EVALUATION OF THE EFFECTIVENESS OF HOUSING DELIVERY STRATEGIES IN ILORIN, KWARA STATE, NIGERIA

ABSTRACT

Nigeria is possibly one of the fastest urbanising Countries and one of the most important constraints it has are effective housing delivery strategies. As more and more Nigerians make towns and cities their homes, the resulting economic, social, environmental and political challenges need to be urgently addressed. The aim of this study is to evaluate the effectiveness of housing delivery strategies at Mandate 3 and Irewolede Housing Estates, Ilorin. Two Hundred and Forty Two (242) questionnaires were retrieved out of the Two Hundred and Fifty Four (254) that were administered. The information gathered were presented through the use of tables. Data gathered were analysed with the use of descriptive statistical tools and Relative Importance Index (RII). It was found that a number of housing delivery strategies were employed, of which Public Private Partnership and modern sources of finance such as National Housing Fund and loans from Mortgage Institutions were the most effective housing delivery strategies. Within the study period, a total of 4014 units of housing were delivered by both governments and private investors. There are constraints in loan ceilings, high interest rate, high cost of construction and delay in processing Certificate of occupancy.