spent less than ₦500; 188 (28.6%) between ₦500 and ₦1,000 and 126 (17.8%) spent more than ₦1,000 on travel. This equates to an average cost of ₦810.00 to travel from home to work. Given that it costs the same amount to return home, this suggests an average daily travel cost of ₦1621.40 and a mean monthly cost of ₦32,428, representing 41.6% of the ₦77,930.80 mean monthly income. As noted earlier, the distance between work and home is likely to negatively impact disposable income. Further analysis shows that there are differences between the travel costs of those that live in the inner city and those that live outside it. While the mean daily travel cost of those that live in the inner city is calculated at ₦700.00, that of the non-inner city residents is calculated at ₦2542.00.

Table 7.11: Travel Costs of the sampled Working Respondents

Travel cost in Naira	No. of respondents	Percentage (%)
Less than ₦500	394	55.6
₦501 - ₦1,000	188	26.6
₦1,000 and above	126	17.8
Mean value	810.70	100

Source: Field Survey, May 2016.

The variations in mean travel time and costs between the inner and non-inner city residents could account for the increasing desire to live closer to work among the sampled population.

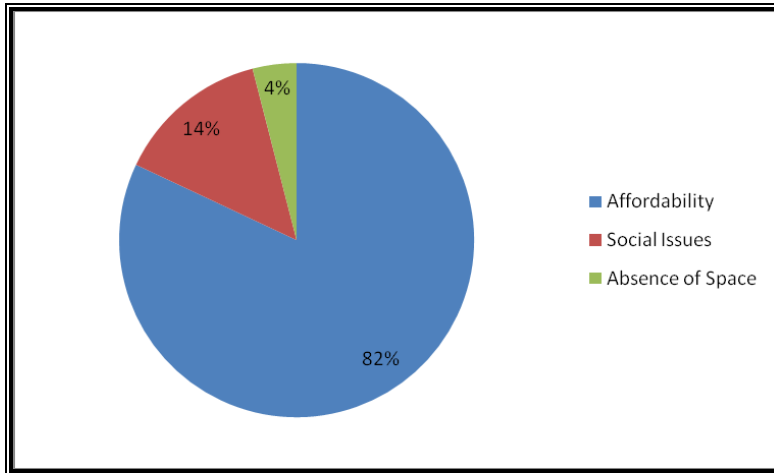
7.5.2.2. Advantages of Living in the Inner City

Respondents that lived in and around the inner city including the CBD of central Lagos were asked to outline the advantages of living in the inner city. Five factors were frequently cited. Location advantage topped the list with 48 (28%) respondents stating that they enjoyed living in the inner city because of its proximity to the CBD. They noted that they saved both time and money as they travelled less. Furthermore, 47(27%) respondents stated that they felt safe and secure in the inner city as it is abuzz with diverse activities 24 hours a day. Moreover, the government has invested heavily in security in the area. Economic considerations were identified by 45 (26%) respondents. They noted that living in the inner city offered them economic advantages in terms of employment, and distribution of goods and services. Nearness to social amenities, public goods and infrastructure were identified by 19 (11%) respondents. Finally, at the bottom of the list were socio-cultural factors, cited by only 14 (8%) respondents. Proximity to kin, friends and peer groups and cultural attachment to the inner city were additional factors raised.

The respondents were also asked to identify the disadvantages of living in the inner city. Three factors were identified. The cost of housing was at the top of the list, with 142 (82%) respondents citing unaffordable rents. A total of 24 (17.5%) respondents identified social problems such as negative peer influence on their children and social vices like alcoholism, hooliganism, clubbing and betting, while seven (4.2%) pointed to the lack of space and

greenery that characterizes such areas (see figure 7.9). Nevertheless, it is important that open space and soft landscape elements should be incorporated in the design and planning of inclusionary inner city housing for central Lagos.

Figure 7.9: Disadvantages of Living in the Inner City



Source: Field Survey, May 2016 .

Respondents that lived outside the inner city were asked to identify the advantages of living in such a location. The relative affordability of housing was identified by 350 (63.5%) respondents, while ample space in term of room size was cited by 125 (22.7%) respondents and 75 (13.7%) mentioned the advantage of low density, i.e., abundant space and less overcrowding than the inner city housing. However, 367 (66.7%) respondents identified inaccessibility to the CBD and other places where economic and social activities are located as the main challenges. They noted that this increases travel time and the cost of accessing the CBD and their workplaces. Poor and inadequate infrastructure and social amenities were identified by 126 (23%) respondents as challenges of living outside the inner city of central Lagos and a lack of economic opportunities was cited by 57 (50.3%). In light of these responses, respondents who lived outside the inner city traded affordability for transportation time and costs, among other things. Decentralization of the CBD and work centres could promote the movement of low- and moderate-income earners to the inner city. Inclusionary housing appears the best strategy to relocate the poor to the inner city as decentralization of CBDs might result in succession of land use and population over time and the cycle of displacement would continue.

7.6.1. Housing Characteristics

7.6.1.1. Typology

The study classified housing types into conventional and unconventional. Conventional housing types include flats and duplexes, while unconventional types include, rooms or brazilian apartments comprising of rooms for different households that share facilities like toilets, kitchens and corridors; and apartments with self-contained flat-lets that comprise of either a bed room or a bed room combined with a living room occupied by a household and facilities like a kitchen, toilet and bath. Terraced apartments are made up of housing units built in rows with common walls. Detached housing refers to a single housing unit built on a large plot and occupied by one household, while semi-detached housing comprises of two housing units on a relatively large plot with each unit occupied by a household.

The respondents were asked to identify the various housing types they occupied in their respective residential locations. Table 7.12 shows that the majority lived in flats with the smallest number staying in semi-detached housing.

Table 7.12: Housing typology occupied by the respondents

Type of housing	No. of Respondents	Percentage (%)
Brazilian/Rooming apartment	162	22.4
Flat	291	40.2
Duplex	69	9.5
Flat-let	81	11.2
Detached	83	11.6
Terraced	26	3.6
Semi-detached	11	1.5
Total	723	100

Source: Field Survey, May 2016.

Apart from rooming apartments (where households occupy different rooms but share common facilities like the corridor, toilet and kitchen) and flat-lets (generally comprises of one room, a living room and housing supporting facilities like toilet bathroom and kitchen within the housing unit) that are a type of low-income housing, the other types cited in the survey were occupied by high-income earners. The analysis suggests a strong positive correlation between housing type and income. A high-income respondent would live in a duplex, or detached or semi-detached house. Housing types vary from one geographical area of the study location to another; thus, the inclusionary housing design envisaged for the inner city of central Lagos may vary within these locations.

Table 7.13 on page 177 shows that 111 of the respondents and approximately 15% of the sampled population in Idumota and Marina area (the CBD) stated that they live in a rooming apartment, compared to only 13 (approximately 2%) of the sampled population in Lekki area and 38 (5.3%) in Obalende. The table also shows that 90 respondents (12.4% of the total sampled population) around Lekki claimed they live in flats, with only 20 (2.8%) in Obalende. It reveals that 38 (5.3%) respondents in Lekki (the highest number out of the five locations) claimed they lived in a duplex. Of the 291 (40%) of the sampled population that claimed that they live in a flat, the highest number of 90 (31%) was drawn from Lekki, while of the 83 (11.5%) respondents that claimed to live in a detached home, 32 (39%) were drawn from Ikoyi. The 26 (3.6%) respondents that claimed they live in terrace houses were all in Obalende area, while 42 (51%) of those in semi-detached houses were located in Victoria Island.

Table 7.13: Housing typology by location

Housing type and location	Rooming			Flat			Duplex			Flat-let			Detached			Terrace			Semi detached			Net total	Net %
	No	Net %	Gross %	No	Net %	Gross %	No	Net %	Gross %	No	Net %	Gross %	No	Net %	Gross %	No	Net %	Gross %	No	Net %	Gross %		
Obalende	38	30	5	20	16	3	0	0	0	29	23	4	9	7	1	26	21	4	4	3	1	126	17
Ikoyi	-	-	-	63	48	9	13	10	2	14	11	2	42	32	5	-	-	-	-	-	-	132	18
V/Island	-	-	-	74	50	10	18	12	3	24	16	3	26	17	4	-	-	-	7	5	1	149	21
Idumota/M	111	67	15	44	26	6	-	-	-	12	7	2	-	-	-	-	-	-	-	-	-	167	23
Lekki	13	9	2	90	60	12	38	26	5	2	1	.3	6	4	1	-	-	-	-	-	-	167	23
Total	162			291			69			81			83			26			11			723	100

Source: Field survey, May 2016 .

On the basis of this variation in housing typology across the study area vis a vis the income of its occupants, the housing typology occupied by low-, middle- and high-income earners were further divided into low-, middle- and high-income housing units. Low-income housing includes rooming apartments and flat-lets, middle income housing encompasses terrace housing and flats and high-income housing includes duplexes and detached and semi-detached houses. Table 7.14 shows that Obalende had the highest number of respondents living in low-income housing units within the inner city. This suggests that the area is characterized by low-income housing. The CBD, Idumota which is the oldest part of central Lagos, and Marina, had a total of 24 respondents (31%) living in low-income housing units, while the figure for Lekki was 2 (3%). None of the respondents in Victoria Island and Ikoyi lived in low-income housing.

Table 7.14: Location of inner city residents by their housing typology

Location	Low-income housing	%	Middle-income housing	%	High-income housing	%
Obalende	51	66	20	69	19	10
Ikoyi	0	0	0	0	29	15
Victoria Island	0	0	0	0	59	31
Idumota/Marina	24	31	6	21	1	1
Lekki	2	3	3	10	83	43
Total	77	100	29	100	191	100

Source: Field survey, May 2016

On the other hand, as shown in table 7.14 above, a total of 83 (43%) respondents living in Lekki occupied high-income housing, followed by Victoria Island with 59 (30.9%). In Ikoyi and Obalende, only 29 (15.2%) and 19 (9.9%) respondents, respectively, lived in high-income housing, while Idumota/Marina had only one (0.5%).

This demonstrates that Ikoyi, Victoria Island and Lekki are characterized by high-income housing types, while Obalende is characterized by low-income types. In view of the above, income-based exclusionary housing practice is more pronounced in Ikoyi, Victoria Island and

Lekki than the other two locations within the inner city of central Lagos. The study takes cognizance of this and the planned inclusionary inner city housing will seek to ensure balanced housing distribution that caters for the poor across the inner city of central Lagos.

The respondents were also asked to state the number of rooms occupied by their households. Table 7.15 shows that 382 (57.7%) respondents' households occupied three rooms and 48 (6.6%) four or more rooms (living room inclusive).

Table 7.15: Number of rooms occupied by household

No. of rooms occupied by Household	Number of Respondents	Percentage (%)
1	103	14.3
2	191	28.4
3	381	52.7
4 and above	48	6.6
Total	723	100

Source: Field Survey, May 2016.

Further analysis reveals variations among the different neighbourhoods of the inner city of central Lagos. While the average number of rooms occupied by a household was 3.5, with a standard deviation of 0.6, the occupancy ratio of the inner city residents stood at 2.0 and that of non-inner city residents at 2.5. Combining this result with a household size of six and the 2010 national housing policy recommendation of an occupancy ratio of two persons per room, the implication for inclusionary housing delivery in the inner of city of central Lagos is that two to three rooms would be acceptable for a household size of 4-6. The average number of rooms occupied by households in the inner city was highest in Ikoyi and Victoria Island with an average of three and lowest in the CBD, i.e., Idumota and Marina with an average of one, while the average for inner city residents in Obalende stood at 1.9. This suggests that inclusionary housing comprising of two to three bedrooms would be widely accepted in the inner city of central Lagos. The disparity in the number of rooms occupied is a function of existing housing supply which dates back to the historical evolution of each of the settlements

that constitute the inner city. The study's inclusionary housing strategy will seek to improve the level of housing supply in the inner city of central Lagos to achieve an occupancy ratio of two people per room.

The data on the number of dwellings reveals an average of four dwelling units (DUs) per building. The inner city average of 5.5 DUs per building is significantly higher, while the average DUs of three for those living outside the inner city of the CBD is significantly lower. This is due to the fact that development outside the inner city is lateral while that of the inner city is relatively vertical. However, the average DUs of 5.5 for the inner city is still considered low as is the building height. Low building density suggests underutilization of space or land in the inner city of central Lagos CBD.

7.6.1.2. Housing conditions of the respondents

The respondents were asked to rate the condition of the housing units they occupy in relation to the kitchen, toilet and bathroom. A total of 521 (71.4%) respondents rated their houses as being in good condition; 172 (23.8%) felt that it was fair and 30 (0.4%) rated it poor. Twenty-six (87%) respondents that rated the condition of their housing as poor were located in the inner city of Obalende and Idumota (see plates 7.3 & 7.4 on page 180 & 181 and figures 7.10 on page 181 and 7.11 on page 183), while only four (23%) of these respondents lived in non-inner city areas. The housing occupied by the respondents can thus generally be described as of good quality in term of aesthetics (see plates 7.5 & 7.6 on page 182), structure and the state of supporting infrastructure. The proposed inclusionary housing for the inner city of central Lagos CBD needs to maintain these standards and where possible, exceed them.

Plate 7.3: Poor quality housing occupied by the poor in Obalende



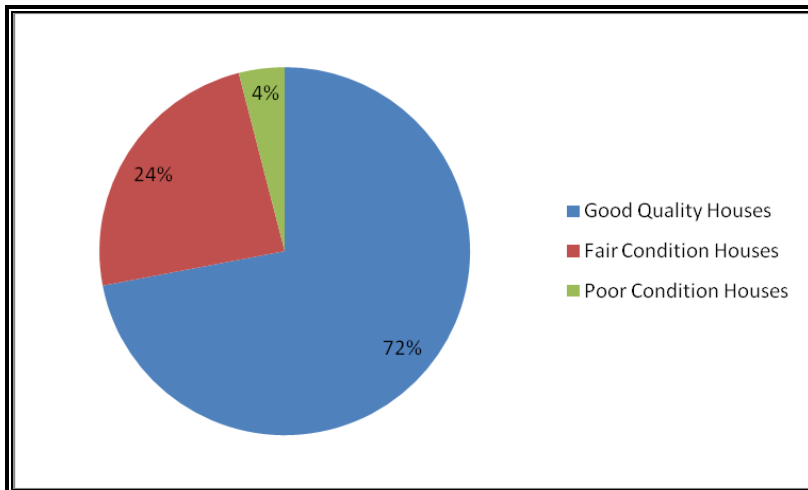
Source: Field survey May, 2016.

Plate 7.4: Poor quality housing occupied by the poor in the inner city



Source: Field survey, May 2016

Figure 7.10: Summary of housing conditions of the respondents



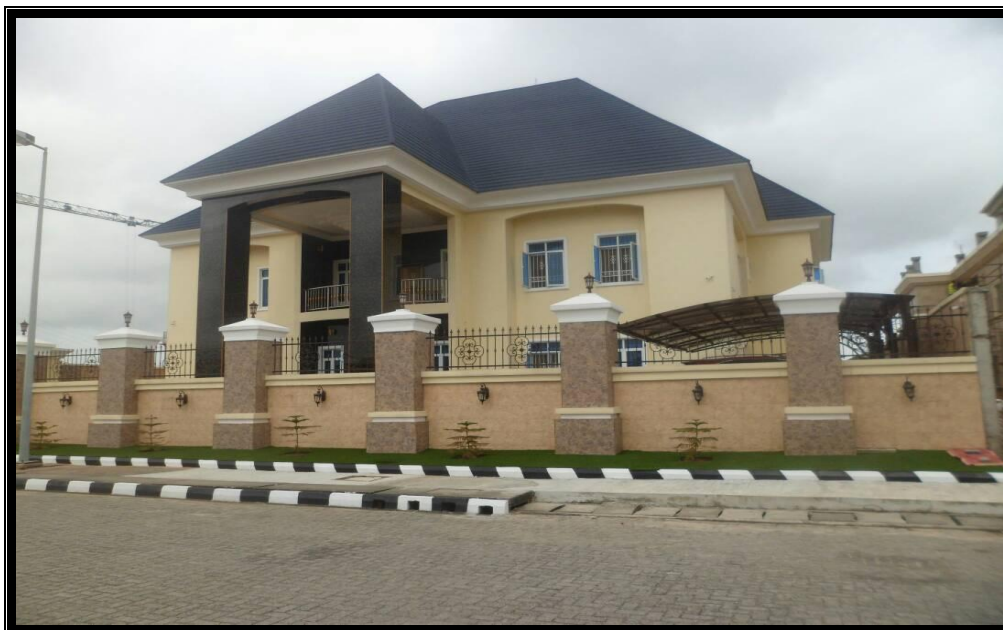
Source: Field Survey, May 2016.

Plate 7.5: Example of good quality housing in Lekki Peninsula



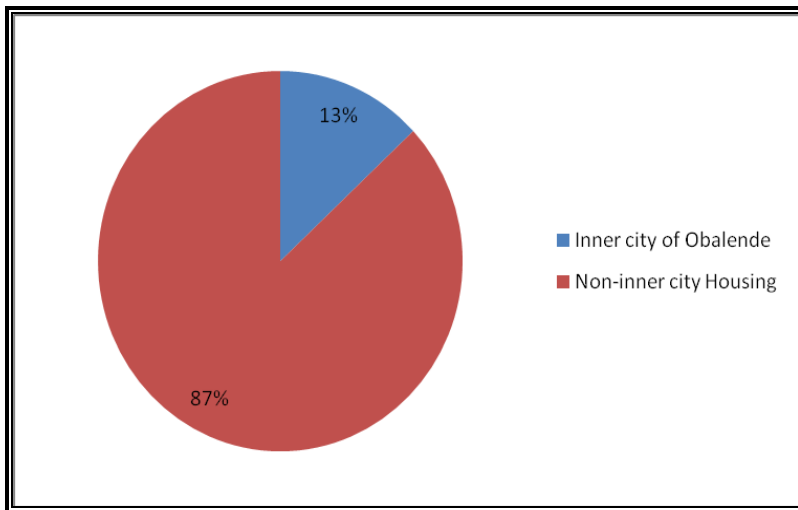
Source: Field survey, May 2016

Plate 7.6: Examples of good quality housing in Ikoyi



Source: Field survey, May 2016

Figure 7.11: Location of houses in poor condition



Source: Field Survey, May 2016.

The respondents were asked to rate the quality of the neighbourhood within which their housing units are located. This was determined in relation to the availability of drainage infrastructure, and adequate and effective waste disposal and sanitation, among other factors. Table 7.16 shows that a total of 454 (63%) respondents claimed that their housing units were in a good neighbourhood environment, 189 (26%) described their neighbourhood environment as fair and 80 (18%) stated that their housing units were located in a poor environment.

Table 7.16: Neighbourhood Quality

Condition	No.	%
Good	454	63
Fair	189	26
Poor	180	11
Total	723	100

Source: Field Survey, May 2016.

The majority of those that described the neighbourhood quality as poor lived in Idumota – the CBD and Obalende area (see plate 7.1 on page 161). As noted earlier, the former is the core of the city and the latter is a low-income neighbourhood. Since neighbourhood quality cannot

be separated from housing quality, the proposed revitalization projects identified by the government officials and discussed in section 7.3.0 on page 146 that entail the provision of infrastructure, amenities and renewal of neighbourhood quality should be implemented. This would ensure the provision of services and amenities that complement the envisaged inclusionary housing in the inner city of central Lagos.

7.7.1. Availability of Communal and Public Facilities

The respondents were asked to comment on the availability of a number of communal and public facilities within a travel time of not more than 30 minutes which is a reasonable service radius for communal facilities. Table 7.17 presents an overview of public and communal facilities available to respondents that lived in the inner city, including schools, public hospitals, markets, a police station and drainage facilities. All these respondents stated that they had adequate access to these facilities. In contrast, the respondents that lived outside the inner city had limited access to public and communal facilities. For example, 32% of those living outside the inner city did not have access to a public play area and 26% could not access a fire station. This suggests that the inner city enjoys relative advantage over settlements outside the area in terms of communal and public facilities.

Table 7.17: Availability of communal facilities

Facilities	Available				Not Available				Gross Total			
	ICR	%	NICR	%	ICR	%	NICR	%	Available	%	NA	%
School	297	100	356	84	-	-	70	16	653	90.3	70	9.7
Public Hospital	297	100	354	83.1	-	-	72	17	651	90	72	10
Public Hospital	297	100	406	95	-	-	20	5	703	97	20	3
Fire Station	293	92	314	74	24	8	112	26	587	81.2	136	19
Police Station	297	100	399	94	-	-	27	6	696	96	27	4
Drainage	297	100	420	99	-	-	6	1	723	99.6	6	0.4
Play Area	270	91	288	68	26	9	138	32.4	559	77	164	23

ICR = Inner City Resident NICR = Non-Inner City Resident NA= Not available

Source: Field Survey, May 2016.

7.8.1. Respondents' Residential Mobility

The data in table 7.18 shows that the large majority of the respondents had lived in their current location for more than five years.

Table 7.18: Years of residence of respondents

Years	No. of Respondents	%
Less than 2 years	185	25.6
2 – 5 years	245	33.9
5+ years	293	40.5
Total	723	100

Source: Field Survey, May 2016.

However, the sampled population that lived within the CBD and the inner city of central Lagos had lived there for less time than those that lived outside the inner city (see table 7.19).

Table 7.19: Years of residence by location

Years/Location	Inner city residents	Net %	Non-inner city residents	Net %
Less than 2 years	20	6.7	165	38.7
2 – 5 years	32	10.8	213	50
5 years	245	82.5	48	11.3
Total	297	100	426	11.0

Source: Field Survey, May 2016.

The table shows that 82.5% of the respondents living in the inner city had resided there for more than five years compared to only 11.3% that had lived outside the inner city for the same period. The mean years of residence for all the respondents is four years while the average for those living outside the inner city stood at five years and those in the inner city at seven years. This suggests that those that live in the inner city change their place of residence less often than those outside the inner city. The survey reveals that 83 % of the non-inner city residents have secured tenure. The proposed inclusionary housing strategy should thus consider the security of tenure of beneficiaries of the scheme in the inner city of central Lagos.

This was confirmed by responses to the question of whether the respondents had relocated their residence in the past 6-12 months. Almost all (99%) of those living in the inner city stated that they had not, compared to 72% of the respondents living outside the inner city. Therefore, 28% of the latter group of respondents had changed their residence during this period. Furthermore, 76% (324) of the non-inner city respondents stated that they had changed their residence four times on average in the past five years compared to only 12 (4%) that had moved twice on average in the same period. This suggests a high level of residential mobility among non-inner city residents, while this is rare among those living in the inner city. Factors affecting residential mobility that were cited by respondents in the inner city include eviction resulting from demolition of buildings, changes in the use of housing properties and forceful evictions by landlords. Residential mobility or immobility could also be explained by the high cost of moving in the inner city of central Lagos and the lack of alternative accommodation. Inclusionary housing thus calls for long-term security of tenure.

Respondents that had relocated in the past 6-12 months made up 17% (122) of the sample. Thirty-four (28%) said that they had migrated from the Mainland area of the metropolis to the outskirts and in some cases to the Island and within the Mainland. Sixty-six (54%) migrated from the Island, mostly to the outskirts, while 22 (18%) moved from the outskirts to the Mainland, and a few moved to the Island, mostly within its outskirts.

Sixty-nine (56.6%) of the respondents that had relocated in the past 6-12 months did so because they changed jobs; 29 (23.8%) moved in order to secure better accommodation such as more space and a quieter neighbourhood; eight (6.6%) were evicted by their landlords and

16 (13%) moved for other reasons such as acquiring their own homes, affordability, and space requirements.

Thus, work location had the greatest influence on the respondents' residential location. This suggests the need for a housing strategy that is capable of enabling the working population to live closer to where they work, especially the poor working class respondents who experience more work-job location challenges in terms of the cost of travelling to and from work, the majority of whom spend more than 42% of their mean income on transportation. While the high-income population spends as much as low-income earners on travel, this represents a lower proportion of their income. The contemplated inclusionary housing strategy for the inner city of central Lagos is capable of reducing travel distances and thus costs.

7.9.1. Factors Determining the Residential Location of the Respondents

The respondents were asked what factors influenced the choice of their current residential location. Three hundred and ninety-six (32% of the total sample) of the non-inner city respondents cited affordability while only 33 (2.7%) of those living in the inner city cited this factor. On the other hand, 227 (18.4% of the sample) of the respondents living in the inner city stated that location in relation to the CBD was one of the factors that determined their choice of residential location compared to only 5% (61) of those living outside the inner city. Eighteen (15.3%) of the respondents in the inner city cited access to social amenities and community facilities and 186 (15%) stated that they chose their place of residence due to its proximity to work. Housing quality and size were the two other main factors that influenced the choice of residential location among non-inner city residents, with 20.6% (252) and 15.3% (187) of these respondents, respectively identifying these considerations. The other factors identified and the frequencies of their occurrence are shown in table 7.20 on page 188.

Table 7.20: Factors influencing the choice of residential location

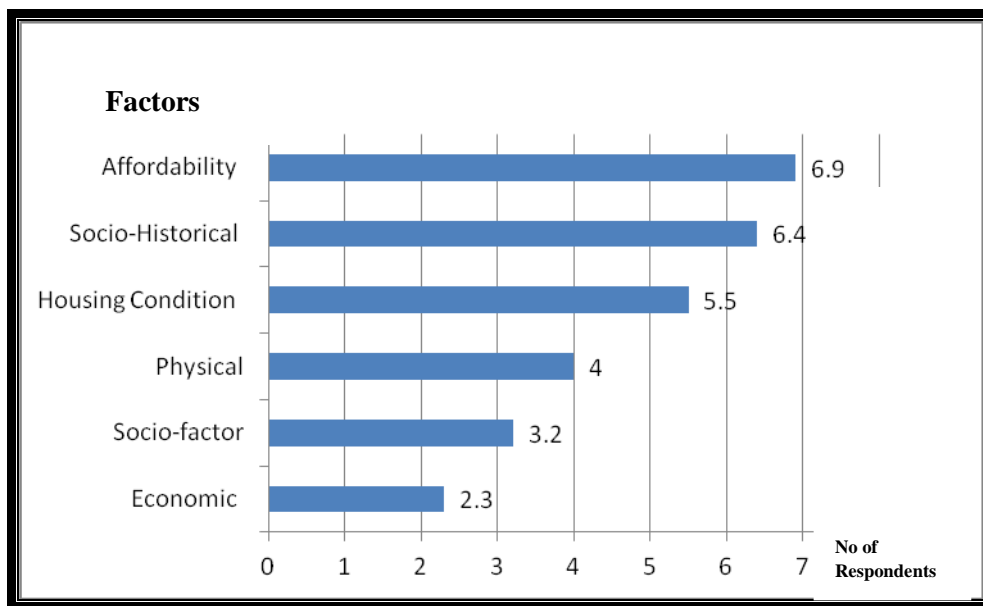
Factors	Inner city residents	%	Non-inner city residents	%
Affordability	33	2.9	396	32.3
Location	227	18.4	61	5
State of the housing environment	56	4.5	38	3
Nearness to place of work	186	15	30	2.4
Environmental quality	78	6.3	21	1.7
Availability of social services and communal facilities	189	15.3	51	4.2
Housing size	31	2.5	187	15.3
Housing quality	93	7.5	252	20.6
Proximity to relations	66	5.3	41	3.3
Attachment to family house	56	4.5	58	4.7
Social life	73	5.9	38	3.1
Access to employment opportunities	146	11.8	52	4.2
Total	1234		1225	100

Source: Field Survey, May 2016. NB: Responses were mutually inclusive

The table shows that while location, proximity to work and access to employment opportunities are significant factors in the choice of residential location among inner city residents (see the highlights in the table) these are not significant among residents living outside the inner city. The latter group cited affordability, housing size and housing quality as significant factors. This is due to the fact that the majority of inner city residents earn a higher average income than those living outside the inner city (see figure 7.9 on page 174 and the discussion in section 7.5.1.2 on page 164). While affordability might be a consideration, they are willing to move to be closer to work. In contrast, affordability is a major factor for

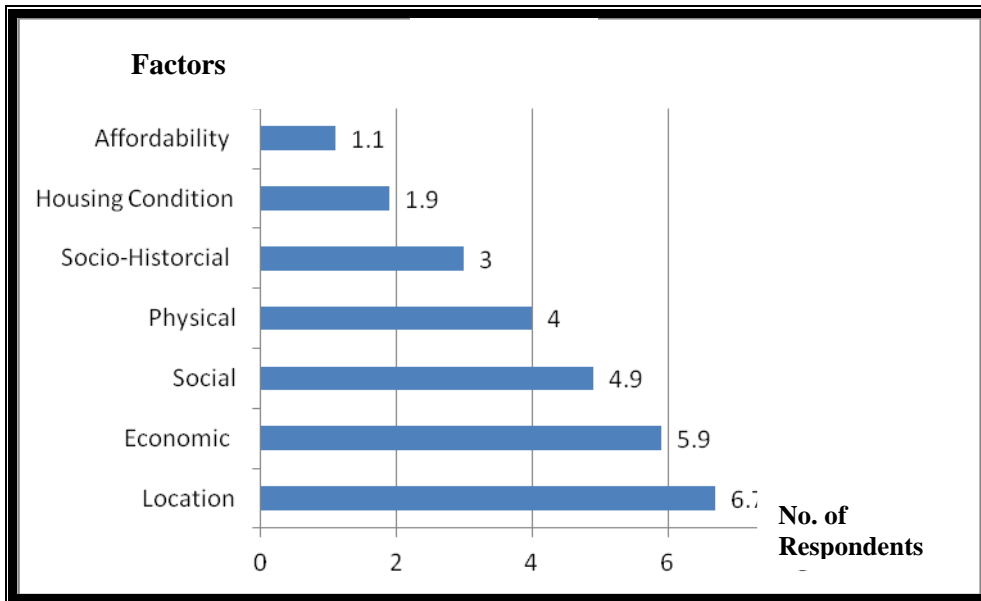
residents living outside the inner city and it is for this reason they are dislocated out of the inner city housing market. Figure 7.12 shows that economic consideration such as access to employment and commercial activities rank first among the factors affecting the choice of residential location among inner city residents while figure 7.13 on page 189 indicates that affordability ranks first among non-inner city residents.

Figure 7.12: Ranking of factors affecting the choice of residential location among inner city residents



Source : Field survey, May 2016 .Figure

7.13: Ranking of factors affecting the choice of residential location among respondents living outside the inner city

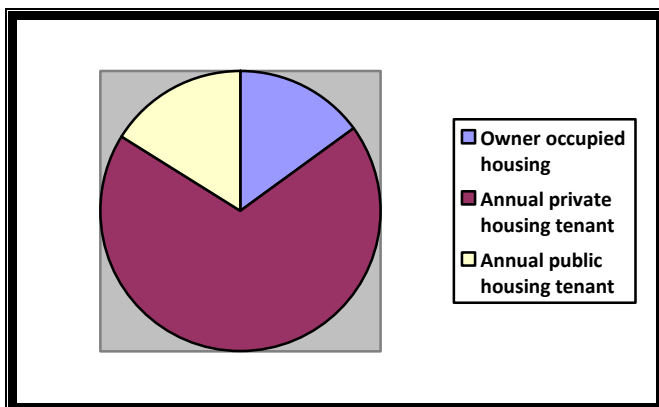


Source: Field survey, May 2016

7.10.1. Housing Tenure and Pricing

A total of 502 (69%) of the sampled population lived in privately-owned rented apartments where they paid annual rent; 115(16%) lived in publicly-owned rented apartments and 106 (15%) owned their homes (see figure 7.14).

Figure 7.14 : Housing tenure of respondents



Source : Field Survey, May 2016.

Almost all (99%) of the respondents that lived in the inner city were tenants and only three (1%) owned their homes. In contrast, 103 (24%) of those that lived outside the inner city owned their houses. This suggests that tenancy is more popular among residents in the inner

city. According to the respondents, this is due to the fact that home owners and landlords are unwilling to dispose of their properties this may create bottleneck in the acquisition of land and landed properties for the purpose inclusionary housing provision in the inner city. This finding will inform the type of inclusionary inner city housing that the study recommends.

Rentals are determined by location and typology. Respondents that lived in rooming apartments also known as the 'Brazilian' type of housing paid an average of ₦6,608 per month, representing an annual average rent of ₦79,000 per annum. This was about 36% of the annual income of those residing in such housing types.

The mean rental value differs significantly among those living in the inner city and those outside. The mean rental of the former is ₦8,200.00 per month, while it is ₦5,872 for the latter. Thus, respondents who lived in the inner city paid 40% more rent than those living outside. However, the affordability index favored those living in the inner city, as the mean rent is 28% of their income compared with 42% for those living outside it, negatively affecting the living standards of the latter group.

Flatlets were more favoured by the sampled population living outside the inner city. Such accommodation generally comprises of a room and a living room with a toilet, kitchen and bathroom. Only 21 (3%) of the respondents in the inner city lived in flatlets, with an average monthly rent of ₦11,000.00. The mean monthly rental for flatlets in the inner city is ₦17,400 compared with ₦9,084 outside the inner city, a difference of 45%. Terrace accommodation only exists in Obalende in the inner city with a mean monthly rental of ₦25,400. This takes the form of flats or flatlets that are generally built in rows with the apartments sharing common walls.

The most common accommodation among the sampled population was flats, with an average monthly rental of ₦50,000. It was significantly higher in the inner city at ₦77,000 as against the mean monthly rental of ₦33,800 among non-inner city residents, a difference of 56% and 35% higher than the mean monthly rental for flats in the overall study area. The lowest mean rental was in the CBD in Idumota at ₦36,000 and the highest was in Victoria Island with a mean monthly rental of ₦89,500. Further comparison shows that the mean rental value of ₦77,000 for those residing in the inner city is 25% of their mean monthly income and the rental of ₦33,800 for residents living outside the inner city is 43% of the mean monthly income of people that live in the inner city.

Duplexes which are designed for high-income earners are only popular in the more affluent inner city areas like Ikoyi, Victoria Island and Lekki and are relatively scarce in the areas outside the inner city. The mean monthly rental was ₦113,00 per month across the study sites, with the highest mean of ₦143,846 a month in Ikoyi. The mean monthly rental of duplex accommodation among those residing in the inner city was ₦137,600 and ₦82,352 for respondents living outside the inner city. The mean monthly rental for the former is 69% above that of those living in similar accommodation outside the inner city. The mean monthly rental for inner city respondents represents only 18% of their mean income compared with 34.6% of the income of those living outside the inner city. This suggests high affordability among inner city residents occupying duplex accommodation and lower affordability for non-inner city residents occupying similar accommodation.

Detached accommodation is more popular among non-inner city residents, most of whom live in their own houses. Those living in rented detached apartments paid a mean monthly rental of ₦124,166 and less with a mean value of ₦75,000 per month, 29% of the mean monthly income of those residing in such housing. The mean monthly rental of similar accommodation in the inner city is ₦162,000, 54% higher than that in areas outside the inner city.

Semi-detached housing only exists in Obalende and Victoria Island, the majority of which is owner-occupied. The mean monthly rental was ₦28,727, 29% of the income of those living in such accommodation. This shows that this class of residents lives in houses that are relatively affordable.

This analysis shows that in general, rentals in the inner city are significantly higher, yet still within the housing affordability level of the occupants, while the less expensive rentals in the areas outside the inner city suggest a low level of affordability. It can thus be concluded that the inner city housing market is skewed in favour of those that can afford it while those who are unable to do so live outside the inner city. Inclusionary housing in the inner city of central Lagos becomes a necessity because the low-income earners that participated in the survey desired to live closer to where they work, in this case the inner city.

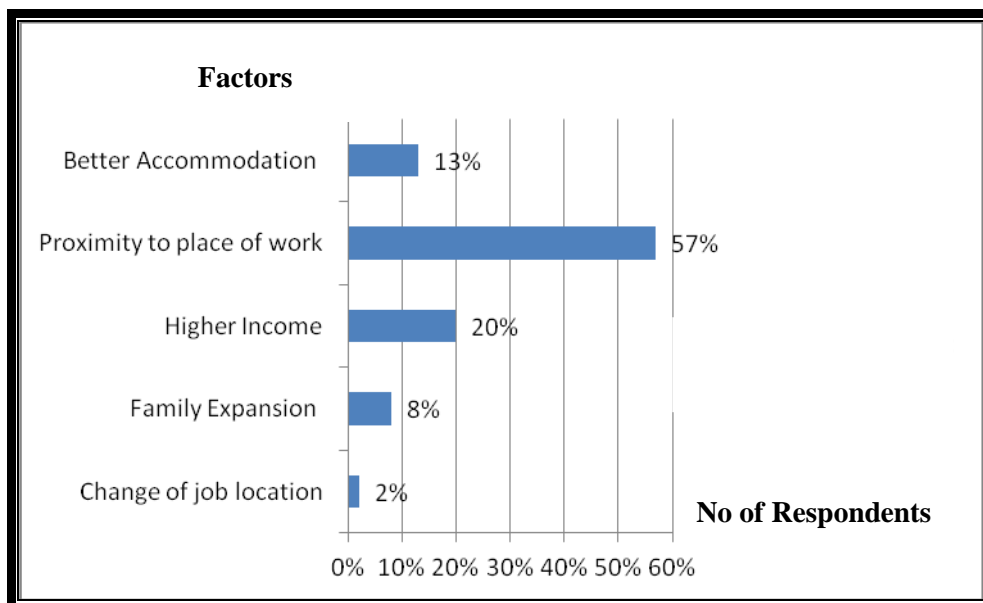
Furthermore, the data show that rentals are generally stable. Only 21 (3.4%) of the respondents stated that their rent had increased in the past three years, with an average increase of 26.7% per annum. While this is a small proportion of the overall sample, it is significant, as three in every 100 renters are likely to have their rents increased by at least

20% per annum. Thus, the study’s recommendations on inclusionary housing in the inner city of central Lagos will take into consideration a stable rental that will be affordable to the low-income group irrespective of prevailing rents.

7.11.1. Decision to Relocate

Finally, the respondents were asked if they would relocate if the opportunity arose. A total of 381 (53%) stated that they would do so, while 342 (47%) said that they would not irrespective of how affordable the rental. However, it should be noted that 309 (81%) of the 381 respondents who stated that they would relocate lived outside the inner city of central Lagos while only 72 (19%) were resident in the inner city. Two hundred and forty-nine (65%) of those who showed interest in relocating said that they would move to the inner city of central Lagos if afforded the opportunity, with the main reasons being proximity to the workplace and access to communal and public facilities. Sixty-five (17%) of the respondents that lived in the inner city but indicated interest in relocating cited the need to accommodate their growing family. Forty-nine (13%) respondents living outside the inner city stated that they would like to relocate to the Mainland for reasons of accessibility and proximity to the CBD and 11 (3%) showed interest in moving to the outskirts of the city in order to enjoy an unpolluted environment and more space. Figure 7.15 shows that the majority of those that wished to relocate cited proximity to work as their main reason.

Figure 7.15: Factors that influence residential relocation decision



Source: Field Survey, May 2016.

On the other hand, 214 (63%) of the 342 (47%) respondents who stated that they did not wish to relocate cited neighbourhood satisfaction such as the availability of public amenities and goods, while 96 (28%) stated that they owned their homes and were not willing to leave them for a rented apartment elsewhere, and 32 (8%) said that they had inherited their property and would not relocate for reasons of historical attachment.

It can therefore be inferred that the majority of the residents desired to live in the inner city, with proximity to work and access to opportunities as the main motivations.

This chapter presented the qualitative and quantitative data gathered for this study. It described the study locations, and presented a contextual analysis of opinions gathered from members of the FGD and government officials. The condition of buildings within the study locations was analysed as well as the respondents' socio-economic and housing attributes. The conclusions drawn from this chapter inform the discussion in the final chapter of this thesis.

CHAPTER EIGHT

SUMMARY OF FINDINGS AND RECOMMENDATIONS

This chapter summarizes the findings from the data analysed in the previous chapters and makes recommendations aimed at introducing inclusionary housing in the inner city of central Lagos.

8.1. Summary of Findings

The experts that participated in the FGD and the officials that were interviewed agreed that the inner city of central Lagos confronts a rapid and increasing quantitative decline in the housing function as a result of land use challenges accentuated by the succession of residential land use by commercial land use. This has caused on-going housing scarcity, pushing prices beyond the reach of the poor. The survey on building uses discussed in section 7.4.1 page 155 confirmed that mixed uses that favour commercial activities predominate. Figure 7.1 on page 156 demonstrated the dominance of commercial land use over residential land use in the inner city of central Lagos. As noted in section 7.2.1 on page 140 the experts attributed this phenomenon to weak planning control and mechanisms. The officials that were interviewed were of like opinion and the responses of the FGD members and the General Manager of the state Urban Renewal Authority in sections 7.2.1 on page 140 and 7.3.1 on page 146, respectively, reflect this viewpoint.

The two groups of study participants identified several challenges confronting government agencies, including a lack of skills, weak funding mechanisms, insufficient inter-agency co-ordination, and the quest for profit among the owners of private land and buildings.

The members of the FGD stated that the poor and the original landowners were displaced from the inner city as they could not afford the relatively high rentals in this area. The survey results presented in section 7.10.1 on page 190 showed that average rentals in the inner city were 40% higher than those outside the inner city. On the other hand, the FGD members asserted that the displacement of the original land owners was self-inflicted, as they sold their properties in pursuit of short-term economic gain. These participants and the government officials agreed that the inner city cannot remain a wholly residential zone as espoused by the urban land use theory because of the dynamic nature of society and the changing land use

requirements of people and firms. They suggested planned land use mix, as the existing situation is unplanned and haphazard.

While the poor cannot afford to live in the inner city, both inner and non-inner city residents pointed to an increased desire among all income groups to live in the inner city because of its proximity to the CBD and thus economic and job opportunities. This supports the thrust of this study on the need for an inclusionary housing strategy in the inner city of central Lagos. Inclusionary housing would accommodate the poor and create a socio-economically integrated place that promotes a better inner city environment, and improved security and safety as it will offer activities 24 hours a day. Stigmatization of inclusionary housing beneficiaries by some members of society as low-income earners, negative peer influence that may result from income mix and the high population and accommodation densities associated with densification; and the supposed threat to the rich posed by low income inclusionary housing beneficiaries were identified as possible negative consequences.

The focus group discussants and government officials agreed that incentives such as a density bonus, an approval process that fast-tracks development permits and waivers for certain development requirements should be offered to developers who intend to produce inclusionary housing in the inner city. Tax waivers, an even spread of costs among stakeholders, and government provision of on-site services and infrastructure were other proposed incentives.

Furthermore, it was noted by the FGD members and the government officials that sites for inclusionary housing should be acquired through voluntary or mandatory purchase of underutilized lots by those investors willing to develop inclusionary housing units, with the assistance of government. Where the mandatory purchase option fails the members of the FGD recommended compulsory acquisition, which allows the government to acquire land in the overriding public interest. In terms of section 29 of the Land Use Act of 1979, owners of such land are entitled to compensation. However, the discussants cautioned that the Act's provisions should only be invoked as a last resort where negotiations fail, i.e., when owners of underutilised plots or dilapidated buildings do not agree to mandatory or voluntary sale of the property in question. Local planning authorities within whose jurisdiction the inner city lies should be allowed to exercise their autonomy in preparing guidelines for inclusionary housing as part of their planning responsibility, set out in sections 11 and 12 of the Town and Country Planning Law of 1992. The focus group discussants also agreed that the government

should ‘jump start’ the program by ensuring that there is provision for inclusionary housing in all public housing projects contemplated for the inner city. Furthermore, the government should negotiate with the owners of the on-going Lagos Atlantic City Project to provide for inclusionary housing units, and the abandoned Federal Secretariat Buildings and other public buildings around the inner city of central Lagos should be converted by the state government to residential use and incorporate inclusionary housing. Rented inclusionary inner city housing was suggested as the most appropriate strategy by the two groups of study participants because of the high prices properties command in the inner city. This could be consolidated into a rent-to-own scheme that would enable low-income earners to afford the purchase price over time since it is spread out in the form of rent. It would also motivate beneficiaries to regularly maintain their houses.

The fragmented nature of land ownership, cultural attachment to the land, and a lack of funding in the public and private sectors as well as a paucity of appropriate data on affordable housing prices for the low-income group, the number of people in this category and the actual income of so-called low-income earners were identified as factors that could hamper the provision of inclusionary housing in the inner city. The experts and officials felt that these challenges could be overcome by land pooling where several land owners are encouraged by the government or private investors to pool their small, fragmented lots for sale, adequate compensation is paid and the original land owners are relocated to the inclusionary housing project. An appropriate funding framework is also required to enable the development of housing support facilities like social services and infrastructure.

The questionnaire survey revealed that the majority of the respondents that worked in the CBD lived outside the inner city, far from their workplace, and that most spent a mean time of two hours on travel to work and four hours for a combined journey as discussed in section 7.5.2.1 and presented in figure 7.10). The mean income of the respondents that lived in the inner city was far above that of those living outside it. Inner city residents can be categorized as fitting into the high-income bracket, while those that live outside the inner city are low- or moderate-income earners. This highlights the exclusionary nature of the housing market in the inner city. Those that live in the inner city are more able to afford housing than those outside it.

The building survey found that while buildings in the inner city are on lots that are larger than the average size in other parts of the city, building development is less dense as discussed in

section 7.4.1 on page 155 and summarised in table 7.3 on page 158. This suggests gross underutilization of land in the inner city of central Lagos and creates room for further expansion of residential land use in the inner city.

The high rentals in the inner city raise the challenge of housing affordability for low-income earners. Low- and moderate-income earners in the city of Lagos can afford few of the available housing units, most of which are in any case of poor quality. This calls for vigorous pursuit of inclusionary housing in the inner city. The predominance of mixed use buildings in the inner city and the low level of land utilization would enable the adoption of this strategy alongside building intensification as posited by the concept of the compact city. The fact that people want to live closer to work reinforces the argument for inclusionary inner city housing. The study found that inner city residents decide where to live based on proximity to their workplace, while housing affordability is the most important issue taken into account by residents that live outside the inner city (see figure 7.20 on page 188). As noted earlier, average rents in the inner city are 40% more than those outside it. This is due to the fact that housing demand outstrips supply. Mean expenditure on housing as a proportion of income varies in different locations in the inner city of central Lagos and among income groups; ranging from 25% among high-income groups in Victoria Island, Ikoyi and Lekki to 35% in Obalende. While the median income of residents in the various inner cities of central Lagos also varies, it is 60% above the state's median income. The inner city housing market is therefore biased in favour of the high-income group. Residential mobility among inner city residents is lower than that of those that live outside the inner city, as a result of the relatively high cost of moving or relocating within the inner city housing market and the lower vacancy rate in this area.

Some of the respondents that worked in the CBD and its inner city lived outside the inner city mainly because they could not afford to build, buy or rent the house of their choice in the inner city. If the housing needs of the poor in a good location like the inner city of central Lagos are to be met, the government should realign its housing policy to embrace and encourage the introduction of inclusionary housing. This would offer reasonable access to the employment and other economic opportunities that the CBD affords.

The study found that mixed and commercial land use outstrips residential land use, confirming the study's initial premise that there is rapid quantitative decline in the housing function in the inner city of central Lagos. It was also found that, with the exception of a few

cases in the informal housing market of Obalende, the buildings in the inner city are in good condition and are located in a good neighbourhood in term of neighbourhood quality and access to socio-economic infrastructure, services and amenities.

In summary, the survey revealed that the housing market in the inner city of central Lagos is mostly made up of luxurious homes. Housing costs 1.4 times more than that in other parts of the city and the mean income of those that participated in this housing market was far higher than that on the periphery. The poor are therefore restricted to the suburbs. This suggests that the inner city housing market is an exclusionary one. The consequences of such exclusion include:

1. Low- and moderate-income workers are located far from the job centre, the CBD.
2. Long, costly commutes to low range job centres and cheaper residential locations.
3. Concentrates poverty and limits economic opportunities for the poor.

The study equally revealed that there is sufficient demand for housing in the inner city of central Lagos among the high-income group, a necessary condition for inclusionary housing as profit from such demand could be used to offset the price of inclusionary housing for low-income earners in the inner city.

8.2. Recommendations

The literature review in chapter three presented two models for inclusionary housing, inclusionary zoning as practiced in the US and the planning model adopted in Britain, which are both supported by legislation. Other countries have either adopted or modified these models. It is in the context of modification that an inclusionary housing strategy is proposed for the inner city of central Lagos under the framework outlined below.

8.2.1. Legal framework and requirements

As a starting point, the Lagos state government should sponsor an Executive Bill in the Legislative Assembly that provides the necessary legal backing and institutional framework for inclusionary housing as an integral part of the development approval process. The Bill would require that, all developers that apply for planning approval, e.g., change of use to make provision for inclusionary housing.

Amongst other things, the Bill should make it mandatory that any housing developer (private and public) within the inner city should provide affordable housing. The literature on inclusionary housing practice across the globe recommends setting aside between 10% and 25% of the housing units as inclusionary housing. In view of this, the Executive Bill should set this range for inclusionary housing provision in the inner city of central Lagos. This proportion must be fixed and non-negotiable. It should be delivered on a rental basis at a price below the corresponding market units and within an estimated but specific housing affordability level. Succinctly put, the price of an inclusionary housing unit should be a proportion of the mean income of the beneficiaries, i.e., low-income earners. In view of cultural attachment to the land, the existing housing tenure (secure, rental and long term tenure) that characterizes the housing market of the inner city of central Lagos and the large number of people that would qualify for inclusionary housing, the Bill should provide for rent-to-own inclusionary housing. This would enable more beneficiaries to be accommodated and reduce the risk of mortgage default that is generally associated with ownership.

The Bill on inclusionary housing could combine mandatory requirements and incentives as is practiced in the countries reviewed. A mandatory combined with incentive inclusionary housing strategy in the inner city of central Lagos would combine statutory provision for inclusionary housing as a pre-requisite for the granting of development permits and incentives to developers that set aside inclusionary housing units in their housing and other projects. However, it should expressly state that inclusionary housing should be delivered on site with no option for penalties in lieu of such provision. This would prevent developers from choosing not to implement the inclusionary option.

The Act should also specify concessions to developers that provide inclusionary housing. These could include a density bonus, financial subsidies, tax waivers and waivers on approval fees, fast-tracked development permits and low-interest funds. Other incentives could take the form of would-be investors' access to mortgage facilities by setting aside a proportion of development finance for inclusionary housing developers in the inner city of central Lagos. Concessionary approval, site and services schemes, regulatory flexibility such as expedited development permits, reduced permit fees, increased allowable densities (density bonus), relaxed development standards like reduced setbacks, smaller street width, reduced parking requirements, cost offsets such as below market rate contribution capital costs, tax exemption

and the sale of publicly owned land at reduced prices to potential developers that incorporate inclusionary housing in their projects are further options. Incentives capable of attracting and retaining investors in the scheme should be incorporated in the Bill. To achieve this, the Bill should protect and guarantee security of the land tenure of would-be providers of inclusionary housing. Furthermore, it should specify the government's role in the provision of infrastructure and services.

Such incentives should offset the costs likely to be incurred in the delivery of inclusionary housing so as not to drive private sector developers out of the market for both inclusionary and market-rate housing. The Bill should provide for specific land-use regulation requirements in consonance with existing ones which are capable of delivering inclusionary housing by making inclusionary housing provision a pre-condition for housing or other development. Land use zoning that strikes a balance between regulation and incentives should be adopted to ensure that developers comply with land use requirements within the inner city. This requires that the inner city authority regulating land use development be effectively empowered and reinvigorated and operate within the dictates of the law.

The Act should also specify and define the income of the target beneficiaries of inclusionary housing, making provision for inflationary adjustments when the need arises. In most cases, the income threshold should be low- and moderate-income earners, not necessarily as currently defined in the 2006 National Housing Policy but based on a proportion of the local median income adjusted by inflation and household size. Based on the literature review and the case studies, an 80%-120% range is recommended which at the current time is an income range of ₦0 - ₦19,300 per month (see table 8.1 on page 202), i.e., groups earning between 80% and 120% of the state's mean or median income with a higher range in more expensive locations like Ikoyi and Victoria Island. The Bill should also define the income bracket as households in the lowest 40% of income distribution and an affordability level of 30% of gross household income. It should differentiate between low- and moderate-income earners in order to define which of these groups would be attended to at a given point in time. Guran (2008) notes that these groups earn below 120% of the gross median income and that they can be subdivided into very low-income earners earning below 50% of the city's median income; low-income earners earning between 50% and 79% of the gross median income and moderate-income earners earning between 80% and 119% of the median gross income.

Table 8.1: Relative household income (derived from the regional mean income of the study location) and affordability level (25% of mean monthly income) Proposed Beneficiaries of Inclusionary Housing in the Inner City of Central Lagos

Income Bracket	% of Average Monthly Income	Income Equivalent in Naira	Inclusionary Housing Rent per month (₦)
Extremely Low Income	0 – 30%	0 -32,325	Up to 8,000
Very Low Income	31 – 50%	33,403 – 53,875	8,350 – 13,470
Low Income	51 – 80%	54,953 – 86,200	13,740 – 21,550
Moderate Low Income	81 – 120%	87,278 – 129,300	21,820 – 32,330

Source: Author’s analysis derived from the 2006 National Housing Policy affordability level

The legal framework should be capable of addressing the intrinsic difficulties that might be associated with the implementation of an inclusionary housing strategy because compelling investors in housing and building developments to accommodate inclusionary housing in their projects could create legal and planning problems. Furthermore, the fact that the inclusionary housing strategy seemingly transfers responsibility for providing housing support for low-income earners to a particular class of people, i.e., high-income earners, might cause resistance and legal action. Existing and new legislation should be carefully crafted to address the consequences of the inclusionary housing strategy such, as any negative effects on housing supply. The Bill should provide for inclusionary housing in a spirit of give and take. Having crafted the Bill, the executive arm of the government should submit it to the State House of Assembly for reading and promulgation into an Act to be tagged the ‘Inclusionary Housing Mandate Act’.

8.2.2 Project planning and implementation

Apart from sponsoring an inclusionary housing Bill, the state government should establish the institutional framework to achieve its implementation, taking into consideration that the inner city is already built up. This framework should allow for inclusive participation that embraces land owners, private investors, CBOs and appropriate government agencies which should include officials of the Local Planning Authority, and the state ministries of housing and physical planning and urban development. Their roles are identified in figure 8.1. Rather than compulsory acquisition of land, owners should be persuaded, motivated and encouraged

to sell their rights to such land and where possible should benefit from the inclusionary housing units. This would ensure that the original land owners remain in the inner city. Such assurance will equally help to enlist their support for the strategy and enable them to retain their links with their family land.

The LPA should be the sole agent to enforce pre-development requirements for developers intending to participate in inclusionary housing in the inner city of central Lagos. It should ensure that every developer complies with all the requirements when applying for a development permit. The LPA should also provide technical assistance to potential developers such as explaining the law and how to comply with it by ensuring that inclusionary housing units are mixed with market-rate units, as well as ensure that inclusionary housing units are built in a manner that makes them indistinguishable from the outside. Other technical responsibilities should include identification and planning land space in the inner city where inclusionary housing projects could be constructed and directing the development of such housing to these areas in planning and granting or withholding development permits. Direct delivery of inclusionary housing is thus recommended to the most viable and feasible areas, e.g., areas with low housing quality like Obalende and those where there is demonstrable land underutilization such as Ikoyi. The LPA should work in conjunction with the state Ministry of Housing; effective coordination would ensure that all residential developers within the inner city of central Lagos comply with inclusionary housing requirements. Having granted approval for a project in which a developer has agreed to provide inclusionary housing, the LPA should notify the Ministry of Housing. In turn, the ministry should serve a notice on the developer stating the number of inclusionary housing units to be provided within a specified period, starting from the date when the development permit was granted. Provision should be made for the developer to appeal and make representations to the Ministry of Physical Planning and Urban Development for adjustment. Once final agreement has been reached, the developer should proceed within the financial framework and thereafter market all market-rate units and hand over the inclusionary units to the Ministry of Housing. The survey revealed that houses should ideally have one to three bedrooms. Applicants for inclusionary housing will need to apply through the developer, who will forward such applications to the Ministry of Housing that will screen them in the presence of the developer or its agents. The Ministry of Housing could also be given a mandate to invite successful applicants to participate in a public raffle. Successful applicants could sign the necessary rent agreement with the property owner.

Land pooling, and sale or leasing of public land in the inner city of central Lagos within this framework are recommended to address fragmented land ownership and the problem of land acquisition that characterizes some parts of the inner city. It is strongly recommended that negotiation be adopted as a strategy to acquire land for the implementation of inclusionary housing in the inner city. However, should negotiations fail, the government could invoke its power of eminent domain granted by Section 1(i) d of the Land Use Act of 1979 which transfers land ownership to the government of the state and empowers it to compulsorily acquired land in the public interest with the proviso that owners should be adequately compensated.

The proposed strategy will require the LPA to be well equipped in terms of capacity and personnel in legal, housing, economics and development matters and to use its statutory autonomy in terms of existing law. Developers should be properly educated by the state's ministry of housing in conjunction with the LPA on the likely benefits of inclusionary inner city housing and assured that they will reap financial rewards. To minimize overdependence on the private sector for inclusionary housing provision, urban planning legislation should encourage renewal options that promote inclusionary housing in the inner city of central Lagos. Urban planning tools such as inclusionary zoning and housing standards contemplated in this study should be complemented by public resources to provide the initial investment required for inclusionary housing. The cost could be recovered later through the betterment principle enshrined in the Urban and Regional Planning Law of 1992, which allows for betterment fees to be paid in relation to gains and increments in new houses and developments relating to inner city renewal. In view of this, there is a need for intensified state efforts to revitalize the CBD. Such schemes should include the identification and acquisition of aged, ill-maintained and dilapidated buildings for compulsory acquisition through purchase or long-term lease. These buildings should be converted into multi-storey developments that accommodate mixed-use activities, but provide for inclusionary housing units. Underutilized public and private sites should be identified and redeveloped into high rise mixed use buildings. Smaller lots in the inner city should be aggregated and developed into large housing units for inclusionary inner city rental housing

The state government could offer additional support by selling public land in the inner city at a subsidised rate for inclusionary housing delivery and renovation, and rebuilding and conversion of publicly-owned but abandoned buildings such as the Federal Secretariat into

residential use, with provision for inclusionary housing units. Where it becomes necessary for the government to sell its land within the inner city, it should be sold at below-market value to providers of inclusionary housing.

Other incentives could include reduced lot size, permissible density, reduced Right of Way (ROW), reduced parking requirements, and waivers on some of the provisions contained in the existing zoning and other land use regulations. This would induce unwilling developers to buy into the scheme. Incentives such as reduced or exemptions from development application fees, and the right to build additional market-rate housing units whose net revenue could offset the costs associated with below market-rate inclusionary units would also promote the program. An 'Overriding zoning' regulation is another strategy that could be employed to accelerate the growth of inclusionary housing units in the inner city of central Lagos. For example, the "Anti-Snob" zoning ordinance known as chapter 40B is permitted if at least 25% as against the mandatory 10% of a proposed development is inclusionary housing in downtown Massachusetts. This ordinance allows for outright waiver of zoning regulations if a developer can provide inclusionary housing units above the mandatory requirements. Such incentives would support inclusionary housing in the high cost housing market of the inner city like Ikoyi, Lekki and Victoria Island.

A density bonus allows for an automatic increase in floor area ratio and the minimum lot area per dwelling unit without tampering with zoning processes. For example, in Massachusetts it is estimated that, based on the cost and return on developing market and below market housing, the profit earned from one additional market-rate unit could offset the cost of creating an affordable unit. It is for this reason that the city offered a 30% floor to area ratio bonus. Adjustment of the minimum lot area per dwelling unit would also allow for corresponding additional units for houses set aside as inclusionary housing. Planning tools should be used to support inclusionary housing provision in the inner city. These could include regulatory concessions such as cost saving standards and a fast-track approval process. To avoid over-intensification of housing or building development and its negative impact on neighbourhood quality, a maximum number of units should be set aside for affordable housing units.

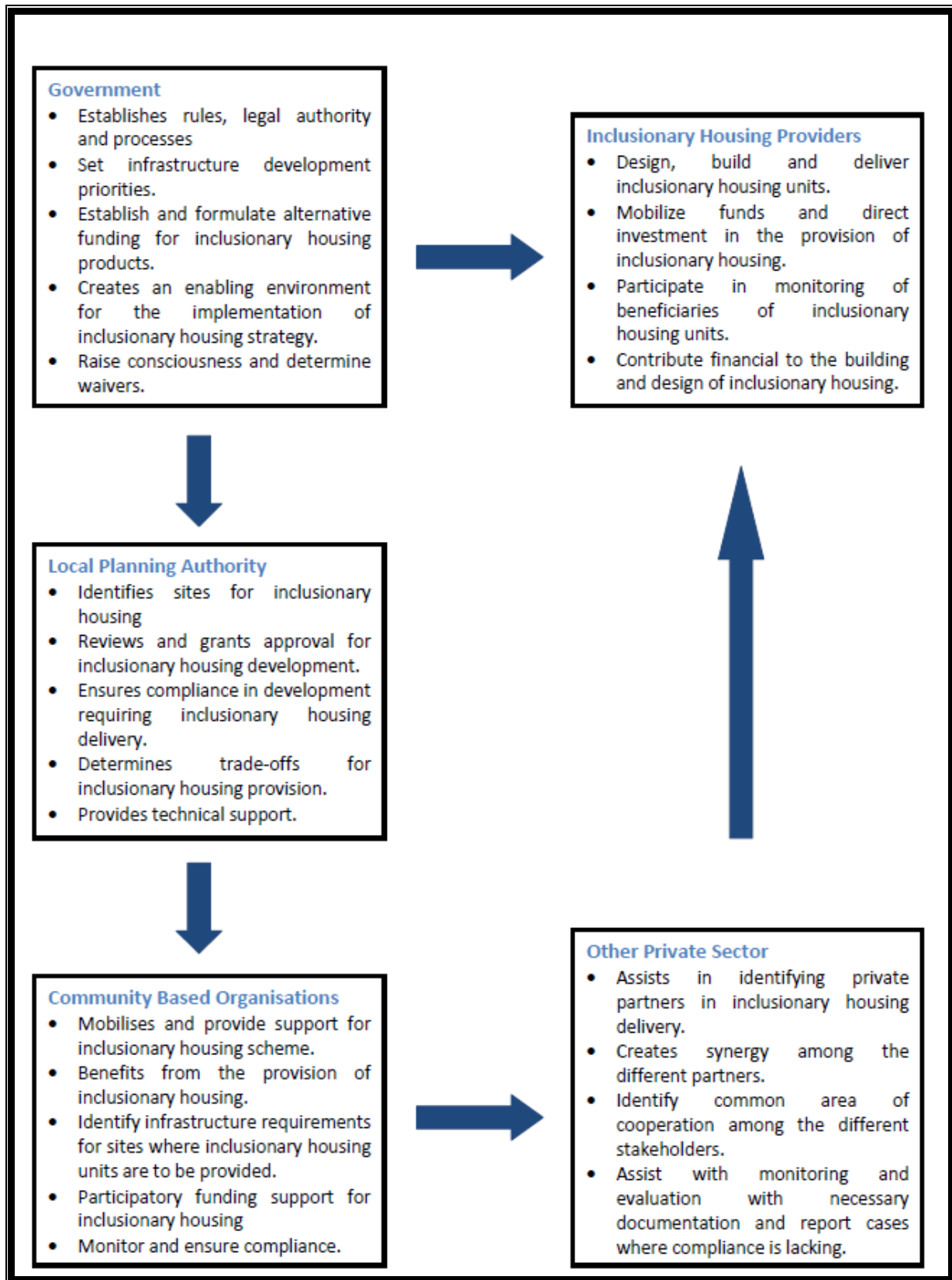
Inclusionary housing units should be delivered at the same time as the market-rate housing units. Furthermore, successful implementation will require that the state provide the necessary institutional support.

8.2.3 Financing

Effective implementation of inclusionary housing requires a sound financing framework capable of providing affordable housing for low-income earners and guaranteeing investment returns for its providers. It should also be capable of drawing funds from the private sector for investment in inclusionary housing delivery.

One effective way of achieving this is through partnerships that enable all stakeholders to participate and cooperate with the aim of ensuring smooth implementation as a team. Cooperation entails defining who provides what, among the stakeholders in terms of funds. The government should therefore steer and define partnerships between public, private and non-profit organizations, local CDAs, housing support agencies, corporations, inclusionary housing providers and the poor themselves. These parties would come together with the aim of working towards shared goals and pooling resources and investment. This would prevent duplication of funding responsibilities by the stakeholders. The roles of individual stakeholders should be clearly defined (as shown in figure 8.1 on page 202), as should, mutual commitments and obligations. The partnership option has been explored by the World Bank in the delivery of affordable housing in countries like Zimbabwe.

Figure 8.1: Proposed roles of the stakeholders in inclusionary housing delivery



Source: Modified from Linder and Rosenau, 2000

In addition to these and other strategies to attract funds for the delivery of inclusionary housing in the inner city of central Lagos, private institutions that fund investment in such housing could be exempted from the Central Bank requirement of 23% reserve requirements as assurance against the perceived mortgage risk and where necessary, investors could reduce the proportion of their own contribution. This is similar to one of the conditions demanded by building societies participating in the delivery of low-income housing in Zimbabwe (World Bank, 1996) which according to Linder and Rosenau (2000) has stimulated increased delivery of inclusionary housing. A waiver on the statutory requirement will enable these funds to be ploughed back into delivery of additional inclusionary housing units. In similar vein, investors in inclusionary housing could be granted property tax relief of up to 25 years that will be sufficient to recoup their capital outlay. Funding for inclusionary housing delivery in the inner city of central Lagos could also be enhanced through material support to the providers of inclusionary housing by the government, credit facilities at reduced interest rates from pension and insurance funds, access to grants and loans, and recapitalization of associated funds and other components of building development. Supporting infrastructure should be paid for by the government, investors and high-income earners who can exercise effective demand for the market rate housing units. Developers should also be allowed to adopt mixed use development in buildings designated as inclusionary housing projects and could be allowed to charge a toll for services such as parking in order to recoup the expected reduced profit margin as a result of providing inclusionary housing. They should also be allowed to extract building materials from government sites to minimize their costs.

8.2.4 Design, Marketing and allocation

The State Ministry of Housing in conjunction with developers should provide marketing assistance to the LPA and work with it to select beneficiaries of inclusionary housing units in the inner city. The housing ministry should require the developers of inclusionary housing to submit marketing and tenant selection plans with the aim of identifying households that qualify. As part of the marketing plan, the ministry should educate prospective renters on the benefits and their role in renting to own an inclusionary housing unit and developers on the compliance process in respect of design quality, pricing and allocation. It is recommended that preference be given to beneficiaries within the income threshold set out in table 8.1, that are working in the CBD but are living on the outskirts since one of the cardinal objectives of providing inclusionary housing in the inner city of central Lagos is to bridge the gap between the place of work and place of residence. This would require that the state Ministry of

Housing gather data on housing needs and housing market trends, including the demographic attributes of intended beneficiaries, economic vagaries such as the inflation rate; market rent dynamics in the inner city of central Lagos, prices and vacancy rates. Demographic data should include age and income status so as to determine who among the intended beneficiaries will require rental or rent-to-own tenure. Such data should be regularly updated and its analysis should inform the planning framework for inclusionary housing. Above all, the government should demonstrate strong political will and capability to implement the rules relating to inclusionary housing. This will require capable human resources in the built environment such as urban planners, real estate valuers and housing experts. The process should not only be transparent, but be seen to be transparent and pursued objectively so as to command the confidence and loyalty of private sector stakeholders. The state should determine what is affordable for the beneficiaries of inclusionary housing. In view of the results of the field survey (see section 7.5.1.3 on page 165) coupled with the recommendations of the National Housing Policy of 2006, it is recommended that 25% of beneficiaries' income be set as the housing affordability level. Table 8.1 above sets out the relative household income and affordable mortgage and rental costs for the inner city of central Lagos derived from the mean average monthly income of the state discussed in section 7.5.1.3 on page 165 representing 0-120% of the calculated mean income in the study region. Furthermore, the strategy should accommodate the entire low-income group that has thus far been excluded from the inner city housing market of central Lagos. This would include extremely low-income earners whose income constitutes 0-30% of the average monthly income within the region, representing an equivalent of ₦0 – ₦32, 325.00; very low-income earners, and low- and moderate-income earners as illustrated in table 8.1 on page 202 .

Beneficiaries could include public and private sector employees, and local government clerical staff whose income only enables them to pay below market prices for housing within their desired housing sub-market in any part of the inner city of central Lagos.

8.2.5 Monitoring, regulation and evaluation

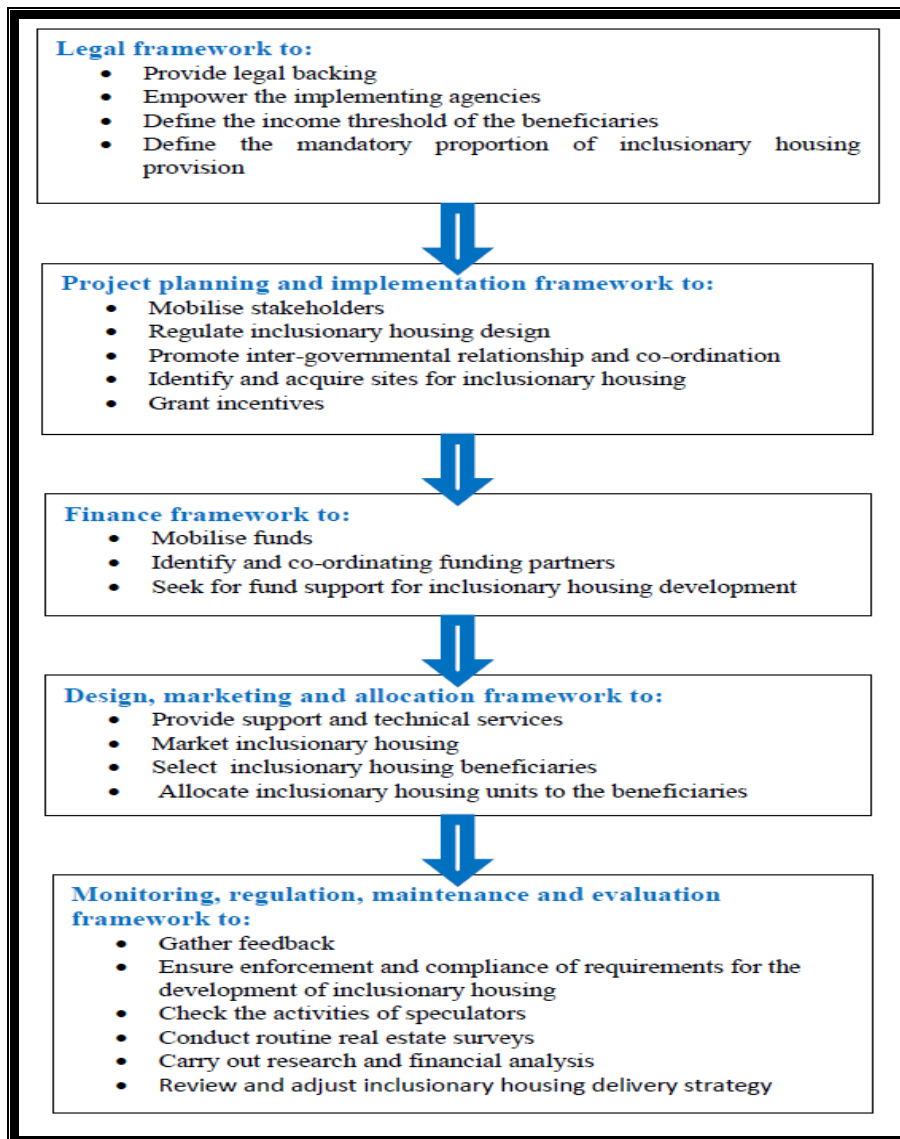
Appropriate mechanisms to monitor the developed inclusionary housing units in the inner city post-delivery and compliance with agreements and regulations on the roles and responsibilities of stakeholders should be put in place to ensure that these agreements are adhered to at all times by both developers and beneficiaries. As the implementing agency,

the LPA should conduct regular compliance and implementation audits to ensure that the developers charge appropriate prices and that the inclusionary housing units are of the same quality as the market-rate units and the beneficiaries are the target income groups. The LPA should regulate and monitor the quality of inclusionary housing units in term of size, number of rooms and external appearance. In addition, when granting approval for development permit applications, it should require inclusionary housing providers to submit management plans that provide for regular maintenance of the units, their supporting facilities, social amenities and infrastructure. Post-occupation monitoring by the Ministry of Housing is also necessary to ensure that households occupying inclusionary units are still in the income bracket that qualifies them for the unit. Developers of inclusionary housing units should furnish the implementing agency with annual income certification of all tenants occupying these units in the inner city of central Lagos. The Ministry of Housing would then replace occupants that are above the threshold with others following the due process set out earlier. The original occupant should be adequately informed well ahead of time in order to be able to identify another house in a preferred location. If the occupant is on the rent-to-own scheme, the equity balance could be sold back to the original occupant at the prevailing market rate and the funds should be used to provide a replacement inclusionary housing unit. The Ministry of Housing and the LPA should also ensure that the property owner abides by the rules of the agreement. Through the governor, the state government may impose appropriate penalties or revoke the Certificate of Occupancy and other permits as appropriate. The implementing authority's responsibilities include overseeing the production and delivery of the inclusionary housing units and ensuring that the activities of speculators are checked. Monitoring and review of the scheme should be given priority and be on-going for continuous improvement. As the inclusionary housing enabler, the government through its officials should conduct routine and reliable real estate surveys and research on financial issues such as appropriate and prevailing housing market prices resulting from macro-economic changes, to ensure that the inclusionary housing obligation has not rendered the entire scheme unprofitable, because this discourages investors.

In addition to the above, in line with suggestions by the FGD participants and government officials, the inclusionary housing strategy requires intensive planning as well as the empowerment of town planning agencies. In view, of this the LPA should be sufficiently equipped in term of qualified personnel and capital resources so that it is well positioned to enforce policies on land use protection and conversion. Taxes and other stringent conditions

should be imposed to discourage land use conversion, especially from residential use to any other uses in the inner city of central Lagos. The state government should redefine development to promote equity and the economic empowerment of the poor and gradually de-emphasize the city as a market place. It should also invest in inner city redevelopment schemes to accommodate the poor. Figure 8.2 summarises the basic components of this framework.

Figure 8.2: Summary of proposal for inclusionary housing strategy framework



Source: Authors compilation

Experiences of inclusionary housing in other parts of the world point to the need for stakeholder participation at all levels of the framework. Part 1, sections 14 to 18 of the Urban and Regional Planning Law of 1992 require public debate and acceptance by the members of the public of all public proposals relating to physical planning and development. It is

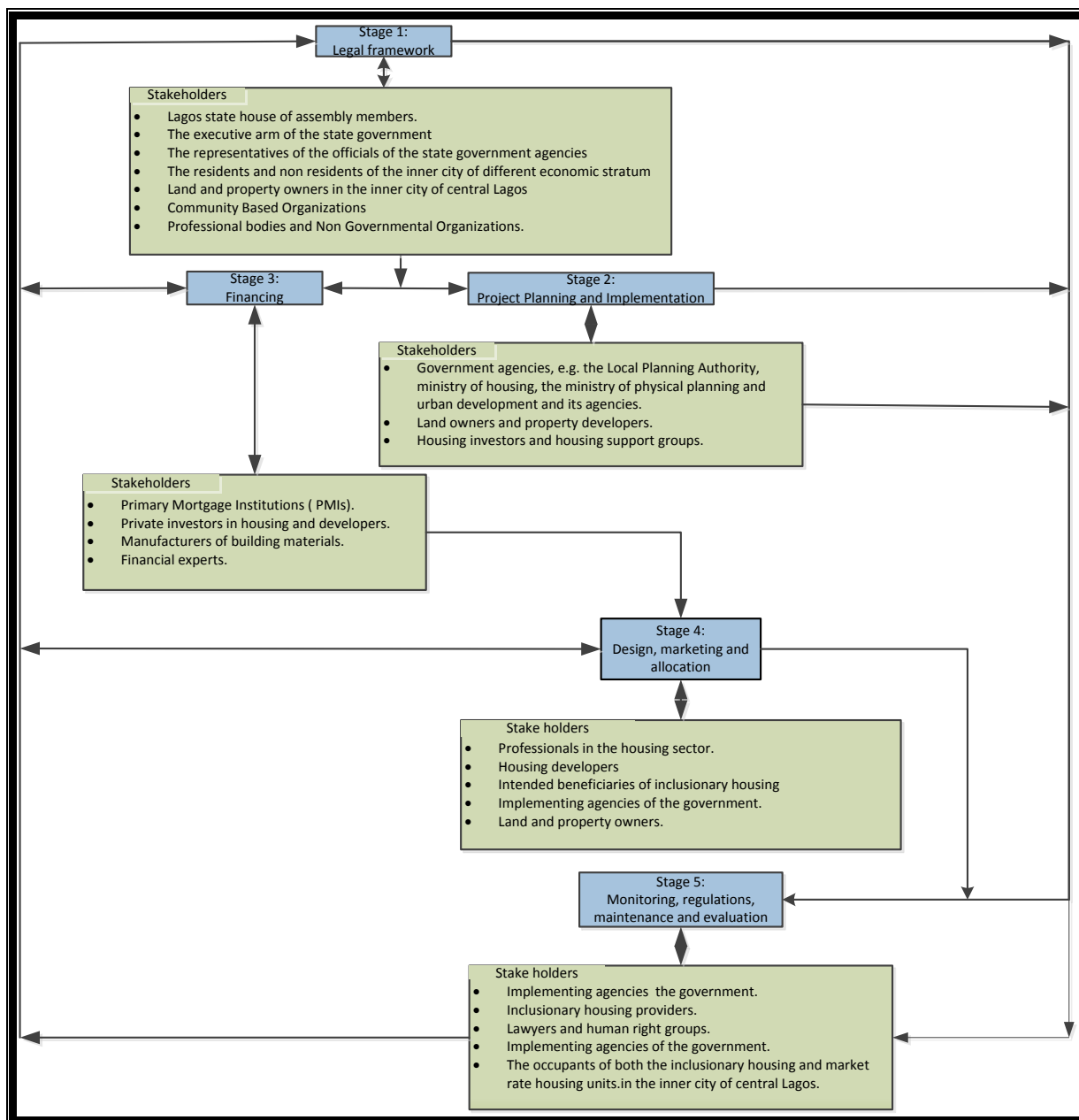
therefore recommended that all the identified stakeholders be involved in the proposed inclusionary housing strategy for the inner city of central Lagos. Figure 8.3 shows the stakeholders at the centre of the framework that would provide feedback to the implementing agencies and be actively involved in all stages of planning and implementation. Figure 8.4 on page 213, which is a derivative of what obtains in figure 8.3 illustrates further, the relationship between the different stages within the proposed framework. The figure equally identifies the different stakeholders required at different stages of the proposal. The framework from the figure is cyclical and flexible, allowing for feedback from one stage to another and moreover allowing for feedback at every stage.

Figure 8.3: The place of the public stakeholders in the proposed framework for inclusionary housing strategy



Source: Author's compilation

Figure 8.4: Interrelationship within the proposed framework



Source: Author’s compilation

8.3 Conclusion

The overall aim of this study is to introduce inclusionary housing in the inner city of central Lagos. Given the proximity of the inner city to places of employment and other economic opportunities, the objective is to enhance low- and moderate-income earners’ access to the

inner city. An inclusionary housing strategy could arrest the quantitative decline of the housing stock in the inner city and expand it.

To achieve this overall objective, the study employs a hybrid research methodology which entails the collection of both qualitative and quantitative data through an extensive literature review, an FGD with housing experts, interviews with government officials and empirical data through a field questionnaire survey, which were analysed using a contextual analytical method, the Statistical Package for the Social Sciences (SPSS) and descriptive and inferential statistics. This conclusion revisits the study's research questions and objectives.

As a starting point, the study traced the historical factors that removed housing and the poor from the inner city of central Lagos. The literature review revealed that the inner city was the oldest settlement that was originally occupied by poor fishermen who chose the location because of its proximity to the coast. The annexation of the protectorate by the British colonial government in 1861 led to residential stratification along colour and income lines. Preparations for independence in 1960 prompted revitalization schemes that resulted in increased land values and saw residential land use replaced by other uses and the displacement of the poor by the rich. These factors and the post-colonial government's revitalization efforts led to gentrification and inadvertent exclusionary housing in the inner city of central Lagos. Furthermore, the field survey revealed that, in pursuit of profit, the original land owners sold their land to the rich. Weak enforcement of zoning regulations and land use and development control in the inner city of central Lagos enabled indiscriminate conversion to uses other than residential. This reduced the housing stock and prices rose beyond the reach of low- and moderate-income earners. All these factors removed housing and the poor from the inner city of central Lagos. The study delineated the inner city by the function it performs and its proximity to the CBD as against classical theorists like Burgess, Hoyt and Harris & Ullman's definition of the inner city as old, poor and run-down areas. In view of this gap, it included the high quality areas of Victoria Island, Ikoyi, Lekki and Marina as part of the inner city of central Lagos.

The literature review on inclusionary housing practice across the globe traced the historical origins of this practice to the USA around the 1960s; it was fully adopted as a housing delivery strategy for the poor in the early 1970s to address the challenges of housing affordability among low- and moderate-income earners, and promote a socio-economically integrated society. Two main types of inclusionary housing approaches were identified,

namely, the incentive (voluntary) and mandatory strategies. These have succeeded in providing houses to low- and moderate- income earners, indirectly relieving the government of the burden of providing housing for these groups.

The study also established that proximity to places of economic opportunity and the exclusion of the poor from active participation in the housing market of the inner city of central Lagos are the rationale for the introduction of inclusionary housing. The field survey revealed that a large majority of the respondents desired to live in the inner city due to its proximity to employment centres. Proximity to or residence in the CBD was ranked first in considering where they desired to live. The survey also showed that the travel time and costs of those living outside the inner city are generally higher and impact negatively on their living standards. Proximity is therefore an important reason for the introduction of inclusionary housing in the inner city of central Lagos. The survey revealed that the following factors were determinants of the residential location decisions of the respondents apart from location: proximity to workplace, communal and public facilities, affordability, and space and neighbourhood quality.

The literature review and the interviews with government officials revealed that responsibility for policies on land use development and control is vested in the Ministry of Physical Planning and Environment and devolves to different agencies like the State Planning Permit Authority, Urban Renewal Authority, Lagos Building Control Agency and others. State planning agencies have been hampered by several factors including inadequate funding, low human resource capacity, and political interference in planning, resulting in weak control and regulation of land use, building and development. The effect is a shortage of residential land within the inner city and inadvertent housing scarcity. Inner city revitalization and the preparation of the Lagos Island city model plan which allows for mixed use activities are other strategies adopted to bring back residential land use and encourage mixed-use. However, these strategies have not had a positive impact as housing prices have increased beyond the reach of the poor.

Physical observation revealed that housing in the inner city is generally in good condition in term of aesthetics, design and structure, commands high prices, and is low density with lateral extension. Most of the buildings surveyed are on lots that are above the average size in the state.

It was further revealed that most housing in the inner city is supplied by the private sector, and that the pockets of public housing are mostly high-income types. Given its rental value, the existing stock cannot be defined as low-income housing because it is not affordable to the poor and low-income earners. The physical observation revealed that mixed-use activity dominates the existing building stock with commercial activity the most dominant. The study found that there is quantitative deficiency of housing in the inner city of central Lagos and a low level of land utilization. The implication is that some spaces are available for the delivery of inclusionary housing.

The interviews with government officials revealed that the state does not have a clear cut policy to encourage low- and high-income households to cohabit in the inner city but that there are a few building projects which allow for multi-storey mixed-use buildings through land pooling. This enables the original land owner to be re-accommodated in such buildings when completed. However, such schemes do not fulfil the objectives of the inclusionary housing strategy which the study proposes for the inner city of central Lagos.

The survey showed that the large majority of those currently living in the inner city of central Lagos are in the high-income bracket with a mean income significantly higher than those that live outside it. Inner city residents have sufficient economic means to exercise demand in this housing market. In contrast, the mean income of the residents that live outside the inner city, mostly on the outskirts, was found to be significantly lower. It is therefore concluded that the housing market of the inner city of central Lagos is income exclusionary.

As noted earlier, this study aimed to introduce inclusionary housing in the inner city of central Lagos. Impediments to the implementation of such a strategy were thus assessed. The FGD with experts in the fields of housing and planning and the interviews with state government officials identified multiple land ownership (family land ownership on the one hand and public ownership on the other hand), cultural attachment to land and landed properties, fragmented lots, and funding and administrative deficits, among others, as factors that could impede the introduction of inclusionary housing in the inner city of central Lagos. Land pooling and public-private partnerships, among others, were recommended as measures to mitigate some of these challenges.

Finally, in view of the findings from the experts in the FGD, government officials and the survey exercise, a mix of mandatory requirements and incentives is recommended to promote rental and rent-to-own inclusionary housing in the inner city of central Lagos within the

proposed framework set out in figure 8.2 on page 211. In addition to the reasons cited in section 8.2.5 on page 209, this would reduce the unintended market consequences that the proposed inclusionary housing strategy is likely to have on housing production and supply, pricing and demand within the housing market of the inner city of central Lagos because of its restrictive nature.

8.4. Contribution to Knowledge

The study's main contribution to knowledge is its recommendation for the introduction of inclusionary inner-city housing in the city of Lagos. While the state has devoted considerable resources to delivering housing to the poor, demand continues to outstrip supply. It is clear that given competing demands on its budget, including health, education, road infrastructure, security and other public infrastructure and utilities, the state alone cannot meet the housing needs of low-income earners. An inclusionary housing strategy would help the state to fulfil its social responsibility and to demonstrate responsive government without necessarily making use of public funds or raising taxes. The strategy is thus politically, socially and economically viable.

One of the most daunting challenges confronting the state is providing housing for low- and moderate-income earners in a good location like the inner city of central Lagos. This study offers a practical alternative that would enable it to redefine its housing policy to fulfil the desire of the poor to live in a good location like the inner city and to promote an integrated housing environment free from economic and social stratification. A further contribution to knowledge is this study's argument that inclusionary housing should not be confined to the inner city of central Lagos but be extended to other inner cities within Lagos. It is therefore suggested that similar research be undertaken on other locations in the city.

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Appendix 2.1: Information Sheet and Consent to Participate in Research

Date: May 2016

Dear Sir/ Madam,

My name is Banji Okesoto of the disciplines of Architecture, Planning and Housing of the School of Built Environment and Development Studies, reachable at okesootobanji@yahoo.com or banjiokesoto@gmail.com and on +2348023568562.

You are being invited to consider participating in a study that involves PhD research titled- *'Towards a strategy for inclusionary inner city housing in Lagos, Nigeria'*. The aim and purpose of this research is to introduce inclusionary housing in the inner city of Lagos Central. A housing program that will allow the low income earners, to live side by side with all other income brackets in the city and enable them live closer to their workplace.

The study is expected to enrol a total of 790 participants that live or work in the inner of Central Lagos, seven housing experts within the state and a total of three government officials in the ministries of Housing, Physical Planning and Urban Development and two of its agencies in the state. You are expected to provide answers to the series of questions raised in the attached questionnaire. In most cases you would be required to tick appropriate options that correspond with your thoughts and in some other instances you would be required to write out your answers. Your expected time on the survey is 60 minutes. The study is self funding.

There is no any associated risks, however some questions may upset you as such you may decide to answer any or all questions and you may terminate your involvement at any level if you choose. There will be no direct benefit to you for your participation in this study. However information obtained from the survey will assist the government in shaping housing policies in the state.

It will also provide data base on housing related issues in the inner city of central Lagos that may be of relevance use for researchers in the nearby future.

This study has been ethically reviewed and approved by the UKZN Humanities and Social Sciences Research Ethics Committee (approval number **HSS/1249/10150**)

In the event of any problems or concerns/questions you may contact the researcher at the Department of Urban and Regional Planning, Yaba College of Technology, Yaba Lagos, Nigeria or the UKZN Humanities & Social Sciences Research Ethics Committee, contact details as follows:

HUMANITIES & SOCIAL SCIENCES RESEARCH ETHICS ADMINISTRATION

Research Office, Westville Campus
Govan Mbeki Building
Private Bag X 54001
Durban
4000
KwaZulu-Natal, SOUTH AFRICA
Tel: 27 31 2604557- Fax: 27 31 2604609
Email: HSSREC@ukzn.ac.za

Participation in this research is voluntary and you may withdraw participation at any point. Your refusal/withdrawal of participation will not incur any risk or penalty or any other benefit to which you are normally entitled. You do not require any procedure to withdraw your participation and your disengagement is subject to your expression to discontinue your participation.

There are no costs to incur for participating in this study. Writing materials like biro, pencil and eraser are attached with the questionnaire to encourage your participation.

Please do not write any identifying information on your questionnaire. Your responses will be anonymous. All sampled data will be stored electronically in pdf format or stored online in any of the following websites <http://www.icspr.unich.edu/icsprweb> and <http://odwin.ucd.edu/idata>

CONSENT

I Mr. /Mrs./ Dr./ Chief _____ have been informed about the study entitled Towards a strategy for inclusionary inner city housing in Lagos, Nigeria by Banji Okesoto

I understand that the purpose of the study is to introduce inclusionary housing in the inner city of Lagos Central.

I have been given an opportunity to answer questions about the study and have had answers to my satisfaction.

I declare that my participation in this study is entirely voluntary and that I may withdraw at any time without affecting any of the benefits that I usually am entitled to.

I have been informed that no risk is associated with my participation

If I have any further questions/concerns or queries related to the study I understand that I may contact the researcher at banjiokesoto@gmail.com or okesootobanji@yahoo.com on +2348023568562 or at the Department of Urban and Regional Planning, Yaba College of Technology, Yaba Lagos, Nigeria.

If I have any questions or concerns about my rights as a study participant, or if I am concerned about an aspect of the study or the researchers then I may contact:

HUMANITIES & SOCIAL SCIENCES RESEARCH ETHICS ADMINISTRATION

Research Office, Westville Campus
Govan Mbeki Building
Private Bag X 54001
Durban
4000
KwaZulu-Natal, SOUTH AFRICA
Tel: 27 31 2604557 - Fax: 27 31 2604609
Email: HSSREC@ukzn.ac.za

Additional consent, where applicable

I hereby provide consent to:

Audio-record my interview / focus group discussion YES / NO

Video-record my interview / focus group discussion YES / NO

Use of my photographs for research purposes YES / NO

Signature of Participant **Date**

Signature of Witness **Date**

(If available)

Signature of Translator (If available) **Date**

Appendix 2.2: Letter of consent from FGD Participants



9, Tobun Street, Off Iwaya Road, Onike Sabo, Yaba, Lagos.
Tel: +234 (803) 3243569,
+234 (808) 3027091
E-mail: lanrealabiasso@yahoo.com
lanrealabichiefo@yahoo.com

28th October, 2015.

Dear Mr. Okesoto John O.
University of Kwazulu-Natal,
Durban, South Africa.

RE-REQUEST TO CONDUCT INTERVIEW WITH EXPERTS IN OUR FIRM FOR THE PRUPOSE OF PHD RESEARCH

Your request on the above referred. I am elated to convey the decision of our firm to allow you conduct interview with experts in our firm. In addition, your request to retrieve and make use of data within the firm for the purpose of your PhD research is also approved.

We look forward to having a feedback on the research work.

Best wishes in your research.

Yours sincerely,

Lanre Alabi
For: Lanre Alabi Associates



SAMSON OLAWUNI & COMPANY

ESTATE SURVEYORS & VALUERS

103, Herbert Macaulay Street, Ebute-Metta, Lagos.

Tel: 0802-3008-466, 0702-7680-179

29th October, 2015.

Dear Mr. Okesoto John O.
University of Kwazulu-Natal,
Durban, South Africa.

RE-REQUEST TO CONDUCT INTERVIEW WITH EXPERTS IN OUR FIRM FOR THE PRUPOSE OF PHD RESEARCH

Your request on the above referred. I am elated to convey the decision of our firm to allow you conduct interview with experts in our firm. In addition, your request to retrieve and make use of data within the firm for the purpose of your PhD research is also approved.

We look forward to having a feedback on the research work.

Best wishes in your research.

Yours sincerely,

S. A. Olawuni

For: *Samson Olawuni & Company*



Signed.....

Principal Partner - S. A. OLAWUNI



26th October, 2015.

Dear Mr. Okesoto John O.
University of Kwazulu-Natal,
Durban, South Africa.

**RE-REQUEST TO CONDUCT INTERVIEW WITH EXPERTS IN
OUR FIRM FOR THE PRUPOSE OF PHD RESEARCH**

Your request on the above referred. I am elated to convey the decision of our firm to allow you conduct interview with experts in our firm. In addition, your request to retrieve and make use of data within the firm for the purpose of your PhD research is also approved.

We look forward to having a feedback on the research work.

Best wishes in your research.

Yours sincerely,
DIEL YUSUF ASSOCIATES
Town Planning Consultants
Yusuf D. L. *26/10/2015*
For: *Diel Yusuf Associates*

Address: 19, Kaliatu Street,
Akasoleri, Ikorodu,
Lagos State

Tel: 08037205467, 08094338056
Email: dolayusuf@yahoo.com
dielassociates2014@gmail.com

Banker: First Bank of Nigeria Plc,
Ikorodu Branch

Appendix 2.3: Letter of introduction from the University



10th September, 2015

To whom it may concern

Okesoto, John Oyebamiji (student number 211560770), a PhD student in the School of Built Environment and Development Studies, formally requests permission to interview staff in your establishment and use the data collected for his academic research. He would like to use this data for his PhD thesis entitled **"Towards inclusionary housing in the inner city of Central Lagos"**. The thesis will acknowledge the establishment's name and the research's outcome will be shared with the establishment if requested. Kindly confirm the establishment's acceptance of this request by writing your name and append your signature as provided below. It is also requested that you furnish the researcher a letter, on your letterheads, conveying your acceptance and approval of his collection and use of data from your organisation.

Thank you and Kind regards

Adebayo, P.W. PhD
School of Built Environment and Development Studies

Email: adebayop@ukzn.ac.za

Tel number: +27 31 2602703

Permission to use data is granted by:

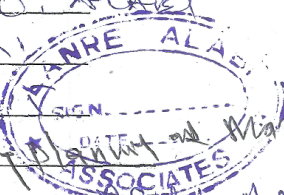
Name: ESV. James O. Alabi

Signature:

Date: 05-11-2015

NAME OF DEPARTMENT Human Resource Management

NAME OF ESTABLISHMENT Lawrence Associates



Built Environment and Development Studies, University of KwaZulu-Natal, Howard College Campus, Durban 4041



10th September, 2015

To whom it may concern

Okesoto, John Oyebamiji (student number 211560770), a PhD student in the School of Built Environment and Development Studies, formally requests permission to interview staff in your establishment and use the data collected for his academic research . He would like to use this data for his PhD thesis entitled **"Towards inclusionary housing in the inner city of Central Lagos"**. The thesis will acknowledge the establishment's name and the research's outcome will be shared with the establishment if requested. Kindly confirm the establishment's acceptance of this request by writing your name and append your signature as provided below. It is also requested that you furnish the researcher a letter, on your letterheads, conveying your acceptance and approval of his collection and use of data from your organisation.

Thank you and Kind regards

Adebayo, P.W. PhD
School of Built Environment and Development Studies

Email: adebayop@ukzn.ac.za

Tel number: +27 31 2602703

Permission to use data is granted by:

Name: Olawumi S.A.

Signature:

Date: 29-10-2015



Signed:

NAME OF DEPARTMENT Housing Management and Surveyment

NAME OF ESTABLISHMENT Samson Olawumi and Company



UNIVERSITY OF
KWAZULU-NATAL
INYUVESI
YAKWAZULU-NATALI

10th September, 2015

To whom it may concern

Okesoto, John Oyebamiji (student number 211560770), a PhD student in the School of Built Environment and Development Studies, formally requests permission to interview staff in your establishment and use the data collected for his academic research. He would like to use this data for his PhD thesis entitled "Towards inclusionary housing in the inner city of Central Lagos". The thesis will acknowledge the establishment's name and the research's outcome will be shared with the establishment if requested. Kindly confirm the establishment's acceptance of this request by writing your name and append your signature as provided below. It is also requested that you furnish the researcher a letter, on your letterheads, conveying your acceptance and approval of his collection and use of data from your organisation.

Thank you and Kind regards

Adebayo, P.W. PhD
School of Built Environment and Development Studies

Email: adebayop@ukzn.ac.za

Tel number: +27 31 2602703

Permission to use data is granted by:

Name: Eng Yusuf D. L.

Signature:

Date: 26/10/2015

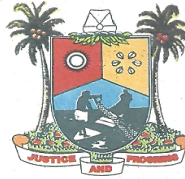
DIEL YUSUF ASSOCIATES
Town Planning Consultants

NAME OF DEPARTMENT DIEL YUSUF ASSOCIATES (Urban Planning Dept)

NAME OF ESTABLISHMENT DIEL YUSUF ASSOCIATES
19 Kalifatu Str, Akaboleji, Ikoroju Lagos

Built Environment and Development Studies, University of Kwazulu-Natal, Howard College Campus, Durban 4041

Appendix 2.3: Letter Consent from the Government Establishments



LAGOS STATE GOVERNMENT

MPPU/604/VOL. XIII/787

06/11/15

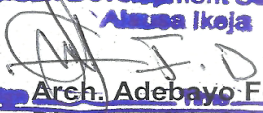
Dear Mr. Okesoto, J.O.

**RE - REQUEST TO RETRIEVE, MAKE USE OF DATA IN THE
MINISTRY'S AGENCIES AND CONDUCT INTERVIEW WITH OUR OFFICIALS**

This is to confirm that your request to retrieve and make use of required data from the Agencies under the Ministry has been approved.

Consequently, the Ministry equally approves your request to interview relevant officials in any of the Ministry's Agencies including the honourable commissioner of the ministry for the Ph.D research.

We look forward to a feedback on the research work as soon as it is completed.

Yours sincerely

Arch. Adebayo Folusho Dipe
Director, Administration and
Human Resources.
For: Permanent Secretary.

MINISTRY OF PHYSICAL PLANNING AND URBAN DEVELOPMENT

Block 15, The Secretariat, Alausa, Ikeja.
Tel: 4979030-9 Ext.: 6291 (DL) 4964919 Fax No. Website:



LAGOS STATE GOVERNMENT

MH/408/VOL.VIII/535

13th October, 2015

Dear Mr. Okesoto, J.O.

**RE-REQUEST TO RETRIEVE, MAKE USE OF DATA IN THE MINISTRY'S
AGENCIES AND CONDUCT INTERVIEW WITH OUR OFFICIALS**

This is to confirm that your request to retrieve and make use of required data from the Agencies under the Ministry has been approved.

Consequently, the Ministry equally approves your request to interview relevant officials in any of the Ministry's Agencies for the Ph.D research.

We look forward to a feedback on the research work as soon as it is completed.

Yours sincerely,


P. A. Dosunmu
Director, Administration and
Human Resources.
For: Permanent Secretary.

MINISTRY OF HOUSING

The Secretariat, Round House Extension, Alausa, Ikeja, Lagos. P.M.B. No. 1613, Ikeja. Tel: 4979030-9 Fax: 4934757
Email: housing@lagosstate.gov.ng Website: www.lagosstate.gov.ng



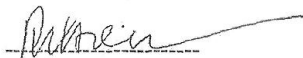
UNIVERSITY OF
KWAZULU-NATAL
INYUVESI
YAKWAZULU-NATALI

10th September, 2015

To whom it may concern

Okesoto, John Oyebamiji (student number 211560770), a PhD student in the School of Built Environment and Development Studies, formally requests permission to interview staff in your establishment and use the data collected for his academic research . He would like to use this data for his PhD thesis entitled "Towards inclusionary housing in the inner city of Central Lagos". The thesis will acknowledge the establishment's name and the research's outcome will be shared with the establishment if requested. Kindly confirm the establishment's acceptance of this request by writing your name and append your signature as provided below. It is also requested that you furnish the researcher a letter, on your letterheads, conveying your acceptance and approval of his collection and use of data from your organisation.

Thank you and Kind regards



Adebayo, P.W. PhD
School of Built Environment and Development Studies

Email: adebayop@ukzn.ac.za

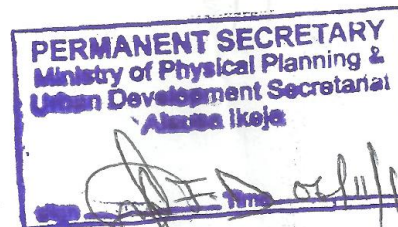
Tel number: +27 31 2602703

Permission to use data is granted by:

Name: Architect Adebayo, F. Diplo.

Signature: 

Date: 06/11/15



NAME OF DEPARTMENT Administration and Human Resources Ministry of Physical Plng.

NAME OF ESTABLISHMENT Ministry of Physical Planning and Urban Development ..

Built Environment and Development Studies, University of KwaZulu-Natal, Howard College Campus, Durban 4041

Appendix 2.5: Ethical Clearance Letter



21 December 2015

Mr Oyebamiji John Okesoto (211560770)
School of Built Environment & Development Studies
Howard College Campus

Dear Mr Okesoto,

Protocol reference number: HSS/1249/015D

Project title: Towards a strategy for inclusionary inner city housing in Lagos, Nigeria

Full Approval – Expedited Application

In response to your application received on 30 September 2015, the Humanities & Social Sciences Research Ethics Committee has considered the abovementioned application and the protocol have been granted **FULL APPROVAL**.

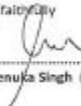
Any alteration/s to the approved research protocol i.e. Questionnaire/Interview Schedule, Informed Consent Form, Title of the Project, Location of the Study, Research Approach and Methods must be reviewed and approved through the amendment/modification prior to its implementation. In case you have further queries, please quote the above reference number.

PLEASE NOTE: Research data should be securely stored in the discipline/department for a period of 5 years.

The ethical clearance certificate is only valid for a period of 3 years from the date of issue. Thereafter Recertification must be applied for on an annual basis.

I take this opportunity of wishing you everything of the best with your study.

Yours faithfully


Dr Shenuka Singh (Chair)

/ms

Supervisor: Dr PW Adebayo
Academic Leader Research: Professor D McCracken
School Administrator: Ms Lindile Danisa

Humanities & Social Sciences Research Ethics Committee

Dr Shenuka Singh (Chair)


Westville Campus, Govan Mbeki Building

Postal Address: Private Bag 354001, Durban 4000

Telephone: +27 (0) 31 260 3547/6350/4557 Facsimile: +27 (0) 31 244 4609 Email: shenuka@ukzn.ac.za / stymem@ukzn.ac.za / info@ukzn.ac.za

Website: www.ukzn.ac.za

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Appendix 2.6: Interview Guide for the General Manager Lagos state Physical Planning Permit Authority

PERSONAL DETAILS OF RESPONDING OFFICIAL

Name (optional)	
Highest level of educational attainment	
e-mail address or Telephone contact (optional)	
Interview date and time	

Part 1 Development Control Mechanism and Enforcement

1. What are the various types of land use zoning and regulations existing for the inner city of Lagos Island?
2. Which agencies are responsible for the enforcement of these regulations?
3. What is the physical planning administrative structure like in the state and how has this affected the administration and enforcement of planning rules like land use zoning and development regulations most especially in area like the inner city of Lagos Central?
4. What is the place of your own establishment in this structure?
5. Is there any line of inter-agency coordination and cooperation among these agencies in the state physical planning administrative structure?
6. Is there any existing plan, guiding the growth and land use development in the inner city of Lagos Central?
7. If yes, kindly help in:
 - Listing the objectives of such plan
 - Identifying the contents of such plan
8. Kindly comment on the success of such plan in meeting its objectives.
9. What are the impediments confronting the implementation of such plan?
10. Is land use conversion allowed in the inner city of Lagos Central?
11. If yes, what would the establishment want to achieve by such authorised land use conversion?
12. Are you aware of cases of unauthorised conversion of use in the inner city of Lagos Central?
13. If yes, what are the mechanisms put in place to prevent illegal conversion of land use in the inner city of Lagos central?
14. Comment on the effectiveness of your board on the enforcement of development control and land use regulations in the central Lagos?
15. What are the challenges confronting the board in the enforcement of development control and land use regulations in Lagos Central?

16. Is the board aware of the existence of Environmental Planning Management EPM Process proposed in 1996 by the UNCHS as a tool to be used in identifying land use challenges before they become uncontrollable and too expensive to deal with?
17. In view of the above, what are the land use challenges in the inner city of Lagos Central which your Board has identified?
18. To what extent has your agency explored the EPM tool, in addressing the issue of land use conversion and other land use challenges in Lagos Central?
19. What other tools other the EPM have used in addressing land use challenges in the inner city of Central Lagos?
20. How effective are the efforts of the board in addressing such challenges and what are the constraints inhibiting the effectiveness of the board's efforts over the years?
21. What would you consider to be the implications of land use conversion on housing function in Lagos Central?

Part 2 Declining housing function of the inner city of Lagos Central and the exclusion of the poor

22. Does your institution recognise the fact that the housing function is decreasing in the inner city of Lagos Central?
23. What do you think might be responsible for this decline?
24. Do you see this trend as a negative one?
25. If not, expatiate further.
26. If yes, how?
27. Has the board put anything in place in term of policy instrument to reduce this decline?
28. What are the objectives of this policy instrument?
29. If none, is the board contemplating any and how soon will such policy instrument be put into operation?
30. What are the objectives of such contemplated policy instrument?
31. What are the challenges confronting or which may likely confront the implementation of such policy?
32. What do you think may be responsible for high rental value of housing in the inner city of Lagos Central?
33. What factors do you think have prevented the poor from participating in the housing market of the inner city of Lagos Central?
34. What other factors do you think may be responsible for the gradual exclusion of the poor from living in the inner city?
35. What are the implications of the state of declining housing function in the inner city of Lagos Central for sustainable city development?

Part 3 Inclusionary Housing Strategy

36. Is there any existing scheme put in place by the government through your agency or any other agency of the government to arrest the challenges of housing affordability in the inner city of Lagos Central. If any, to what extent do you think such scheme has achieved its objectives?

37. Is there any scheme put in place by the government or any of its agencies meant to minimize the rate at which the poor are being excluded from the inner city of Lagos Central?
38. Kindly assess the capability of such schemes if any, in reducing the exclusionary trend of the poor from the inner city of Lagos Central.
39. Inclusionary housing is a strategy of housing delivery, meant to promote mixed – income housing delivery through regulations and or incentives that require or encourage property developers to include a proportion of housing units for low and moderate income earners. Do you think that this strategy is capable of restoring housing function in the inner city of Lagos Central?
40. If not, why?
41. If so, how?
42. Do you think the strategy described in 39 above can bring back the poor to live in the inner city of Lagos Central?
43. If not, why?
44. If yes, how?
45. What would you considered as visible challenges that may impede the strategy of inclusionary inner city housing in Lagos Central?
46. How do you think such challenges could be mitigated?
47. The aim of the Land Use Act of 1979 was primarily to bring all lands under public control and management and reduce the rising cost of urban lands, what effects do you think the Act would have on public land acquisition for massive private housing development?
48. How do you think these effects can be overcome?
49. The Urban and Regional Planning Decree 88 of 1992 was promulgated primarily to streamline planning control, administration and management across the federation, what effects do you think this law will have on the strategy of inclusionary housing most especially in the area of inclusionary zoning in an attempt to accommodate low income residence in the inner city of Lagos?
50. How do you think these effects can be mitigated?
51. What challenges do you think may impede the strategy of inclusionary housing?
52. In view of the existing scarcity and expensive nature of land in the inner city of Lagos Central, what are the practical challenges do you are associated with densification (increased plot density) policy as one of the key considerations in expanding land for mixed use development in the inner city of Lagos Central?
53. How do you think these challenges can be overcome?
54. What other strategies do you think can be pursued to address the declining function of housing and the exclusion of the poor living in the inner city of Lagos Central?

Thank you for your time.

Appendix 2.7: Interview Guide for the Honourable Commissioner of Housing, Lagos state.

Part A: Existing housing policies and contextual issues in inclusionary housing

1. Kindly identify and discuss the existing housing programmes in the state that are capable of providing housing for the low income earners?
2. To what extent have all of these programmes been able to achieve their policy objectives?
3. Would you agree with the view that there is an increasing need for housing provision in the inner city of Lagos Central Business District?
4. If yes, what is the nature of the existing strategies and plans for the inner city development of Lagos Central CBD to address the increasing housing need?
5. Have these strategies been able to achieve the purpose for which they were designed?
6. Kindly identify factors, if any that have impeded the implantation of such strategies.
7. If no strategy is in place, is your ministry contemplating any?
8. Would you subscribe to the view, that the existing housing stock in the inner city of Lagos CBD is generally priced beyond the low income earners who work in Lagos Central CBD thereby creating exclusionary inner city housing?
9. If yes, what is your ministry doing in term of policy formulation to address this challenge of housing affordability for the low income earners in the inner city of Central Lagos?
10. Kindly list all forms of housing supports, if any that the state through your ministry have made available for the low income households to enable them access housing in the inner city of Central Lagos?
11. What do you think are the main factors responsible for the declining housing function in the inner city of central Lagos?
12. Is the ministry aware of inclusionary housing concept?(Researcher may explain the concept of inclusionary housing)
13. Would the state through your ministry be willing to adopt the concept of inclusionary housing as a way of creating inclusionary inner city housing market in Central Lagos?

Part B: Inclusionary housing delivery strategies, institutional and legal framework and funding

14. How best do you think inclusionary housing could be achieved in an already built up environment like the inner city of Lagos Central?
15. Inclusionary housing involves granting of several incentives to private housing developers. Which of these incentives will the state be willing to offer? (Researcher may list out some of these incentives)
16. Given existing zoning legislation, how feasible is it for the state to introduce its own inclusionary housing regulations?
17. What finance options do you think are available, for the funding of inclusionary inner city housing which the state can tap from?

Appendix 2.8: Interview Guide for the honourable commissioner of Physical Planning and Urban Development, Lagos state.

Part 1: Land use control mechanism and challenge

1. Recently, the state reviews its density zoning for Lagos Central. What is the main thrust of this review and what are its objectives?
2. Is there any existing plan guiding the growth and land use development in the inner city of Lagos Central?
3. If yes, kindly name such plans and outline their objectives.
4. Is land use conversion allowed in the inner city of Lagos Central?
5. If yes, what would the establishment want to achieve by such authorised land use conversion?
6. If not, what are the mechanisms put in place to prevent illegal conversion of land use in the inner city of Lagos central?
7. What are the implications of land use conversion on land use development in a place like Lagos Central?
8. What are the challenges confronting the existing Physical Planning administration in the enforcement of development and land use regulations in Lagos state as a whole?
9. Environmental Planning Management EPM Process proposed in 1996 by the UNCHS is a tool to be used in identifying land use challenges before they become uncontrollable and too expensive to deal with. To what extent has the state, through your ministry adopt this concept, in addressing the issue of land use conversion and other land use challenges such as succession of residential land use by other uses such as commercial , in Lagos Central?
10. In view of the above, what other land use challenges in the inner city of Lagos Central which your ministry has identified?
11. How effective are the efforts of the ministry in addressing such challenges?
12. What are the constraints inhibiting the effectiveness of the board's efforts in enforcing land use and development regulations in Lagos Central over the years?
- 13.

Part 2 Declining housing function of the inner city of Lagos Central and the exclusion of the poor

14. Does your ministry recognise the fact that, housing function is decreasing in the inner city of Lagos Central?
15. What do you think might be responsible for this decline?
16. Do you see this trend as a negative one?
17. If not, expatiate further.
18. If yes what has been the effort of your ministry to reduce the trend of decline?
19. Do you think the scarcity of housing in the inner city of Lagos Central may be responsible for the high rental value of the existing ones?
20. Do you think that this has been responsible for the reason, why the poor are indirectly excluded from participating in the housing market of the inner city of Lagos Central?
21. What other factors do you think maybe responsible for the gradual exclusion of the poor from living in the inner city?
22. What is the implication do you think the exclusion of the poor in the inner city may have on sustainable city development?

Part 3 Inclusionary Housing Strategy

23. Is there any existing scheme or policy put in place by the government through your ministry or any other agency of the government to arrest the challenges of the declining housing function and the exclusion of the poor from the inner city of Lagos Central?
24. If yes what is the nature of such scheme?
25. Inclusionary housing is one of the several strategies of housing delivery programme, meant to promote mixed – income housing delivery through regulations and or incentives that require or encourage property developers to include a proportion of housing units for low and moderate income earners. Do you think that this strategy is capable of restoring housing function in the inner city of Lagos Central and bringing back the poor to live therein?
26. The aim of the Land Use Act of 1979 was primarily to bring all lands under public control and management and reduce the rising cost of urban lands, what effects do you think the Act would have on the strategy of inclusionary housing?
27. The Urban and Regional Planning Decree 88 of 1992 was promulgated primarily to streamline planning control, administration and management across the federation, what effects do you think this law will have on the strategy of inclusionary housing most especially in the area of inclusionary zoning in an attempt to accommodate low income residence in the inner city of Lagos?
28. What challenges do you think may impede the strategy of inclusionary housing?
29. What effects do you think inclusionary zoning as a key instrument in implementing inclusionary housing may have on the existing land use development and control policies in the inner city of Lagos Central, most especially in places like; Ikoyi, Victoria Island and Obalende?
30. In view of the scarcity and high price value of land in the inner city of Lagos Central, what are your views about densification (increased plot density) policy as one of the key considerations in expanding land for mixed use development in the inner city of Lagos Central?
31. What other strategies do you think can be pursued to address the declining housing function and the exclusion of the poor living in the inner city of Lagos Central?

Thank you for your time.

Appendix 2.9: Interview Guide for Housing experts in Lagos state.

PERSONAL DETAILS OF RESPONDING HOUSING EXPERT

Name of private firm	
Name (optional)	
Designation	
Highest level of educational attainment	
e-mail address or Telephone contact (optional)	
Interview date and time	

Part A: Declining housing function in the inner city of Central Lagos

1. Are you aware that housing function in the inner city as a result of invasion by other land use activities is rapidly declining in the inner city of Central Lagos?
2. If yes, what do you think could have been responsible for the declining housing function in the inner city of Lagos Central?
3. What other challenges do you think are confronting housing function in the inner city of central Lagos?
4. Are you aware that there is a rapidly growing need for accommodation in or near to the inner city of Central Lagos?
5. What do you think could be done to mitigate the exclusionary nature of housing market in the inner city of Lagos Central?
6. What do you think could be done to ensure that existing residential function in the inner city of Lagos Central is protected against invasion by other land use activities?
7. How best do you think residential land use development in the inner city of Central Lagos can be expanded?

Part B: Inclusionary Housing: Contextual meaning, strategy, funding and effects

8. Are you aware of the concept of inclusionary housing and the principles behind it?
(Researcher may explain the concept of inclusionary housing)
9. What is your view about inclusionary inner city housing in the Central Lagos?
10. How best do you think inclusionary housing could be achieved in an already built up environment like the inner city of Lagos Central?

11. The aim of the Land Use Act of 1979 was primarily to bring all lands under public control and management and reduce the rising cost of urban lands, what effects do you think the Act would have on the strategy of inclusionary housing?
12. The Urban and Regional Planning Decree 88 of 1992 was promulgated primarily to streamline planning control, administration and management across the federation, what effects do you think this law will have on the strategy of inclusionary housing most especially in the area of inclusionary zoning in an attempt to accommodate low income residence in the inner city of Lagos?
13. Inclusionary housing involves granting of several incentives to private housing developers, which of these incentives do you think the state should offer?(Researcher may list out some of these incentives)
14. Ownership or rental inclusionary housing, which would you suggest for the inner city of Central Lagos?
15. In the midst of the budgetary constraints of the government, how best do you think costs of inclusionary housing could be spread?
16. What are the incentives/ cost offsets that you think could be offered to housing investors and developers to encourage them embrace inclusionary housing?
17. In your own opinion, who do you think should bear the cost of inclusionary housing in the inner city of Central Lagos?
18. How best do you think compliance could be achieved for inclusionary housing in the inner city of Lagos Central among private housing developers?
19. What are the possible challenges that may hinder the implementation of inclusionary housing in the inner city of Lagos?
20. What do you think may be the likely effects of inclusionary housing on property values in the inner city of Central Lagos?
21. What do you think may be the economic consequence of inclusionary housing on the larger economy most especially in the housing sector?
22. What do you think are likely to be the social consequences on the potential beneficiaries of inclusionary housing in the inner city of Lagos Central?
23. What other challenges do you think may impede the strategy of inclusionary housing in solving the challenges of declining housing function and the housing exclusion of the poor in the inner city of Central Lagos? You may discuss them under the following headings; social, economic and political.

Appendix 2.10: Background Data of Experts

Kindly select in which of these spatial area you live: Inner city [] Intermediate [] Periphery [] Kindly name the exact location e.g Yaba, Ikotun or obalende

Tick the appropriate for your highest qualification attainment: B.Sc. [] M.Sc. [] PhD []

What is your field of specialisation? Urban Planning [] Housing/ Estate Management [] Architecture and Construction [] Sociology [] Education [] others (specify)

In which of this sector are you employed: Public [] Private Employment [] Formal but medium scale [] Multi National []

Tick the appropriate year of your experience: 1-5 [] 6-10 [] 11-20 [] 21-30 [] 30 above []

How many publications have you had _____(specify)

Kindly fill the number in the listed categories

Publication/ presentation	Number
Books and Monographs	
Chapter Contribution in text books	
Peered reviewed journals	
Peered reviewed conference proceedings	
Conferences	
Workshops	
Official reports and policy papers	
Referee for journals	
Other publications	

Are you a member of the editorial board of any research publication outfit? Yes [] No []

Are you a member of any research group or organisations? Yes [] No []

Are you a member of any Non Governmental Organisations? Yes [] No []

Appendix 2.11: Administered Questionnaire for CBD Workers / Inner City Residents

Respondent's location (For researcher's use only)

	Tick as appropriate	Name of exact location (e.g. Obalende, Ikoyi, Victoria Island, Idumota and Lekki (formerly Maroko)
Inner city resident		
CBD/Inner city worker		
Inner city resident cum worker		

Section A: Demographic characteristics of respondent

1. What is your sex? Male Female
2. What is your marital status? Married Single Widow Widower
3. Within which of these age brackets does your age fall? 22 – 35 36 – 45 46- 55 56 – 65 65 +
4. What is your status in the family or household? Head Member
5. What is the size of your household? 2-4 5-7 7 above

Section B: Socio- economic characteristics

6. What is your highest level of education attainment? No formal education Primary Secondary NCE/OND BSC/HND/PGD MBA/MPA/MSc/PhD
7. Are you employed? Yes No
8. Is your spouse employed? Yes No
9. In which of these sectors are you employed? Civil/ public service Private multinational company Private indigenous company Self-employment.
10. If you are self-employed, kindly state the nature of the employment e.g. trading

11. Please tick where your monthly income falls within these income brackets. Less than =N=36,000 =N=36,000 – =N=72,000 =N=72, 000 - =N=150,000 =N=150,000 above

12. Please indicate below, from the income bracket overleaf ,the monthly income of your spouse _____
13. Where, within the metropolis is your workplace located? [] Lagos Central CBD
[] Mainland [] Island other than the CBD [] Outskirt
14. Kindly indicate the exact location of your workplace_____

Section C: Residential location and characteristics of respondents

15. If you are not a resident of the inner city, which part of Lagos metropolis, do you live? [] Mainland [] The suburb/ outskirts [] Outside Lagos. Kindly specify the exact location by name _____
16. How long does it take you to get home from your workplace? [] Less than 1hr [] 1 hr. – 2hrs [] 2hrs above.
17. How long does it take you to get to work from your residential location? [] Less than 1hr [] 1 hr. – 2hrs [] 2hrs above.
18. What is your travelling cost in naira per day between your work place and place of residence? _____(specify)

If you are not a resident of the inner city, kindly skip questions 19 and 20.

19. If you are a resident of the inner city, kindly outline the advantages of living in the inner city;
- i.
 - ii.
 - iii.
 - iv.
20. What are the challenges of living in the inner city?
- i.
 - ii.
 - iii.
 - iv.
21. If you live outside the inner city of Lagos Central, kindly identify the advantages of living outside the inner city.
- i.
 - ii.
 - iii.
 - iv.

22. Please list what you consider as the challenges of living outside the inner city;

- i.
- ii.
- iii.
- iv.
- v.

23. What type of house do you live? Brazilian (Rooming apartment) Flat
 Duplex Flatlet Detached Terraced Semi detached

24. How many rooms are your family/household occupying? 1 2 3
 More than 4

25. What is the total number of dwelling units in the house your family occupies
 1- 2 3 -5 6-8

26. Which of these housing facilities are available in your house and what is their state?

Facilities	Availability(tick as appropriate)		State of the facilities (tick as appropriate)		
	Available	Not available	Good	Fair	Poor
Kitchen					
Toilet					
Bathroom					

27. How would you describe the overall quality of your house? Poor Fair
 Good

28. How will you describe the quality of your housing environment? Poor Fair
 Good

29. Which of these communal facilities are available within your housing neighbourhood (at a walking distance of not more than 30 minutes)? Tick as appropriate

Facilities	Available	Not available
Schools		
Public hospitals		
Market/Shopping mall		
Fire fighting station		
Police station		
Drainage facility		
Play area/Recreation		

30. How long have you been living in your present place of residence? Less than 2 years ago 2- 5 years ago More than five years ago

31. Have you changed your residence in the last 6- 12 months? Yes No

32. If yes, which part of Lagos did you migrate from? Mainland Island Outskirt

33. If your answer to question 31 is yes, what was the reason?

Change of work Better accommodation Execution of quit notice by the land lord others _____ (Specify)

34. What attracted you to your present place of residence? (you may tick more than one option as it applies to you) Affordability Location State of the environment of the housing neighbourhood Nearness to place of work Environmental quality Availability of social services and community facilities Housing size Housing quality Proximity to relations Attachment to family house Social life Access to employment opportunities.

35. Kindly rate the factors above as replicated below in their order of importance to you, when you were looking for house:

Factors	Rating (1 for the highest considered factor and 6 for the least considered factor)
Affordability	
Location; such as ease of accessibility	
Physical; such as environmental quality of the neighbourhood and quality of the housing environment.	
Economic; such as nearness to place of work and economic opportunities.	
Housing conditions; such as housing quality and size.	
Social; such as availability of social life, social services and communal facilities.	
Socio – historical factor; such as attachment to family house and proximity to relation and peer groups.	

36. What is your housing tenure? Owner occupier Annual private tenant
Annual public tenant Monthly private tenant (If you are an owner occupier , kindly skip questions 37 – 40)

37. If you are a tenant kindly, state the monthly or annual rent of your housing ;
Monthly rent =N= _____ Annual rent =N= _____

38. As a tenant, when last was your rent reviewed? In the last one year
 2 years ago 3years ago

39. What was your last rent paid? _____per month or annum(specify)
40. How much did you pay the first time you took over this apartment?
_____ per month/ year (specify)
41. If you are an owner occupier, kindly give an estimate of the possible monthly or annual rental value of your dwelling unit =N=_____.
42. If you had the option would you relocate from your place of residence?
 Yes No
43. If yes, why would you want to relocate from your place of residence? Change of job location A new and better job Family expansion New income level Age factor The need for proximity to place of work Proximity to relations and friends Better accommodation
44. If not, why would you not want to relocate? Neighbourhood satisfaction Cultural or historical attachment Heritage reason It is an own built house.
45. If your answer in question 42 above is yes, which parts of Lagos would you like to relocate to? _____ (specify by name of place) and list reasons why;
- i.
 - ii.
 - iii.
 - iv.
 - v.

Thank you.

Appendix 2.12: Building Survey/Physical Observation Sheet (for the researcher's use only)

Building Number _____ (This same no must be inscribed in the questionnaire)

Street Name _____

Ward _____ Location (specify area only)

		Observe and tick as appropriate
Building Uses	Residential	
	Commercial	
	Industrial	
	Public/Institutional	
	Mixed	
	Recreational	
Height of building	One storey	
	Two storey	
	Three storey	
	Four storey	
	Multiple storeys	
Lot area	Less than 648m ² (minimum lot size)	
	Above 648m ²	
	648m ²	
Age of building	Less than 5 years	
	5-10 years	
	10-15years	
	15-20years	
	20-25 years	
	25 years above	
Construction material finishing		
Floor	Tiles	
	Marble	
	wood	
	concrete	
	Terrazzo	
	Mud	

Wall	Wood	
	Marble	
	Tiles	
	Rendered	
	Painted	
	Not rendered	
	Mud	
Roof		
	Corrugated iron sheet	
	Asbestos	
	Aluminium	
	Roofing Tiles	
Condition		
Floor	Cracking	
	Intact	
Wall	Cracking	
	Intact	
Roof	Leaking	
	Intact	
	Rusting	
Overall conditions of building		
	Dilapidating	
	Fair	
	Good	
	Excellent	