ASSESSMENT OF THE RELATIONSHIP BETWEEN URBAN BLIGHT AND HOUSING QUALITY IN SELECTED AREAS OF MINNA

The study assessed the relationship between urban blight and housing quality in selected areas of Minna, Niger State. The specific objectives of the study include examination of housing condition in the study area, the causes of urban blight on one hand and its relationship with housing quality in Minna on the other. The study employed both primary and secondary data with the aid of questionnaires. A total of 399 households were systematically selected across five communities in the study area based on the proportion of the estimated household population. The data collected were subjected to analysis using descriptive statistics, frequencies, percentages and regression analysis was employed to test the relationship between the dependent variable (housing quality) and the independent variable (blight). The result revealed that high incidences of rural-urban and urban-urban migration, poverty, lack of maintenance and poor enforcement of planning laws are the most significant factors responsible for the emergence of urban blight and poor housing quality in the study area. The results on high incidences of rural or urban– urban migration was (MS =3.86) while lack of maintenance/inadequate infrastructure was (MS =3.86) in the analysis. Eviction and poor resettlement programme by the government (Ms = 3.55) was considered to be the least important cause of urban blight. Building structure, building components, aesthetics, accessibility, open space, material used, toilet, kitchen, and bathroom were used as predictors (independent variables). The result showed that much of the variance in the dependent variable is explained by the regression model with Multiple R = 0.620, Adjusted R Square = 0.400 and the R Square value of 0.445. This implies that the regression model used explains about 44.5% of the variance in housing quality. The result (F=82.61 P=0.00) also implies that the relationship between urban blight and housing quality is statistically significant at $P<0.05$. The research recommends maintenance and provision or improvement of infrastructural facilities, implementation and enforcement of planning laws so as to guide development and also improve the quality of housing in order to reduce urban blight.

CHAPTER ONE

1.0 INTRODUCTION

1.1 Background to the Study

Urban growth is one of the processes of urban development (Bhatta, 2009). The most striking feature of rapid urban growth process on the global scale is the increasing agglomeration of world population. While in the past, urban areas have been and still are places of opportunities today, they are described as hotspots of crime and numerous challenges (Wamsler and Brink, 2014). The urban environment is highly complex in terms of growth and development (Bolay, 2006). In the developing world, there is a high rate of migration to urban areas. Couch (1990), notes that the high rate of urbanization due to ever-growing population exerts powerful forces on urban residential areas, making them undergo internal spatial restructuring in response to social, environmental and economic pressure. The United Nations (2006), estimated that the population living in urban areas exceeded 50% of the world total in 2006 and will approach 60% in 2020. Most if not all of this growth is taking place in the developing countries (Saeed, 2011).

The built environment in many developing countries and Africa, particularly Nigeria is fast degenerating. The factors responsible for this can be attributed to rapid urbanization, rural-urban migration, and decades of steady economic downturn, decay of urban infrastructure and poor housing quality (World Bank, 2005). Osuide and Dimuna (2005), noted that the urbanization process in many developing countries including Nigeria, has not been accompanied with a corresponding supply of adequate houses, basic amenities and infrastructures. Urban residents suffer to a great extent from severe environmental and health challenges associated with insufficient access to clean water, inadequate sewage facilities and solid waste disposal (United Nations, 2013).

The Nigerian society is undergoing both demographic transition (people are living longer) and epidemiological transition (change in population health due to changes in lifestyle) mainly as a result of urbanization (Alhaji and Lawal, 2017). The country is undergoing rapid urbanization with a rapidly growing population. With an average annual growth rate of about 2.8%–3.0%, urban population is expected to double in the next two decades (Alhaji and Lawal, 2017). The problems and challenges posed by rapid urban growth in Nigeria are immense such as housing shortage, unemployment, poverty and emergence of slum and informal housing development (Onyike, 2007). More easily observable and perhaps very frightening are the general human and environmental poverty, the declining quality of life and the underutilized as well as the untapped wealth of human resources (Aguda and Adegboyega, 2013).

The problem of population growth has created severe housing problems, resulting in overcrowding, inadequate dwellings and a situation in which many Nigerians can be said to be living in slum and blighted areas (FGN, 2012). The scenario is perceived manifesting in the densely populated areas of Nigeria. Social decay is manifested in the form of crime where people are mostly unemployed due to industry decline which is caused by both external and internal factors with the external factors including competition, new technologies and physical advantages and the internal factors include resource depletion, mechanization, environmental degradation and civil unrest (Oluwasola, 2014).

According to Oluwasola (2014), urban blight is social depreciation of real property beyond which its existing condition or use is unacceptable to the community. From this context urban decay can be defined in relation to the community's acceptable standards. The minimum acceptable standards in the community depend on the social values of the community and may vary greatly due to differences in the cultural orientation, history and most significantly, the income of the

communities. Consequently, the functional depreciation of properties and neighborhood lot cannot be measured and compared across different communities with different cultural values and housing stocks. Built-up structures degenerate in quality with age and obsolescence, the high rate of neglect and consequent deterioration of housing have made urban blight a common feature in many cities of Nigeria. However, if good quality housing implies its possession of good attributes, then the reality of housing situation in Nigeria is below ideal (Adeleye *et al.,* 2014).

In the light of the afore-mentioned and the fact that low quality housing and blighted environments are inimical to the general wellbeing, quality of life of people, there is therefore, the need to assess urban blight and its relationship to housing quality. The ambiguity therefore gives the concept the flexibility to apply to local circumstances and interests, while conveying an almost universally understood sense of urgency as far as blight is concerned.

Urban blight issues need to be addressed in Minna because housing represents one of the most basic human needs. As a unit of environment, it has a profound influence on the health, efficiency, social behavior, satisfaction and general welfare of the community (Owei, 2016). To most groups, housing means shelter but to others, it means more as it serves as one of the best indicators of a person's standard of living and his or her place in the society (Nubi, 2008). It is a priority for the attainment of living standard and it is important in both rural and urban areas. These attributes make demand for housing to know no bounds as population grows and as urbanization increases rapidly, the gap between housing need and supply becomes widened. This increasing concern underscores the need to establish the relationship between urban blight and housing quality in neighborhoods of Minna.

1.2 Statement of the Research Problem

The problems and challenges posed by rapid urban growth in Nigeria are immense such as housing shortage, unemployment, poverty and emergence of slum and informal housing development.

The study of Maghelal *et al.* (2014) focused on the key indicators of urban blight that influences the sustainability and long term viability of neighborhoods and communities. Other studies by Erwin and Joseph (2017), researched on urban blight and public health, addressing the impact of urban blight on public health. There has been little or no attempt on the relationship between urban blight with the quality of housing and also to analyze urban blight considering the physical, social conditions as well as the economic conditions of residents as a whole. Some of the studies have been anchored on analysis of either the socio-economic data and urban blight indicators, the impact of urban blight on health alone or only the impact of urban blight on the physical condition of the environment.

This research will employ physical, economic as well as the social parameters to analyze the relationship between urban blight and housing quality in Minna. The study will provide additional and valuable information to urban planners, managers, policy makers at both local and national level and other researchers since presently there is insufficient knowledge on the relationship between urban blight and the quality housing.

The current situation in the selected areas of Minna indicates a harmful residential environment with dilapidated physical structures coupled with a poor maintenance and management of existing infrastructures. The city is characterized by uncollected solid waste, derelict land and run-down infrastructure services coupled with insecurity and social abnormalities.

1.3 Research Questions

1. What are the housing types and conditions of the study area?
2. What are the causes of urban blight in the study area?
3. What are the effects of urban blight on the quality of housing in Minna?
4. Is there a relationship between urban blight and housing quality in Minna?

1.4 Aim and Objectives of the Study

The aim of this study is to assess the relationship between urban blight and housing quality in Minna, Niger State with a view to evolving a sustainable urban management framework in the study area.

The objectives of the study are to:

i. Examine housing conditions of the study area.
ii. Determine the causes of urban blight in Minna.
iii. Examine the effects of urban blight on the quality of housing.
iv. Determine the relationship between urban blight and housing quality in Minna.

1.5 Justification for the Study

This study provides the assessment of the possible negative changes which do occur in urban housing and residential areas which further necessitates pragmatic approaches and efforts aimed at tackling the negative impacts and unwholesome implications of urban blight. The study will not only focus on environmental concerns caused by urban blight, but the implications on housing quality in Minna.

The study of urban blight and housing quality in Minna will be useful in the development and formulation of broad-based policy that will guide the eradication of similar problems even in other residential neighbourhoods especially in low income and old residential areas. There is a very high rate of urbanization in Minna, where population in Minna town is growing rapidly. This calls for proper utilization of land to accommodate the increasing population. Urban decay in developing countries is characterized by poor utilization of land and other resources, urban sprawl, poor housing conditions, crime and insecurity, environmental degradation, infrastructure decay and so on.

This study is central to the decision makers in the formulation of policy regarding urban planning and management. The ideological and practical discussion on urban blight and provision of strategies and policies to tackle the phenomenon will not remain at the ordinary conceptual and speculative realm. In recent years, understanding the dynamics of blight, quantifying them and subsequently predicting the same for a future scenario has gained significant importance (Torrens and Alberti, 2000).

The study is relevant to physical planners in understanding the existing physical development and characteristics of an area in order to make informed decision to proffer possible solution to problems associated with urbanization. It contributes to the existing literature on the subject matter by examining the trend of urbanization, assist the governments to be abreast with the critical condition of the people in urban areas and make adequate provision so as to improve their standard of living. A research in the area is therefore important to urban planners in that it examines urban decay vices and problems as they relate to the quality of housing that will motivate solutions from different actors such as the Government, Local Community, Ministry of Lands, Housing and Urban Development and related agencies at state and federal levels.

1.6 Scope of the Study

The study was conducted in some selected neighborhoods in Minna such as, Limawa, Kpakungu, Sabon gari, Maitumbi and Anguwan daji. The study examined physical environmental and housing conditions of the areas using indicators of urban blight. The study also identified the causes of urban blight and examined its effects on housing quality in these areas. Information was collected on all the stated aspects both at the household and community levels. The study further covered administrative and policy aspects with respect to the respective institutions in Minna. It focused on obsolete residential buildings, dilapidated structures, available infrastructures, old buildings that are uncompleted as well as owner occupied and rented houses considering their types and conditions.

1.7 Study Area

1.7.1 Historical background of the study area

Minna came into limelight due to farming in the mid-19th century because the land is good for agricultural activities. Minna is the administrative capital of Niger State, from an initial small Gbagyi village that grew steadily with the construction of railway line to Baro through Minna from Zungeru in 1911 and became the administrative headquarters of Niger State in 1976 (Niger State Bureau of Statistics, 2012).

Minna is basically a Gbagyi town and got its name from a ritual performed yearly by the Gbagyi founders of the town to observe the beginning of the New Year. The word “Minna” in Gbagyi means to spread fire. It came into existence because the Gbagyi people used to put out every bit of fire in the town on the last day of every year so the fire can be re-ignited on new year day to commemorate the new year celebration (Niger State Bureau of Statistics, 2012).

The early settlers and founders of the town lived on top of the range of hills which line the eastern and northern side of the present Minna. However, before the town became the modern city that it is now, it went through four metamorphoses. The first was in 1905 when the construction work of the rail line got to the area. As there was no labour at that time, the construction workers were the Gbagyi, Nupe and Hausa people. The various groups were accommodated in different camps to ensure easy access and to prevent desertion. The Gbagyi people's camp was situated in the areas of the present Keterengwari, while the Nupe people had their camp at the present Kwangila and the Hausa people at Kasuwa Zamarma or Limawa (Niger State Bureau of Statistics, 2012).

In 1908, the second face lift for the town took place when an "Alkali" (Judge) was provided for the camps. A permanent house for the judge was built and the first contigent of police was introduced. The third metamorphoses was in 1910 when the Gbagyi inhabitants decided to move from the hill top to settle down on the areas of the present Paida, one of the wards of Minna and thus the abode of the founders of the town. As a result of the opening of the Kano-Baro railway in 1911 and the extension of the Lagos-Jebba line in 1915 to a junction in Minna, the town became a major collecting point for agricultural products including peanuts, cotton, yams, shea nuts, ginger and rice. Since becoming the capital of Niger State in 1976, Minna has developed as an administrative centre. It is home to the Federal University of Technology, public and private schools, several hospitals, an Emirate council and it is the home of Chanchaga Local Government Area of Niger State.

Due to the increasing population in Minna metropolis, the largest percentage of the land is used for residential houses, offices, schools and other institutions to accommodate the rising population. A high percentage of the land is also used for construction of township roads for ease of movement. These are processes of urbanization which are on the increase due to population pressure, and are

exerting more pressure on the natural vegetation. Therefore, Minna town is a fast growing urban centre which accommodate all level of income earners; the high, low and medium income earners (Niger State Bureau of Statistics, 2012).

1.7.2 Geographical setting of the study area

Minna is the capital of Niger State. The study area lies on Latitude 9° 33¹ North, and Longitude 6° 29¹ East on a geological base of undifferentiated basement complex of mainly gneiss and magnetite. At the North – east corridor of the town lays a continuous steep outcrop of granite. In the present political zoning system, Minna is within the North Central Zone, and occupies an area of about 884 hectares and it is within Chanchaga Local Government Area. It is about 145 kilometres Southeastwards by road to Abuja, the Federal Capital of Nigeria. The locational map of Niger State and the township map of Minna which shows the major roads, railway, streams and structures are shown in Figures 1.1 and 1.2 respectively.

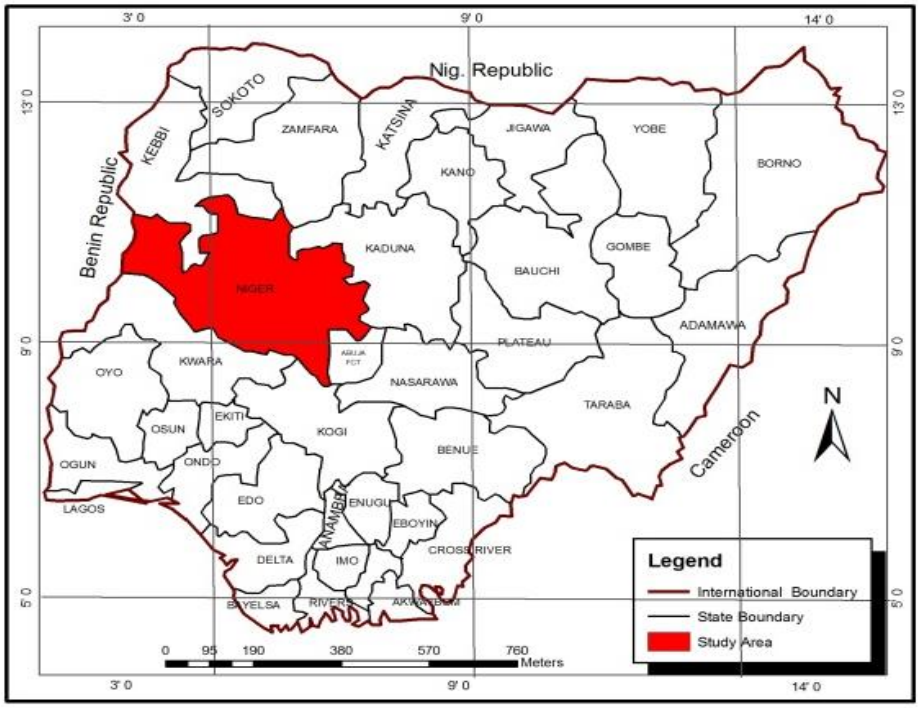

Figure 1.1: Niger State, Nigeria

Source: Niger State Environmental Protection Agency (2018)

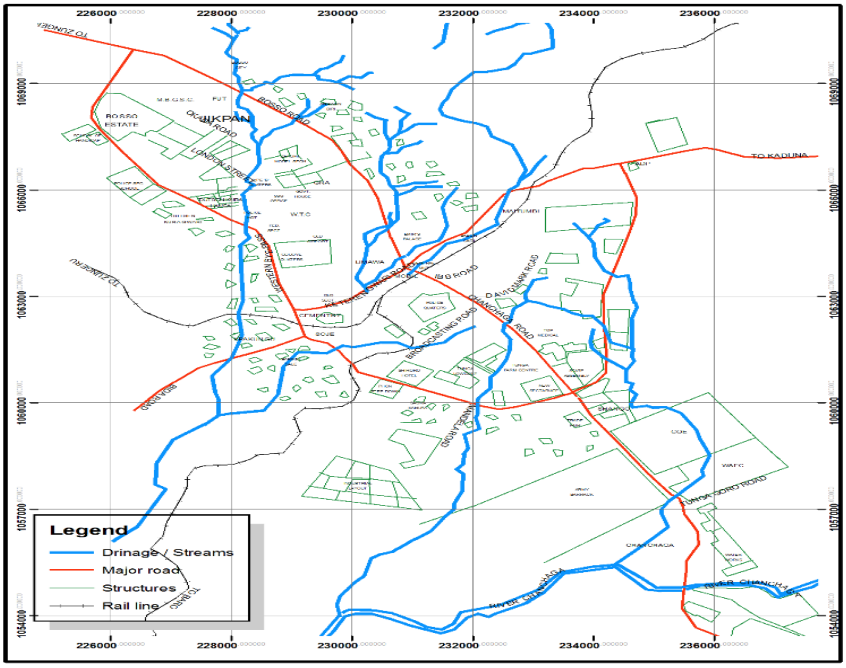

Figure 1.2: Minna Township Map

Source: Niger State Environmental Protection Agency (2018)

1.7.3 Location of the study area

Minna metropolis covers many wards, which are Bosso, Tunga, Chanchaga, Maikunkele, Saiko, Sauka-kahuta, Kongila, Ketern-Gwari, Dutsen-kura, and also the selected study areas which are Limawa, Kpakungu, Sabon gari, Maitumbi and Aguwan daji are located within Minna as shown in Figure 1.3. Minna metropolis is a growing regional capital of Niger State, with an estimated population of 307,414 (NPC, 2006).

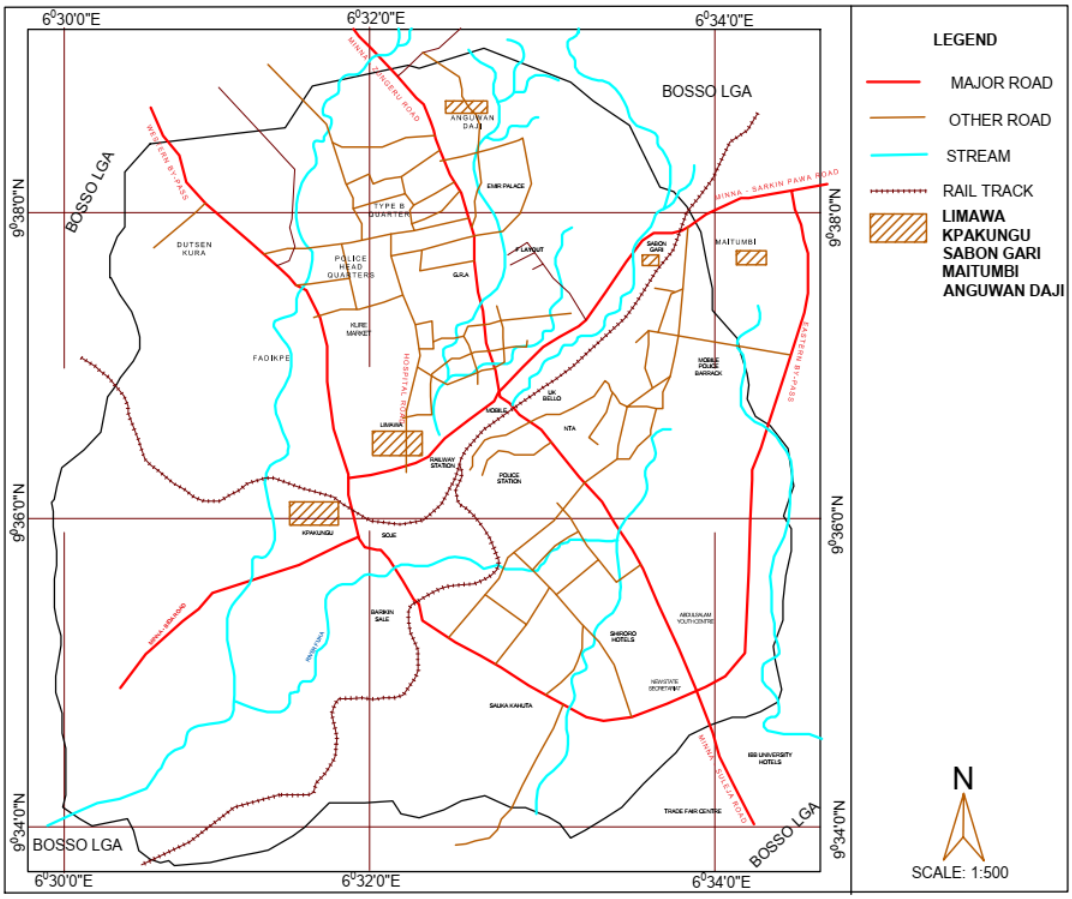

Figure 1.3: Selected Study Areas of Minna
Source: National Centre for Remote Sensing, Jos (NCRS)

1.7.4 Population of Minna

According to the National Population Census exercise conducted in 2006, the population of the study area is 26,340. The projected population of for 2021 using a growth of 3.5% was estimated 42636. Though the area is mainly Gwari settlement, it has become heterogeneous in terms of people of various and diverse ethnic, religious and cultural backgrounds. These Nigerians with diverse origin include the Nupe, Hausa, Fulani, Edo, Yoruba, Igbo and Igala among others. Diversity of ethnic composition due to migration has impacted on housing type in the area; the area is densely populated due to the multi-ethnic nature of the inhabitants. The occupations of the

inhabitants are mainly artisans, farmers, petty-traders, civil servants, retired civil servants etc. although the study area is situated in an agricultural belt, it should be noted that agricultural land use has tremendously reduced, because of urbanization and development which is due to population surge in the area, owing to the peaceful nature of the environment (Niger State Bureau of Statistics, 2012).

1.7.5 Land use characteristics of Minna

Minna could be described as a high-density residential area, which emanated as a result of multi-ethnic nature of the settlements in the town, the presence and the relocation of the central market, some government institutions and agencies along Minna-Bida road has increased the arrival of people. This has also given rise to buildings with no adequate set-back, grossly small green areas, and absence of drainage along the access roads, narrow and untarred roads. The houses are mostly roofed with corrugated zinc and the predominant commercial activity for the population is petty trading, mainly on the major road, commercial activities have increased recently and this has led to the presence of shops and super markets (Niger State Bureau of Statistics, 2012).

1.7.6 Climatic characteristics of Minna

Climate of Minna is influenced largely by two dominant air masses affecting the region. They are the dry and dusty tropical continental air masses and the warm moist tropical air masses. There is dynamism in the climatic condition, which determines the nature of rainfall regimes, the temperature and the wind. The climatic dictates of Minna are essentially from the south – west due to the rising elevation from the valley in the south – west. The high temperatures and the relative humidity in the Niger – Benue trough gives Minna a heating effect. The rainy season is usually from the month of April and averaging from the 11th to 21st and last between 190 to 200 days,

and gradually ends in October. The town has a mean annual rainfall of 1334mm (52 inches). The highest mean monthly rainfall is September with almost 300mm (11.7 inches).

The highest temperature is between the month of March, April and May before the onset of the rainy season. During this period, the atmospheric temperature rises to 38^0c. The lowest temperature is recorded from the end of December to the period of February. The rise in atmospheric temperature during the period can be linked to high amount of sunshine experienced. Temperature will be at increase and also the amount of carbon dioxide in the atmosphere due to the effect of climate change (Niger State Bureau of Statistics, 2012).

1.7.7 Topography and drainage of Minna

Minna is hilly to the north and east, being steeply sloping rock outcrops form the principal physical constraint on the east side, a major drainage valley flows from the centre of the town south – west wards with many minor drainage channels feeding into it with storm water run-off from the hills to the east. In some places, this stream form large areas of flood land. There are large but isolated rock outcrops in this landscape and also some areas of scattered rock.

Before the devastating flood of September 1986 in Minna, there was poor drainage system. Most of the existing drainage networks prior to the floods of 1986 were either inadequate or nonfunctional. The construction of large multimillion naira modern drainage systems across Minna has reduced flooding to the bearest minimum (Niger State Bureau of Statistics, 2012).

1.7.8 Vegetation of Minna

The natural vegetation of Minna belongs to the Guinea Savanna vegetation. Tall grasses like elephant grass with scattered trees characterize this environment after several years of repeated cultivation and the impact of urbanization. Instead of tall grasses, we now have short grasses with

many of the trees cut down as a result of urbanization and fuel wood demand. Vegetation in the study area has been greatly affected (Niger State Bureau of Statistics, 2012).

CHAPTER TWO

2.0 LITERATURE REVIEW

2.1 Definition of Concepts

2.1.1 The concept of physical planning

The concept of planning can be traced down to creation as some reaffirmed that God Himself was the first planner and the progenitor of zoning concept (Ajibola, *et al.*, 2011). Irrespective of God's enormous powers, He planned and implemented the creation of the earth in six days as authoritatively documented in the Holy Bible (Genesis chapter 1 verses 1 to 31). In His planned process, He employed the concept of zoning various land uses in creation; land separated from water, birds in the Air, water animals and land animals. Indeed the story of creation exemplified the planning and zoning concepts (Ajibola *et al.*, 2011).

One of the most acceptable and popular definition of physical planning was given by Keeble (1969) as the art and science of ordering the use of land and the character and sitting of buildings and communication routes so as to secure maximum practicable degree of economy, convenience and beauty. The same notion was taken up by Egunjobi (1985) with the view that physical planning is concerned with distribution and arrangement in orderly, balanced and consistent forms, or different competing land-use types and structures in space to achieve economy, convenience, beauty and good security.

Similarly, Olujimi (2009) sees Land use as the spatial reflection of human activity on land; and whose efficient arrangement and harmonious coordination are basic to physical planning. The Nigeria Institute of Town Planners conceives physical or landuse planning as requiring

‘participatory and integrated processes of allocating land for promoting sustainable development’ (Falade, 2012).

The Nigerian Urban and Regional Planning Law of 1992 explicitly provides for physical planning activities that could be carried out at each of the three levels of government (Federal, State and Local) such that there will be no conflict in functions. There are two basic responsibilities that are common in physical planning, the first has to do with the preparation and implementation of development plans, while the second has to do with the control of development, hence these two responsibilities centre on the issue of law and how to obey rule of law, most especially the laws that has to do with physical planning that is enshrined in the Nigerian Urban and Regional Planning Law of 1992 which explicitly provides for physical planning activities in Nigeria. However these two responsibilities harps on inducing and controlling development so as to achieve a sustainable urban physical planning that is anchor on rule of law (Bakare, 2012).

Physical planning is an orderly spatial arrangement of the various land uses such as residential, industrial, commercial, recreation and open spaces, transportation, public infrastructure and other ancillary human activities. It is concerned with functional relationship among the various land uses with a view to ensuring that services are available and accessible to all conveniently and efficiently (Olujimi, 2009).

Olajuyigbe and Rotowa (2012) opined that physical planning ensures compatible land uses, guarantees orderly development and provides functional and visually pleasing environment and satisfactory services in a sustainable manner. From the above definitions, Physical Planning is a conscious but comprehensive approach to orderly and healthy use and management of the natural environment of human settlements (Bakare, 2012).

2.1.2 The concept of housing

Housing is defined as the total residential neighbourhood /environment or micro district including the physical structure, all necessary services, facilities and apparatus for the total health and social well-being of the individual and family (Salau, 1992), as cited by Ibem *et al.*, (2011). It is seen as the physical environment in which the family and society's basic units must develop. Housing structures are enclosures in which people are housed for lodging, living accommodation or even work places. According to Owoeye and Omole (2012), "housing is not only a shelter but also part of the fabric of the neighbourhood life and of the whole social milieu". It touches upon many facets of economic activity and development. Thus, housing provides social contacts, good image, a sense of belonging and an indicator of social status.

Economically, housing represents a major portion of the family budget or that of an establishment, yet in the realm of private and public investment, the built environment represents a man's most tangible material asset (Kinyungu, 2004). For many house owners, housing serves as a significant asset in their portfolio (Liman *et al.*, 2015). The 1992 National Housing Policy for Nigeria identified shelter as the most essential human need after food. While adequate housing is crucial for effective performance of man, a considerable proportion of Nigerians live in sub-standard and poor housing as well as deplorable unsanitary residential environments Onibokun, (1985) cited in Omole, (2010).

To this end, one can deduce that housing is the process of providing a large number of residential buildings on a permanent basis with adequate physical infrastructure and social services in planned, decent, safe and sanitary neighbourhoods to meet the basic and social needs of the population and is intended to provide security, comfort and convenience for the users (National

Housing Policy, 2004; Osuide, 2004). Housing (adequate shelter) is recognized worldwide as one of the basic necessity of life and a pre-requisite to survival of man (Agboola, 2004, UN–Habitat, 2006; Anofojie *et al.,* 2011). Rapoport (2001), defines housing as a system of settings within which a certain system of activities takes place and therefore housing is more than the dwelling, the neighbourhood and its environmental quality profiles. In the traditional African setting, in particular, housing is, in fact, one of the greatly cherished material properties.

The general definition of housing as the continuing activity of providing shelter within a defined geographical area to people who being productive are able and willing to pay for and use a defined quality of shelter, needs to be revisited because housing in its true sense goes beyond shelter. It includes all the services and community facilities significant to human comfort Onibokun, (1985) cited in Omole (2010). The Nigerian Fourth National Development Plan (1981 to 1985), believes that with the exception of food, shelter ranks highest among man's basic needs. It is, however, important to note that housing goes beyond simple shelter; it includes services, facilities, utilities within and without, onsite and off-site.

Housing is universally acknowledged as one of the most basic human needs, with a profound impact on the life-style, health, happiness as well as productivity of the individual (James, 2000). Housing is however an issue that touches on the life of individuals as well as that of the nation; a great importance is therefore ascribed to the role it plays in engendering human comfort by both nature and society. It represents a bundle of goods and services which facilitate and enhance good living; and a key to neighbourhood quality and preservation. Likewise, it is a combination of characteristics which provide a unique home within any neighbourhood; it is an array of economic, social and psychological phenomena. In other words, housing could be seen as a multidimensional package of goods and services extending beyond shelter itself (Amao, 2012a). According to

Duruzoechi (2009), housing is a product because it is a finished entity and a process because of the interacting entities that must be in vogue to bring it into fruition.

The concept of housing is generally defined for statistical purposes as dwelling units (Housing unit occupied separately by households) comprising a great variety of quantities and qualities. It does not only imply the structure in the form of a building but includes other amenities such as water, electricity, sewage and sewerage among others, which make the dwelling unit livable (Duruzoechi, 2009). Housing should be a home, a resting place with fundamental purpose of a secured, rewarding, happy or at least a livable space. In the context of socio-cultural functionality, housing is viewed as an area for recreation and identification (Gallent *et al.*, 2004) and can be regarded as psychological identity, a foundation for security and self-respect (Jinadu, 2007) societal support and the setting for the formation of social relationships (Johnson, 2006).

2.1.3 The concept of housing consumption

One of the most intractable socio-economic problems facing the Nigeria nation today, is acute shortage of comfortable and affordable housing for the people. The major causes of the problem have been identified and frantic efforts have been made and huge financial resources have been expended, but strangely, enough, it has defied sustainable solution (Adedipe, 2009). Housing as an investment has a significant role to play in the individual, local and national economy. In most cases, it constitutes the first major capital investment and life ambition of individuals (Bello, 2003). The desire to own a house constitutes one of the strongest incentives for savings and capital formation (Ozo, 1990). In more complex centers today with a maze of activities sometimes defying geography, housing needs should desire quality and quantity from the quality and quantity of urban activities. It is for this reason that housing is a subsystem of activities whose nature is clearly

defined in a proper planning framework which comprises a complex bundle of considerations, including privacy, location, environmental amenities, symbolic characteristic and investment. It is considered a consumable item by Lawrence (1995), as cited in Jiboye (2010), because when households dwell in a house, they interact even with the surrounding and therefore consumption takes place. When they consume housing, they purchase or rent more than the dwelling units and its characteristics; they are also concerned with such diverse factors as health, security, privacy, neighborhood and social relations, status, community facilities and services, access to job, and control over the environment. Thus, to be ill-housed, can mean a deprivation along any of these dimensions. Characteristically, housing is unique among consumer goods. It is potentially very durable, with a useful life span of around 70 years.

2.2 Housing Quality

A normative definition of quality of housing or housing quality standards generally refers to the grade or level of acceptability of dwelling units and their associated and immediate residential environment, including the design and functionality of housing structures, building materials used, the amount of internal and external space pertaining to the dwelling, housing utilities, and basic service provision (Meng *et al.,* 2006). Quality of Housing standards are often used as norms or measures that are applicable in legal cases where there are some questions as to the acceptability of construction relative to prevailing laws or conventions that operate within the residential building industry. The definition of quality of housing embraces many factors which include the physical condition of the building and other facilities and services that make living in a particular area conducive.

The quality of housing within any neighborhood should be such that satisfies minimum health standards and good living standard, but should also be affordable to all categories of households (Okewole and Aribigbola, 2006). However, the quality of housing is a rather more complex concept with broader social and economic meaning. It accounts for both quantitative and qualitative dimensions of residential units, their immediate surroundings, and the needs of the occupants. Moreover, the concept of the quality of housing is relative as it relates to local standards and conditions. What is considered to be reasonable quality in one context may be considered poor quality in another context and vice versa.

The quantitative dimension of housing quality refers primarily to objective structural, material, social and economic constituents of housing products or outcomes that can be measured and that result from the performance of the housing sector (Okewole and Aribigbola, 2006). These factors include considerations such as price, quantity, tenure, economic impacts, environmental impacts, and structural norms of housing standards. On the other hand, the qualitative dimension is much more subjective and difficult to measure. It represents the perceived meanings and values of factors such as the 'comfort' or 'quality of life' that are afforded by different dwelling types, lifestyles, and the preferences and expectations of the inhabitants (Okewole and Aribigbola, 2006). Obviously, because of the high local and regional variations in the quantitative and qualitative dimensions of housing quality it is not possible to define one standardized set of criteria and indicators that apply equally to all areas at all times.

2.2.1 Indicators for evaluating quality of housing

The need to appreciate the relevance of a habitable (qualitative) housing therefore, requires an understanding of the concept of 'quality' which according to Afon (2000), is a mental or moral attribute of thing which can be used when describing the nature, condition or property of that

particular thing. Jiboye (2004), noted that getting a definition of quality depends not only on the user but also on the product being considered. In essence, quality is a product of subjective judgment which arises from the overall perception which the individual holds towards what is seen as the significant elements at a particular point in time (Anantharajan, 1983 and Olayiwola *et al.*, 2006). In assessing the quality of housing, qualitative studies have identified some criteria as relevant indicators for quality evaluation in residential development.

Among such is Ebong (1983), acknowledged aesthetics, ornamentation, sanitation, drainage, age of building, access to basic housing facilities, burglary, spatial adequacy, noise level within neighbourhood, sewage and waste disposal and ease of movement among others, as relevant quality determinants in housing. However, Hanmer (2000), concluded that qualitative housing involves the provision of infrastructural services which could bring about sustainable growth and development through improved environmental conditions and improved livelihood.

In determining the quality of residential development, Neilson (2004), stipulates five basic criteria which provide that housing must be in compliance with tolerable standard, free from serious disrepair, energy efficient, provided with modern facilities and services, and that it must be healthy, safe and secure. These indicators consist of variables such as; access to basic housing and community facilities, the quality of infrastructural amenities, spatial adequacy and quality of design, fixtures and fittings, building layout and landscaping, noise and pollution control as well as security. There are however indications from these various studies that a single variable may not be sufficient to assess the qualitative nature of residential development; therefore, housing acceptability and qualitative assessment should also take into account type of constructions, materials used, services, spatial arrangement and facilities within dwellings, function and aesthetics, among others (Jiboye, 2004).

Previous studies have indicated that a more appropriate method of evaluating the quality of the built environment is through the affective responses based on the user's assessment (Weldemann and Anderson, 1985; Ilesanmi, 2005). In this study therefore, qualitative evaluation was used based on user's assessment of the physical criterion of housing. Four criteria provide the basis for identifying indicators to produce a meaningful housing quality indicator, namely; objective criteria, scientific/technical criteria, management criteria and social and cultural criteria (Meng *et al.*, 2006). Each class of criteria has its own considerations that govern the selection of specific indicators from available data sources, as noted below:

2.2.1.1 *Economic status*

Represent the local environment and should be comprehensive enough to address issues that include poverty and inequity in the housing sector and be sensitive to changes between different socio-economic classes, especially in terms of economic status indicators such as accumulated wealth and income.

2.2.1.2 *Technical criteria/Scientific indicators*

These indicators should be separable into geographically localized components and should be based on household-level data so that they can be measured both locally and globally as well as spatially in order to identify statistical and spatial distributions of the housing quality indicators (HQI) within a study area and be technically feasible to measure.

2.2.1.3 *Management criteria indicators*

The management criteria indicators should be easy to obtain from available data and subsequent calculations; be easy to understand, and cost-effective so that the analysis of housing quality and housing segregation can be effectively utilized by policy makers; and be consistent and comparable

so that housing quality and housing segregation can be monitored over time and can be compared between cities.

2.2.1.4 *Social and cultural criteria*

These include the preferences and priorities of the community in the housing programs; and enable local participants to evaluate indicators selected from the above criteria to make housing improvement proposals acceptable relative to local norms and expectations

2.2.2 Structural or dwelling quality

Housing type, design, age of the building, aesthetics, lot size, window sizes, spatial arrangements, the number of rooms per household, tiled toilet, tiled bath, tiled kitchen, lights and water contribute to the measurement of dwelling quality (Aderamo and Ayobolu, 2010; Streimikiene, 2014; Amao, 2012a). The methods of construction, building materials used and aesthetics are also indices for measuring dwelling quality (Bradley and Putnick, 2012).

The indices used in assessing the quality of housing in a particular area as outlined by Jinadu, (2007) include the following:

i. The nature of lighting, air spaces or open spaces

ii. Net density i.e. number of habitable rooms per acre and occupancy rate

iii. Indoor and environmental sanitation

iv. Sizes of rooms, windows and other use spaces.

v. Availability of toilets, bathrooms, water, electricity, etc.

vi. Types of housing materials used

vii. Structural conditions (e.g. condition wall, roof, doors, windows, floors etc.)

viii. Building orientation and the level of ventilation

ix. Drainage and general environmental condition

2.2.3 Neighborhood quality

Neighbourhood quality is defined by the effects that neighbourhood characteristics have on a residence as a result of the environment in which it is located (Clark and Huang, 2003). Characteristics such as neighbourhood deterioration, adequacy of services, safety and accessibility, and the overall assessment of the neighbourhood refer to the natural attributes of the neighbourhood (El Din *et al.,* 2013). The dynamic relationship that exists between the physical features of housing, streets, open spaces and general settings in the neighbourhood determines neighbourhood quality (Rapoport, 1998; El Din *et al.,* 2013) that is very poor in most of Lagos' peri-urban settlements. The quality of the neighbourhood, particularly in terms of socioeconomic attributes, has also been found to be an important determinant for housing quality. Residents' socio-economic capacity influences the quality of housing they can enjoy (Boamah, 2015).

Residential areas for low-income earners in metropolitan peripheral areas are generally known to have limited or no access to services, poor sanitation and are mostly informal developed settlements (Allen, 2010). In these poverty areas, wastes are indiscriminately disposed of into canals and drainage channels; toilet facilities are open defecation, unimproved, or shared improved toilets that include flush toilets, flush latrines, and ventilated improved pit (VIP) (Allen, 2003; Puttal and Ravadi, 2014). Depending on the income status of houses in the majority of peri-urban settlements, access to drinking water could be unimproved, improved and piped (Allen, 2003).

Building materials in these poor areas include wood, reeds, grass for construction and roofing (Simon, 2008).

Neighbourhoods occupied by middle-income earners have better dwelling quality and are usually segregated from the indigenous residents and the immigrants (Simon, 2008; Ibem and Aduwo 2015). Predominantly in African peri-urban settlements, community participation is a means for securing improved neighbourhood quality (Lawanson *et al.*, 2012; Binns *et al.*, 2003). This is encouraged in externally initiated projects such as government led infrastructure development, developer-initiated or in projects initiated by an association of community residents (Obeng and Whittal, 2014; Binns *et al.*, 2003).

2.2.4 Locational quality

The key measurement for locational quality involves residents' mobility and living convenience, including features such as access to place of work, accessibility to central business district, access to public services, closeness to the market, and availability of schools, hospitals and shopping places (Adebayo and Aliu, 2010). In African peri-urban settlements, commuting and daily travels are often slow, due to traffic congestion and the poor conditions of the access roads to and from the main arterial routes linking peri-urban settlements to amenities (Lawanson *et al.*, 2012; Acheampong and Anokye, 2013). Housing quality in peri-urban settlements in Lagos suffer from neglect, due to the locational disadvantage of these settlements and the perception that it has no economic contribution to state development (Adedire, 2017).

As a result, these settlements, in consonance with prior findings, suffer from poor sanitary conditions, increasing commuting time, traffic congestion, pollution, poor water supply and sanitation problems, solid waste disposal, and lack of open space (Dutta, 2012; Simon, 2008). In

addition, housing quality in peri-urban settlements in Minna is negatively affected by these poor environmental conditions, as they affect not only the sustainability of these places, but also people's health. The spread of epidemic diseases is common where environmental quality is poor (Boamah, 2015).

2.3 Housing and Urbanization

Many researchers have described the conditions of housing where over 60% of urban dwellers live in Nigeria as highly deplorable (Onokerhoraye, 1976; Wahab, *et al.* 1990; Olotuah and Adesiji, 2005). High rates of overcrowding, substandard buildings, and infrastructural inadequacies have been reported in all the urban centres in Nigeria (Omole, 2010). Over 75% of the dwelling units in Nigeria's urban centres are substandard and the dwellings are sited in blighted environments. Thus, over 60% of the urban dwellers live in slums characterized by over-crowding, poor sanitary conditions, lack of or inadequate basic facilities and amenities, crimes and poverty among other things. While some urban dwellers still struggle to live in deplorable slums that are nothing but objects of visual pollutants to the western world, some are even homeless sleeping in different abandoned vehicles and buildings, under bridges, in stores and so on. This is as a result of high housing rent and cost of land in urban centres which the rural migrants cannot afford (Amao, 2012a). Urbanization tends to increase the number of unoccupied housing in the countryside, while the housing occupancy rate in urban centres is at the extreme to the extent that people live in any available uncompleted structures and slums. According to Niger State Bureaus of Statistics (NSBS, 2012), the average occupancy rate in Minna, the capital city of Niger State in Nigeria is 5.4, while the World Health Organization (WHO) stipulates between 1.8 and 3.1, the Nigerian Government is of the opinion of 2.0 per room (Okoko, 2001).

2.4 Housing Need and Demand

Housing need can be described as the number of dwelling units to provide shelter of not less than national minimum standard for household size and composition by age distribution without consideration of family's payment capability (Olotuah, 2006). It should however be noted that in practice it is ensured that subsidies which enable decent housing to be provided are targeted towards households in greatest "need" (Golland and Blake, 2004). There has been tremendous and continuous rise in housing need in the Less Developed Countries (LDCs) due to rapid growth and urbanization with infinitesimal low rate of increase in existing housing (Olotuah, 2006).

Housing need is the number of conventional dwellings that ought to be constructed, renovated or rehabilitated, in order to bring housing conditions of a particular point of time, to notionally adopted standards and these have many dimensions. Housing needs encompass among other things the numerical value of required shelter, types, quality, adequacy, proportional distribution across the sociocultural and economic groups, and associated environment (Olotuah, 2006).

The magnitude of housing needs in Nigeria is manifested in the number of households residing in substandard housing units (Olotuah and Adesiji, 2005). This is a highly visible phenomenon in the urban areas where there are acute housing shortages and poor quality of existing housing stock (Olotuah, 2006). On the other hand, housing demand is more usually associated with the requirements of individual households over and above the basic or minimum level of provision or "need" whether, for example, the household requires an owner-occupied or a rented dwelling; whether it requires a semi-detached house or a flat; whether it requires a large garden and/or a garage (Golland and Blake, 2004). Housing demand is ultimately an issue which tells more about the choices which households make in moving house or in gaining access to a new dwelling. Demand, often strongly associated with "effective demand" is a demand supported by an ability

to pay. Household choice, which is indeed constrained by household income limits, is in practice, not available to all as (Golland and Blake, 2004) noted that to some, choice does not exist at all because of the way their housing was provided- directly, indirectly, by mortgage or through subsidy due to differential financial capability.

Thus, income and ability to pay are the critical factors and it can easily be argued that those households with the highest income have the greatest housing "choice". Households with "effective demand" back up their housing choices and decisions with the necessary financial resources. These households have no need for state financial support. All other forms of demand can be argued to be purely "aspirational" households that would like to have a better or different form of housing, if they had the ability to pay (Golland and Blake, 2004).

2.5 Housing Affordability

Affordability in housing according to Duruzoechi, (2009) is the ability and capability of households to meet their periodic mortgage obligations (purchasing, maintenance, interest rate, and payments) without jeopardizing their health or reducing their family nutrition intake. Affordability is income related and the demand for housing depends on the level of affordability. It is further explained by Jinadu, (2007) as the ability to back up a desire for housing units with adequate financial resources such that other basic needs like food, transportation, education and health do not suffer. It is the percentage of the present income that a person or a family can afford to spend on housing.

Some studies in regional research and socioeconomic studies have demonstrated the importance of housing affordability. Gan and Hill (2009) illustrate limitations of home affordability. Memery (2001) have explored the imbalances and crises caused by the housing burden by explaining the

bubble behavior of housing prices. Recent studies have applied the housing burden as an indicator to discuss other key social topics. Suhaida *et al.* (2011) considered housing affordability as a main indicator of socioeconomic stability. Kim and Cho (2010) examined how housing policies in South Korea influence house prices and housing affordability. Yang and Chen (2014) investigated the relationship between public housing policy and housing burden in China. Other relevant studies have explored the housing burden of elderly adults (Hui *et al.,* 2014), the relationship between housing burden and child care expenses (Newman and Holupka, 2014), the difference in housing burden among households according to income variance (Lin *et al.*, 2014), and housing burden in commercial real estate (Wang and Liu, 2012).

Previous studies vary in the methods they employ to assess housing affordability and the stress involved for homebuyers. Gan and Hill (2009) suggested that housing affordability can be assessed from three perspectives: purchase affordability, repayment affordability, and income affordability. Thus, there are three assessment methods. First, purchase affordability refers to the ability of a household to obtain sufficient funds for purchasing a house. Second, repayment affordability refers to the ability of a household to repay their mortgage. Third, income affordability refers to the house price to income ratio (PIR). Among these assessment methods, purchase affordability focuses on whether a threshold for house purchase price can be reached (whether a household can afford the down payment for purchasing a house), whereas repayment and income affordability are for assessing the subsequent burden and stress affecting homebuyers.

2.6 Urban Decay

Urban decay is also referred to as urban rot and is synonymous to urban blight. It can be defined as the process whereby a previously functioning city, or part of a city falls into disrepair. Urban decay is characterized by vandalism, high crime rates, and social deprivation in the form of bad

housing, obsolete schools, polluted air and a polluted river, with chronic unemployment, run-down dock system and large areas of industrial dereliction. Generally, decay of any neighbourhood is associated with deteriorating physical, social, environmental and economic condition that result to loss of its initial status, image and value.

Urban decay is also associated with population flight which can be used to define the migration of economically well-up population from the old decaying part of the city to better areas with good social and physical infrastructures or higher income residential areas. This population is generally replaced by poor population (David, 2003). The Genesis of Urban decay can mostly be traced back in USA. During the industrial revolution, from the late eighteenth century to the early nineteenth century, rural people moved from the country to the cities for employment in the manufacturing industry, thus causing the urban population boom (Rui, 2003).

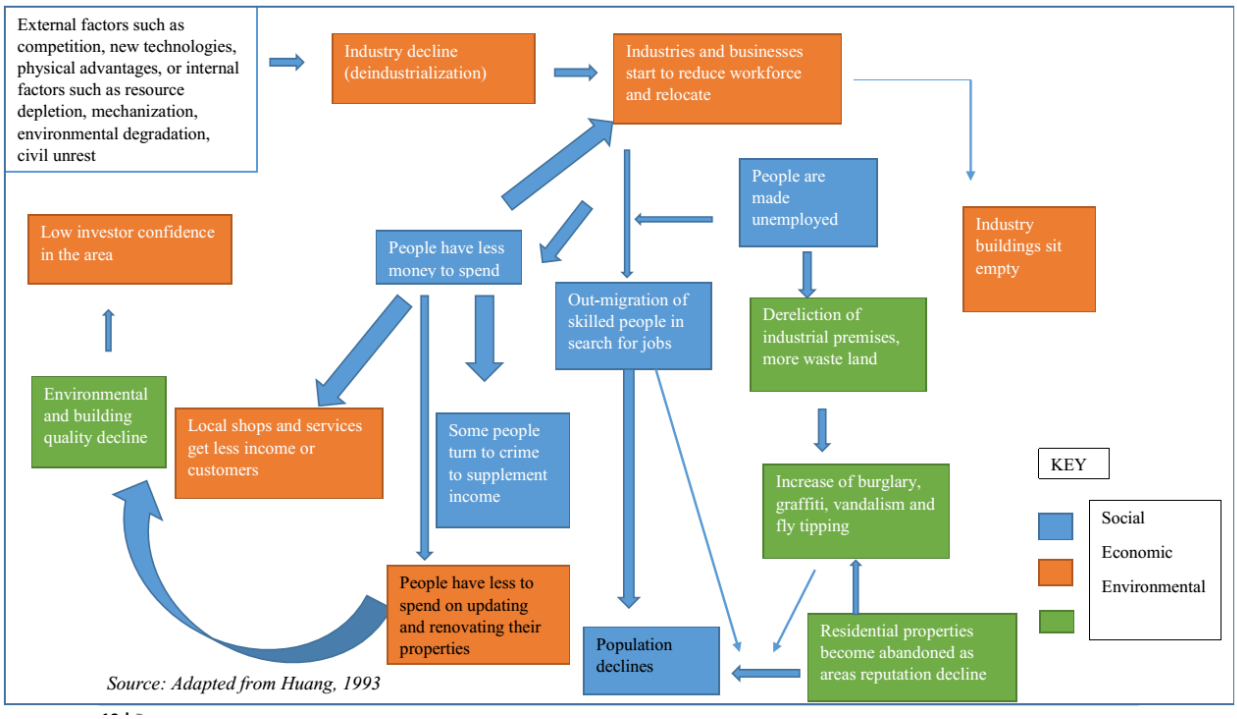

Figure 2.1: Urban Decay Cycle following Deindustrialization

Source: Adapted from Huang, (1993)

Subsequent economic change left many cities economically vulnerable. Areas suffering from industrial decline, high unemployment, poverty, and a decaying physical environment (sometimes including contaminated land and obsolete infrastructure) prove "highly resistant to improvement". At the end of World War II, many political decisions favored suburban development and encouraged suburbanization, by drawing city taxes from the cities to build new infrastructure for remote, racially-restricted suburban towns (Rui, 2003). That was the context of racial discrimination exercised as "white flight" the middle and upper-class abandonment of U.S. cities, and the start of urban sprawl. Only the poor inhabited the cities.

This study focus on a Neighborhood which in this concept can be defined as a comprehensive planning unit with some characteristics such as social-economic identity, common facilities such as school, recreational, shopping centers and so on, an almost self-contained and or may even include several estates (Physical Planning Handbook 2008, Kenya).

2.6.1 Social decay

Although the declining housing stock may make housing more affordable for low-income minorities, studies on housing across the fields of political science, sociology, and economics show that the negative social outcomes outweigh affordable housing prices. Residential segregation, by relegating disadvantaged minorities to areas with fewer opportunities and amenities, exacerbates the existing social distance between them and the high income. One of the most researched areas is the connection between low-income high minority areas and crime. The literature shows an overwhelming connection between income and crime. (Avvantis 2013).

Several studies (Owuor 2008; and Avvantis 2013) find low social control to be the underlying cause of these connection between income and crime. Avvantis (2013), show that the highest

delinquency rates in Cities were located in low-income, deteriorated zones next to the City's central business district and industrial areas. Not only do high crime rates make a neighbourhood dangerous but it also means an increase in drug traffic and high incarceration rate. Educational gap between the poor and the rich is another social problem. This is also referred to as the academic disparity between students from low-income and well-off families (Owuor, 2008). Studies have shown that there is a wide disparity in the performance of pupils between those living in better housing and those living in slums or decayed part of the city (Sampson 1989 cited in Owuor, 2008). Another social effect of neighborhood decay is changing family structure.

Many studies find that blighted areas have a higher incidence of single parent households. This may be due to both a higher rate of teenage pregnancy and incarceration rates (Owuor, 2008). Studies show that single parent households tend to have very negative effects on children, exponentially so for children in low-income areas. Children of single parent families tend to perform worse in school and have more behavioral problems. These problems are attributed to the fact that single parents, under economic pressures, have less time to devote to their children (Owuor 2008, and Avvantis, 2013).

2.6.2 Economic decline/degeneration

The variables associated with economic decline include unemployment, property and investment levels. When it comes to unemployment, studies show that as a community declines and affluent consumers leave, so do retailers and industry (Friedrichs, 1993). Thus the demand for labour shifts away from declining neighbourhoods in favour of high-growth higher income areas. Adding to the problem, discrimination in the housing market and housing prices make it difficult for minority workers to move to these high-growth areas.

According to this hypothesis, there will be fewer jobs per worker in minority dominated low-income areas than in higher income areas. Consequently, minority workers may have difficulty finding jobs, accepting lower pay or having longer commutes. The pattern of longer commuting times to work for poor workers in comparison to rich workers was found out in many cities. Thus, the already low income residents of decaying areas of the city may lose jobs and have difficulty finding new employment for its residents. In regard to housing market, increase in the minority population negatively affect property values. Values do respond negatively to increase in poor population (Avvantis, 2013).

Housing loses at least 16% of its value when located in neighbourhoods that are more than 10% poor. The price of decline necessary to bring a dwelling unit within reach of an income group lower than that of the original group results in a policy of under-maintenance. Rapid deterioration of the housing stock is the cost to the community of rapid depreciation in the price of existing housing. Although lower housing values may make housing more affordable to lower income residents, the decline in housing values also decreases the tax base and creates many economic and social problems (David, 2003).

2.6.3 Physical decay and environmental degradation

The increasing pace of urbanization and growing scale of urban industrial activity are exacerbating environmental degradation in developing country cities, and increasing the vulnerability of urban dwellers to both natural and technological disasters (Elizabeth, 2016). In addition to intensifying the problems of the urban poor, such disasters result in a loss of productivity resulting from collapsed infrastructure and damage to industry. This has a secondary effect on the national economy, as investment often declines due to concerns about such losses. The resultant decline in

growth and increase in poverty leads to a further strain on resources, thereby raising the vulnerability to future environmental disasters (David, 2003).

Across Asia, cities are expected to double in population in just over 20 years, and in Africa in just under 20 years (Elizabeth, 2016). According to a United Nations Report, the developing countries of Africa and Asia consist of cities which now account for over 90 percent of the world urban population growth (UN Habitat, 2006). Urbanization is increasing rapidly in most African countries, and the major factors for the rapid increase relate to large scale migration from rural areas to the urban areas for better economic opportunities. Other factors are natural increase of the population, and uneven concentration of investments by governments and private organizations in the cities compared to rural areas (Ismail *et al.*, 2015). Nigeria's urban population has increased rapidly over the past 50 years and will continue to grow relatively fast in the coming decades. The growth in both absolute and relative terms has been accompanied by the expansion of existing built-up areas and the emergence of new and identifiably 'urban' settlements (Block *et al.*, 2015). The Draft of the National Urban Development Policy as cited by Ismail *et al.* (2015), notes that Nigerian towns are growing without adequate planning. Besides, urbanization in Nigeria is characterized by unplanned growth, deteriorating infrastructure and inadequate housing.

The pace of urban expansion has led to increase in pressure on the environment, in terms of more air pollution linked to transportation, an increase in solid waste, the depletion and degradation of fresh water supplies, damage to coastal zones and soil degradation. The demand for more urban space has pushed the poor onto marginal, environmentally vulnerable terrain. At the same time greater demands are placed on forest resources for fuel wood, timber, raw materials, roads and recreation. Deforestation increases the vulnerability of urban areas to droughts, fires, floods, runoff, landslides, sedimentation of dams and reservoirs, pollutants and diseases (Elizabeth, 2016).

Moreover, Amao (2012b) examined the rate of urbanization, housing quality and environmental degeneration in Nigeria. He discovered that poor housing quality has serious adverse effects on the environment and the health of city residents. Bhatta (2010) highlighted the negative impact of urban growth on the environment which includes increased temperature, poor air quality, impact on water quality and quantity and impact on public health. Similarly, Oyeleye (2013) observed that the challenges of urban growth in Nigeria include housing problems, food insecurity and climate change which all have impact on the environment and livelihood. In the same vain, Chindo (2013) analyzed the spatial growth of the greater Karu Urban area. He discovered that the consequences of urban growth could be positive or negative. The positive impact includes increasing Gross National Product (GNP) and increasing recognition. However, the negative impact includes unplanned growth and dilapidated houses.

Disasters are relatively more costly in developing countries than in wealthier countries because losses are higher (as a percentage of natural wealth). Incentives for development and investment are undermined, thereby increasing poverty. Thus, poverty and environmental vulnerability leading to disasters are mutually reinforcing. Moreover, disasters are particularly damaging to the informal sector, which plays a significant role among the poor in large cities of the developing world (Elizabeth, 2016).

Urban Poverty according to Adiukwu (2014) is strongly associated with high levels of environmental risk. This is largely due to poor quality and overcrowded housing conditions and the inadequacies in provision of water, sanitation, drainage, health care, garbage/waste collection, poor percolation resulting into flood, building on waterways and pollution of land, air, and water. Daramola and Ibem (2010) affirmed that the concentration of more people in urban areas has brought more pressure on the land space for the production of food, infrastructure, housing, and

industrialization. The movement affects the capacity of the environment to cope, as each additional person increases the demand on the infrastructure and the natural system and as result creating ecological imbalance with adverse environmental penalty in hazards and disaster.

2.6.4 Problem of urban decay

The problem of urban decay occurs when at some point in time the city or part of it which was in good condition or in prime form declines and is unable to support the physical, social and economic development of that city due to the dilapidation of its infrastructures. As a global phenomenon, urban decay is experienced in both the developed and developing countries of the world and it is characterized by decrepit structure, poor sanitation condition, overcrowding, under-provision of amenities economic downturn and general deterioration of the urban environment. (Abumere, 1987).

2.6.5 Causes of urban decay

Globally, there is no single cause of urban decay. However, it is believed to have been triggered by a combination of interrelated factors. These factors include industrialization problem, effect of globalization, economic down-turn, obsolescence, climatic and natural hazard. Others are urbanization process, poor urban planning decisions and unauthorized change of building use. Forces of different nature influences urban decay and hinders urban economic development which are linked with physical, social and environmental decline of such Noon *et al.* (2000).

2.6.5.1 *Obsolescence Factor*

Urban structures and infrastructure are basically static and are dynamic in terms of aging. This natural aging process is exacerbated by poor maintenance of infrastructures, natural or man-made hazard situations and harsh climatic conditions (Shuaeeb, 2010). In Britain, the vast stock of

housing in “coronation street” neighbourhoods went into rapid decline between the war periods as there was mass movement of people to the new suburb housing with better facilities and good communication network (Noon *et al.,* 2000). According to Cheshire, and Hay, (1989) obsolescence and lack of building maintenance by the workless households due to the loss of jobs, drift of factories out of the United State of America (USA), resulted in the abandonment of about 26,000 houses and worsened the urban decline situation in many America cities.

In Nigeria, the problem of obsolescence which is used in synonymous with dilapidation is peculiar to most of the first generation cities like Lagos, Ibadan, Benin city, Enugu Kano (Omole, 2005). According to Gbadegesin *et al*. (2011), most houses and infrastructure were built over seventy (70) years ago with a very low level of technology and without maintenance hence disaster or natural hazard such as war, flooding and earthquakes also causes the decay or obsolescence and dilapidation of infrastructure in affected cities when such incidence struck. For instance Hiroshima and Nagasaki in Japan became deteriorated after the Second World War. Also, the renewal of Bagdad became necessary after the Gulf war. Another cause of dilapidation and fast obsolescence of urban infrastructure is the negative impact of climate change. According to Gill *et al.* (2007), climate change pose a great threat to urban environment especially in the developing countries. The vulnerability of a city to climate change impact depends on the nature of its existing infrastructure systems. The vulnerability according to Shuaeeb, (2010) is observed to result from extreme weather condition, which are warning signs of climate change.

2.6.5.2 *De-industrialization factor*

De-industrialization or the process of social and economic change caused by the removal or reduction of industrial capacity in a region that is known for its manufacturing industry, is one of the main causes of urban decay in the United States. De-industrialization is a main culprit in creating the economic conditions that contribute to urban decline by pushing jobs outside of the main urban area.

According to Tallon, (2013), this process began in the 1940s, but deepened after 1960 and massive disinvestment in the industrial capacity of the inner city continued through until the mid-1980s and attributed the de-industrialization to (1) Factory closure; linked with poor and inadequate sites and intense global competition resulting in unemployment. (2) Transfer of firm due to urban regeneration and closure of uneconomic units. (3) The migration of jobs to suburban and rural locations due to changing nature and requirements of the manufacturing in the post-fordist era. (4) Technological advances witnessed automated systems of production replacing the human labour force. In Nigeria, the dilapidation of public infrastructure especially in the power sector led to the relocation of some notable manufacturing companies like Michelin to neighbouring Ghana with a view to reducing cost of production. This situation did not only result in physical deterioration in the affected cities but also in economic decline as it led to unemployment of residents in cities like Lagos.

2.6.5.3 *Globalization of the economy factor*

According to Cheshire and Hay (1989), the mobility of industries and companies within and outside countries do result in the socio-economic and physical decline of affected urban areas. The view holds that it becomes easier for companies to relocate labour intensive parts of the production

process or cut down on those aspects that tend to increase production cost. As it where, each part of the production process, from the products initial formation, research and development to its eventual mass production, may take place in that part of the world where it is most profitable. This means that especially in the production sector there is a constant demand for rationalization and resulting job losses. In certain line of business, enterprise cannot contend any more with the global competition and have to move production to other countries or close down their activities (Noon *et al.*, 2000). According to Tallon (2013), this competitive situation led to the relocation of several manufacturing industries out of cities like Sheffield and Newcastle which resulted in loss of jobs, decay and the eventual population drift.

2.6.5.4 *Urbanization factor*

The industrial revolution and the imperatives of capitalism had profound effect on the development and deterioration of urban areas especially in Europe and America. Within these urbanization process and emerging growth challenges, market forces started to lead significant internal urban restructuring. According to Couch (1990), as the size of urban areas grew so did competition for the best located sites usually the most central sites leading to deterioration as a result of pressure on public facilities. Soon after, in most developed economies, especially in Western Europe, the pattern of urbanization and the structure of towns and cities that was then laid down over many centuries was such that population growth (urbanization) no longer exerted the pressure it did during the industrial revolution (Couch, 1990 and Roberts, 2000). However, on the reverse, urban dereliction is largely attributed to urbanization in the developing countries especially in Africa.

According to UN report (2004), the phenomenon of urban decay in Africa amongst other factors is rooted in its urbanization process. Africa stands out as an archetype of the phenomenon of urbanization without growth. In 1950 there were only 20 million people or 10 to 15% of the total

population living in urban areas in sub-Saharan Africa. At this time, it was the least urbanized region in the world and consistent with the colonial era trend with urbanization at a slow pace. This scenario changed considerably during the post- independence years. Since the early 1970s, sub-Saharan Africa had the highest urban growth rate in the world averaging 5% per annum while the Gross Domestic Product (GDP) per capital hardly increased or even declined slightly during the same period.

According to the World Bank Group (1999 to 2001), this has resulted in not only overcrowding in the available accommodation but also in informal settlements developed on the Jukskei river banks and its three tributaries which passed through Alexandra. There are an estimated 7,500 households living in these areas at very high densities with poor service in very poor environmental condition and in danger from flooding.

The concept of urban blight in the context of urban planning is synonymous to that of urban decay and/or urban decline, and is subject to a number of definitions, connotations and interpretations that make it hard to distil. According to Lind and Schilling (2015), the term 'blight' originally comes from the field of plant pathology, but was adopted by urban reformers in the mid twentieth century to label the escalating urban malady associated with overrun, poor, working class neighborhoods. In 1918, a Philadelphia planner, as cited in Gordon (2003), described a blighted urban area as one that is not what it should be.

Gold and Sagalyn (2011), argued that considering its half century of use, the concept itself has become a well-worn term of art. Nevertheless, because its application to different contexts is so subjective and pliable, it is nonetheless acceptable to generally contain it on a paradigm underpinned by the edict that its judgment is in the eyes of the beholder. Justifiably, this is in

parallel with the assertion by Robick (2011) that without a standard metric, every one judgment of blight would possibly redefine the concept. With that said, it therefore becomes of utmost importance to find common ground in that despite its universality, the crux of the concept remains rationally engrained on the contention that urban blight can be generally defined as a label for suggesting hostile urban conditions.

These are conditions where a previously well-functioning city, or part of it is dilapidated and fallen into disrepair (Robick, 2011). In this sense, the most blatant form of urban blight often presents itself in the form of a physically deteriorated or decayed conditions in an urban area, caused by any number of circumstances that worsen over time due to human neglect and disinvestment among other factors (Robinson and Cole, 2007). According to Durden (2013), these are conditions that literally pose a threat to the health and safety of not only the residents of the blighted area, but also the general public exposed to such conditions. On the bigger picture, these conditions also depress an area's quality of life, and jeopardize the social and economic viability of an area. From a valuation point of view, Robinson and Cole (2007) thus describe urban blight as a result of unguided urban growth and arguably an indiscriminate mixture of not only homes but also factories, warehouses, junk yards, and stores that in turn result in depressed property values.

Urban blight manifests itself in many dimensions, which can be orderly grouped in different traditional forms of either physical blight, frictional blight, functional blight or economic blight, or a combination of these depending on the context (Chetty, 2014). Justifiably, this traditional classification nonetheless provides a starting point for the development of a framework for measuring blight and determining blight eradication strategies, as they are understood to relate to specific elements of the environment.

2.7 Physical Blight

This form of urban blight particularly refers to the physical environment of an urban settlement which is declining or in a dilapidated state. Buildings and infrastructure often show the most blatant indications of such conditions (Durden 2013). Factors such as ageing cities, inadequate planning, abandonment and neglect of buildings alongside poor maintenance of an area and its services often account for this form of blight, more especially in areas that have an ineffective urban design (Chetty, 2014).

2.8 Frictional Blight

According to Chetty (2014), this is the form of blight that emerges from poor planning. It often transpires when incompatible and derogatory land uses are positioned in close proximity to one another; thus hindering the liveability and functionality in those land uses, which on the bigger picture compromises the viability of an urban environment. Defensibly, this justifies the abandonment of property in areas which are subject to incompatible land uses, which in turn gives room for urban blight to set in.

2.9 Functional Blight

This form of blight particularly refers to the deficiencies in the functionality of an urban environment. Understandably, it exhibits itself out of existing land uses that fail to serve an urban environment in a sustainable manner (Durden 2013). Herein, when the land uses tend to fail to cater for the needs of the community, the area itself ends up being neglected and deserted by the community, thus in turn leading to disinvestment in the area, which subsequently leads to this form of blight (Chetty, 2014).

2.10 Economic Blight

According to Chetty (2014) this is the form of blight that is an outcome of an economically unproductive area. Herein, businesses that are at the core of the area's economy close down as investors tend to withdraw their investments in the area due to unprofitable returns, which are themselves a result of not having enough thresholds to sustain the businesses due to migration of people from the area. Other factors that also yield economic blight include the development of relatively larger shopping malls, which in a way dents the smaller businesses operating in the same area as customers tend to prefer the malls over the smaller businesses offering similar products and services Durden (2013).

2.11 Theoretical Framework

2.11.1 The modernization theory

According to Lewis (2010), the theory of modernization arose with the conception of economic internationalism, which was to a certain extent engrained in the motives of mercantile capitalism. As a theory of development, the Modernization theory emphasizes the process of social change which is herein deemed as a precondition in generating economic advancement and in examining changes in social, psychological and political processes in a modernized manner. Admissibly, the rationale of modernization in development is entrenched on the idea that if one nation is to advance economically, it must ultimately strive to emulate the western countries (particularly America and the Great Britain) in terms of the means of production it adopts, which in essence implies the propagation of heavy industrialization, which in turn promotes capitalism (Peet and Hartwick, 2009).

In this respect, modernization however incorporates non-economic elements such as social practices, beliefs, values and customs. Herein, emphasis is on economic diffusion and speed of

change as it is understood to be critical in the removal of various cultural and social barriers. According to Peet and Hartwick (2009), non-modernized societies are characterized by a low degree of specialization (particularly in means of production), high levels of self-sufficiency, cultural norms of tradition and functional diffuseness, relatively little emphasis on money circulation and market, family norms and nepotism, one-way flow of goods from rural to urban areas. Understandably, all these aspects are understood as detrimental in development as they are in one way or the other, the key determinants of economic vitality. Nevertheless, from an economic perspective, modernization is based on neoclassical economics, which promotes capital accumulation alongside entrepreneurship and industrialization at the expense of agriculture and economic progress by adopting and adapting western technologies to the conditions of the third world. This developmental economic theory has grown to be the blueprint for modernizing communities as it has evolved over time to become more pragmatic, balancing between handing the state an advanced role as a market regulator to a deeper neoliberalism, focusing on the private property, individual liberties and entrepreneurship (Petrescu, 2013).

On the other hand, the social aspect of the modernization theory however has its focus vested on urbanization alongside the promotion of education and social mobilization for economic development and bureaucratization of the public administration. Understandably, this is largely in respect to the view that from the heydays of modernization, the supremacy of the western culture was affirmed as being a centre of modernity, innovation and industry where such values as performance, success and rationality were rewarded (Petrescu, 2013). As it seems, modernization from a development perspective thus perceives development as bridging the gap between developed and underdeveloped nations through an imitative process hence economic growth is deemed as the driving force behind development in the third world (Shandra *et al.*, 2003).

Nevertheless, modernist ideas encroached South Africa particularly during the post-World War 1 period as a response to industrialisation and urbanization among other factors which were pressing issues in planning for economic growth, just as was the case in the western countries (Mabin and Smit, 1997). In South Africa, the roots of the modern movement, according to Haarhoff (2011), are traced back to the year 1928, primarily as an end result of the study tours by architecture students from the University of Cape Town and the University of the Witwatersrand, which included visits to Europe in a quest to acquire the required expertise to replicate the modernist movement locally. Concerning physical development, the legacy of the modernist movement that resulted from these tours is evident throughout South Africa's spatial landscape. Justifiably, it resembles the work of Le Corbusier and Walter Gropius among other European elites in the fields of Architecture and urban planning; the spatial imprint of Apartheid planning itself is a resemblance of a modernist movement advocated through separate development catering for industrial processes.

2.11.2 Urban growth theory

Urban development is a kind of emergent phenomenon of urban system that is very complex and hard to measure. Urban development phenomena can be divided into two different types: urban growth and urban redevelopment. However, Urban Growth Theory indicates a transformation of the vacant land or natural environment to construction of urban fabrics including residential, industrial and infrastructure development which mostly happens in the fringe of urban areas (Shenghe and Sylvia, 2002).

Contemporary urban growth consists of three interrelated problems of spatial dynamics: the decline of central or core cities which usually mark the historical origins of growth, the emergence of edge cities which both compete with and complement the functions of the core, and the rapid

suburbanization of the periphery of cities - core and edge which represent the spatially most extensive indicator of such growth. Clearly, urban growth is one complex spatial changing phenomenon in urban system and different driving force and influential factors take place which lead to urban growth. Alternatively urban growth is sometimes referred to as Urban sprawl which is the expansive, rapid, and sometimes reckless, growth of a greater metropolitan area, traditionally suburbs (or exurbs) over a large area (Cheng *et al.,* 2001).

By definition, urbanization refers to the process by which rural communities become urbanized due to processes such as economic development and industrialization. As a demographic term, urbanization denotes the redistribution of populations from rural to urban settlements over time. Understandably, increasing levels of urbanization are a result of the natural growth of the urban population and migration of the rural population towards cities. The driving forces behind urbanization include the opportunities and services offered in urban areas such as jobs and education. Logically, it is these factors (among others), that ultimately represent the empirical symbols of city attractiveness (Peng, *et al.*, 2011).

2.12 Housing Problems in Nigeria

As it is true in other developing countries, a number of challenges are militating against the optimum performance of public housing in Nigeria. These challenges which are both contextual and organizational have shown manifestations in low productivity and provision of poor quality and expensive housing (Awotona, 1990; Olotuah and Bobadoye, 2009) are escalating by each passing day due to a number of reasons. These include high rates of urbanization and population growth (Akinmoladun and Oluwoye, 2007), absence of proper monitoring and evaluation of public housing policies and programs (Awotona, 1990; Federal Republic of Nigeria, 1991), lack of easy

access to land and other housing inputs (UN-Habitat, 2006) and low capacity of public housing agencies (Emerole, 2002). As a result, public housing in Nigeria has been criticized for failing to generate tangible and sustainable housing production, distribution and acquisition mechanisms to meet increasing housing demand, particularly by low-income earners (Olotuah and Bobadoye, 2009).

Studies (Awotona, 1990; Federal Republic of Nigeria, 1991; Ali, 1996; Akinmoladun and Oluwoye, 2007; Ademiluyi, 2010) show different reviews, appraisals, and assessments of the performance and challenges of past public housing policies and programs in Nigeria. But the broad and superficial perspectives many of these previous studies have assumed contributed to obscuring our understanding of the genesis of the challenges confronting public housing delivery system in Nigeria. This development is also partly responsible for forestalling the evolution of pragmatic solutions to the lingering urban housing crisis in Nigeria. Public housing provision is principally carried out by government agencies and their collaborators and one vital step to addressing myriads of challenges in public housing provisions in Nigeria is to identify areas of weakness in public housing agencies and subsequently address such weakness for enhanced productivity.

2.13 Summary of Literature Review

This chapter was devoted to reviewing relevant literature that pertains to this study with the aim of identifying gaps which exist and highlighting the exact nature of urban blight and the quality of housing. The chapter reviewed concepts in order to set the foundation on which this research was based. It stated and analyzed the basic concepts upon which the study was pivoted. The key words used in this study were all defined in several perspectives to position each one of them in its operational context so as to express the full essence of their use in the study. An understanding of

the issues that surround housing beginning with housing and urbanization, housing quality and the adequacy of housing in general, problems of housing, urban decay and blight was brought to bear.

Breger (1967) as cited by Weison *et al.* (2017) is one of the first to identify and analyze causes of blight. He defines blight as the critical stage in the functional or social depreciation of real property beyond which its existing condition or use is unacceptable to the community. He divided vacant land into three categories: structurally unemployed land for which the cost needed to make it productive is greater than the present value of the yield from any productive use; frictionally unemployed land which arises in the absence of perfect and costless information about present and future prices, quantities and qualities; and land held in reserve for the future use. More recent studies addressing blight also endeavor to define the significant elements driving blight. Morande *et al.* (2010) investigated blight determinants of vacant urban land in Santiago Chile, concluding that variables impacting the probability of land being vacant are the distance to nearest underground subway station, the surface area that could be recovered, whether the site is in a conservation area or surrounded by listed houses, the block's population density, the quality of edification, the neighborhood criminality level, and the site's area (width and length). It is revealed that population mobility and factors that affect mobility may be important driving forces of blight. For example, Baum-Snow (2007) studies effects of interstate highways on city populations finding that construction of new limited access highways contribute to central city population declines. Brueckner and Helsley (2009) also focus on urban blight showing that corrective policies shifting population from the suburbs to the city center may lead to higher levels of reinvestment in central-city housing, therefore reducing blight.

This concept of urban blight considers functional and social property depreciation essential to the blight phenomenon and thus infers rational causation in contradistinction to random causality. The

very ubiquity of urban blight and the prevalence of these processes of property depreciation appear to further affirm rational causation and these causes according to Breger (2014) are changing land use and technological change; rising social standards; and the progressive overutilization of property. The interaction of these forces according to him amplifies and extends blight.

Functional depreciation reflects the vulnerability of urban realty to detractive externalities and obsolescence - the negative effects of changing land use and technological change. Obviously, vulnerability is specific to particular properties and circumstances of change. But all urban property is nevertheless potentially vulnerable due to immobility and the rigidity of structures, and the endlessness of changing land use and technology.

Externalities, additive and detractive, are intrinsic to land use dynamics. Detractive externalities result from either land use conflict or the separation of complementary uses. Land-use conflict involves new and existing uses and detrimental spillover effects emanating from the former and imposed on the latter. Deterioration of the capacity to render service ensues, followed by under-maintenance and blight. The separation of complementary uses involves relocated and remaining uses and the detrimental impact of broken and attenuated link- ages. Demand for the service property renders declines, and again under-maintenance and blight occurs (Durden 2013).

The social depreciation of real property is primarily concerned with the quality of property use but also comprehends kind of use - antisocial and un- aesthetic uses specifically. Moreover, to the extent that the quality of property use is a function of the quantity utilized, social depreciation is also concerned with use quantities. Rising social standards cause social depreciation and eventually the blighting of property through continuous ascent of the blight minima for quality and kind of use. Progressive overutilization causes social depreciation and the blighting of property through absolute diminution of use quantities to Breger (2014).

Rising social standards are the inevitable concomitant of rising real income and, though imperceptible through time, may well be the most potent cause of urban blight. It is clear that much of the problem of urban blight, and presumably other current problems, now exist because prosperity begets their existence. The progressive overutilization of realty can be categorically ascribed to imperfections in the market. The market mechanism normally operates to equate benefit-yields among comparable investments. Several independent mechanisms also contribute to the problem of urban blight. The most obvious, and presumably most important, is central-city poverty (Anas and Pines, 2007).

A number of forces make central cities the best location for poor households (Glaeser, Kahn and Rappaport, 2008) and the resulting low incomes of many central neighborhoods generate low housing qualities via the filtering process. Another key mechanism, and the dominant issue in early studies of urban renewal according to Brueckner and Helsley, (2009) is externalities between properties. These "neighborhood effects," which influence individual maintenance and reinvestment decisions, can lead to a process of contagious neighborhood decline. If one unit is severely damaged or left vacant for an extended period, it detracts from the desirability of the entire neighborhood. The subsequent demand reduction in turn reduces the profitability of landlords' maintenance efforts. Additional units will run down, and may even be abandoned, and the demand for neighborhood units falls further in response. In this way, physical blight and abandonment are contagious through a process of self-fulfilling expectations. Under this view, blight arises from the interaction of neighborhood externalities and an exogenous event causing an initial decline in maintenance or reinvestment for some properties.

Urban blight as well as the forms, causes and impacts were reviewed. Urban blight could generally be caused by functional and social depreciation of a property which could lead to a fall in the

quality of housing. Much of the problems of urban blight, and presumably other current problems, now exist because prosperity begets their existence.

Neighborhood effects influence individual maintenance and reinvestment decisions lead to a process of contagious neighborhood decline. If one unit is severely damaged or left vacant for an extended period, it detracts from the desirability of the entire neighborhood. The subsequent demand reduction in turn reduces the profitability of landlords' maintenance efforts. Additional units will run down, and may even be abandoned, and the demand for neighborhood units falls further in response. In this way, physical blight and abandonment are contagious through a process of self-fulfilling expectations. Under this view, it shows that blight arises from the interaction of neighborhood externalities and an exogenous event causing an initial decline in maintenance or reinvestment for some properties. The review depicted that blight can impact urban areas negatively because it brings with it a whole host of negative externalities that impact cities' financial and physical well-being as well as the health of residents.

CHAPTER THREE

3.0 RESEARCH METHODOLOGY

3.1 Research Design

This research is designed to assess the relationship between urban blight and housing quality in selected areas of Minna, Niger State. For the purpose of this research, the researcher conducted a thorough reconnaissance survey of residential houses in the selected areas of Minna. The findings of the research form the basis of the research design. During this survey, base maps of the areas were used as a guide for establishing the research findings. Hence, emphasis were placed on the following:

i obsolete residential buildings.

ii dilapidated structures.

iii available infrastructures.

iv types and conditions of owner occupied and rented houses

The use of Geographic Information Systems (GIS) was adopted to ensure that meaningful data were collected from primary and secondary sources. The collected data were subjected to analyses using both descriptive and inferential statistical methods.

3.2 Research Procedure

The research was carried out using the following procedure:

i. Reconnaissance survey: Thorough reconnaissance survey of the selected areas with the use of Minna base map was conducted.

ii. Direct observation: To explore the indicators of urban blight, direct observations were undertaken which was guided by a comprehensive checklist of blight indicators.

iii. Determination of the research population: The research population was obtained from National population commission, (NPC, 2006), i.e. the provisional Demographic data of the town was used.

iv. Sample frame: The population of Minna was projected and up dated. The total figure obtained was used as sample frame for this research.

v. Calculation of sample size: The sample size was calculated from the projected population of the study area, and also using the average National Household size, which was put at 6.7 per household. This helped to determine the percentage sample size for this research.

vi. Questionnaire design and administration: Questionnaires were prepared and administered. However, 399 questionnaires were distributed and 350 were retrieved. Purposive and Systematic sampling techniques were adopted for administration of the questionnaires at household intervals 1 to 10.

vii. Data collection and Analysis: Data were collected and both quantitative and qualitative analysis were carried out. The data was then presented and interpreted using tables and charts.

3.3 Types and Sources of Data

3.3.1 Primary data

The primary data required was sourced from the residents of the study area and the data was collected through the aid of a structured questionnaire. The primary data that were used to determine blight conditions are as follows:

i. Socio-economic characteristics of the respondents.
ii. Availability and conditions of the following services in study area: Road, drainage, electricity, water supply among others.
iii. Sewer system, solid waste management, recreational facilities/open space.
iv. Housing condition.
v. Age of building.
vi. Type of building occupied.
viii. Number of persons per room.
ix. Variables to determine conditions and state of the buildings in the study area.
x. Causes of urban blight.

3.3.2 Secondary data

Secondary data required for this study was sourced from the internet, review of relevant journals and text books. These data include the following:

i. Population of the selected communities.
ii. Administrative boundary of the selected communities.
iii. Information related studies gotten from journals and text books.

3.4 Instruments for Data Collection

3.4.1 Questionnaire: A well-structured questionnaire was developed to elicit relevant information for the study. The questionnaire contained open ended and closed ended questions. The questionnaire was developed into sections while taking cognizance of the research questions. Section A of the questionnaire was dedicated to issues concerning the socio demographic attributes of respondents, section B was used to elicit information on environmental and physical condition of the study area. The condition of the facilities in the neighborhood and the housing condition of the study area were investigated under section C in the questionnaire, while section D of the questionnaire investigated the causes of urban blight in the study area.

3.5 Study Population and Sample Size

In other to arrive at a sample size that will serve as a representative of the entire household population of the selected communities, Yamane (1967) method of determining household size was adopted. Yamane (1967) household size formular is expressed mathematically in equation 3.1.

Equation 3.1

$$n=\frac{N}{1+N(\alpha)2}$$

Where n is the sample size, *N* is the population of the households and *e* is the sampling error which is the standard deviation of the sampling distribution of the estimator.

According to the National Population Census exercise conducted in 2006, the population of the study area is 26,340. The projected population for 2021 using a growth of 3.5% was estimated as 42636.

The information of the communities was substituted into equation 3.1 and an estimated household number of 399 households was arrived at. This implies that a total of 399 households in the selected neighborhoods was identified for sampling. The sample size of 399 was divided across the five communities based on the proportion of the estimated household population. Therefore, an average of 80 households was sampled at Limawa, Kpakungu, Sabon gari, Maitumbi and Anguwan daji respectively.

3.6 Sampling Procedure

The multi-stage sampling technique was adopted for this study. This implies that the process of identifying households to be sampled for this study proceeded from one sampling technique to the other. The study areas were picked purposively because of the presence of blight indicators; which implies that each of the selected neighborhoods was identified based on the physical and environmental condition of the environment. Secondly, the Systematic sampling technique was adopted for the selection of households within each of the selected neighborhoods. Systematic sampling technique was adopted for administration of the questionnaires at household intervals 1 to 10.

3.7 Method of Data Analysis

To give meaning to data, it has to be analyzed and interpreted statistically. The study employed the use of descriptive and inferential statistics.

Objectives 1 to 3 of this study were subjected to descriptive statistics; frequency distribution table with percentage and mean value were used while objective 4 was subjected to inferential statistics using multi regression analysis to examine the relationship between urban blight and housing quality in Minna.

The evaluation of relationship between dependent and independent variables was carried out using the multiple regression models, the first step consisted of defining the variables of interest. In this study, the condition of houses located in the blighted areas in the study area were examined through the present state of the following facilities (structure, finishing, aesthetics, accessibility, open space, materials used, type of wall, type of floor, toilet, kitchen, bathroom, water supply and electricity in selected houses in the study area). This determined the relationship between the combined explanatory variables and presence of blight. The area being a blighted area in this case is the dependent variable (Y) and the housing conditions are the independent variables, represented by x1, x2, x3, x4,..., xn. In this case, blighted area were regressed and correlated on the set of explanatory variable of housing condition. The coefficients of the variables measure directly or indirectly the marginal effects of the independent variables on blighted areas.

The general formular for the model is: Y = *f* (X, d) …Equation 3.2 where, Y: the dependent variable is a measure of blight area; *f*: a function to be specified; x: explanatory variables of housing condition; b: variables measuring the explanatory variables in specific form,

Equation 3.2 translates into

Equation 3.3 Y = a + b1x1 + b2x2 + b3x3 +…, + bnxn + e …

Equation 3.2

Where,

y = dependent variable (value of blighted area) a = constant x1, x2, x3, …, …, …, …, …, xn are independent variables (structure ,finishing ,aesthetics ,accessibility open space, material used, sizes of building, sizes of room, type of wall, type of floor, toilet, kitchen, bathroom, water supply and electricity) b1, b2, b3, …, …, …, …, …, bn are the regression coefficients which determines the contribution of the independent variables

e = residual or stochastic error (which reveals the strength of b1x1 ... bnxn; if e is low the amount of unexplained factors was low and vice versa.

The multiple regression analysis was relevant to this study as it assists in predicting, making inferences, and modeling the relationships between the variables.

3.8 Data Presentation

The information gathered from the study area were analyzed and presented in tables, charts and figures.

CHAPTER FOUR

4.0 RESULTS AND DISSCUSSION

This section presents the result of the discussion of the study. This include socio-economic characteristics of the residents of the study area, housing and environmental condition of respondents, conditions of infrastructural facilities as well as the causes of urban blight in the study area. Details of the discussion are presented in sub-sections below:

4.1 Socio–Economic Characteristics of the Respondents

4.1.1 Gender of respondents

A brief description of the gender composition of respondents in the study area revealed that 67% were males, while 33% were females as shown in Figure 4.1. This explains the extent to which men traditionally dominate most households in Nigeria.

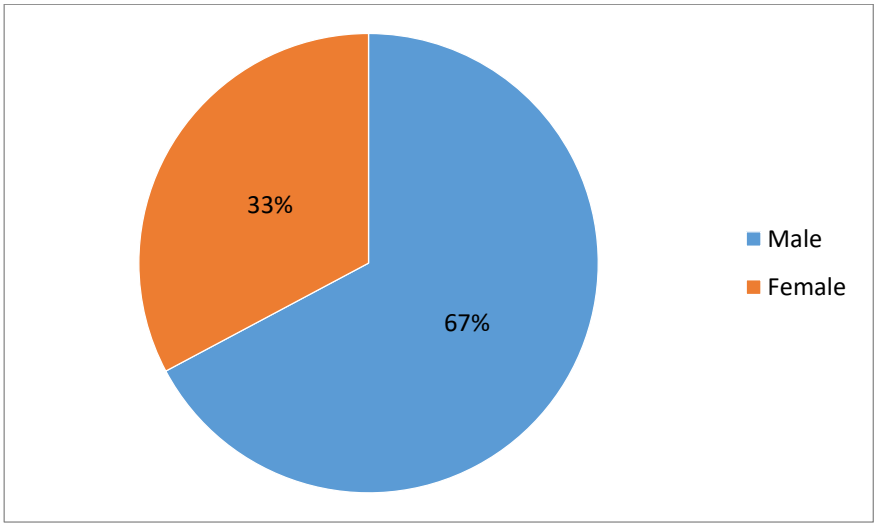

Figure 4.1: Gender of Respondents
Source: Author's Fieldwork, 2020

4.1.2 Age of respondents

Figure 4.2 shows the age distribution of respondents. The Figure shows that 20% of the respondents interviewed were of age between 16 to 30 years, 45% were between 31 to 45 years of age, while 35% were between 46 to 60 years of age. This shows that most of the respondents are within the age of 31= 40 years of age.

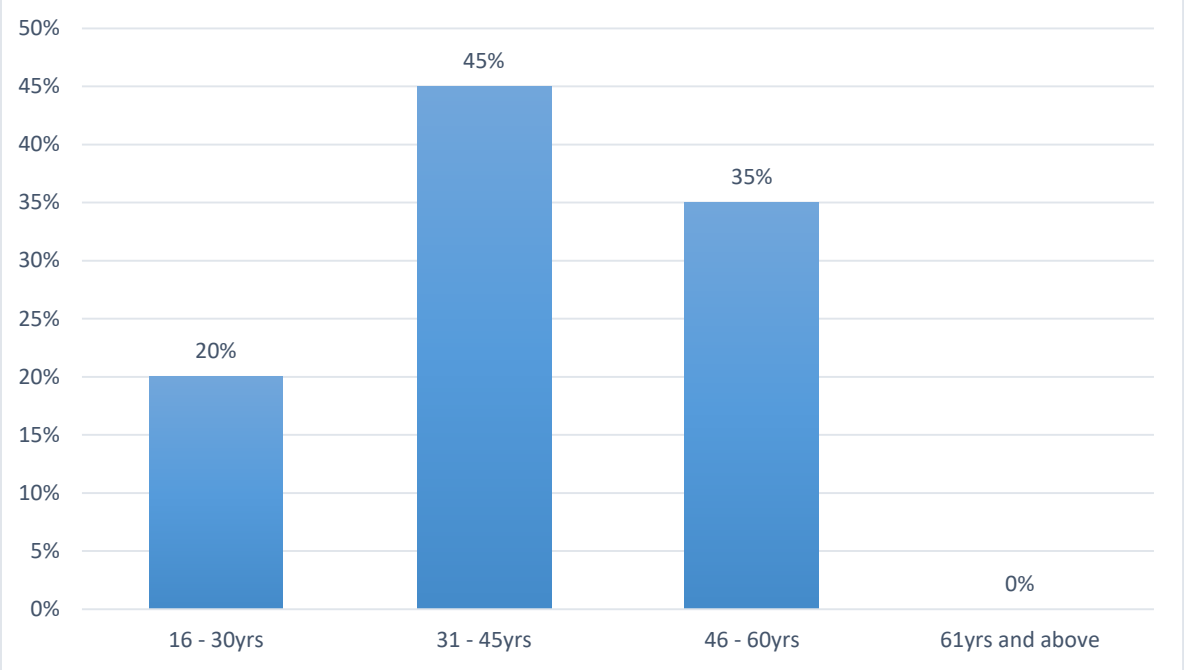

Figure 4.2: Age of Respondents
Source: Author's Fieldwork, 2020

4.1.3 Highest educational qualification of respondents

Table 4.1 present the response of respondents on their educational qualification. The result shows that respondents with primary school qualification constituted 21.43%, those with secondary school education constituted 09.14%, ND/NCE constituted 16.00%, while those with either B.Sc or HND constituted 38.00%, M.Sc/M.Tech and other higher qualification like the PhDs constituted 15.43%. This revealed that there is a high level of educated people in the study area.

Table 4.1: Highest Educational Qualification of Respondents

Level of Education	Frequency	Percentage %
Primary	75	21.43
Secondary education	32	09.14
ND/NCE	56	16.00
HND/B.Sc	133	38.00
M.Sc/M.Tech & Above	54	15.43
Total	**350**	**100**

Source: Author's Fieldwork, 2020

4.1.4 Occupational structure of respondents

The occupational structure in the study area was made up of civil servants, people involved in private businesses, artisans and other occupations like farming and weaving. Figure 4.3 shows that civil servants constituted 57%, people involved in private businesses were 29%, artisans and people involved in other occupations constituted 9% and 5% respectively.

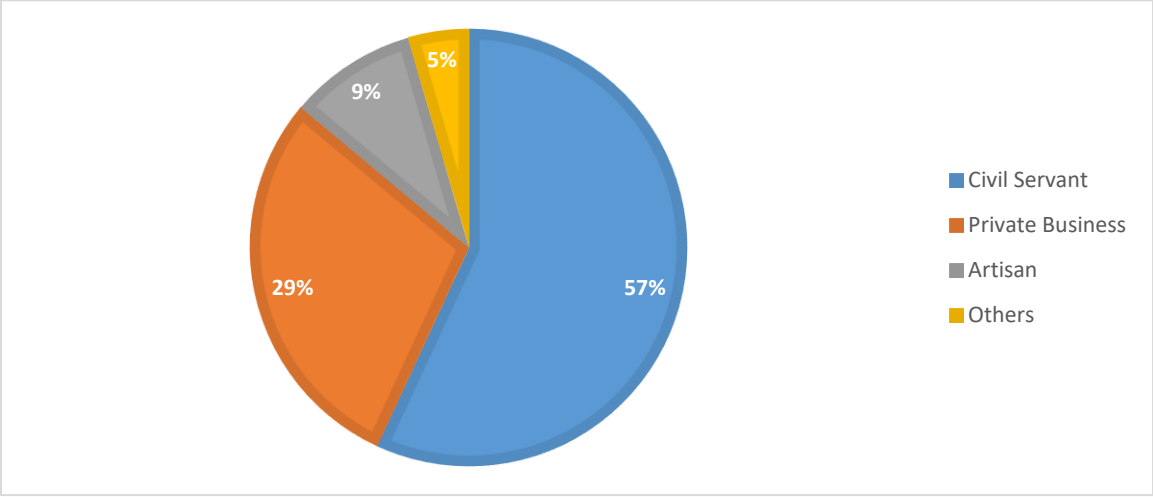

Figure 4.3: Occupational Structure
Source: Author's Fieldwork, 2020

4.1.5 Monthly income of respondents

Table 4.2 revealed that 22.9% of the respondents earned below ₦15,000 on monthly bases, while 28.5% of the respondents earned between ₦15,001 - ₦25,000. Those that earned between ₦25,001 - ₦35,000 accounted for 22.9% of the respondents, 11.4% earned between ₦35,001 - ₦45,000, 7.7% earned ₦45,001 – ₦50,000 while the remaining respondents (06.6%) earned above ₦50,000. This results revealed that majority of residents of the study area were low income earners. The implication of this is that the respondents will not be able to pay high rents on buildings, or own their housing and this will also affect general wellbeing of the respondents.

Table 4.2: Monthly Income of the Respondents

Monthly income	**Frequency**	**Percentage %**
Less than ₦15,000	80	22.9
₦15,001- ₦25,000	100	28.5
₦25,001- ₦35,000	80	22.9
₦35,001 - ₦45,000	40	11.4
₦45,001 - ₦50,000	27	07.7
Above ₦50, 000	23	06.6
Total	**350**	**100**

Source: Author's Fieldwork, 2020

4.2 Housing Condition of the Study Area

4.2.1 Tenure status

The findings as revealed in Table 4.3 shows that 69.4% of the respondents which was the majority in the study area rented the buildings they resided in. This implies that majority of the respondents were tenants in the study area. Those occupied by their owners accounted for 14.2% which implies that only 14.2% of the respondents were the original owners of the buildings they occupied, that is, they were landlords. Others accounted for 16.4% and those were the respondents who inherited their property.

Table 4.3: Tenure Status of the respondents

Tenure Status	Frequency	Percentage %
Tenant	243	69.4
Landlord (Owner occupier)	50	14.2
Others	57	16.4
Total	**350**	**100**

Source: Author's Fieldwork, 2020

4.2.2 Type of building occupied

The findings from field survey as shown in Table 4.4 revealed that 45.7% of the respondents in the study area resided in bungalow, while 22.8% resided in multiple row housing, semidetached and low-rise buildings accounted for 22.8% and 12.5% respectively while 6.2% of the respondents reside in other types of housing like the "face me and face" you. This shows that bungalow was the dominant building type in the study area.

Table 4.4: Type of Building Occupied by Respondents

Type Of Building	Frequency	Percentage %
Semi detached	45	12.8
Multiple row	80	22.8
Bungalow	160	45.7
Low-rise	44	12.5
Other specify	21	6.2
Total	**350**	**100**

Source: Author's Fieldwork, 2020

4.2.3 Household size

The household size of the respondents within the study was examined. The results are displayed in Table 4.5. The results show that 5.7% of the households in the study area comprised 1person another 10.0% of the households comprised of 2 members. Another 30.0% of households comprised of 3 to 4 members, while 41.4% comprised of 5 to 7 members and another 12.9% of the households comprised members above eight (8) in number. Critical observation into the household size shows that over 80% of the households had a size of between 2 and 7members.

Table 4.5: Household Size

Household Size	Frequency	Percentage %
1 person	20	5.7
2 person	35	10.0
3 - 4 persons	105	30.0
5 - 7 persons	145	41.4
8 person and above	45	12.9
Total	**350**	**100**

Source: Author's Fieldwork, 2020

4.3 Condition of Housing

To assess the condition of buildings in the study area, five housing components were considered. These are discussed in the subsection below.

4.3.1 Age of building

Table 4.6, shows the age of building where some residents live may serve as determinants of their housing condition. The age of buildings in the study area varied. Buildings below 10 years accounted for 8.5%, 20.0 % of the residents resided in buildings that were between 40 - 50 years old. Finally majority of the respondents resided in old buildings which fall between 20-30 years old and this accounted for 58.9%, while the buildings above 50years old and above accounted for 12.6%. This implies that majority of the buildings in the study area were old . It further shows poor

living condition of the area as a result of natural ageing of the buildings, lack of maintenance and neglect and the low living standard of the people.

Table 4.6: Age of Building

Age of Building	Frequency	Percentage %
Below 10 years	30	8.5
20-30 years	206	58.9
40 -50 years	70	20.0
50 years and above	44	12.6
Total	**350**	**100**

Source: Author's Fieldwork, 2020

4.3.2 Condition of wall

Figure 4.4 shows that, 58.6% of the total number of the building walls in the study area were plastered and painted, another 25.1% were not plastered while 16.3% of the walls were cracked. Though some walls that were painted and plastered still looked old and rough which affected the aesthetics of the housing and needs to be renovated.

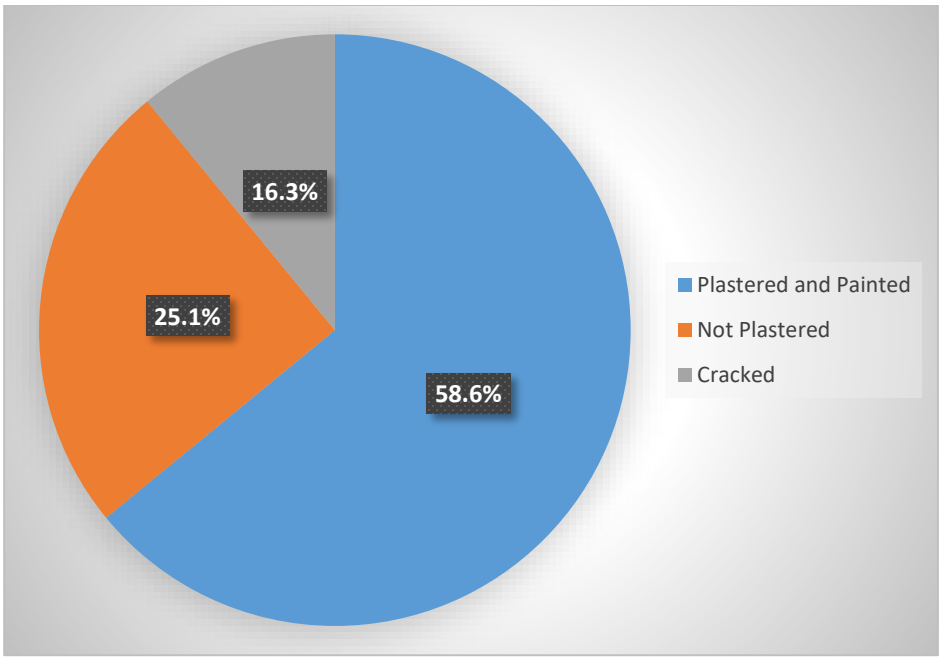

Figure 4.4: Condition of Wall
Source: Author's Fieldwork, 2020

4.3.3 Condition of windows

The study revealed that 57.4% of the windows in the study area were intact, 37.7% were cracked or broken while 4.9 % were removed as presented in Table 4.7. This means that there were houses without windows. Mats, sack or corrugated iron sheets were used as window materials in these houses.

Table 4.7: Condition of Windows

Window Condition	Frequency	Percentage
Intact	201	57.4
Cracked/Broken	132	37.7
Removed	17	4.9
Total	**350**	**100**

Source: Author's Fieldwork, 2020

4.3.4 Condition of doors

The result of the study on the condition of doors as revealed in Figure 4.5 shows that 86% were intact while 14% were removed. Majority of the respondents also considered their door condition to be very good out of those doors that were intact. This shows that most of the doors in the study area were at good state which is because door is one of the most needed components of a house for security reasons.

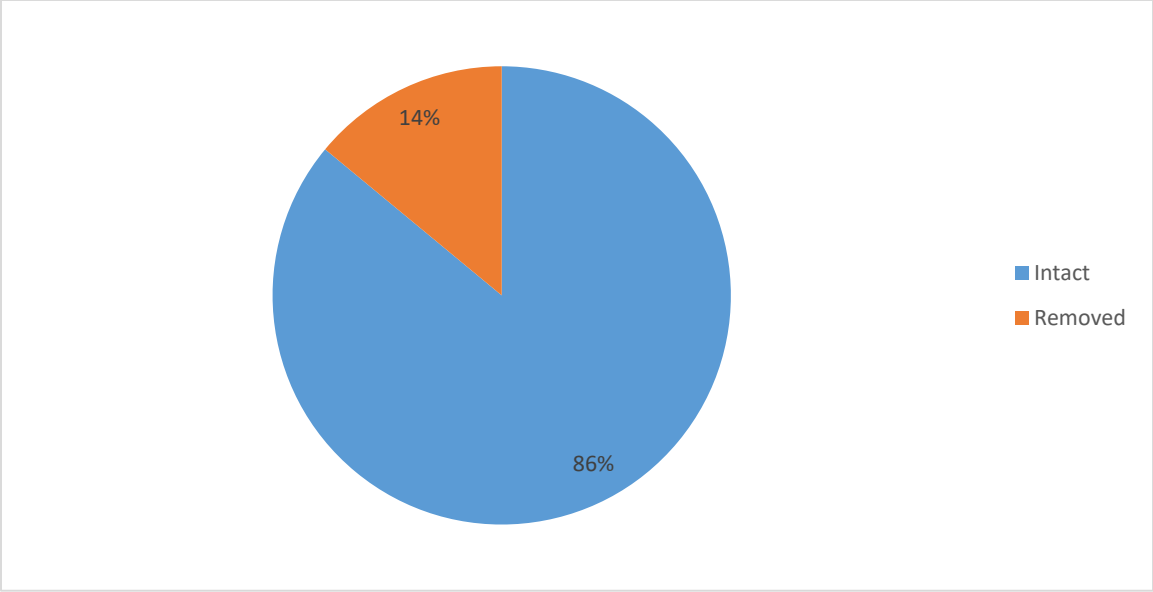

Figure 4.5: Condition of Doors
Source: Author's Fieldwork, 2020

4.3.5 Condition of roof

The study revealed that 30.6% of the roofs were intact, 60% were rusty while 9.4% were sagging as shown in Table 4.8. This indicates that most buildings in the study area were old because some of the rusty roofs were leaking.

Table 4.8 Condition of Roof

Roof Condition	**Frequency**	**Percentage %**
Intact	107	30.6
Rusty	210	60
Sagging	33	9.4
Total	**350**	**100**

Source: Author's Fieldwork, 2020

4.3.6 Type of floor

Figure 4.6 revealed that 90% of floors were made up of concrete while 10% were made up of mud floor although some floors in some buildings were cracked and do not meet the functional requirements in terms of strength and stability, resistance to weather and ground moisture, and also durability. Floors are very important components of a building because they provide strong level surface to support occupants, furniture and other equipment. That is why they should be strong and free from maintenance.

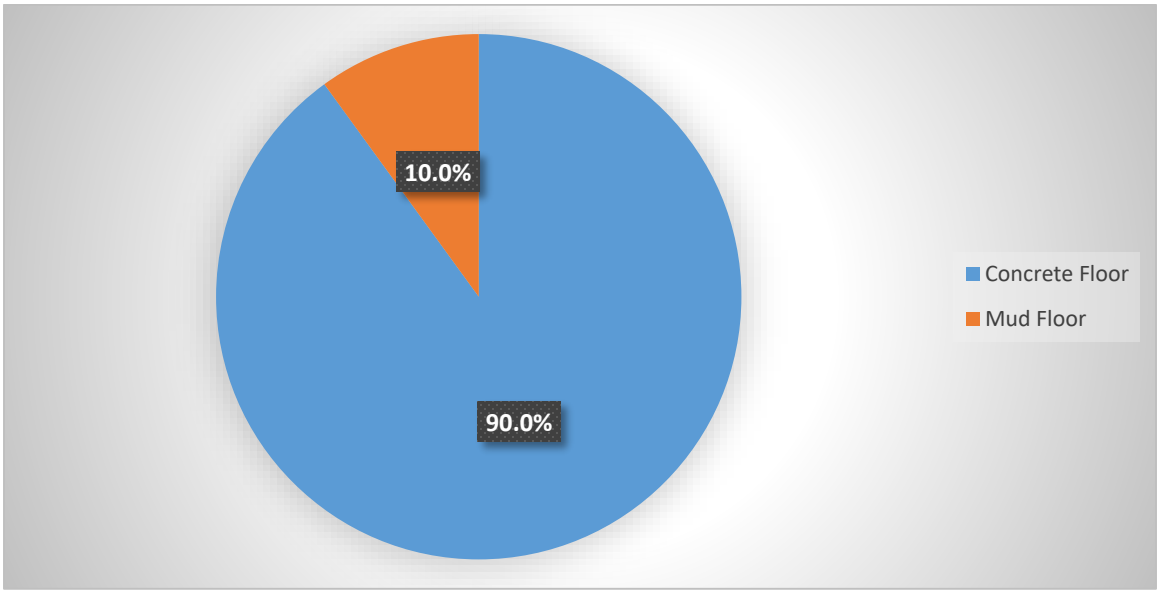

Figure 4.6: Type of Floor
Source: Author's Fieldwork, 2020

4.3.7 Condition of housing facilities

In the study, 45% of the buildings had poor access roads which were in bad condition. There was little or no provision being made for air spaces between buildings, 70% of the buildings had no adequate air spaces. The condition or state of the buildings in the study area was either fair or bad as revealed in Table 4.9. Toilets, bathrooms and kitchen in most of these buildings seemed to be in critical condition with most of them located outside the buildings but within the compound.

Table 4.9 Condition of Housing Facilities

S/n	Housing Facilities	Very good %	Good %	Fair %	Bad %
1.	Accessibility	10%	15%	30%	45%
2.	Air space of buildings	5%	10%	15%	70%
3.	Toilet	5%	5%	30%	60%
4.	Kitchen	5%	10%	55%	30%
5.	Bathroom	15%	10%	25%	50%

Source: Author's Fieldwork, 2020

4.3.8 General housing condition

To assess, the general housing condition in the study area, the condition was classified as being good, fair or bad. The result reveals that 47% of the houses in the study area were in fair condition, 34.0 % in bad condition. Only 14.0 % and 5.0% of the houses in the study area were in good and very good condition respectively as presented in Figure 4.7. Buildings that were considered to be very good were buildings that were structurally sound with functional housing facilities and no maintenance needed. The houses that were good were structurally sound but old. Houses with fair condition were those houses that had little problems with or lacked some housing facilities with some of the housing components needing replacement or a lot of maintenance. Therefore, the result findings indicated that majority of the houses in the study areas were in fair condition.

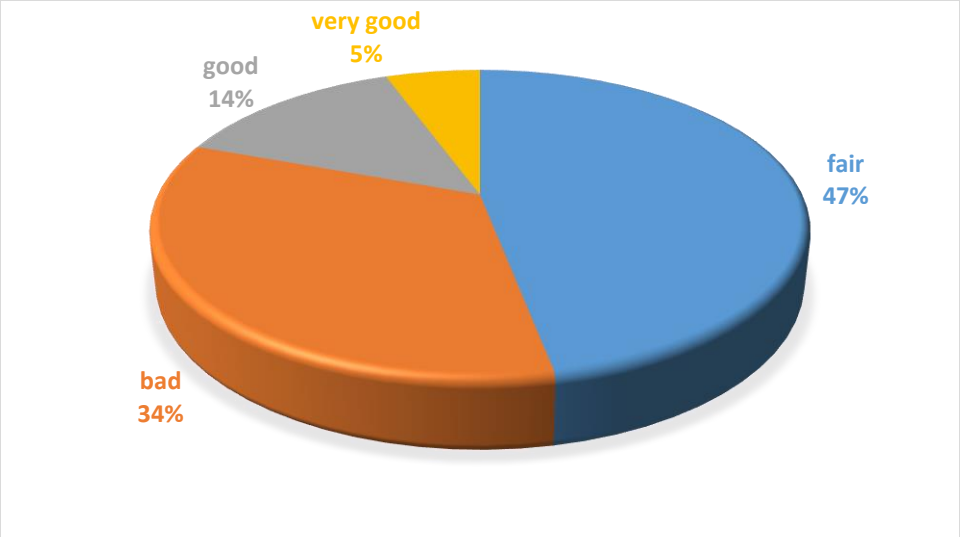

Figure 4.7 General Housing Condition
Source: Author's Fieldwork, 2020

4.3.9 Availability of infrastructural facilities

Table 4.10 shows the available infrastructural facilities in the study area. 80% of the houses had access to electricity while 20% did not have, they relied on other sources of power like generators and solar energy. The findings also revealed that the supply was erratic and they depended on Abuja Electricity Distribution Company (AEDC) for supply. 60% of the houses did not have access to pipe borne water from the water board, they depended on boreholes, wells and water vendors for the supply of water while 40% had access to pipe borne water. The findings revealed that the major sources of water for domestic use in the study area was through water vendors who sourced from private borehole owners. Most of the boreholes provided by the government were no longer functioning due to poor maintenance culture of the residents.

From the study, 70% of the houses had no access to improved sanitation facilities in the study area while 30% of the houses had because the houses were situated along major roads and waste bins were provided by Niger State Environmental Protection Agency (NISEPA) for easy

collection. Most of the residents dump refuse by the road side and inside drainages. Majority of the houses (60%) were accessible while 40% were not accessible due to the bad road conditions. The houses (30%) were well drained while 70% lacked drainages. House with the drainages are mostly along major roads, and the drainages blocked by refuse. From personal observation one can deduce that though most of the infrastructures are available. 35% of the neighbourhoods sampled within the study area depend on some security outfits or vigilante groups like the D.C Haram and Cinaka among others. Most of the neighbourhoods did not have recreational facilities. As presented in Table 4.10, only 10% of the respondents had access to recreational facilities/open spaces within their neighbourhoods while 90% had no recreational facilities.

Table 4.10: Availability of Infrastructural Facilities

S/N	Facilities	Available	Not Available
1.	Electricity	80%	20%
2.	Water Facilities	40%	60%
3.	Access to improved sanitation	30%	70%
4.	Neighbourhood security	35%	75%
5.	Recreational facilities/Open space	10%	90%
6.	Road	60%	40%
7.	Drainage	30%	70%

Source: Author's Fieldwork, 2020

4.3.10 Condition of infrastructural facilities

Table 4.11 shows that the condition or state of the physical infrastructural facilities was either fair or bad. They were either not functioning well or not functioning at all. Roads, drainages, water supply and neighborhood security seemed to be the greatest problems.

Table 4.11: Condition of Infrastructural Facilities

S/n	Facilities	Very good	Good	Fair	Bad
1	Electricity	-	25%	30%	45%
2	Road	-	10%	30%	60%
3	Drainage	-	10%	30%	70%
4	Water supply	10%	10%	20%	60%
6	Solidwaste management	-	20%	30%	50%
7	Recreational facilities/Open space	10%	10%	30%	50%
8	Neighbourhood security	5%	5%	25%	65%

Source: Author's Fieldwork, 2020

4.3.11 Overall condition of infrastructural facilities

The overall Infrastructural facilities in the study area was classified into very good, good, fair and bad to determine their conditions. An infrastructure in this study is described as "very good" if it is functional without any problem, it is termed "good" if it is functional with few problems that

can be negligible, it is “fair” if it is manageable and it can be termed bad if it is not functional and cannot be managed at all. The result shows that the Infrastructural facilities in the study area were in fair condition (46.9%), 33.6% in bad condition, 13.8% in good condition and 5.6% of the Infrastructural facilities in the study area are in very good conditions.

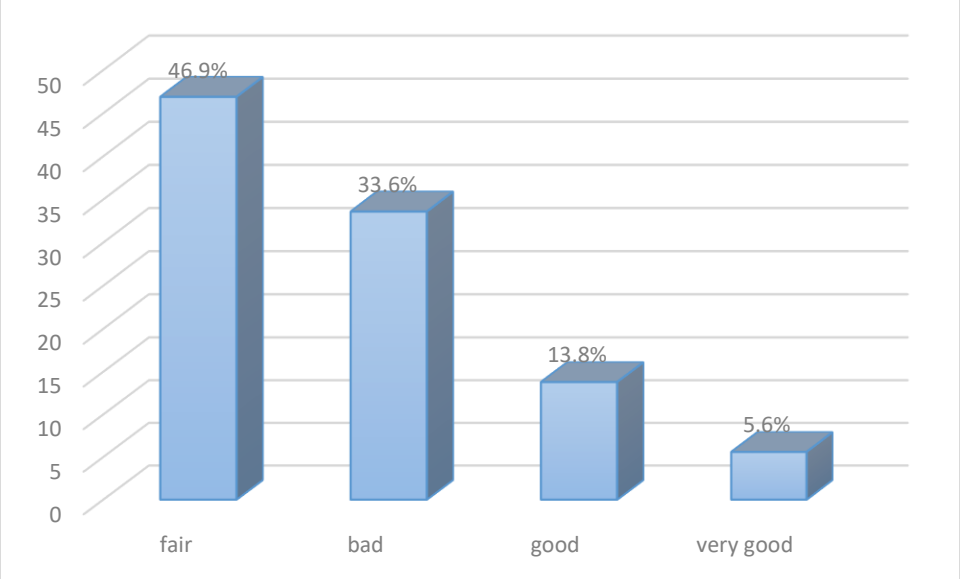

Figure 4.8: Condition of Infrastructural Facilities
Source: Author’s Fieldwork, 2020

4.4 Causes of Urban Blight

The results of analysis carried out to identify the causes of urban blight in the study area were assessed using mean score analysis. Twelve components were adopted in determining the causes of urban blight based**.** These include are high incidences of rural or urban – urban migration, lack of housing maintenance/inadequate infrastructure, poor enforcement of planning laws, Inadequate development control by planning agencies, lack of affordable housing, high incidences of urban poverty, housing shortage, high housing density and overcrowding, inadequate neighbourhood facilities and services, inadequate sanitation, inadequate provision of site and services, eviction

and poor resettlement programme by the government was also considered. Table 4.12 present the result and it shows High incidences of Rural or Urban-Urban Migration was ranked 1st (MS = 3.86), Lack of housing maintenance/inadequate infrastructure was ranked 2nd (MS = 3.83). Eviction and poor resettlement programme by the government was considered to be the least important cause of urban blight (ranked 12th, MS = 3.55). The average mean score for the overall causes of urban blight was 3.69, which corresponded to "very significant" of the causes.

Table 4.12: Causes of Urban Blight

Causes of Urban Blight	Mean Score	Std Dev	Rank
High incidences of Rural or Urban– Urban Migration	3.86	0.72	1
Lack of housing maintenance/inadequate infrastructure	3.83	0.65	2
Poor enforcement of planning laws	3.81	0.66	3
Inadequate development control by planning agencies	3.72	0.78	4
Lack of affordable housing	3.69	0.73	5
High incidences of urban poverty	3.67	0.91	6
Housing shortage	3.65	0.79	7
High housing density and overcrowding	3.65	0.87	7
Inadequate neighbourhood facilities and services	3.63	0.91	9
Inadequate sanitatizson	3.62	0.82	10
Inadequate provision of site and services	3.60	0.93	11
Eviction and poor resettlement programme by the government	3.55	0.81	12
Overall level of Causes of urban blight	**3.69**		

Source: Author's Fieldwork, 2020

4.5 Effects of Urban Blight on Housing Quality

The result on the analysis carried out on the effect of urban blight on housing quality in the study area in Table 4.13 shows that 38.4% of the houses were very severe, 55.0 % of the houses were severe and the remaining 6.6% of the houses were not severe.

Table 4.13: Effects of Urban Blight on Housing Quality

Effects of Urban blight	**Frequency**	**Percentage %**
Very severe	193	38.4
Severe	134	55.0
Not severe	23	6.6
Total	**350**	**100**

Source: Author's Fieldwork, 2020

4.6 Analysis of Relationship between Urban Blight and Housing Quality

This section shows the relationship between urban blight and housing quality. Presence of urban blight was determined using the optimal scaling method as the dependent variable and structure, finishing, aesthetics, accessibility, building air space, material used for construction, toilet, kitchen and bathroom as predictors (independent variables). The result shows that much of the variance in the dependent variable is explained by the regression model with Multiple R = 0.620, Adjusted R Square = 0.400 and the R Square, R^2value of 0.445 Table 4.13. This implies that the regression model used explains about 44.5% of the variance in housing quality. The result (F=82.61, P=0.00) also implies that the result is statistically significant at $P<0.05$ table 4.14. Table 4.15 shows the level of contributions of each predictor in explaining the dependent variable. It can be seen from

this result that of the 9 independent variables included in this regression model, 8 were significant predictors of housing quality. The variables in order of importance are materials used (Beta = 0.351, T=90.586; P value=0.000); this suggests that good condition of building components is the strongest predictor of housing quality and thus a key contributor to explaining urban blight in this survey. Next to it is structure (Beta=0.138, T=10.890, P=0.000). Others are accessibility (Beta=-0.086, T=6.017, P=0.002), Bathroom (Beta=0.09, T=6.140, P=0.000), and Finishing (Beta=0.068, T=3.933, P=0.002) as well as Open space (Beta=0.088, T=4.074, P=0.018). Attribute such as Kitchen (Beta =0.034, T=0.912, P=0.34) do not make significant contribution to the housing quality. A multiple regression was conducted to predict urban blight from housing quality (structure, building components, aesthetics, accessibility, air space, material used, toilet, kitchen and bathroom). The variables significantly predicted urban blight ($F=82.61$, $P< 0.05$, $R^2 = 0.445$).

Table 4.14: Model Summary Table

Model Summary				
Model	R	R Square	Adjusted R Square	Std .Error Of The Estimate
1	.620[a]	0.445	0.400	.547

Table 4.15: ANOVA

Model	Sum of Squares	df	Mean Square	F	Sig.
1 Regression	9543.721	4	2385.930	82.61	0.00[a]
Residual	9963.779	345	28.8805		
Total	19507.500	349			

Source: Author's Fieldwork, 2020

Table 4.16: Regression Coefficients of Predictors of Overall Housing Quality

	Unstandardized Coefficients		**standardized Coefficients**		
	B	**Std. Error**	**Beta**	**T**	**Sig.**
Structure	-0.138	.042	-0.130	10.890	.002
Building components	-0.068	.034	-0.064	3.933	.000
Aesthetics	0.051	.036	0.055	1.957	.000
Accessibility	-0.086	0.35	-0.082	6.017	.000
Airspace	0.088	.044	0.084	4.074	.000
Materials used	-0.351	.037	-0.34	90.586	.018
Toilet	-0.048	.036	-0.036	1.850	.000
Kitchen	0.034	0.36	0.038	.912	.340
Bathroom	0.090	0.36	0.097	6.140	.000

***Statically Significant at P<0.05**
Source: Author's Fieldwork, 2020

4.7 Summary of Findings

The following are the findings of this study from the analysis of data carried out in the study area:

(i) The findings revealed that there is little or no provision being made for open space and the airspaces between buildings were not adequate which affects ventilation. The condition or state of the buildings in the study area was either fair or bad; toilet, bathroom, kitchen and accessibility seemed to be in critical condition in the study area.

(ii) The condition of the physical infrastructural facilities was either in fair or bad condition; roads (30% fair and 60% bad), drainages (30% fair and 70% bad), solid waste management(30% fair and 50% bad), water supply (20% fair and 60% bad), and neighbourhood recreational facilities(25% fair and 65% bad), seemed to be the greatest problems.

(iii) Causes of urban in the study area High incidences of rural or urban – urban migration (MS =3.86) while lack of maintenance/inadequate infrastructure (MS =3.86). Eviction and poor resettlement programme by the government (Ms = 3.55) was considered to be the least important cause of urban blight.

(iv) This study shows relationship between urban blight and housing quality. Urban blight was determined as the dependent variable and structure, building components, aesthetics, accessibility, open space, material used, toilet, kitchen, and bathroom as predictors (independent variables). The result showed that much of the variance in the dependent variable is explained by the regression model with Multiple R = 0.620, Adjusted R Square = 0.400 and the R Square value of 0.445. This implies that the regression model used explains about 44.5% of the variance in housing quality. The result (F=82.61 P=0.00) also implies that the result is statistically significant at $P<0.05$

CHAPTER FIVE

5.0 CONCLUSION AND RECOMMENDATIONS

5.1 Conclusion

This study critically assessed the relationship between urban blight and housing quality in Minna, Niger State. The study concludes that the conditions or state of the physical infrastructural facilities are either in fair or bad condition; road, drainage, solid waste management, water supply and neighborhood security seemed to be the greatest problems. That the major causes of urban blight in the study area are high incidences of rural or urban–urban migration and poor enforcement of planning law. Finally, the regression analysis result shows that there is significant relationship between urban blight and housing quality.

5.2 Recommendations

In view of the conclusion of the study, the following recommendations are made based on the identified causes of urban blight in the study area:

i. There should be equitable distribution of resources, social amenities and infrastructural facilities in rural and urban areas to minimize the movement of people from one area to another which can lead to the over stretching of available infrastructures in the destinations thereby deteriorating them.

ii. Urban renewal activities like renovation and rehabilitation should be carried out from time to time to prevent obsolescence of housing and urban neighbourhood facilities, to restore declining areas and also to recreate worn out areas.

iii. There should be proper enforcement of planning law, control and monitoring of development in the study area to avoid chaotic environment that can affect the quality

of housing in particular and the environment in general and can further check and prevent unplanned growth and decay.

iv. There is a need for a better housing delivery which should be targeted towards the low income earners through the provision of public social housing in order to make housing accessible and affordable to the urban poor.

v. Loans should be granted to individuals especially the low income earners with less stringent conditions or requirements and lower interest rates than that of similar loans from commercial banks to encourage the development of quality housing and the renovation or rehabilitation of dilapidated ones.

vi. The study area is characterized by poor state of infrastructural facilities which affect public health, safety and general wellbeing of the inhabitants. The Niger State government should empower relevant agencies to maintain the existing infrastructural facilities and make provision for new ones in places where they are absent.

vii. Niger state government should empower the State Environmental Protection Agency which is a waste management authority with necessary equipment, manpower and other facilities for proper and efficient sanitation. There is a need to upgrade the solid waste management system as many parts of these areas are characterized by unkempt solid waste, which is left uncollected for days. Laws that have to do with sanitation should be enforced and the inhabitants enlightened about the dangers and punishment of non-compliance. Local revolving loans should also be made available as funds for property developers and local residents to clean up their environment.

viii. Individuals should perform routine maintenance that could be either corrective or preventive on their homes and environments in order to arrest housing and

environmental decay. They can also organize neighbourhood associations that can advocate for needed community services and mobilize funds to combat blight.

ix. The participation of stakeholders at all levels of planning is a very important factor for the success of any programme and so strong emphasis should be laid on public, private and community participation through the involvement of the resident community of the study area, policy makers and technical experts during the process of decision making for any urban renewal programme. This will help present a broad framework for the implementation of plans and it will also help to harness, stimulate and mobilize natural, material, financial and human resources needed for plan implementation.

REFERENCES

Abumere, S. I. (1987). *Urbanisation and urban decay in Nigeria. Urban renewal in Nigeria. Nigerian Institute of Social and Economic Research (NISER),* 2(1), 33-47.

Acheampong, R. A. & Anokye, P. A. (2013). Understanding households' residential location choice in Kumasi's peri-urban settlements and the implications for sustainable urban growth. *Research on Humanities and Social Sciences,* 3(9), 60-70.

Adebayo, I. & Aliu, A. (2010). Evaluating the influence of housing quality on urban residents' Wellbeing: The case of Lagos Nigeria. *International Journal of Academic Research,* 2(6), 401-410.

Adedire, F. M. (2017). Differentials in metropolitanisation trends in Lagos suburbia. *Journal of Sustainable Development*, 10(6), 14-27. https://doi.org/10.5539/jsd.v10n6p14.

Adedipe, B. (2009). *Overview of the global economic crisis*. A Paper presented at the 14th Seminar for Finance Correspondents and Business Editors, Makurdi, Nigeria: (15-18 July, 2009).

Ademiluyi, I. A. (2010). Public Housing Delivery in Nigeria: A Historical Perspective of Policies and Programmes. *Journal of Sustainable Development in Africa*, 12(6) 153-168.

Adeleye, O. A, Azeez, T. O. & Yusuff, I. O. (2014). Perception of Housing Quality by Non Residents of Ibara Housing Estate, Abeokuta, Ogun State, Nigeria. *American Journal of Human Ecology*, 3(3) 35-42. DOI: 10.11634/216796221403586.

Aderamo, A. J., & Ayobolu, D. F. (2010). Spatial structure of housing quality in Ilorin, Nigeria. *Research Journal of Social Sciences*, 1(5), 12–21.

Adiukwu, F. O. (2014). Effects of Governance and Policy Reform on Affordable Housing in Nigeria. *International Journal of Innovation and Scientific Research,* 11(2), 413-419. ISSN 2351-8014.

Afon, A. (2000). Use of Residents Environment Quality Indicator (EQI) Data in a residential Housing improvement, In Effective Housing in the 21st century, Nigeria. *The Environmental Forum*, F.U.T.A, 1(1), 115- 122.

Agboola, T. (2004). "*Housing state" in readings in Urban and Regional Planning*; Lagos: Macmillan Publishers.

Aguda, A. S., & Adegboyega, S. A. (2013). Evaluation of Spatio-Temporal Dynamics of Urban Sprawl in Osogbo, Nigeria Using Satellite Imagery & GIS Techniques. *International Journal of Multidisciplinary and Current Research,* 1(1), 39-51.

Ajibola, M. O., Olaniyan A. & Simon, R. F. (2011). Assessing the Effects of Urban Planning on Residential Property Values in Agege, Lagos. *European Scientific Journal,* 8(11), 13-19.

Akinmoladun, O. I., & Oluwoye, J., (2007). An Assessment of Why the Problems of Housing Shortages Persist in Developing Countries: A case of Study of Lagos Metropolis, Nigeria *Pakistan Journal of Social Science,* 4(4), 589-598.

Alhaji, A. A. & Lawal, A. (2017). Urbanization, Cities, and Health. The Challenges to Nigeria: A Review. *Annals of African Medicine*, 16(4), 149–158. doi: 10.4103/aam.aam_1_17. Retrieved from: https://www.ncbi.nlm.nih.gov/pmc/articles/PMC5676403/#!po=76.3158.

Allen, A. (2003). Environmental planning and management of the peri-urban interface: Perspectives on an emerging field. *Journal of Environment & Urbanization,* 15(1), 135-147. https://doi.org/10.1177/095624780301500103.

Allen, A. (2010). *Neither rural nor urban: Service delivery options that work for the peri-urban poor.* London: University College London.

Ali, I. (1996). The national housing programme: The way forward – Housing Today *Journal of the Association of Housing Corporations of Nigeria,* 11(2), 16-19.

Amao, F. L. (2012a). Housing Quality in Informal Settlements and Urban Upgrading in Nigeria (A Case Study of Apete in Ibadan). *Developing Country Studies, 2*(10), 68-80.

Amao, F. L. (2012b). Urbanization, Housing Quality and Environmental Degeneration in Nigeria. *Developing Country Studies,* 5(16), 423-437.

Anantharajan, T. (1983). Evaluation of residential development through user's rating and ranking of environmental attributes. Proceedings of the IAHS Congress on Housing NW 7–12 Miami Florida Ural ED. (pp. 73-84).

Anas, A., & Pines, D. (2007). Efficient urban sprawl and alternative public finance policies in a System of replicable cities. Unpublished paper, SUNY Buffalo.

Anofojie, A. E., Adeleye, O. A., Kadiri, M. A. (2011). Housing quality assessment in selected public residential estates in Amuwo-Odofin L.G. A. Lagos, Nigeria. *International Journal of Research on Earth & Environmental Science,* 2(6), 38-49.

Avvantis, Y. (2013). *African Housing Dynamics*: *Lessons from the Kenyan Market.* Nairobi: African Development Bank Group.

Awotona, A. (1990). Nigerian Government Participation in Housing: 1970- 1980. *Habitat International,* 14(10), 17-40.

Bakare, G. O. (2012). *Rule of Law, Physical Planning and Urban Governance in Nigeria: A Panacea to Sustainable Urban Development.* Ontario International Development Agency ISSN: 1923-6654 (print) ISSN 1923-6662 (online). Retrieved from: http://www.ssrn.com/link/OIDA-Intl-Journal-Sustainable-Dev.html.

Baum-Snow, N. (2007). Did highways cause suburbanization? *The Quarterly Journal of Economics,* 1(1), 775-805.

Bello, M. O. (2003). A Comparative Analysis of the Performance of Residential Property in Lagos Metropolis, *Journal of the Nigerian Institute of Estate Surveyors and Valuers*, 21(2), 9-19.

Bhatta, B. (2009a). Analysis of urban growth pattern using remote sensing and GIS: a case study of Kolkata, India. *International Journal of Remote Sensing*, 30(18), 4733–4746.

Bhatta, B. (2010). Analysis of Urban Growth and Sprawl from Remote Sensing Data. Advances in Geographic Information Science. Berlin: Heidelberg.

Binns, J., Maconachie, R. & Tanko, A. (2003). Water, land and health in urban and peri-urban food production: The case of Kano, Nigeria. *KANO Water LDD Revised,* 14(5), 431 444. https://doi.org/10.1002/ldr.571.

Block, R., Fox, S., Monroy, J. & Ojo, A. (2015). *Urbanization and urban expansion in Nigeria.* Urbanization Research Nigeria (URN) Research Report. London: ICF International Creative Commons Attribution.

Boamah, N. (2015). The impact of households characteristics on the state of housing in the Offinso South Municipality (OSM), Ghana. *Environment, Development and Sustainability,* 17(6), 1251-1266. https://doi.org/10.1007/s10668-014-9603-0.

Bolay, J. C. (2006). Slums and Urban Development: Questions on Society and Globalisation. Retrieved from: http://infoscience.epfl.ch/record/128245/files/Slums.pd

Bradley, R. H. & Putnick, D. L. (2012). Housing quality and access to material and learning resources within the home environment in developing countries. *Child Development,* 83(1), 76-91. https://doi.org/10.1111/j.1467-8624.2011.01674.x.

Breger, G. E. (1967). The concept and causes of urban blight. *Land Economics,* 43(4), 369- 376.

Breger, G. E. (2014). Concept and causes of urban blight. *Journal of Land Economics,* 13(4), 369-376.

Brueckner, J. K. & Helsley, R. W. (2009). Urban blight and sprawl. *Journal of Housing Economics,* 69(2), 205-213.

Cheng, J., Turkstra, J., & Xiao, Y. (2001). The changing urban fabric of Chinese cities, Wuhan 1955-2000. Urban Geoinformatics - 2001 International Conference Proceedings, Wuhan, China, 49-66.

Cheshire, P. C. & Hay, D. G. (1989). *Urban problems in Western Europe: An economic analysis*. London: Unwn Hyman.

Chetty, M. (2014). *Urban renewal: A case study of Clare Estate.* Durban: S.N.

Chindo, M. M. (2013). Geographical Study of the Spatial Growth of the Greater Karu Urban Area, Nasarawa State. Unpublished MSc thesis, Department of Geography, Ahmadu Bello University, Zaria, Nigeria.

Clark, W. A. & Huang, Y. (2003). The life course and residential mobility in British housing markets. *Journal of Environment and Planning*, 35(2), 323-339.

Couch, C. (1990). *Urban renewal theory and practice.* London: Macmillan Education Ltd.

Daramola, E. & Ibem, E. (2010). Urban environmental problems in Nigeria: Implication for sustainable development. *Journal of Sustainable Development in Africa,* 12(1), 42-49.

David, L. (2003). *Planning for sustainable communities.* Urban villages and the making of Communities. New York: Neal Spon Press.

Durden, T. D. (2013). *Code violations and other blight indicators: A study of colony Park/Lakeside (Austin, Texas).* Austin: University of Texas at Austin.

Duruzoechi, N. F. (2009). *Housing development and public policy*. Lagos: Alphabet Nigeria Publishers.

Dutta, V. (2012). Land use dynamics and peri-urban growth characteristics: Reflections on master plan and urban suitability from a sprawling North Indian City. *Journal of Environment and Urbanization ASIA,* 3(2), 277-301. https://doi.org/10.1177/0975425312473226.

Ebong, M. O. (1983). The perception of residential quality: A case study of Calabar, Nigeria. *Third World Planning Review,* 5(3), 273-284.

Egunjobi, L. (1985). Physical planning as instrument of national defence, *Journal of the Nigerian Institute of Town Planners,* 4&5(1), 93-100.

El Din, H. S., Shalaby, A., Farouh, H. E. & Elariane, S. A. (2013). Principles of urban quality of life for a neighborhood. *Housing and Building National Research Center,* 9(1), 86-92.

Elizabeth M. M. (2016). An assessment of urban decay in residential neighbourhoods: A case study of Jerusalem Estate, Eastlands, Nairobi. Unpublished BSc. Project submitted in partial fulfillment for the requirements of the Degree of Bachelor of Arts in Urban and Regional Planning.

Emerole, C. G. (2002). Restructuring housing development and financing in Nigeria: The role of partnership and collaboration strategies. Housing today. *The Journal of the Association of Housing Corporations of Nigeria (AHCN),* 1(5), 26-29.

Erwin, D. L. & Joseph, S. (2017). Urban blight and public health. Washington D.C. Retrieved from: http://www.vacantpropertyresearch.com.

Falade, J. B. (2012). The contributions of land use planning to national development. Paper Presented at 5th Annual Lecture at School of Environmental Technology, Federal University of Technology, Akure.

Federal Republic of Nigeria (1991). *National Housing Policy*, Lagos: Federal Government Press.

Federal Government of Nigeria (2012). *National Housing Policy*. Lagos: Federal Government Press.

Friedrichs, J. (1993). A theory of urban decline: Economy, demography, and political elites. *Urban Studies,* 30(6), 907-917.

Gallent, N. M., Sho, J., Anderson, R., O., & Tudor, C. (2004). England's urban fringes: Multi-functionality and planning. *Local Environment,* 9(3), 217233.

Gan, Q. & Hill, R. J. (2009). Measuring housing affordability: Looking beyond the median. *Journal of Housing Economics,* 18(2), 115-125.

Gbadegesin, J. T., Oladokun, T. T., & Ayorinde, O. I. (2011), Urban renewal as a tool for sustainable urban development in Nigeria: Issues and challenges, *Sustainable Development and Environmental Protection*. 1(1), 57- 68.

Gill, S. E., Handley, J. F., Ennos, A. R., & Pauleit, S. (2007). Adapting Cities for Climate Change: The Role of the Green Infrastructure. *Journal of the Built Environment,* 33(1), 115-133.

Gold, M. E. & Sagalyn, L. B. (2011). The use and abuse of blight in eminent domain. *Fordham Urban Law Journal,* 38(4), 1119-1173.

Golland, A. & Blake, R. (2004). *Housing Development: Theory, process and practice*, London: Routeledge Taylor & Francis Group.

Gordon, C. (2003). Blighting the way: Urban renewal, economic development, and the elusive definition of blight. *Fordham Urban Law Journal,* 31(2), 305-337.

Hanmer, L., Booth, D., & Lovell, E. (2000). *Poverty and transport.* A report prepared for the World Bank in collaboration with DFID, Overseas Development Institute. Geneva: World Bank.

Haarhoff, E. J. (2011). Appropriating modernism: Apartheid and the South African township. *A|Z ITU Journal of the Faculty of Architecture,* 8(1), 184-195.

Huang, J. (1993). Resilient Modulus Properties of New Jersey Subgrade Soils - Scientific Figure on *ResearchGate*. Retrieved from: https://www.researchgate.net/figure/Estimating-Effective-Roadbed-Resilient-Modulus-Huang-1993_fig2_237435406.

Hui, E. C. M., Wong, F. K. W., Chung, K. W., & Lau. K. Y. (2014). Housing affordability, preferences and expectations of elderly with government intervention. *Habitat International*, 43(1), 11-21.

Ibem, E. O., Anosike, M. N., & Azuh, D. E. (2011). Challenges in public housing provision in the post-independence era in Nigeria. *International Journal of Human Sciences*, 8(2), 421-443.

Ibem, E. O. & Aduwo, E. B. (2015). Assessment of the sustainability of public housing projects in Ogun State, Nigeria: A post-occupancy evaluation approach. *Mediterranean Journal of Social Sciences*, 6(2), 523-536. https://doi.org/10.5901/mjss.2015.v6n4s2p523.

Ilesanmi, A. O. (2005). An evaluation of selected public housing schemes of Lagos state development and property corporation. Unpublished Ph.D. Thesis submitted to Department of Architecture, O.A.U. Ile-Ife, Nigeria.

Isma'il, M., Ishaku, E., Muhammed, A. Y., Muhammad, A., Tanko, M., & Ahmed, H. T. (2015). Urban growth and housing problems in Karu Local Government Area of Nasarawa State, Nigeria. *Global Journal of Research and Review (GJRR)*, 2(1) 45-57.

James, R. D. (2000). Housing and Health Inequalities: Review and Prospects for Research, Housing Studies, 15(3), 341-366, DOI: 10.1080/02673030050009221

Jiboye, A. D. (2004). An assessment of the influence of socio-cultural factors on housing quality in Osogbo, Nigeria, Unpublished M.Sc. Thesis submitted to Department of Urban and Regional Planning, Obafemi Awolowo University, Ile-Ife, Nigeria.

Jiboye, A. D. (2010). The Significance of Households' Characteristics on Housing Quality in Nigeria. *Journal of Geography and Planning Services*, 2(2), 1-10.

Jinadu, A. M. (2007), *Understanding the Basics of Housing.* Jos: Jos University Press Ltd.

Johnson, M. P. (2006). Decision models for affordable housing and sustainable community development. Carnegie Mellon University. *Journal of the American Planning Association*, 1(1), 29-37.

Keeble, L. (1969). *Principles and practice of town and country planning* (4th ed.). London: The Estates Gazette Limited.

Kim, K. H., & Cho, M. (2010). Structural Changes, Housing price Dynamics and Housing Affordability in Korea. *Housing Studies*, 25(6), 839-856.

Kinyungu, A. N. (2004). *Public-sector partnerships in the servicing of land and provision of housing for low-income groups in Harare: Experiences and lessons learnt 1990-1996.* Harare: RICS Foundation.

Lawrence, R. J. (1995). Housing quality: An agenda for research. *Urban Studies*, 32(10), 1655-1664.

Lawanson, T., Yadua, O. & Salako, I. (2012). An investigation of rural-urban linkages of the Lagos megacity, Nigeria. *Journal of Construction Project Management and Innovation,* 2(2), 464-581.

Lewis, M. C. (2010). Modernization and industrialization. In: H. T. Holloway (Ed.), *A companion to Latin American History.* Oxford: Wiley-Blackwell.

Lind, K. & Schilling, J. (2015). Abating neighborhood blight with collaborative policy networks. Where have we been: Where are we going? *University of Memphis Law Review*, 46(1), 803-855.

Liman, H. S., Sipan, I., Olatunji, I. A. & Afrane, E. (2015). Hedonic Modelling of Determinants of House Price in Mnna, Nigeria. In Asia International Conference on Emerging Issues in Economics and Finance. EIEF 1-11.

Lin, Y. J., Chang, C. O., & Chen, C. L. (2014). Why homebuyers have a high housing affordability problem: Quantile regression analysis. *Habitat International*, 43(1), 41-47.

Mabin, A. & Smit, D. (1997). Reconstructing South Africa's cities. The making of urban planning 1900–2000. *Planning Perspectives,* 12(1), 193–223.

Maghelal, P., Andrew, S. Arlikatti, H., & Jang, S. (2014). Assessing blight and its economic impacts: A case study of Dallas, TX. *Environmental Impact*, 2(181), 187-197

Memery, C. (2001). The housing system and the Celtic Tiger: The state response to a housing crisis of affordability and access. *International Journal of Housing Policy,* 1(1), 79-104.

Meng, G., Hall, G. B. & Roberts, S. (2006). Multi-group segregation indices for measuring ordinal classes, *Computers, Environment and Urban Systems*, 30(1), 275–299.

Morande, F., Alexandra, P., & Miguel, V. (2010). Determinants of urban vacant land evidence from Santiago, Chile. *Journal of Real Estate Finance and Economics,* 40(2), 103-121.

National Housing Policy (2004). Housing Policy in Nigeria: An Overview. *American International Journal of Contemporary Research*, 5(1), 2-16.

National Population Commission (NPC) (2006). Nigeria National Census: Population Distribution by Sex, State, LGAs and Senatorial District. 2006 Census Priority Tables (Vol. 3).

Neilson, M. (2004). *Scottish housing quality standard (SHQS).* Scotland: Scottish Executive Development Department.

Newman, S. J., & Holupka, C. S. (2014). Housing affordability and investments in children. *Journal of Housing Economics*, 24(1), 89-100.

Niger State Bureau of Statistics (2012). Retrieved from: https://www.nigerianstat.gov.ng/pdfuploads/Niger%20State%20Facts%20&%20Figures%202012.pdf.

Niger State Environmental Protection Agency (2018). Safeguard Environmental Quality. Retrieved from: https://nisepa.nigerstate.gov.ng/

Noon, D., James, S. C., & Martin, C. (2000). *Economic regeneration and funding*. London: Roberts, Urban Regeneration Hand Book.

Nubi, O. T. (2008). Affordable housing delivery in Nigeria. The South African Foundation International Conference and Exhibition, Cape Town, October, 1-18.

Obeng, W. & Whittal, J. (2014). Peri-urban infrastructure development through community participation: A case study of Yasore, Ghana. *Research Gate*, 1(1), 1-13.

Okewole, I. A. & Aribigbola, A. (2006). Innovations and sustainability in housing policy conception and implementation in Nigeria. In: I. A. Okewole (Ed.), *The Built Environment: Innovation Policy and Sustainable Development* (pp. 414 – 420). Ota Ogun State: Covenant University Ota, Ogun State, Nigeria.

Okoko, E. (2001). Residential crowding and privacy in high-density neighbourhoods in Akure, Nigeria, *Ife Social Sciences Review*, 19(1), 133-144.

Olajuyigbe, A. E., & Rotowa, O. O. (2012). Optimizing Physical Planning in the Developing Countries. A Case Study of Ondo State, Nigeria. *Journal of Sustainable Development*, 4(4), 9-21,

Olayiwola, L. M., Adeleye, A., & Jiboye, A. D. (2006). Effect of socio-cultural factors on housing quality in Osogbo, Nigeria. International Symposium on Construction in Developing Economies: New issues and challenges. Santiago, Chile. January, 18-29.

Olotuah, A. O. (2006). An appraisal of conditions of ageing buildings in the core area of Akure, Nigeria. Proceedings of CII-HK (Construction Industry Institute Hong Kong) Conference 2006 on Ageing Building-Threats and Opportunities, Tsim Sha Tsui, Kowloon, Hong Kong, 21 November, 2006.

Olotuah, A. O., & Adesiji, O. S. (2005). Housing poverty, slum formation, and deviant behaviour. Online proceedings of the Housing Studies Association Conference, University of Lincoln, Lincoln, UK, 8th – 9th September, 2005.

Olotuah, A. O., & Bobadoye, S. A. (2009). Sustainable housing provision for the urban poor: A review of public sector intervention in Nigeria. *The Built and Human Environment Review*, 2(2), 51-63.

Olujimi, J. A. B. (2009). Evolving a planning strategy for managing urban sprawl in Nigeria. *Human Ecology,* 25(3), 201-208. Retrieved from: http://www.krepublishers.com.

Oluwasola, M. O. (2014). Housing delivery system, need and demand. *Environmental Development and Sustainability,* 16(1), 49-69. Retrieved from: https://doi.org/10.1007/s10668-013-9474-9.

Omole, K. F. (2010). An assessment of housing condition and socio-economic life styles of slum dwellers in Akure, Nigeria. *Contemporary Management Research,* 6(4), 272-290.

Onakerhoraye, A. G. (1976). *Public services in Nigeria urban area.* Ibadan: NISER.

Onibokun, P. (1985). *Socio-cultural constraints on urban renewal policies in emerging nations. The Ibadan* case. In: P. Onibukun (Ed.), *Housing in Nigeria* (pp. 393-405). A Book of Reading. Ibadan: NIER.

Onyike, J. O. (2007). An assessment of the affordability of housing by public servants in Owerri, Nigeria. Retrieved from: http://www.krepublishers.com.

Osuide, S. O. (2004). Strategies for affordable housing stocks delivery in Nigeria. 18th Inaugural Lecture of Ambrose Alli University, Floreat System Benin-City, 2-20.

Osuide, S. O., & Dimuna, K. O. (2005). *Effects of population growth on urbanization and the environment in Nigeria.* Proceedings of year 2000 National Seminar on Population, Growth, Architecture and the Environment (pp. 27-33). Benin city: Rasjel Publishers.

Owei, O. B. (2016). Housing in Port Harcourt, Nigeria: The modified building approval process. *Environmental Management and Sustainable Development,* 4(1), 16-28.

Owoeye, J. O. & Omole, F. K. (2012). Built environment decay and health situation of slum dwellers in residential cores of Akure, Nigeria, *America Journal of Human Ecology,* 1(2), 33-39.

Owuor, O. S. (2008). *Post-independence development of Nairobi City, Kenya.* Benin city: Rasjel Publishers.

Oyeleye, O. I. (2013). Challenges of urbanization and urban growth in Nigeria. *American Journal of Sustainable Cities and Society,* 3(1), 27-45.

Ozo, A. (1990). The private rented housing sector and public policies in developing countries: The example of Nigeria. *Third World Planning Review,* 12(3), 261-278.

Peet, R., & Hartwick, E. (2009). *Theories of development: Contentions, arguments & alternatives.* London: The Guilford Press.

Peng, X., Chen, X., & Cheng, Y. (2011). *Urbanization and its consequences.* Paris, France: Eolss Publishers.

Petrescu, D. N. (2013). Ideologies of development: Their evolution and influence over the development communication paradigms. *Fascicle Sociology-Philosophy & Social Work,* 12(1), 81-102.

Physical Planning Handbook (2008). Ministry of Lands and Settlements, Department of Physical Planning, Nairobi, Kenya. Retrieved from: https://www.kpda.or.ke/documents/Policies/Physical%20Planning%20Handbook,%20Draft%202008.pdf

Puttal, V., & Ravadi, N. (2014). Role of urban planning as tool to mitigate the environmental repercussions due to peri-urbanisation. *Journal of Civil Engineering and Environmental Technology,* 1(3), 96-102.

Rapoport, D. J. (1998). *Transformations in arctic ecosystems under stress, in disturbance and recovery in arctic lands: An ecological perspective.* Crawford: RM. & M Press.

Rapoport, D. J. (2001). Theory, culture and housing. housing, *Theory and Society,* 17(1), 9-21.

Roberts, P. (2000). *The evolution, definition and purpose of urban regeneration.* Urban Regeneration Handbook. London: SAGE Publications.

Robick, B. D. (2011). *Blight: The development of a contested concept,* Pittsburgh: Pro Quest LLC.

Robinson & Cole (2007). Urban blight: An analysis of state blight statutes and their implications for eminent domain reform. The National Association of Realtors. Retrieved from: http://www.ocpa-oh.org/Foreclosures%20and%20Crime/Urban%20Blight%20%20An%20Analysis.pdf

Rui, L. (2003). Urban renewal at neighbourhood level: A case study of Huangjadan neighbourhood in Wuhan City. Retrieved from: http://docplayer.net/14707129-Urban-renewal-at-neighborhood-level-a-case-study-of-huangjiadun-neighborhood-in-wuhan-city.html

Saeed, K. (2011). Sustainable development: Old conundrums. New discords. *System Dynamics Review,* 12(1), 59-80.

Salau, A. T. (1992). Urbanization, housing and social services in Nigeria: The challenge of meeting basic needs. In: R. B. Porter & A. T. Salau (Eds.), *Cities and development in the Third World*. England: Magnet Publishers.

Shuaeeb, H. (2010). Urban renewal in Nigeria: The sustainable environment dimension. Lagos State. Retrieved from: http://www.bainlimited.com.

Shandra, J. M., London, B., & Williamson, J. B. (2003). Environmental degradation, environmental sustainability, and overurbanization in the developing world: A quantitative, cross-national analysis. *Sociological Perspectives,* 46(3), 309-329.

Shenghe, L. & Sylvia, P. (2002). Spatial patterns and dynamic mechanisms of urban land use growth in China: Case studies in Beijing and Shanghai, *International Institute for Applied Systems Analysis,* 12(3), 266-274.

Simon, D. (2008). Urban environments: Issues on the peri-urban fringe. *Annual Review of Environmental Resources,* 33(1), 167-185. Retrieved from: https://doi.org/10.1146/annurev.environ.33.021407.093240.

Streimikiene, D. (2014). Housing indicators for assessing quality of life in Lithuania. *Intellectual Economics,* 8(1), 25-41. https://doi.org/10.13165/IE-14-8-1-02.

Suhaida, M. S., Tawil, N. M., Hamzah, N., Che-Ani, A. I., Basri, H. & Yuzainee, M. Y. (2011). Housing affordability: A conceptual overview for house price index. *Procedia Engineering,* 20(1), 346-353.

Tallon, A. (2013). *Urban regeneration in the U.K.* (2nd ed). London: Routledge. Retrieved from https://doi.org/10.4324/9780203802847.

Torrens, P. M. & Alberti, M. (2000). *Measuring sprawl.* Working Paper No. 27, Centre for Advanced Spatial Analysis. London: University College London.

UN-Habitat (2006). Regulatory framework and strategic urban planning and management, A paper presented at the African Ministerial Conference on housing and urban development in Nairobi, Retrieved from: http://www.unhabitat.org.

United Nations (UN) (2004). World Economic and Social Survey 2004 International Migration. n.org/en/development/desa/policy/wess/wess_archive/2004wess_part2_eng.pdf.

United Nations (2006). *A home in the city.* Task force on improving the lives of slum dwellers. Achieving the Millennium Development Goals, London, Earthscan. Retrived from: www.earthscan.co.uk.

United Nations (UN) (2013). *World urbanization prospects: The 2014 Revision.* New York: United Nations, Department of Economic and Social Affairs, Population Division.

Wahab, K., Adedokun, L. A., & Onibokun, A. G. (1990). Urban Housing Conditions. In: A. G. Onibokun (Ed.), *Urban housing in Nigeria*. Ibadan: Nigerian Institute of Social and Economic Research.

Wamsler, C., & Brink, E. (2014). Moving beyond short-term coping and adaptation. *Environment and Urbanization,* 1(1), 24-35. doi:10.1177/0956247813516061.

Wang, H. C. & Liu, Y. M. (2012). Commercial housing affordability in post-welfare housing Era in Beijing, 1999-2009. *Journal of US-China Public Administration*. 9(1), 26-37.

Weison, F. Pough, B. & Qian, W. (2017). Data Analytics and the Fight against Housing Blight: A Guide for Local Leaders. Responsive Communities. Retrieved from: https://cyber.harvard.edu/publication/2017/043/DataAnalytics.

Welderman, N. & Anderson, V. (1985). The Moderator-Mediator Variable Distinction in Social Psychological Research: Conceptual, Strategic, and Statistical Considerations. *Journal of Personality and Social Psychology*. 51(6). 1173–1182.

World Bank (2005). *Innovating development finance: From financing sources to financial solutions.* Washington: World Bank.

Yang, Z. & Chen, J. (2014). Effects of housing policy on affordability. *Housing Affordability and Housing Policy in Urban China*, 1(1), 87-110. doi:10.1007/978-3-642-54044-8.

Yamane, T. (1967). *Statistics. An Introductory Analysis* (2nd ed.). New York: Harper and Row.

APPENDIX A

DEPARTMENT OF URBAN AND REGIONAL PLANNING
SCHOOL OF ENVIRONMENTAL TECHNOLOGY
FEDERAL UNIVERSITY OF TECHNOLOGY, MINNA, NIGER STATE, NIGERIA

Dear Sir,

This questionnaire on the topic: '**Assessment of the Relationship between Urban Blight and Housing Quality in Minna, Niger State'** is an MTech research work and has been designed to obtain relevant information for academic purpose only. You are also assured that, all information you provide will be strictly used and kept confidential. Please, kindly complete the blank spaces and tick (√) the appropriate boxes where applicable. Thank you very much for your anticipated cooperation and sincere response.

INSTRUCTIONS:
Please tick ✓ in the appropriate box and fill the spaces where necessary.

A. Socio- Economic Characteristics of Residents

1. Gender

   (a) Male ☐ (b) Female ☐

2. Age

   (a) 16 - 30yrs ☐ (b) 31- 45yrs ☐ (c) 46 - 60yrs ☐ (d) Above 60yrs ☐

3. Marital Status

   (a) Married ☐ (b) Single ☐ (c) Separated ☐ (d) Others specify.....

4. Highest Educational Qualification

   (a) Primary ☐ (b) O'Level ☐ (c) ND/NCE ☐ (d) 1st Degree/HND ☐

   (e) M.Sc/M.Tech & Above ☐

5. Occupation Structure

   (a) Civil servant ☐ (b) Private Business ☐ (c) Artisan (e) Others specify…...

6. Monthly Income

   (a) Less than ₦ 7,500 ☐ (b) ₦ 7,501- ₦ 15, 000 ☐ (c) ₦ 15,001- ₦ 25, 000 ☐

   (d) ₦ 25,001- ₦ 35,000 ☐ (e) Above ₦ 35,000 ☐

B. Housing Condition

7. Tenure Status on the House occupied

(a) Tenant ☐ (b) Landlord ☐ (c) Others specify……

8. Age of building (a) below 10 years ☐ (b) 20-30 years ☐ (c) 40 -50 years ☐ (d) 50 years and above ☐

9. Type of building occupied (a) Semi-detached ☐ (c) Multiple row ☐ (c) Bungalow ☐ (d) Low-rise ☐ (e) High-rise ☐ (f) Others (Specify)……

10. Household size (a) 1 person ☐ (b) 2 persons ☐ (c) 3-4 persons ☐ (d) 5-7 persons ☐ (e) 8 persons and above ☐

11. Conditions of the Building.

S/N	Building	Very good	Good	Fair	Bad
i.	Structure				
ii.	Finishing				
iii.	Aesthetics				
iv.	Accessibility				
v.	Open space				
vi.	Material used				
vii.	Type of wall	Stone ( )	Brick ( )	Tile ( )	Marble ( )
viii.	Type of floor	Bear floor ( )	Concrete ( )	Tiled ( )	Marble ( )
ix.	Toilet				
x.	Kitchen				
xi.	Bathroom				
xii.	Water supply				
xiii.	Electricity				

C. Environmental Condition

12. Availability of Infrastructural Facilities in the Study Area.

S/N	Facilities	Available	Not Available
i.	Electricity		
ii.	Water Facilities		
iii	Access to improved sanitation		
iv	Neighbourhood security		
v	Recreational facilities/Open space		
vi	Road		
vii	Pedestrian lane		
viii	Drainage		

13. Conditions of Infrastructural Facilities in the Study Area.

S/N	Facilities	Condition and states of the services			
		Very good	Good	Bad	Very bad
i.	Electricity				
ii.	Road				
iii.	Drainage				
iv.	Pedestrian lane				
v.	Water supply				
vi.	Sewer system				
vii.	Solid waste management				
viii.	Recreational facilities/Open space				
ix	Neighbourhood security				

D. Causes of Urban Blight

14. Causes of Urban Blight in the Study Area.Below are the probable causes of urban blight. Please rate according to their significance: where 5 = Most Significant, 4 = Very Significant, 3= Significant, 2= Insignificant and 1= Very Insignificant

S/N	Causes of Urban Blight	(MS) 5	(VS) 4	(S) 3	(IS) 2	(VIS) 1
i.	Housing shortage					
ii.	Lack of affordable housing					
iii.	High incidences of urban poverty					
iv.	High incidences of Rural or Urban– Urban Migration					
v.	Poor enforcement of planning law					
vi.	Lack of planning /development plan					
vii.	Inadequate development control by planning agencies					
viii.	Inadequate provision of site and services					
ix.	Eviction and poor resettlement programme by the government					
x.	High density of development and overcrowding					
xi.	Inadequate neighbourhood facilities and services					
xii.	Inadequate sanitation					