EVALUATION OF THE EFFECT OF SLUM ON PROPERTY VALUES IN ONITSHA METROPOLIS OF ANAMBRA STATE

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ABSTRACT: This study evaluated the effects of slum on property values at Onitsha metropolis. The study adopted the questionnaire survey method and interview to ascertain the effects of slum on property values in Onitsha metropolis. The study found that the slum occurrence was as a result of rural migration to urban areas and lack of original planning in the area and confirm that slum was responsible for the low property value in the area. From the foregoing, the study recommended that there is a big necessity for this area to be reorganized in order to reduce the increase of slum, good planning policies has to be formulated so as to prevent this ill occurrence, construction of drainages, infrastructures and general urban renewal should be employed in the area, thereby demolishing dilapidated structure and modernizing the old structures, roads should be tarred and alternative routes created in order to open up the area. Furthermore, it is recommended that the government should redevelop the area, by relocating the inhabitants and then building low cost houses for the inhabitants. For the property owners, a low interest or non interest credits should be provided for them in order to encourage them to renovate their properties.

KEYWORDS: Slum, Property, Road, Property Value, Onitsha, Nigeria

INTRODUCTION

The origin of the word slum is thought to be the Irish phrase 'S lom é (pron.s'lum ae) meaning "it is a bleak or destitute place. According to oxford dictionary 5th edition, defines slum as a dirty, mean and poor in appearance, back street or district of a city. Microsoft Encarta (2009) defines slum as an overcrowded area of a city in which the housing is typically in a bad shape.

Furthermore, many other researchers and scholars have various views of slum. Weiss (1980) asserted that slums are areas of social break down and high delinquency and that the slum areas usually house or provide homes for the locals or rural migrants. He further implied that a slum household is one lacking one or more of the following indicators: Access to improved water, Access to improved sanitation facilities, sufficient living area, Structural quality and durability of dwellings and Security of tenure. The term slum, has limited value for sociological and ecological analysis but one way of viewing this is from the point of an area characterized by deteriorating/deteriorated properties, densely occupied by improvised people whose way of life standard of conduct are often at variance with those people on higher socio-economic levels (Carr, 2004). Slum area not adequately ventilated, sanitation is virtually not applicable and in most of these areas, there is blighted, dirty, stinking and stagnant water along the streets and in the drains (UN- habitat, 2003).

The Merriam-Webster's Collegiate Dictionary (2003) defined a slum as "a densely populated usually urban area marked by crowding, dirty run-down housing, poverty, and social disorganization". Therefore, slum is defined as a street or district of old building in a poor duty

condition often crowded with people and the buildings are structurally most unsatisfactory and the environment unhealthy for human habitation.

An assessment of the slum conditions in Onitsha and its environs is therefore imperative for devising appropriate strategies for addressing poverty reduction and to achieve sustainable urbanization in the planning area. In the urban profiling framework, several key variables were defined for profiling cities.

The Onitsha Urban Profiling consists of an accelerated, action-oriented assessment of urban conditions, focusing on priority needs, capacity gaps and existing institutional responses at local and national levels. The purpose of the study is to examine the effects of slum on rental property values, through an assessment of needs and response mechanisms, and as a contribution to the wider-ranging implementation of the Millennium Development Goals. The study is based on analysis of existing data and a series of interviews with all relevant urban stakeholders, including local communities and institutions, civil society, the private sector, development partners, academics, and others. The consultation typically results in a collective agreement on priorities and their development into proposed capacity-building and other projects that are all aimed at urban poverty reduction. The urban profiling is being implemented in almost 30 ACP countries, offering an opportunity for comparative regional analysis. Once completed, this series of studies will provide a framework for central and local authorities and urban actors, as well as donors and external support agencies.

Onitsha Metropolis experienced a large rapid population growth because of the influx of people from different part of the east as a result of the development from the colonial era, hence houses constructed of hands materials sprang up all over the settlement. Thus, the area is crowded with poor housing structures most disorderly located. The settlement has now grown and developed in an unplanned manner resulting in the deterioration of the values of the property and social status of the estate environment.

Therefore, the main aim of the study is to examine the effects of slum on rental property values in Onitsha Metropolis.

Statement of the problem

Onitsha Metropolis is characterized by slum, where the structure are blighted,

high level of occupancy mostly low income group, over crowding, under supply of public amenities, bad roads, this is the basis for this research work, trying to examine the effects of slum on the values of property, located their and also to show or establish that slum development is the major setback in urban growth/development.

Aim and objectives of the study

The aim of the study is to examine the effects of slum on rental **property** values in Onitsha Metropolis. To achieve this aim, the following objectives were raised, they are:

- a. To identify the causes and effects of slum on rental property values in the study area.
- b. To establish the negative and positive effects of slum on rental property values in the study area.

- c. To establish whether slum environment makes investment in real estate and property market transactions, a viable venture.
- d. To then recommend the best and possible strategy towards eradicating the slum of Onitsha Metropolis area and hence create a suitable environment that will enhance the property value in the areas.

REVIEW OF RELATED LITERATURE

Concept of residential slum

The ways in which people perceive the natural environment of their cities, develop and use it will reflect much about their equality of life (Hange 1984). Also, Marcey and Charles V. B. 1985 in the book titled "Housing management was of the opinion that before a house could be regarded as habitable for human beings, it must be in good repair conditions, adequate stability, free from leakages, good internal arrangement, natural lightening satisfactory good drainage and sanitary conditions of the environment". This means that any building or living environment shaft not of these standards passes as unfit for human, habitation, and can best be described as slum.

Attributes of slum

From the attribute discussed above a slum area is largely

inhabited, by people who have migrated from other areas.

Sociologically, it is a way of life, a sub-cultural, with a set of norms and values, which is reflected in poor sanitation and health practices, deviant behaviors and characterized by attributes of a party and social ills.

Physical attribute

African region has experienced high rates of urbanization and the quality of dwellings in such settlements varies from the simples shack to permanent structures, while access to water, electricity, sanitation and other basic services and infrastructure tends to be limited. The studies carried out by renowned environmentalist revealed that the third world countries such as Nigeria has squatter settlement which is characterized by uncontrolled substandard temporary dwellings, poor sanitary conditions, dilapidated structures, high occupancy ratio and further described urban slums in chile as housing the poorest of the poor, the unemployed, the unskilled, and illiterate and often the alcoholics, the vagabond and the delinquents.

Social attributes

The social attribute of slum is viewed as the "zones of deterioration" which largely meant that slum dwelling areas was noted as generators of social deviation (Odonjo 1979). Also, studies conducted in Ghana, Uganda, Philippines and Venezuela by Chouinnard (1973), showed a significant degree of correlation between slum housing and deviant behavior. They are commonly seen as "breeding grounds" for social problems such as crime, drug addiction, prostitution, alcoholism etc. These are the product of the combined effects of physical and economic attributes and people from different neighborhoods fear to visit the environment at

night as a result of high degree of crime rate. In many poor countries they exhibit high rates of disease due to unsanitary conditions, malnutrition, and lack of basic health care. Low socioeconomic status of its residents is another common characteristic given for a slum (Alabi, 2012; George 2002).

Economic attribute

Slum dwellers are mostly of the lowest income groups with high unemployment and low wages. A greater percentage of slum dwellers are engaged as labourers, often engaged in mean work to irk out a living. These jobs often do not attract fair and good wages, hence they cannot save or feed well, not to think of planning for the future.

Thus Porters (1971) in a note unit pail passage has described urban slum as housing the poorest of the poor, the unemployed unskilled and illiterate and often the alcoholic, the vagabond and the delinquents. The problem of slum development particularly pronounced in the old, indigenous core areas of the urban setting, poses great concern to real estate investors as it negatively affects property values (Gibbons, 2004). Many factors interplay to create property value such as: population change, changes in fashion and taste, institutional factors, technological factor, economic factors and location (Bello, 2006). Factors that negatively affect the value of real property, injure ownership motives and goals. They also affect investors' interest and discourage subsequent investment.

Political attributes

This views the slum environment as an enclosure for untiring toast, political radicalism and Violence. The argument have is that the socio-economic hardships and poor living Conditions could be a potential time bomb which could erupt easily into political radicalism and Violence (porters 1971). He further stated that most politicians use these slum dwellers made up of low income earners, illiterates, delinquent, alcoholics etc, as political thugs and most times they are used as weapons against their political opponents. Those seeking political offices use these slum areas as their aign ground, where the make empty promises, distribute all kinds of materials to them just to earn their votes and afterwards these people are abandoned and left hopeless.

Finally, the environmental implication of the social, economic and political perspectives of slum arising is the precipitation of decayed physical environments and coupled with demographic and other environmental and structural problems.

Types of Slum

The phenomenon slums have been identified in various ways by different authors. According to Bergal (1965) slum can be classified into the following three ways.

- a. the original slum
- b. the departure slum
- c. the slums of transition

Original Slum: Here the environment at its early period is marked with very unsuitable buildings and this requiring clearance and development. This type of slum is observed in Wichita, Mexico.

Departure Slum: This type of slum occasioned by the mass movement of middle and upper class families to other areas. As a result of lack of maintenance and regular repairs the area became deteriorated. Typical examples are found in parts of New York and Chicago in USA, and also some parts of Onitsha State and Ibadan in Nigeria.

Slum of Transition: This arose from blight which emerges around the central business district. There is evidence of rapid deterioration of the physical and social environment. Most residents of this area are usually transient touts, habitual beggars, alcoholics, criminals, drug addicts and homeless people.

There are therefore, other types of slum recognized by many writers include stroke [1962], which he indicated four types of slum [i] slum of hope with escalators [ii] slum of despair with escalator classes [iii] slum of despair with non escalator classes [iv] slum of hope with non escalator classes.

Causes of blight and factors leading to slum formation

According to Udo (1978), he traced slum in Onitsha Metropolis to mining. He showed how the was developed to house miners, consequently, displaced farmers in the rural area started migrating from the rural area to the city and its environs like Onitsha Metropolis, , Ogui Urban etc, hence the genesis of slum in Onitsha in general.

Although the age and quality of the initial buildings are relevant to the slum formation, they are not the only factors. Two areas of housing built as the same time and of the same quality may show significant difference in their rate of deterioration. The following are the main factors that have governed slum formation in the UK as identified by Martin (1977).

- a. Diseconomies external to the house but internal to the area.
- b. Encroachment of non-housing uses
- c. Diseconomies generated by used external to the area
- d. Intensity of use
- e. Controls on rents and security of tenant
- f. Low income
- g. The problem of depreciating/deteriorating public services in city centers.
- h. Planning blight

These were explained by Martin (1977) in their most obvious ways that the quality of the neighborhood, in terms of used infrastructures, uses, governing ordinance and planning efforts focused to managing the estate environments employ a lot of things for the properties of the estate. Rapid urbanization and industrialization in Onitsha Nigeria from the 1960s through 1989 resulted in two housing related problems. The first was the shortage of low-income housing units, and the second was the increasing price of affordable housing. The affordable housing shortage coupled with the rising cost of available units made it increasingly difficult for low-income households to maintain an acceptable standard of living in Onitsha, thereby pushing them to live in slums where they caused devastations to the environment. The issue turned into an environmental threat to the government because of the pollution generated by the "slum" dwellers (Aka 1993).

Role of slum

In spite of the abhor able negative impact of slum of housing accommodating, human health and the environment, slum plays the following functions which are considered useful in the city according Bergel(1965) and other authors on the subject.

Accommodation for new immigrants

The new aerials to the city that have no other place to stay in the larger section often find resources in the squatter settlement. As middle classes left the smoke of cities, poorer people, new comers from the country side and immigrants move into the old housing stock. The first get acculturated and as the years go by, they put interest on how to make a comfortable and successful city living.

Accommodation for the poor

the low income earners, fortune seekers and adventures who immigrates to the city with no person or relation to stay with often fund a slum areas more economic to secure accommodation.

Sources of unskilled and semi skilled labour.

The slum area usually provides affordable rental accommodations of these class of people most of who engage in menial jobs, brick lagers, apprentices etc.

Promotes group association

The members of slum area or district usually know each other, interest in close association fight for common cause nature the same attitude and sentiments to social situations and also they feel deposed and down-graded by those living well planned and elated areas.

Refuge or hideouts for criminals

Slum areas are notorious for harboring arch criminals, miscreants, people of questionable character, mean drug addicts, prostitutes, and characters which are threat to the society.

Sources of income for slum landlord

Since the mean arm for the continuous existence of slum dwellings is because he slum dwellers are not able to pay for better alternative accommodations, the slum landlords surprisingly charge high rents as a result of high demand despite the fact that these building standards, and often not in tenantable repairs. According to Bergel(1965), slum landlords are seriously in non profitable business.

Slum as a critical environmental problem

The sporadic growth of urban population has been blamed for the poor environment condition in most cities of the developing countries of the world. According to Ojikutu, population growth is inimical and a serious threat to healthy living and if not properly checked, it could result to unprecedented increase on slum area food poising and shortage, dysentery technical and malnutrition. He further opined that drinking water supplies, sewage disposal, refuse collection, disease prevention measures, and primary health care were minimal as a result of

Concept of real estate/property development

The term development in the real estate profession may be defined in different perspective depending on the particular author in question. In this wore, the term development in this regard will be defined as all necessary works carried out to bring about a completed new and or improved structures.

It is further defined as the carrying out of building, engineering mining or other operation in or under and or the making of any material change in the use of any buildings or other land (British town, and country planning act 1947), section 12(2) on the other hand, a developed land was defined by the Nigerian land use degree, 1978, section 50(91) as land where there exists any physical improvements in the nature of road developments that may enhance the value of the land for industrial, agricultural or residential purposes.

Types of property and classification

Real estate or property development is therefore concerned with the physical and the economic process of assembling and organizing land, capital, human and other resources in the construction of various building/structures. This development construed by Weitnar, Hoyt and Bloomy is not only in terms of the physical process of land development, improvement, and building, as we may thing, but it encompasses the physical, technological, financial, economic and managerial actins, that go into play in the transformation of units of real estate from one form to another. However, one may be tempted to ask what constitutes a property or real estate. The world "property" or "real estate", property, may be defined as an exclusive right to control an economic good. It is a concept that refers to the right and obligations privileges and restructure that govern the relations of man with respect to things of value what therefore is guaranteed to be one's own, in a broad sense, a property? "This property may be defined as the things themselves which are the subject of ownership.

There are two types of property namely real property and personal property.

- 1. Real property: these are land and all things growing their on, or appurtenances there to and all rights or interests assuring out of or concerning the land.
- 2. Personal Property: movable property this include those properties that one possesses like cars, furniture and fitting etc. these are related to all things which are movable and are not real property for the purpose of this study attention shall be concentrated only on the real property

Forms of property

Here are many things which qualify as properties but in this study, the discussion will be restricted to the real estate development

Those real estate developments of such properties are as follows:

- a. Residential properties
- b. Commercial properties
- c. Agricultural properties

- d. Recreational properties
- e. Industrial properties

Residential Properties

These all properties developed for occupational use, either exclusively by their owners or they may be rented or leased to tenants

Commercial Properties

These are properties developed for offices businesses, shops, stores, warehouses, markets etc.

Agricultural Properties

These are expenses of land or building allocated or developed for purpose of agricultural enterprises such as gracing flocks, poultry farms, feed mill production.

Recreational Properties

These are expenses of land or buildings allocated for recreation at purposes such as pick nicks, tourism, zoos etc.

Property values

There is no one common definition of the word "VALUE" as there all many school or thought on the meaning. Hence many text writers have different approaches to the meaning of value. For a valuer, value means market value. It simply means an indicator of the power of a commodity to command other commodities in exchange ordinarily, the meaning of value is something of worth held at high esteem. Economists and Estate Surveyors

normally express value in monetary terms, which indicate the power of a commodity to command other commodities in exchange (Bello,2006), they are primarily concerned with both economic and market values and further use the term "value" in a very different context and with different adjectives to mean different things. Hence the terms: mortgage value, capital value, rental value etc. For an object or a commodity to have value, it must possess certain economic and legal characteristics. Therefore, for this research work, it is pertinent to understand what the term "Rental value" is all about.

Rental value

Rental value is a term that is used to describe the monetary amount that would be paid to rent a piece of property that is similar in nature to another property. The comparison allows for factors such as both properties offering similar amounts of square footage for both the structures on the property and the lot on which the structures were located, and the similarity in locations for both of the properties used in the comparison (Tantum, 1998). This approach is often used in the process of determining the fair market value of a given property, based on the current value of a similar property located in an equally desirable location.

Research design

In the course of this study, the researcher adopted the survey research Design. The survey research method was employed because it involves collection of data to objectively describe

the existing effects of slum on rental property values. Thus, it is aimed at determining the nature of the effects of slum as they affect rental property values as at the time of investigation. This design adopted as instruments of data collection, observation, questionnaires and interviews.

Population

According to sources from Nigerian population commission (NPC) final census result total population estimated was 41,237 (1991) projected to 47,600 (by 1996).

In the present day considering the geographical nature of the study area, a marginal growth rate of 2% was applied to using the formula $Pr = Po [1+r/100]^n \times 100$ where Pr = required population, Po = initial population, r = growth rate and n = time interval; in which 66,651 was arrived at as the estimated as at [2015].

Sample size and sampling technique

The sample size was determined with the formula N/1+N(e)2.But however, it was practically impossible for the researcher to reach all the people, and also considering the resources at his disposal in order to collect relevant data from them therefore a sample was taken, using stratified random sampling techniques owing to circumstances like time factor and financial constraints, a total of 135 respondents were selected.

Data collection procedure

The nature of the environment was taken note of through observation, including the conditions of the public amenities, housing and other infrastructural facilities. Then, a total number of 135 questionnaires were distributed to the residents of Onitsha Metropolis, which was divided among the 9 streets selected for this research and each 15 questionnaires were given out and the information that was collected from the questionnaire were analyzed to find out the appropriateness of the questionnaire items 10 the research questions and objective of the study. Then also, oral interviews were conducted to land the validity to the information contained in the returned questionnaires. The representation was a very encouraging one.

Presentation of base data

The researcher took a selection from 9 streets from Onitsha Metropolis and over a **hundred** and thirty five [135] questionnaire were distributed of which 15 was distributed to each street [see table 1]

Table 1: Presentation of Data on Location of Streets.

S/No	Name of Street	
1.	Olo street	
2.	Uke Street	
3.	Adazi Street	
4.	Okpoko street	
5.	Ideani street	
6.	Fege street	
7.	Odakpo street	
8.	Awada street	
9.	Woliwo street	

Source: Field work (2015)

From the above table nine streets were chosen from Onitsha Metropolis due to the nature of the area. Concentration will be focused only on the chosen streets.

Table 2: Response from Respondents to Questionnaire Distributed

Street studied	Questionnaires Shared	No of Questionnaire Collected
Olo street	15	13
Uke Street	15	15
Adazi Street	15	14
Okpoko street	15	15
Ideani street	15	15
Fege street	15	14
Odakpo street	15	12
Awada street	15	15
Woliwo street	15	13
Total	135	126

Source: Fieldwork (2015)

From the table 2, 93.33% was the total percentage distributed in Onitsha Metropolis in which 135 questionnaires were distributed and 126 was collected. From this we can see that Udorji street, Ani street Ebe lane, Orifite street has the highest responses from the whole of Onitsha Metropolis.

Presentation of data on level of deterioration within the area

The researcher used the multiple index methods to ascertain the result on the level of deterioration. This methods is defined as the method employed in finding out the planning action to use in urban renewal i.e. whether conservation, rehabilitation or Clearance.

In this case, some factors or characteristics are selected that are relevant to the problem. They are selected, studied, and compared with the city level. The various characteristics have their own indexes. These indexes are computed for arithmetic mean. In table 3 below are the factors that might be considered in a residential area.

Table 3: MULTIPLE INDEX TABLE FOR ONITSHA METROPOLIS

S/NO	Factors	% of area study	% of base city	Indexes
			(Onitsha) Level	
	% of household with an	80	40	200.0
	income a grade level 01			
	Room density	8	30	26.6
	% of household without	35		175.0
	electricity		20	

Therefore the multiple index for study area is 532.7

The planning action stipulates that multiple index equal to or less than 75 is for conservation, 76 to 124 for rehabilitation and anything greater than 125 is for clearance, hence Onitsha

Metropolis should be earmarked for clearance. That is to say that Onitsha Metropolis is a slum and needs to be cleared and redeveloped

Esentation of data on rental property

Values

The table below assesses the rent passing in Onitsha Metropolis and the surrounding neighborhoods to determine actually the effects of slum on property values when compared with Independence Layout, Trans-Ekulu and G.R.A.

Table 4: Presentation of data on rental values in Onitsha Metropolis and other layouts

Location	Description of Property	Rent Passing
	Flats	N160,000p.a
Adazi Street	Shops	N 60,000p.a
Okpoko street	Office space	N 80,000p.a
Ideani street	-	-
Fege street	Flats	N500, 000p.a
Odakpo street	Duplex	N 1,500,00p.a
Awada street	Office space	N 800, 000p.a
Woliwo street	Shops	N 300, 000p.a
Olo street		
Uke Street	Flats	N 400,000p.a
Adazi Street	duplex	N 600,000p.a
Okpoko street	Bungalow	N 450, 000p.a
Ideani street		-
Fege street	Flats	N500, 000p.a
Odakpo street	Duplex	N800, 000p.a
Awada street	Bungalow	N 450, 000p.a
Woliwo street	Shops	N 300, 000p.a

Sources: Field work (2015)

From the above you will notice that the rental values of the other layout are quite higher than the ones in Onitsha Metropolis area. The reason is because the properties in Onitsha Metropolis and its environs are in a slum area and that brings the essence of cons value in rent

Presentation of data on effects of slum on property values

Based on the third research question which states that, will investment in real estate and property market transactions in Onitsha Metropolis be a viable venture? The table below 5 shows the response to the question from the streets that over 135 questionnaires were distributed and it is hence tabulated.

Table 5: Result of responses from the respondents on the questionnaire distributed

Location	Yes	No	Total	
street	10	3	13	
street	13	2	15	
street	8	6	14	
street	5	10	15	
street	12	13	15	
street	13	1	4	
street	8	4	12	
street	7	8	15	
street	10	3	13	
Total	86	40	126	

Sources filed work (2015).

From the above table 5 the member of people that answered yes was 68.2% and those that answered No were 31.7%.

Presentation of data on the causes of slum in the study area

Table 6: Response on the causes of slum in the study area

S/No	CAUSES	NO OF RESPONSE
1	Overcrowding	15
2	Neglect	10
3	Unplanned development	18
4	Lack of infrastructural facilities	8
5	Improper disposal of waste	11
6	All of the above	64

Source: Field work (2015)

From the table 6 above; 126 questionnaires collected, 15 persons believed that overcrowding is

the actual cause of slum in Onitsha Metropolis, 10persons chose neglect, 18persons chose unplanned development, and 8persons chose lack of infrastructural facilities, 11persons improper disposal of waste while 64persons believed that all these lead to the development of slum in Onitsha Metropolis area.

SUMMARY OF FINDINGS

The findings of this work were summarized in three perspectives namely physical, social and economic perspective; as follows:

Physical perspective

Based on the physical perspective it was discovered that the properties in Onitsha Metropolis are quite old and outdated. Some of the properties are more than 50 years which brought about its low property value. Most of the tenants there have been occupying the properties for more than 10 years.

Some areas in Onitsha Metropolis lack quite a lot of social amenities especially good roads and pipe borne water and improper waste disposal.

Social Perspective

There is quite a high level of occupancy and this affect property values in the area also in turn bring about environmental degradation and worn out of the facilities in the areas.

Economic Perspective

The major economic activity in the area is market that is where you have Onitsha main market in the area, both local settlers do their trading around there generally, it is being inhabited by low income earners, squatters, apprentices, students and daily paid labors etc. with the rate of this low income by the occupants of this area, it is very difficult for the landlords to renovate their buildings. With the tenants being in the property for quite a very long time, it has not been easy for the landlords to evict their tenants for renovation sake, hence brings about low returns, slum in the area and in turn depreciate property value.

RECOMMENDATIONS

Onitsha Metropolis area is a deteriorating area with a squalid urban environment; this results to low property value in the area. There is a visible picture of unregulated and chaotic organization of urban landscape.

There is a big necessity for this area to be reorganized in order to reduce the increase of slum in the area and then planning policies has to be formulated so as to prevent future occurrence.

More so, drainages and urban renewal should be employed in the area, thereby demolishing dilapidated structure and a mandatory remodernization of the old structures should be encouraged. The roads should be tarred and alternative routes created in order to open up the area.

Furthermore, it is recommended that the government should redevelop the area, by relocating the inhabitants and then build low cost houses for the inhabitants. Also for the property owners, a low interest or non interest credits should be provided for them in order to encourage them to renovate their properties.

With these recommendations, Onitsha Metropolis area will experience a big transformation from slum area to a developed town and enabling environment will be created for inhabitants to leave a healthy life.

CONCLUSION

In the introductory part of this research, it was mentioned that the organization of slum in Onitsha Metropolis started during the colonial era, and this brought about uncontrollable development in the area that in turn generated to slum. This therefore necessitated this study, slum development has reached an alarming state in the study area thereby reducing the value of rental properties in the area, poor living condition, inharmonious and conflicting uses of land, environmental degradation, congestion and among others.

Sequel to the foregoing, the government, individual property owners, and the town planning authorities should play their individual and constitution role under to eradicate their slum development in the study area, hence put a stop to nuisance and environmental degradation and other circumstance associated with it, so that the area can develop into an environment free from dirt and blight and that brings rise to the saying "A healthy environment, a wealthy people".

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