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RESEARCH ARTICLE

Gentrification-Related Buyouts and Sustainable Public Low-Income Housing Delivery in Lagos, Nigeria

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Abstract

The dynamics of neo-liberalised market skew housing distribution against low-income earners (LIE) who have to be assisted with subsidies. In Nigeria, this manifests in building public housing estates for LIEs. This group forms the bulk of the society, running the wheels of economic and productive processes in the urbanisation. As an indicator of the success of subsidy regime, this study explored the extent to which the targeted LIEs had permanently benefited, taking Surulere Rehousing Estate (Scheme I) in Lagos, Nigeria as case study being typical of low-income estates in Lagos. Both primary and secondary data sources were explored. A sample of 251 was systematically taken from the Estate's household population of 1,356 for service of structured questionnaire. The questions centred on identified variables of gentrification and related buyouts. The data were processed with SPSS (20.0) with the outcome in descriptive statistics. The study detected 53.4% buyout rate aside from 11.2% rental cases, especially because of locational advantages including central accessibility of the estate to most parts of Lagos City-State. Most historic LIEs, assisted with subsidy had largely yielded ownership and possession to other higher socio-economic classes. This confirmed that the initial subsidy had largely ended up in wrong pockets of a class which could afford housing without it. The study highlighted the futility and non-sustainability of public policy efforts at subsidising low-

income housing in its current form, in Lagos. Administrative, legal and possible taxation measures were proffered for sustainable subsidy practice in future projects.

Keywords

Gentrification; Housing Buyouts; Housing Market; Low-Income Housing; Public Housing

Introduction

Housing has been acknowledged as one of the basic requirements of man ([Chionuma 2002](#); [Morakinjo et al. 2015](#)). It affects not only the quality of life of users, but additionally their productivity and by extension, the workings of the various sectors of the national economy. Its prominence as a human need, especially in the modern world, is often exacerbated by the phenomenon of urbanisation. While housing is essential for all, the standard required by consumers, however, is a function of respective class stratification and/or income level. Thus, in a neo-liberal housing market, distribution is often associated with a marked skewness in favour of the upper socio-economic class. An equitable adjustment of this imbalance had long been a major concern of urban housing management and social policy. Thus, housing which [Agbola and Adegoke \(2007\)](#) asserted is deeply rooted in economic considerations, can often be subject of socio-political adjustments. Governments all over the world had keyed into the social adjustment through many public policy-vehicles including direct construction, mortgage facility, housing tickets or through other means of subsidy to consumers in the lower income categories. With a study sampling some countries in Latin America, Africa, Asia, former Soviet Union and Eastern Europe, [Katz et al \(2012\)](#) confirmed that the mode of subsidy could vary in content and coverage across nations.

The government of Nigeria had been making efforts since the 1920s to intervene in housing the low-income earners in Lagos. While low-income housing had even been made objects of political campaigns, little impacts had been recorded in satisfying the required needs. The target low-income earners according to [Aduwo, Edewor and Ibem \(2016\)](#), constitute about 80% of the urban population. They feed the various production processes and run the machinery of urban dynamics. Many efforts could thus, be recounted as made by public policy to make housing available to this group in Nigeria. This is occasioned by the importance of housing to the stake-holder groups in the need to stabilise socio-economic balance in the urban setting.

Extant literatures attested to various government efforts at solving housing problems of the low-income earners. The situation in Lagos, as peculiar, was recognised by public policy because of her geographical placement and hitherto emergence of as political and economic nerve-centre for Nigeria and perhaps the whole of West Africa subregion. For instance, following the disruption of the First National Development Plan period by diverse factors including the civil war, and the truncation of the Second National Development Plan (1970–1974), attention became focused on the Third National Development Plan (1975–1980). According to [Afolayan \(2015\)](#), in the revised Third National Development Plan (1970–1974), a total of 202,000 units of public housing was proposed to be built. While 8,000 out of these were earmarked for each of the then 19 states, Lagos' share was boosted to 50,000. With a mix of highly heterogenous population, Lagos could be likened to a 'mini-Nigeria'.

The origin of public housing intervention in Lagos could be traced to the colonial era. The conditions of living which necessitated government intervention in the form of Lagos rehousing programme were recalled by International Union of Local Authorities in a UNO account of 1965 as pathetic, at least by colonial standards. Housing situations were seen as overcrowded with as little as 20-square feet per capita of floor space in the very crowded areas of Lagos (i.e., the current Lagos Island). Water supply was from street fountains while sewage disposal was by nightly bucket collection just as domestic waste disposal was either onto 'unsightly' central depots or straight into open storm drains. At the breakout of bubonic plague

of 1920s, urban renewal and rehousing programmes became a worthwhile programme by the Ministry of Lagos Affairs through the then Lagos Executive Development Board (LEDB) which was established in 1928.

In response to the bubonic plague, the LEDB, carried out slum clearance and housing projects in parts of Lagos. Researchers including [Omole and Akinbamijo \(2012\)](#) and [Olusegun \(2015\)](#) asserted the LEDB, charged with the general development of the Lagos territory, carried out slum clearance on Lagos Island and executed schemes in different parts of Lagos. The schemes included the Lagos Central Planning Scheme for Lagos Island, Freehold Housing and Plot Scheme in Surulere, Lagos Housing Scheme (Low-cost housing) in Yaba as well as Surulere Re-housing Schemes I and II, among others. One of the aims of these government-built housing schemes was to bring people of different socio-economic groups close together. The Surulere (New Lagos) Rehousing Scheme I is the subject of this research. Preliminary surveys indicated that most other low-income Estates in the State exhibit similar features as this. The study preference for this Estate stems from its nature as a pioneer attempt in low-income housing subsidy in the study environment. The Estate is located in the present Surulere Local Government Council Area of Lagos State and bounded on its frontal side by Western Avenue (Road) otherwise called Funso Williams Avenue. This is the same road which leads from Alagbede to Igbobi Road over the Moshalashi bridge not captured in the google map range here.



Figure 1. The research area (captured on Google map)

Tejuosho Street marks the Northern boundary (on Barracks side) before the boundary veers into Aralile Street, unto the T-junction and then further south to define a roughly built rectangle linking the main road back by the Office of the Public Defender as shown on the map. The road by the Office (towards National Stadium) is Iyun Road which marks the Southern limit. The Estate is more specifically delineated as lined in [figure 2A](#) below just as [Figure 2B](#) shows a typical property within the enclave. Inwards and to the

rear is a swampy landmass filled with untended refuse dump site. The Estate is now engulfed by different kinds of activities, more improved residential houses, motor vehicle sales points, as well as educational and commercial facilities. The popular Tejuosho Market has additionally spread its tentacles even into the rear arteries of the Estate. The location of the Estate is seen and considered central to, and easily accessible from most parts of the state.

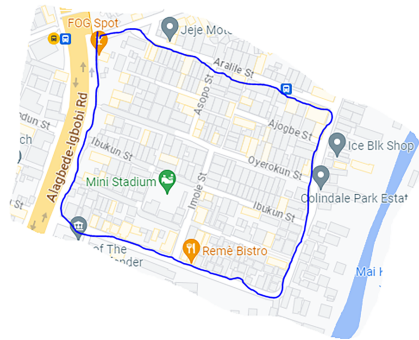


Figure 2A. Estate boundary marked out on obtained Google map



Figure 2B. Typical house in the Estate obtained on Google

The intention of government in this instance was to build smaller apartments which would provide more affordable housing options for the lower-income group ([Adebayo & Iweka, 2013](#)). The sheer volume of housing production, however, especially at a level not large enough to go round all needs, would not solve housing problem. A major regulator of the solution is the distribution machinery. One of the indicators of any successful housing delivery programme is the extent to which home ownership assistance or housing subsidies reach the target group ([Katz et al, 2012](#)). However, a neo-liberal approach in housing distribution puts the low-income earners at a disadvantage. Thus, the success of housing policy targeted at the respective socio-economic groups requires public policy to allocate and ring-fence units to the economically disadvantaged working-class residents. However, some in-built knells militate against the sustainability of the efforts by public policy at solving these problems. A major factor, among several others, is the issue of gentrification-related buyouts by the upper-income groups. This paper is set out to examine the extent to which gentrification had occurred in Surulere rehousing Estate Phase I, Lagos, an erstwhile low-income housing environment. This is towards partly assessing its impacts on the tenurial stability of the initial property allottees. The paper will, in the process, identify the major causes of such gentrification process and further explore the implications of this for sustainability of future low-income home ownership projects.

This paper is presented in segments including the introduction about the general background of the study; literature review for theoretical underpinnings; and methodology on the exercise of research. Then other segments were about data presentation, analysis and discussions from which conclusions were drawn, necessitating the recommendations to curb wasted public-policy efforts and towards a more sustainable approach in the exercise of subsidised low-income housing delivery in the state and Nigeria at large.

Literature review

[Schlossberg \(2017\)](#) had traced the origin and evolution of the term 'gentrification' to its coinage by a British sociologist, Ruth Glass in her study of neighbourhoods very close to the centre of London in the early 1960s. She was said to have noted with deep concern, the manner in which the erstwhile workers' quarters in the district suffered change in social character resulting from invasion by middle class residents.

This was noted to have invariably led to the displacement of at least most of the historic residents. While controversies raged along the standardisation of a definition for gentrification, the term was adopted by multi-disciplinary settings (Economics, Sociology, Planning, Community activism, etc.) as used by its originator and woven around the causative factors and resultant effects of influx of relatively higher socio-economic users into incumbent and historic lower-income neighbourhoods. However, what was generally agreed by researchers included the fact that gentrification process involved an influx of higher economic class into residential environment of lower socio-economic one, whereby home values and other socio-demographic shifts were experienced in hitherto disinvested neighbourhoods ([Monare, Kotze and McKay, 2014](#); [Hwang & Lin, 2016](#); [Schlossberg, 2017](#)).

[Hwang and Lin \(2016\)](#) opined that some gentrified neighbourhoods were characterised not only by interrupted population growth pattern, but essentially by household compositions with a tilt more in the direction of relatively higher socio-economic residents. Thus, the neighbourhood experiences higher level of heterogeneity in its household composition sequel to this 'invasion'. No matter the controversy, one major issue with gentrification is that it involved a social change as well as a physical change in the housing stock/quality just as an economic change in the land and housing market. The antagonists of gentrification asserted that the possibility of its effects in raising house price could result in displacement of historic residents or that the resultant dearth of affordable housing could become aggravated with existing housing stock becoming retrofitted for yet higher markets targeted at the invading higher socio-economic class. [Atkinson \(2004\)](#) confirmed from existing evidence, the costs and largely harmful impacts of gentrification as including household displacement and loss of affordable housing.

There appeared to be a dearth of extant literature on gentrification in Nigeria. However, on international scale, examples abound. [Monare, Kotze and McKay \(2014\)](#) highlighted examples both in UK, US, and, even, Africa. The source cited the cases of Barnsbury, London and Park Slope, New York City where disinvested settings became gentrified with the influx of middle-class residents. Mention was also made of the situation in Parkhurst, Johannesburg, South Africa. However, while the UK example tends to portray gentrification as somewhat similar to urban regeneration, clear-cut differences avail between the two scenarios. While regeneration is engendered by public policy, gentrification on the other hand, is rather an anti-policy development often wilfully exercised by relatively different socio-economic groups against the other in top-down manner.

Gentrification is capable of having both negative and positive impacts on the environment. [Powell and Spencer \(2003\)](#) highlighted major negative effects of gentrification as including class conflicts between historic residents and the more affluent 'invaders. Others were the loss of low-rent accommodation or/and commercial space as well as overall increased property value and taxes as may become applicable to the neighbourhood. Ordinarily, increased property values in itself would have constituted improved holding value of assets. However, as succinctly put by [Levy, Comey and Padilla \(2007\)](#), the increase becomes a problem in a low-income housing environment when the income of historic residents could no longer keep pace with living standard created by the invaders. Invariable displacement of initial users is a natural progression of events from here. Direct displacement may result from buyouts or inability of low-income incumbent residents to cope with economics and social situation in the neighbourhood. Apart from incidence of direct displacement, [Freeman and Schuetz \(2017\)](#) identified another form of displacement. Exclusionary displacement, as it was called, occurs when poor households from outside the neighbourhood became excluded from the prospects of securing affordable accommodation in a gentrified district. Generally, significant increase in rent and sale prices of houses is usually manifested in gentrified neighbourhoods as the invading socio-economic group, which according to [Hamnett \(1991\)](#), could pay and conveniently induce the working-class incumbents to give up their units. Tenure transformation too, takes place whereby, erstwhile renters buy over their landlords' interests or secure the cooperation of other willing landlord-sellers within the neighbourhood for take-over bids. Under normal circumstances, the

pricing of old housing units has a gradual way of securing price appreciation, catching up with or becoming comparative to gentrifying units lately developed, if any, in the neighbourhood. [Freeman and Schuetz \(2017\)](#) opined that gentrification could additionally engender, in the mind of initial residents, a feeling of being “pushed out” of the neighbourhood resulting from inability to cope with new trends occasioned by the influx of new residents of higher socio-economic status. With little or no control over what the authors styled “disempowerment” as would be felt by the lower socio-economic class, they could move out of their neighbourhoods, even willingly, in search of psycho-social well-being which housing outside the neighbourhood could offer.

The advocates of affordable housing appraise gentrification from the angle of its effects in skewing housing market in favour of middle-class entrants into the neighbourhood, so much to the detriment of the incumbents, that displacement may become inevitable. Again, the already created atmosphere of scarce affordable housing could be compounded with the replacement of current stock with higher-priced market housing units to cater for the whims of the higher socio-economic group ([Schlossberg, 2017](#)). However, on the other side of the view expressed by [Powell and Spencer \(2003\)](#) were those of [Monare, Kotze and McKay \(2014\)](#), which pointed out a particular positive angle to gentrification, among others. The source opined that gentrification could encourage inter-class social mixing among the composite residents, thereby enhancing aspects of subjective well-being. [Mehdinapah et al. \(2018\)](#) was also credited with the notion that gentrification could be beneficial to the society in terms of bringing vibrancy to communal life in addition to reducing crime rate, among other things. [Monare, Kotze and McKay \(2014\)](#), however, attested to the role which the centrality of the location could play in aiding the rate at which a neighbourhood is gentrified. Similarly, researchers (including [Edlund, Machado and Sviatschi, 2015](#) and [Baum-Snow and Hartley, 2016](#)) attested to the role which location and resultant opportunity cost of commuting could play in gentrification processes. [Hwang and Lin \(2016\)](#) were also of the opinion that low-income housing locations with good work access factors have the tendency for gentrification. Thus, should such a ‘run-down’ area be located within an economically attractive zone, or is characterised by unique architecture and/or is home to restaurants, then gentrification, in the form of re-investment, could later be witnessed there.

Methodology

Cross-sectional survey was adopted to collect primary data for this research. It is expected to generate sufficient data within a short period of time and at reasonably low-cost. This was done with the aid of questionnaires served on sampled resident-households within the Estate. Secondary data, in terms of property types and allocation history as well as procedures, were obtained from the archival records of Lagos State Development and Property Corporation (LSDPC), a conglomerate which evolved from the merging of the initial LEDB developers with some other related concerns. Some research questions were answered here. The first was on the extent to which the demographic profile of the residents had experienced significant change from the historic content. Another question was whether or not the erstwhile social cohesion in the Estate had been altered. Furthermore, the research will enquire about the level of displacement of initial allottees and therefrom appraise the worthwhileness and sustainability of public policy in the special intervention of low-income housing provision. A sample of 251 household apartments was systematically drawn from a pool of 1,356 in the Estate. This sample represents about 18.5% of the study population. Much research works on Low-Income Housing in Nigeria including [Jiboye \(2009\)](#) had employed the use of about 10% of the residents. The instrument for data collection was a structured questionnaire. This contained sections including those of demographic variables to profile the current stock of households, as well as others regarding the key variables of research towards answering the already stated research questions. Informal interview sessions were held with residents to capture any of the issues perceived not exhaustively covered at questionnaire service sessions. Here, efforts were focused on

ascertaining current situations and conditions of gentrification within the Estate. The collected data were edited for completion and consistency and thereafter coded for input into Statistical Package for Social Sciences (SPSS) version 20.0. Measures of frequency were utilised in the analysis.

Data presentation and analysis

A total of 1356 household flats were identified in the scheme. Based on a sample size formula of [Watson \(2001\)](#) a sample of 251 households was randomly selected for collection of primary data for the study. The retrieved questionnaires were centrally edited for completeness and consistency following which, only 107 were adjudged good for coding and analysis. This represents 43% effective response rate. This was considered good enough for the study. [Idrus and Newman \(2002\)](#) had lent credence to the adequacy of a response rate of about 30% as sufficient for research in construction industry, even in the UK where respondents could be more research-inclined and open to enquiries.

SOCIO-DEMOGRAPHIC DETAILS

The demographic details of respondents are as summarised in [Table 1](#) below.

Table 1. Socio-demographic details of respondents

Characteristics	n	%
A: Response rate and gender of respondents		
Male	94	87.9
Female	13	12.1
Total	107	100
B: Age of respondents		
Between 25 – 40 years	23	21.5
Between 41 and 55 years	58	54.2
Between 56 and 60 years	8	7.5
Above 60 years	18	16.8
Total	107	100
C: Marital status of respondents		
Married	73	68.2
Widowed	14	13.1
Divorced	20	18.7
Total	107	100
D: Education level of respondents		
Below HND/BSc	30	28
HND/ BSc (college degree)	60	56.1
Above HND/ BSc	17	15.9
Total	107	100

Table 1. continued

Characteristics	n	%
E: Employment sector of respondents		
Private sector	53	49.5
Self-employment	36	33.6
Retired	18	16.8
Total	107	100

In [Table 1](#) above, the first column identified the characteristics of the respondent-households while the second gave the frequencies recorded per item, which were subsequently expressed in respective percentages in the third column. From the table, it could be seen that 94 households representing 87.9% of the total number of sampled households were represented by male respondents while 13 (12.1%) had female representatives. The tilt in favour of males is quite normal in the study environment being a patriarchal society. [Makama \(2013\)](#) among other researchers had confirmed Nigeria as highly patriarchal exhibiting a feature of the socio-cultural environment.

AGE OF RESPONDENTS

In terms of age of the respondents, 23 (21.5%) of them were classed as belonging to the age bracket of 25 to 40 years just as 58 (54.2%) were between 41 and 50 years of age. Furthermore, 8(7.5%) of them were of 51 to 60 years while 18 (16.8%) were above 60years. The implications of this distribution for property acquisition are apt as the major land use and administration law in Nigeria, (the Land Use Act, 1978) stipulates 21 years for maturity to own and take possession landed property. Out of these, 73 (68.2%) of the respondents were currently married ,14 (13.1%) widowed, while 20 (18.7%) are divorced. These parameters have relevance in the ease at which residents of a gentrified neighbourhood could move or be induced to.

EDUCATION STATUS OF RESPONDENTS

The enquiry about educational status of the respondents showed almost a normal distribution as viewed from a three-pedestal rating. Those with educational level below of below College degree (HND/B. Sc.) were 30 representing 28% of the whole. Those with college degree were 60 (56.1%) while those with qualifications above College Degree were 17 (15.9%). With this, the respondents were deemed educated enough to understand the enquiries under gentrification and respond appropriately. [James and Rajan \(2004\)](#) acknowledged the importance of good respondents' education in the quality of research results. This source espoused how difficult it would be for uneducated respondents to give accurate answer to research enquiries. It further confirmed the susceptibility to error, the of analysis of data collected from uneducated groups, more so on sensitive technical issue as covered in this research.

EMPLOYMENT STATUS OF RESPONDENTS

Of the total number of respondents, 53 (49.5%) were engaged in private sector employment while 36 (33.6%) were self-employed. 'Self-employment' in this clime represents a dignified way of admitting not being in public or private paid employment. While it could be generously well-remunerated at times, it could also involve income uncertainties at others. The more uncertain, or absent the earnings of a household, the more could be the incentive to yield to temptations to respond to gentrification-induced housing movement. The retired segment of the respondents who are also not involved in active wage earning recorded 18 (16.8%).

PROPERTY OWNERSHIP AND TENURIAL ISSUES

The ownership structure of respondent-residents as well as their applicable housing tenures were explored. The outcome of this is summarised in [Table 2](#) below.

Table 2. Property ownership and tenurial issues

Characteristics	n	%
A: Tenurial Status of respondents		
Owner occupied	77	72
Multiple/Joint Ownership (Family House)	18	16.8
Renter and Others	12	11.2
Total	107	100
B: Length of stay in the Estate		
Less than 10 years	12	11.2
Between 10 - 15 years	14	13.1
Between 16 -20 years	71	66.4
Above 20 years	10	9.3
Total	107	100
C: Ownership of other properties outside the Estate		
Yes	69	64.4
No	38	35.6
Total	107	100

The configuration of [Table 2](#) is as in the earlier case. From [Table 2](#) above, it could be seen that 77 (72%) of the respondents were owner-occupiers in their apartments while one family representing 0.9% inherited its own accommodation from older parents. The apartments which were jointly owned as family residence were 18 in number constituting 16.8% of the entire stock of sampled properties. This represents the chip of the old block, albeit with the dwindling notion of social cohesion and sense of place (attachment). [Stedman \(2002\)](#) related sense of place to the cognition within space which, examination of identity and area satisfaction could determine. Renters constituted 11.2% of the residents in the studied estate. The implications of the recorded tenurial structures are more aptly captured in the discussions later in the paper.

LENGTH OF STAY IN THE ESTATE

Twelve of the respondents which amounts to 11.2% have lived in the estate for less than 10 years just as 14 (13.1%) have lived there for between 10 to 15 years. Similarly, 71 (66.4%) and 10 (9.3%) have lived in the estate between 16-20 years and above 20 years respectively. Substantially, a bulk of the residents were familiar with tenancy issues within the estate having lived there for a reasonably lengthy period of time.

OWNERSHIP OF OTHER PROPERTIES OUTSIDE THE ESTATE

The structure of residents' ownership of other properties outside the Estate is also as seen in [Table 2](#) above. Sixty-nine respondents amounting to 64.4% owned other properties outside the Estate aside from the ones lived in. Conversely, 38(35.6%) did not own other properties outside the Estate. What is owned elsewhere makes it easy to be pushed-out or at least weakens the tenacity to remain in the Estate against all odds. The availability of alternatives as cushion for harsh economic situations prepares good ground or engenders tolerance to be pushed out

PROPERTY ACQUISITION AND FUNDING PATTERN

The survey ascertained how the current properties were acquired by the respondents. The intention was to directly identify the initial allottees who were beneficiaries of public policy of low-income subsidised allocation as different from others who took through the neo-liberalised housing market. Efforts were also made to identify the various income groups by ascertaining the respective groups' average monthly earnings from employments or business concerns run by them. An insight into this query would determine the level of vulnerability to buyouts as the low-income earners could be more susceptible. The outcome of these enquiries is summarised in [Table 3](#) below.

Table 3. Property acquisition and funding pattern

Characteristics	n	%
A: Mode of property Acquisition		
Directly from Govt	22	20.5
From Initial Allottee	55	53.4
Family Inheritance	18	16.8
Rented from Allottee	12	11.2
Total	107	100
B: Funding for Acquisition		
From personal Savings	66	61.7
From Mortgage Bank	41	38.3
Total	107	100
C: Mode of Payment for Acquisition		
Lumpsum Payment	57	53.3
Periodic (Yearly)	50	46.7
Total	107	100
D. Average monthly income of respondents		
Between N10,000 – N30,000	19	17.8
N 61,000 – 90,000	18	16.8
Above N90,000	70	65.4
Total	107	100

From the [Table 3](#) above, a total of 22 (20.5%) of the respondents constituted the remaining direct allottees from the government policy of housing the low-income earners in this estate while another 16.8% were descendants of, or inheritors from some earlier allottees. It was also very clear from this table that as many as 55(53.4%) bought their flats from erstwhile owners. The remaining were renters. A total of 61.7% of the respondents acquired the properties with personal savings while 38.3% did so through bank loans. In the same vein, 53.3% of them paid lumpsum while the remainder, including renters, acquired current interests in the properties through periodic payments.

The survey also showed that 17.8% of the respondents were truly within the minimum income bracket of N30, 000 per month and below. The remaining class of current residents (82.2%) could have been secondary residents coming into the Estate after possible displacement of initial allottees.

LEVEL OF SERVICES IN THE ESTATE

The level of services in the Estate were rated to understand the perception of the residents in this regard. The ratings varied from 'Excellent', 'Very good', 'Good', 'Fair' to 'Poor' and 'Very Poor'. The roles which such perceptions could play in encouraging gentrification cannot be overemphasised. Examined in this regard were the states of services including water supply, Estate maintenance services, and estate security architecture. Others were availability of central shopping centre and central sewage system. Findings in these regards were as summarised in [Table 4](#) below.

Table 4. Rating of current estate services

Characteristics	n	%
A: Water Supply		
Very good	13	12.1
Good	72	67.3
Fair	19	17.8
Very Poor	3	2.8
Total	107	100
B: Estate Maintenance		
Good	63	58.9
Poor	2	1.9
Very Poor	42	39.3
Total	107	100
C: Estate Security		
Very good	13	12.1
Good	74	69.2
Fair	20	18.7
Total	107	100

Table 4. continued

Characteristics	n	%
D: Central Sewage System		
Very good	1	0.9
Good	84	78.5
Fair	18	16.8
Very poor	4	3.7
Total	107	100
E: Situation of Playground		
Very good	15	14
Poor	56	52.3
Very Poor	36	33.6
Total	107	100

From the [Table 4](#), the state of water supply was adjudged (very) good by a total of 85 representing 79.4% of the sampled residents in the Estate. The remaining 22 (20.6%) were not that appreciative of the situation. In terms of Estate maintenance, only 58.9% of the sample agreed to its being good while the rest differed in opinion between assessing it as either poor or very poor.

The state of Estate Security was adjudged good by 81.3% of the respondents just as 79.4% endorsed the state and operations of the central sewage treatment plant as good and satisfactory. Conversely, however, 85.9% of the respondent households rated the provision of the neighbourhood playground as poor.

MOTIVATION FOR FURTHER TRANSACTIONS

The sampled residents were asked if they were motivated in any way to sell their respective flats or were otherwise considering the purchase of additional units. The import of this question was the need to ascertain the willingness or otherwise of yielding to buyouts and/or acquisition tendencies in the immediate neighbourhood. The ascertainment of such propensities prepares the ground for take-over bids. A summary of elicited responses is as contained in [Table 5](#) below.

Table 5. Property sale and purchase propensities

Characteristics	n	%
A: Considering selling occupied flat?		
Yes	61	57
No	46	43
Total	107	100
B. Motivation to sell		
Unstable Government Policy	1	0.9
Increased property value	63	58.9

Table 5. continued

Characteristics	n	%
Nothing	21	19.6
Nothing For Now	22	20.6
Total	107	100
C. Considering buying another Flat in the Estate?		
Yes	87	81.3
No	20	18.7
Total	107	100
D. Incentive for proposed purchase		
Affordability	18	16.8
Centrality of Location	89	83.2
Total	107	100

In this Table, 61 (57%) of the respondents were agreeable to possible sale of the flats they currently occupied during the survey. Towards this end, 63 (58.9%) of the respondents admitted the increased price of properties in the neighbourhood as compared with initial acquisition costs and circumstances as the major incentive to sell. Similarly, 87 (81.3%) of the respondents including essentially speculators expressed the willingness to acquire properties therein for investment, in anticipation of further enhanced (speculative) value. The major incentive for proposed purchase hinged on the centrality and accessibility attributes of the neighbourhood from most parts of Lagos state business environment. [Amen and Nia \(2020\)](#) saw such estate, with its locational advantage, as having ‘high reachability and gravity’ which constitute special attractions for gentrification. While [Hansen \(1959\)](#) had underscored the importance of centrality or/and accessibility in shaping urban land use, [Nillson \(2022\)](#) was of the opinion that accessibility preference of a location to other destinations entails a summary from each location in the interaction network to the other places on the network. Also, it is clear from the table above that accessibility, nay affordability, was the main attraction and incentive for proposed acquisitions. Only 18 (16.3%) of the respondents, probably among the invading higher socio-economic group cited affordability as a probable incentive.

Discussions

From [Table 2](#) above, it could be seen that the renters constituting 11.2% in the Estate are in the minority among the resident groups. Thus, owners of different categories constitute the majority. These include the 53.4% (see [Table 3](#)) of those who purchased from initial allottees. The initial/historic residents, also of varying categories (including inheritors as in [Table 3](#)) constitute 37.3% (20.5 plus 16.8% in [Table 3](#)). These owner-groups, especially the *bonafide*, original allottees constitute the group which could either be intimidated by the invading higher socio-economic groups or be so induced /persuaded to part with ownership rights especially with their background of low-income characteristics. The power of higher income in this subjugation had been particularly corroborated by [Smith \(2000\)](#) in seeing a reinvestment of capital as a weapon which would create space for a more “affluent class of people” than current occupiers of the estate. With seemingly advanced age bracket of above 60 years ([Table 1](#)) too, many of them could be

more easily disposed to taking alternative smaller and cheaper accommodation in the outskirts as they do not necessarily, any longer, need to be close to any centre of formal employment. The Federal government of Nigeria, [FGN \(2009\)](#) had put the formal retirement age from public service at 60years. Another 33.6% were self-employed and could be considered footloose in spatial positioning relative to business opportunities. The Table reflecting employment status ([Table 1](#)) indicated 16,8% in the retired group, the bulk of which could be part of the recorded 16.8% who are said to be above 60years of age.

Fortunately, or otherwise, a total of 64.4% of the respondents claimed to have ownership of other properties outside the Estate. The more the number of initial allottees, especially the retired ones that fall into this category of multiple property owners (including outside the Estate), the higher is the propensity for them to catch in on the rising value of properties in the Estate by selling off current holdings therein. The 11.2% of the respondent residents which had lived in the Estate for less than 10 years ([Table 2](#)) are probably the renters. This group represents 'perchers-on', a potential team who could buy permanent tenure if the opportunity comes up. They constitute a waiting group for the manifestation of what [Hamnett \(1991\)](#) styled tenure transformation. The other 13.1% who had been there for between 10 and 15 years would definitely not be part of the initial allottees since the properties were allocated and occupied since about 1958. If they are not renters, they would be part of the outright buyers of accommodations in the Estate within the last 15 years.

The state of infrastructure except that of playground within the estate were generally adjudged to be good ([Table 4](#)). These include water supply and estate maintenance. Others so rated were estate security and sewage disposal. The poor state or rating of the playground could have been due to the age structure of the society with those aged 41years and above (totalling 88.5%) not much concerned about sports. Alternatively, this could have been occasioned by the closeness of the National Stadium playground and gymnasium, Surulere to the Estate. This is within 5-10 minutes' walk.

Conclusion and recommendations

The study showed that the location of the estate was very central enough (see [Table 5](#)) to allow easy access of the target population to places of employment both on the Mainland and Island of Lagos. This location provided a complete housing package for the less privileged members of the community who would have ordinarily been priced out the housing market by laissez-faire neo-liberal tendencies. The study revealed that 17.8% of the respondents were within the official minimum wage bracket of N30,000 as monthly income. Thus, the remaining set of current resident-respondents could have belonged to the later generation of higher socio-economic 'invaders'. It was also made clear in the study that more than half of the current residents (53.4%) bought off their accommodations from the historic owners. In addition to these, 57% of the residents expressed willingness to possible disposal of their current stock just as 58.9% cited the increased property values in the Estate as a major incentive to sell their properties ([Table 5](#)). From all angles, the situation presented a favourable template for massive secondary acquisition as the stage appeared properly and conveniently set for further buyouts by more aggressive and perhaps younger new owners in the Estate. This was in line with the fears expressed by [Kotze \(2013\)](#) who had studied South Africa and seen the ravaging rate of gentrification buyouts in Bo-Kaap, Cape Town. He subsequently opined, in conclusion, that with the soaring prices of housing units as incentives to sell, most of the remaining properties would be sold off to the invading outsiders as soon as the current, older generation of owners (the initial allottees) dies out. This definitely paints a schema of defeat of the initial goals of government intervention in housing market for equitable distribution and accommodation of the low-income earners. The efforts by public policy only ends up at subsidising housing for the up-and-going class of consumers who ordinarily could afford housing in the normal distribution market. A very sizeable portion of the initial allottees have been displaced. This development corroborates the findings of [Monare, Kotze and McKay \(2014\)](#) on Parkhurst in

South Africa where it was acknowledged that the demographic profile of the residents had changed over the years due to gentrification-related buyouts. This queries the sustainability of public policy measures in ring-fencing the low-income earners in housing market.

In a gentrification-related buyout system as herein affirmed, the sustainability of the subsidy system cannot be guaranteed. The low-income earners invariably yield possession and ownership to higher socio-economic groups who could afford the wherewithal to secure land and property in commuter zones of the city with little form of subsidy. The government subsidy had had to end up in wrong hands of those who would still not pay appropriate price for property acquisition and perhaps had not paid property tax on the shortfall in acquisition cost. Thus, a major loophole in the low-income housing process could be identified to be in the instrument of demise. It could be recommended that more stringent, enforceable restrictive conditions of demise of properties be made applicable from the onset in subsequent low-income housing delivery projects to forestall easy and unbridled transfer.

In this light, the right of first refusal should be guaranteed the development authority in any subsequent sale process. Furthermore, instruments of taxation could be utilised to inhibit the transfer system and make wilful, whimsical disposal very difficult if not outrightly impossible. Even when transferors fraudulently present the transaction as a gift *inter vivos* (during their lifetime) heavy gift tax should be imposed on the new transferee owners. Where it is portrayed as a bequeath (devolving on death), a sizeable amount of probate tax should be imposed on the new assumed administrator of the demised estate. Even recognised sales should be made to attract a formidable recompense for the usual government's stipulated consent on current transfer and subsequent purchasers for value. This could include a heavy capital gains tax on allottee-sellers.

Ethical considerations

While no formal certification was obtained, ethical issues were strictly adhered to in the course of this work. Strict confidentiality, as assured the respondents during data collection, was upheld. Specific apartment or respondent-identities were protected all through. The recorded opinions and elicited information which were utilised for this study came from what were willingly supplied by respondents who, in their own rights, personally understood the focus of research and consented to granting interview or filling questionnaires for data collection. There was no record of current or envisaged conflict of interest by any party involved in the execution, authorship or/and publication of this research work.

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