

HOUSING CHARACTERISTICS OF COASTAL DWELLERS IN ONDO STATE, NIGERIA

Oluwatosin Samuel THOMAS *

Department of Urban and Regional Planning, Obafemi Awolowo University, Ile-Ife, Nigeria,
e-mail: sadibo0909@gmail.com

Abstract: The study examined physical and environmental characteristics of the coastal area of Ondo State with a view to providing a framework for effective implementation of rehabilitation and relocation in the study area. The findings revealed that the environment is not good enough for human habitation due to lack of abasic amenities in the area. The study concluded that while housing facilities in the coastal area of Ondo State, like many others in Nigeria were in a deplorable state, there is an urgent need to attend to the concerned area for better living of the coastal dwellers.

Key words: Coastal Area; HCI-Housing Condition Index; LSI-Level Severity Index,

* * * * *

INTRODUCTION

Coastal area in Ondo State is experiencing poor housing quality, deplorable basic facilities, high level of housing deterioration, as well as growing incidence of slum. The situation as observed has been posed a number of challenges not on the coastal dwellers alone, but also on the coastal stakeholders. According to Nelson, (2013), the coastal area is regarded as an interface or transition area between land and sea. It is also defined as the stretch of land forming a boundary between water bodies and land masses (Aledare et al., 2014).

Although, the area accommodates a wide range of rural settlements and few urban centers, for example, Eti-osa in Lagos State, Ekeremor in Bayelsa, Burutu in Delta State, Ibeno in Akwa Ibom State and Ilaje in Ondo State. Housing in these areas are characterized by distinctive structural and material features which are mostly single family detached dwelling type, built with planks, bamboo, mud and cement (Thontteh, 2014).

The deficiency in good quality housing in Ilaje coastal area of Ondo State is compounded by the fact that the area is borne out of dynamic environmental features, common to coastal areas in both developed and developing worlds. However, the effect of the area being relativistic more susceptible to climatic change, environmental degradation due to oil exploration and the existence of coastal features created by the land-sea interaction, such as creeks, deltas and swamps. Therefore, this study seeks to assess the physical and environmental characteristics of coastal area of Ondo State with a view to providing a framework for effective implementation of rehabilitation and relocation in the study area.

* Corresponding Author

BACKGROUND INFORMATION ABOUT THE STUDY AREA

Ondo State is one of the six states of southwest Nigeria. The state has a coastline of about 80 Km which runs in a northwest – southeast direction (figure 1). The coastal area of Ondo State is largely found in the Ilaje Local Government Area. Ilaje local government area was carved out of the Ilaje/Ese-Odo local government on October 1st, 1996 by the then Military Head of State with their headquarters at Igbokoda. The defunct local government area was split with the intention of spreading development to places that has not been impacted on, and to enable a level of autonomy that can enhance the holistic development of the region (Osopadec, 2010).

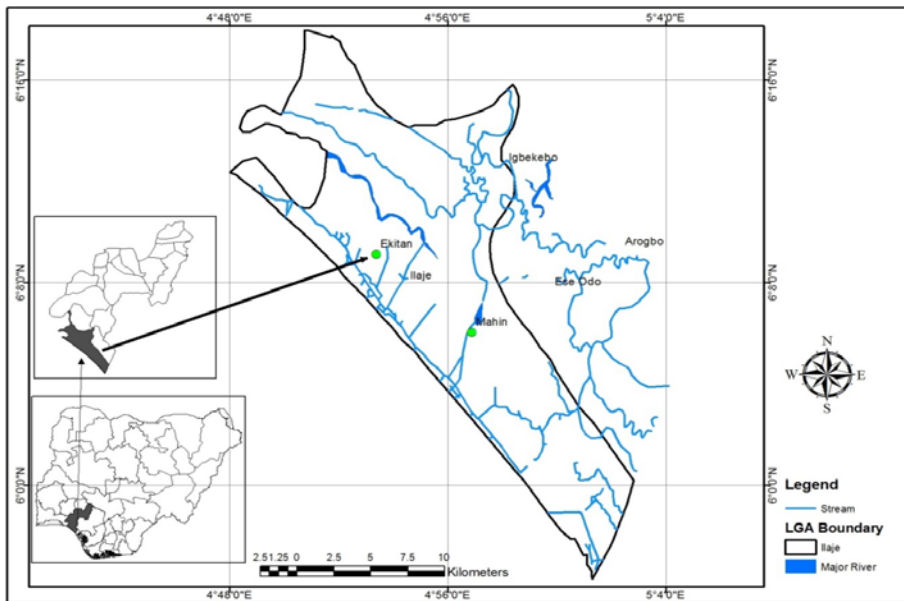


Figure 1. Map of Ilaje Coastal Area of Ondo State

Ilaje local government situates roughly between longitude 6°20' and 6°00' North and latitude 4°45' and 5°45' East. It shares boundaries with Ese-odo local government of Ondo State in the North, the Atlantic Ocean in the South, Ogun state in the West and Delta state in the East. (Ilaje Renaissance, 2013). The local government has about 80 km long shoreline, thereby giving Ondo State one of the largest coastlines in Nigeria.

The physical geography of the area, apart from communities located in the upland that has extensive undulating plain, which is a characteristic of the South-western part of Nigeria. All other communities fall within the coastline and its covered by troughs and undulating lowland surfaces. The coastline consists of rivers, creeks, estuaries and stagnant swamp covers. The extreme south of the area is covered by silt, mud and superficial sedimentary deposits. The region falls within the tropical rain forest zone. The ecosystem of the area is highly diverse and supportive of numerous species of terrestrial and aquatic flora and fauna and human life.

LITERATURE REVIEW AND THEORETICAL FRAMEWORK

Housing includes not only a physically sound structure for shelter at an affordable price but also at a suitable size and location which meet the needs of the households and a functioning neighborhood environment with an adequate supply of housing related services (Adeleye, 2012). Olotuah (2009) refers housing as a dwelling unit which caters for man's biological (clean air, water) and psychological needs (satisfaction, contentment, prestige, privacy, choice, freedom, security and social interactions, human development and cultural activities).

Housing Problems in Nigeria

Nigeria, like other developing countries is saddled with an uncontrollable growth of the urban population caused by lack of provision of infrastructural facilities and poor economic conditions in the rural areas. The proportion of the Nigerian population living in urban centres has increased phenomenally from 7% in the 1930s, 10% in 1950, 20% in 1970, 27% in 1980 to 35% in 1990 (Okupe, 2002). Over 40% of Nigerians now live in urban centres of varying sizes. The increase of population in urban centres has created severe housing problems, resulting in overcrowding in inadequate dwellings, and in a situation in which 60% of Nigerians can be said to be “*houseless persons*” (Federal Government of Nigeria, 2004).

Besides the incidence of overcrowding in the existing housing stock, rural-urban drift has occasioned the sprouting of makeshift dwellings or squatter settlements in cities that are devoid of minimum structural and normative quality (Olayiwola, 2012). The Majority of the houses are constructed with all sorts of refuse/second-hand materials in an illegally occupied self-allocated land (Adeyeni, 2015). They are badly maintained and lack the basic necessities of life like sanitary facilities, light, air and privacy (Agbola, 1998). As evidenced by past researches on housing studies, most urban centres in the country are characterized by high-density buildings, acute sanitary problems, pollution of air, surface water, noise and solid wastes (Filani, 1987; Agbola, 1998). According to Olotuah (2002) an estimated 2.3 million urban dwelling units are substandard, only 33% of urban houses can be considered to be physically sound, while 44% and 19% require minor and major repairs respectively in order to bring them to normative and structural quality. Specifically, housing problems in Nigeria may be discussed under the following sub-headings:

Housing Finance Problem - Housing finance is recognized as an important and almost indispensable factor in the housing delivery system (Agbola, 1993, 1998). Since housing construction is a cost intensive project, adequate finance is required for land and material procurement, wage payment and payment of building services bills. The popular method of housing finance in Nigeria has been through personal savings, loans from friends, relatives, commercial banks and other mortgage institution (Nubi, 2008). However, these sources are no longer assuring and sustainable because finances from the private sources have dwindled for the majority due to low income and inflation in Nigeria (Agbola, 1998). Besides the public mortgage institution set up to make housing loan available to the low-income earners has not been able to adequately fulfil its objective.

Low Housing Investments - Housing investment in Nigeria and most other developing economies is relatively low, even though housing production is confirmed as an economic activity capable of creating national wealth. According to the 1996 Nigerian national report of the Habitat II conference, the level of housing investment as a proportion of GDP in Ibadan and Kano was low as 5.9% and 28.41 % respectively. The low investment level is as a result of housing being a long-term low profit yielding investment as compared to other short-term fast profit, including economic activities such as manufacturing and transport (Agbola, 1998). Also, limited access and high-interest rates on housing loan partly explain the problem of low investment in Nigeria (Olayiwola, 2012). The consequence of the low investment is an inadequate supply of rental units for those who cannot afford to build their own homes.

High Costs of Houses and Rent - The combined problems of finance, rising costs of building materials and low housing investment have brought about housing shortages and have created a gap between demand and supply of housing units. This has therefore resulted in high prices of houses and rent increases over the years. With respect to high prices, Jinadu (2007) and Olayiwola (2012) have differentiated shown that the trend in the increases in housing price has continued over the years. For instance, the unit price of a three-bedroom bungalow (Bakasi type) built by the Federal Housing Authority in Abuja increased from #1.65 million in 1998 to about #3.5million in the year 2003. The same housing type cost about 10.8million in Abuja in the year 2012. In addition to the rising cost of houses, high rent is a common feature of the Nigerian housing market, which may be said to bring about affordability problem.

Inadequate Access to Buildable Land - Land is an important factor in housing production. Prior to the promulgation of the land Use Decree No.33 of 1978, lands for housing development were obtained through the traditional land tenure system with ease (Adeleye, 2012). However, with the enforcement of the decree, land administration became centralized and the responsibility for land allocation was vested in the Governor or the local government Chairman assisted by the Land Allocation Committee. The difficulty created by the land allocation institutions under the decree brought about difficult access to land most especially in the urban areas (Okupe, 2002). Nowadays, lands in prime locations in the urban centres are beyond the reach of low and medium income households in Nigeria and this has major implication as regards meeting the people's housing needs.

Mismatch in Housing Goal and Real Achievement - One major problem inhibiting the provision of adequate housing in Nigeria is the mismatch between targets set in development programmes and actual accomplishment. A review of many of the development programmes had shown that the programmes were marred by low pace of construction, high costs of building materials, budgetary shortfalls, poor coordination, use of unrealistic standards and problems of land acquisition. These programme hiatuses have created a mismatch between housing goal and real achievement.

Building Material Problem - Scholars have agreed that the high cost of building materials is one of the major problems militating against adequate housing supply (Onibokun, 1986; Agbola and Onibokun, 1990; Agbola, 1993; 1998). Generally, the problems include scarcity and high cost of imported building materials or those with foreign components as well as low patronage of local building materials. Similarly, there is low and insufficient production of local building materials in Nigeria (Olotuah, 2006). There have been efforts to boost local production yet, the Nigerian Building and Road Research Institute (NBRRI) established in 1978 for that purpose has not achieved much (Olotuah, 2006).

Characteristics of Coastal Areas Housing

The diversity and commonality of coastal towns; the size and characteristics of settlements on the coastal vary considerably. There are hut, hamlet, and small village settlements, with both commercial areas & sites of industrial activity (UN-Habitat, 2006; Adebowale et al., 2008). They have different social and economic profiles. The economic diversity of coastal towns can be seen in the variety of levels of deprivation experienced (Thontteh, 2014). It was argued that there are many differences between coastal towns, including their size, the impact of regional and historic contexts and different patterns of economic development (Thontteh, 2014). Therefore, it is difficult to generalize the places. Nevertheless, there are trends which coastal town shares some common features.

One obvious feature of all coastal towns is that they are next to the sea. This can be an asset, providing economic and social opportunities such as employment in fishing, shipping and ports (McLean and Shen, 2006). The detrimental consequences of physical isolation can often lead to a barrier to economic growth (Woodroffe, 2003). Interrelated issues regarding physical isolation: poor transport infrastructure and difficult topography found in many coastal towns are often characterized by steep hills and river estuaries. This makes it hard for people to access jobs or medical help or to see family and friends (Adebowale et al., 2008), poor transport infrastructure is a barrier to economic and social inclusion. Secondly, the catchment area for businesses in coastal area always located at the inland, thus, reducing their natural customer base (Adebowale et al., 2008).

Thirdly, coastal towns are often situated on river estuaries and surrounded on either side by the steep hill; their local topography limited the amount of land suitable for development and as such put land prices at a premium (McLean and Shen, 2006). It is also notable that the fact that many coastal towns have nearby areas of land protected for reasons of ecological or historical significance could increase the difficulties associated with the development. Conclusively physical isolation of many coastal towns has been often a significant barrier to economic growth, development and regeneration (Thontteh, 2014).

RESEARCH METHODOLOGY

Primary and secondary data were obtained for the study. Primary data were obtained through the administration of questionnaire on residents in the selected coastal area settlements of Ondo State. There were 169 settlements in the coastal area of Ondo State, made up of 66 huts, 51 hamlets and 52 small towns. Using stratified sampling technique, one out of every 10 settlements (10%) was selected; which gave seven huts, six hamlets and six small towns. A total of 2,123 houses were identified in the selected settlements. Simple random sampling was used to select 10% of these houses. A household head was selected per building using random sampling. In all, 213 copies of questionnaire were administered, thereafter 211 of which were successfully retrieved for analysis. Data collected were analysed using descriptive and inferential statistics.

RESULT AND DISCUSSION

This section discusses the results and discussion of the findings obtained from the study. Discussion socio-economic and housing characteristics of coastal dwellers in the study are Socio-Economic Characteristics. The sample population taken from the study area demonstrated the socio-economic background of the household, which has significant influence on the implementation of rehabilitation and relocation in the study area due to their socio-cultural attachments. The study found that 72.9% of the respondents were between 31 and 60 years old with an average age of 41 years old. Also, 82.5% of the coastal dwellers had one form of formal education or the other. It was also discovered in the study that 33.2% of the respondent's major means of livelihood was fishing and that 55.9% of the study population comprised low-income earners.

Table 1. Coastal dwellers' socio-economic background in the Study Area
Data source: Field survey, 2017

Socio-economic variable	Small towns	Hamlets	Huts	Study area
Age				
1-30	32 (25.8%)	10 (19.2%)	6 (17.1%)	48 (22.7%)
31-60	87 (70.2%)	39 (75%)	28 (80%)	154 (72.9%)
Above 60	5 (4%)	3 (5.8%)	1 (2.9%)	9 (4.4%)
Total	124 (100%)	52 (100%)	35 (100%)	211 (100%)
Educational status				
No formal	21 (17.5%)	6 (11.5%)	10 (28.6%)	37 (17.5%)
Primary	17 (13.7%)	10 (19.2%)	6 (17.1%)	33 (15.6%)
Secondary	28 (22.6%)	10 (19.2%)	8 (22.9%)	46 (21.8%)
Tertiary	58 (46.8%)	26 (50%)	11 (31.4%)	95 (45%)
Total	124 (100%)	52 (100%)	35 (100%)	211 (100%)
Occupation				
Fishing	31 (25%)	26 (50%)	13 (37.1%)	70 (33.2%)
Artisan	14 (11.3%)	4 (7.6%)	2 (5.7%)	20 (9.3%)
Farming	11 (8.9%)	7 (13.4%)	6 (17.2%)	24 (11.4%)
Civil servant	27 (21.8%)	2 (3.8%)	1 (2.8%)	30 (14.2%)
Trading	26 (20.9%)	8 (15.8%)	7 (20%)	41 (19.5%)
Unemployed	15 (12.2%)	5 (9.4%)	6 (17.2%)	26 (12.4%)
Total	124 (100%)	52 (100%)	35 (100%)	211 (100%)
Income				
<24500	72 (58.1%)	22 (42.3%)	24 (68.6%)	118 (55.9%)
24501-54000	27 (21.7%)	16 (30.8%)	7 (20%)	50 (23.7%)
Above 54000	25 (20.2%)	14 (26.9%)	4 (11.4%)	43 (20.4%)
Total	124 (100%)	52 (100%)	35 (100%)	211 (100%)

Housing Characteristics in the Study Area

Finding also revealed that 81.9% of the respondents in the study resided in rooms of apartment (building type), while (56.0%) of the study population used local building materials for walls in the study area. Moreover, finding revealed that respondents in the study toilet majorly

(42.7%) through stream/river, while 50.7% of the respondents in the study make use of river/stream for their domestic use.



Figure 2. Building built with raffia palm pole in the Study Area



Figure 3. Dwelling Unit Built with Wooden Plank in the Study Area



Figure 4. Typical toilet used by coastal dwellers in the study area

Table 2. Coastal dwellers’ housing characteristic in the Study Area

Data source: Field survey, 2017

Housing feature	Small towns	Hamlets	Huts	Study area
Dwelling type				
Rooms of apartment	32 (25.8%)	10 (19.2%)	6 (17.1%)	48 (22.7%)
Flat system	87 (70.2%)	39 (75%)	28 (80%)	154 (72.9%)
Duplex	5 (4%)	3 (5.8%)	1 (2.9%)	9 (4.4%)
Total	124 (100%)	52 (100%)	35 (100%)	211 (100%)
Wall material				
Cement block	32 (25.8%)	12 (23.1%)	3 (8.6%)	47 (22.3%)
Mud block	8 (6.5%)	3 (3.8%)	6 (17.1%)	16 (7.6%)
Raffia palm	44 (35.5%)	18 (34.6%)	16 (45.7%)	78 (37%)
Woodcraft	22 (17.7%)	8 (15.4%)	10 (28.6%)	40 (19%)
Corrugated	18 (14.5%)	2 (3.8%)	0 (0%)	30 (14.2%)
Total	124 (100%)	52 (100%)	35 (100%)	211 (100%)
Toilet type				
Water closet	28 (22.6%)	6 (11.5%)	0 (0%)	34 (16.1%)
Pit latrine	56 (45.2%)	26 (50%)	5 (14.3%)	87 (41.2%)
River/stream	40 (32.2%)	20 (38.5%)	30 (85.7%)	90 (42.7%)
Total	124 (100%)	52 (100%)	35 (100%)	211 (100%)
Source of water				
Borehole	49 (39.5%)	14 (26.9%)	8 (22.9%)	71 (33.6%)
Well	21 (16.9%)	9 (17.3%)	3 (8.6%)	33 (15.7%)
Rivers/stream	54 (43.6%)	29 (55.8%)	24 (68.5%)	107 (50.7%)
Total	124 (100%)	52 (100%)	35 (100%)	211 (100%)

Perception of Coastal Dwellers’ on Housing Condition

A very good way of judging the physical condition of a building is to consider the indicators of the building one after the other as separate entities.

Table 3. Physical Housing Condition Index in the Study area

Data source: Field survey, 2017

Housing elements	Study area		Housing elements	Hut settlements		Housing elements	Hamlet settlements		Housing elements	Small town settlements	
	HCI	MD		HCI	MD		HCI	MD		HCI	MD
Ventilation	3.27	0.45	Ventilation	2.80	0.49	Doors	3.23	0.37	Ventilation	3.36	0.44
Doors	3.00	0.18	Lighting	2.51	0.21	Lighting	3.19	0.33	Doors	3.10	0.18
Lighting	2.99	0.16	Windows	2.42	0.12	Windows	3.03	0.18	Lighting	3.04	0.11
Windows	2.93	0.11	Walls	2.40	0.09	Floor size	3.03	0.18	Windows	3.04	0.11
Floor size	2.92	0.10	Floor size	2.40	0.09	Walls	3.00	0.14	Floor size	3.02	0.10
Walls	2.90	0.07	Doors	2.34	0.03	Roofs	2.92	0.06	Walls	3.00	0.07
Roofs	2.80	-0.01	Roofs	2.28	-0.01	Paints	2.92	0.06	Roofs	2.90	-0.01
Kitchen	3.68	-0.13	Kitchen	2.28	-0.01	Kitchen	2.69	-0.16	Paints	2.79	-0.13
Paints	2.67	-0.14	Bathroom(s)	2.11	-0.18	Bathroom(s)	2.53	-0.31	Kitchen	2.79	-0.13
Bathroom(s)	2.53	-0.28	Paints	1.97	-0.38	Ventilation	2.50	-0.35	Bathroom(s)	2.65	-0.26
Toilet(s)	2.30	-0.51	Toilet(s)	1.85	-0.44	Toilet(s)	2.34	-0.51	Toilet(s)	2.41	-0.50

Note: MD means Deviation about the mean

$$\begin{aligned} \sum HCI &= 31.04, HCI_{cas} = \frac{\sum HCI}{N} = \frac{31.04}{11} = 2.82 \\ \sum HCI &= 25.34, HCI_{Huts} = \frac{\sum HCI}{N} = \frac{25.34}{11} = 2.30 \\ \sum HCI &= 31.42, HCI_{Hamlets} = \frac{\sum HCI}{N} = \frac{31.42}{11} = 2.85 \\ \sum HCI &= 32.12, HCI_{Small towns} = \frac{\sum HCI}{N} = \frac{32.12}{11} = 2.92 \end{aligned}$$

From the analysis in table 3, it was revealed that the mean HCI index for coastal dwellers in Ondo State was 2.82. In the huts, hamlets and small towns, the HCI were 2.30 2.85 and 2.92 respectively. That in each categorize settlements, the HCI was up to 2 which implies that these aggregate of the elements of physical housing condition were of fair condition to the respondents of coastal area of Ondo state. With this, it can be deduced that there is an acute deteriorating condition in existing housing stock in the study area.

Furthermore, the general environmental condition index was computed. Findings show that the mean LSI index for coastal dwellers in Ondo State is 2.58. In the huts, hamlets and small towns, the LSI are 2.26 2.64 and 2.65 respectively. The LSI is up to 2 implies that these aggregate of the attributes of environmental housing condition is in an extremely severe state. This implies that there is a deplorable atmosphere in the study area which might not be good enough for human habitation.

Table 4. Level of Severity index indicators in the Study Area
Data source: Field survey, 2017

Severity attributes	Study area		Severity attributes	Small town settlements		Severity attributes	Hamlet settlements		Severity attributes	Hut settlements	
	HCI	MD		HCI	MD		HCI	MD		HCI	MD
Security	2.91	0.33	Security	2.97	0.32	Accessibility	3.11	0.47	Security	2.45	0.19
Accessibility	2.87	0.28	Accessibility	2.92	0.27	Security	3.03	0.39	Building material	2.51	0.25
Overcrowding	2.68	0.09	Overcrowding	2.78	0.13	Flooding	2.84	0.20	Overcrowding	2.45	0.19
Flooding	2.65	0.07	Flooding	2.73	0.08	Blockage drainage	2.73	0.09	Loss of aesthetic	2.31	0.05
Building material	2.64	0.06	Building material	2.72	0.07	Overcrowding	2.69	0.05	Accessibility	2.31	0.05
Loss of aesthetic	2.59	0.05	Loss of aesthetic	2.66	0.01	Loss of aesthetic	2.61	-0.03	Surface water	2.25	-0.01
Blockage drainage	2.58	0.00	Blockage drainage	2.66	0.01	Building material	2.57	-0.07	Flooding	2.11	-0.14
Surface water	2.53	-0.05	Surface water	2.61	-0.04	Surface water	2.53	-0.11	Blockage drainage	2.11	-0.14
Dumping of refuse on open space	2.38	-0.20	Dumping of refuse on open space	2.43	-0.22	Dumping of refuse on open space	2.50	-0.14	Dumping of refuse on open space	2.08	-0.17
Unpleasant odours	2.03	-0.54	Unpleasant odours	2.11	-0.54	Unpleasant odours	1.88	-0.76	Unpleasant odours	2.00	-0.26

Note: MD means Deviation about the mean

$$\Sigma LSI = 25.87, LSI_{cas} = \frac{\Sigma LSI}{N=10} = \frac{25.87}{10} = 2.58$$

$$\Sigma LSI = 26.59, LSI_{small\ towns} = \frac{\Sigma LSI}{N=10} = \frac{26.59}{10} = 2.65$$

$$\Sigma LSI = 26.49, LSI_{hamlets} = \frac{\Sigma LSI}{N=10} = \frac{26.49}{10} = 2.64$$

$$\Sigma LSI = 22.62, LSI_{huts} = \frac{\Sigma LSI}{N=10} = \frac{22.62}{10} = 2.26$$

CONCLUSION AND IMPLICATION OF STUDY FOR POLICY FORMULATION

This study has examined the housing characteristics of coastal area in Ondo State, Nigeria. In doing this, it has examined physical and environmental characteristic of Coastal area and also the state of existing infrastructure in the study area. It has been established in this study that most of the buildings in the study area were in deplorable state which needed urgent attention and the whole environment was not good enough for human habitation. However, the inhabitants of the land and sea transition were attached in tradition, seemingly conservative, and unaware of the magnitude and dimensions of the housing and environmental problems around them. The study concluded that while housing facilities in the coastal area of Ondo State, like many others in Nigeria were in deplorable state, there is urgent need to attend to the concerned area for better living of the inhabitants of the coastal areas.

REFERENCES

- Adebowale K.O., Agunbiade F.O., Olu-Owolabi B.I. (2008), *Impacts of natural and anthropogenic multiple source of pollution on the environmental conditions of Ondo State coastal water*, Nig. Journal of Environmental, Agriculture and Food Chemistry, 7(4), 2798-2810.
- Adeleye O.A. (2012), *Residents' perception of the effect of development control activities of housing qualities in Ife Central local government. Ile-Ife, Nigeria*, Journal of Social Sciences, 1(24), 1-12.
- Adeyeni G.O. (2015), *A Study of Incremental Housing Development in Ibadan, Nigeria*, Unpublished M.Sc. Thesis, Department of Urban and Regional Planning, Obafemi Awolowo University, Ile-Ife, Nigeria.
- Agbola T. (1998), *The Housing of Nigerians*, A Review of policy Development and Implementation. Research Report 14, Development Policy Centre, Ibadan, Nigeria.
- Agbola T. (1993), *Manpower problems in the building industry*, in Taylor, R. W. (Ed.) Urban development in Nigeria, Avebury, Aldershot, 145-153,
- Agbola T., Onibokun P. (1990), *Urban Housing Problems: Implications for the Construction Industry in Nigeria*, in Onibokun (ed.) Urban Housing in Nigeria, NISER, 361-391.
- Aledare K.D., Olayiwola K.O., Olaseni A.M. (2014), *Climate Change Awareness among Residents of Lagos Island, Nigeria*, American Journal of Social Issues and Humanities, 4(1), 12-25.
- Ilaje Renaissance (2013), 1(12), 1-38.
- Federal Government of Nigeria (2004), *National Housing Policy Draft*, Abuja.
- Filani M.O. (1987), *Accessibility and Urban Poverty in Nigeria*, In The Urban Poor in Nigeria, Makinwa P.K. and Ozo O.A. (Eds.) Evans Brothers Nig. Publishers Ltd., Ibadan, 128 – 138.
- Jinadu A.M. (2007), *Understanding the Basics of Housing: (A Book of study Notes for students in Tertiary Institution)*, Jos University Press. Jones C. (1979), *Housing: The lement of choice*, Urban Studies, 1(2).
- Nelson S.A. (2013), *Natural Disasters: Coastal Zone*, Tulane University, Accessed on 23rd December 2016 from www.tulane.edu/~sanelson/Natural_Disasters/coastalzones.htm
- Nubi O.T. (2008), *Affordable Housing Delivery in Nigeria*, The South African Foundation International Conference and Exhibition, Cape Town, October, 1-8.
- McLean R.F., Shen J.S. (2006), *From foreshore to foredune: Foredune development over the last 30 years at Moruya Beach, New South-Wales, Australia*, J. Coastal Res., 22, 28-36.
- Olayiwola L.M. (2012), *The Journey through the Corridor of Housing*, Inaugural Lecture Series 252, Obafemi Awolowo University Press, Ile-Ife.
- Olotuah A.O. (2002), *An Appraisal of the Impact of Urban Services on Housing in Akure Metropolis*, J. Sci. Eng. Technol, 9(4), 4570-4582.
- Olotuah A.O. (2006), *Housing Quality in Suburban: An empirical study of Oba-Ile, Nigeria*, Dimensi Teknik Arsitekur, 34(2), 133-137.
- Olotuah O.A. (2009), *Demystifying the Nigerian Urban Housing Question*, Inaugural Lecture Series 53, Federal University of Technology Akure, Nigeria.
- Okupe L. (2002), *Private Sector initiative in Housing Development in Nigeria - How feasible?* Housing Today, 1(6), 21-26.
- Onibokun A.G. (1986), *Housing in Nigeria*, A Book of Reading Nigeria, Nigeria Institute of Social and Economic Research (NISER).
- OSOPADEC (2010), *Ondo State Oil Producing Areas Development Commission* <http://www.osopadec.org>
- Thontteh O.E. (2014), *Housing Development in Riverine Areas of Nigeria*, The habitability concept LAP LAMBERT Academic publishing.
- UN-Habitat (2006), *Milestones in the evolution of Human Settlements policies: 1976-2006, State of the World Cities. The MDGs and Urban sustainability. 30 years of shaping the Habitat Agenda*. UK: Earthscan.
- Woodroffe C.D. (2003), *Coasts Form, Process and Evolution*, Cambridge University Press, 623,

Submitted:
June 12, 2017

Revised:
September 24, 2017

Accepted and published online
November 21, 2017