

Appraisal of the Housing Delivery Mandate of Selected Government Agencies in Nigeria

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In spite the concerted efforts made by housing stakeholders in formulating and implementing the 2012 National Housing Policy to bridge the gap between housing demand and supply, the housing situation remains in crisis and hampering on existing policies, sustainable housing delivery with consequent socio-economic, environmental, and political implications. These challenges call for an appraisal of the 2012 National housing policy towards identifying effective mechanism for the policy's implementation. This paper assessed the roles of the housing policy's implementing agencies (Federal Housing Authority and Federal Mortgage Bank of Nigeria), identify the challenges faced by the agencies and provide strategies for effective implementation of the National housing policy in Nigeria. In conducting this study, a mixed methods approach was adopted. The study identified the roles played by the designated agencies towards ensuring effective implementation of the National housing policy to include facilitating the development and management of real estate across all states, provision of sites and services for all income groups. Some of the major challenges found to be affecting the provision of adequate housing include increasing cost of procuring land and building materials, poorly developed mortgage finance system and high interest rates on mortgages and cumbersome building plans approvals processes. Though the agencies made concerted efforts in living up to their responsibilities, the efforts are not enough as housing deficit continues to increase. It is therefore suggested that all the tiers of government should ensure the provision of adequate infrastructure and appropriate land titles for both implementing agencies and private firms, create enabling environment for private sector participation in long-term housing finance and encourage the use of indigenous and alternative building materials to reduce construction cost.

Keywords: Housing policy, housing delivery, government agencies, Nigeria

INTRODUCTION

The changes in the world now is more rapid than previously imagined. The population of the world's urban areas is one of the realities facing the construction industry, rising by 200,000 people every day, many of whom require affordable housing as well as social, transportation and utility infrastructure (WEF & the Boston Consulting Group, 2016). Housing is a basic need of every human being just as food and clothing are very fundamental to the welfare, survival and health of man (Aribigbola, 2006). Hence, housing is one of the best indicators of a person's standard of living and status in the society (UN Habitat 2008). The location and type of housing can determine or affect the status of man in the society (UN Habitat 2010). Kehinde (2010) noted that shelter is central to the existence of man, and housing involves access to land, shelter and the necessary amenities to make the shelter functional, convenient, aesthetically pleasing, safe and hygienic. Therefore, unsanitary, unhygienic, unsafe and inadequate housing can affect the security, physical, health and privacy of man. Invariably, the performance of the housing sector is one of the yardsticks by which the health of a nation is measured (Angel, 2000; Sulyman, 2000). Housing is a right of every human being, adequate housing and shelter is an economic, social and cultural right, which is recognised in the constitution of many nations and also in the universal declaration of human rights and international covenant on

economic, social and cultural right. The right to adequate housing that is safe, secure, healthy, available and inexpensive is enshrined in the Habitat Agenda (UN Habitat, 2010).

Research has shown that large percentage of urban housing is not well located and the quality of the housing is poor (Agbola & Olatubara, 2003). The income of an average Nigerian is usually not adequate to meet basic needs of feeding, clothing and decent housing of taste or choice. Some other challenges faced by Nigerians on housing affordability as enumerated by Onyike (in Abimaje, Akingbohunbe & Baba, 2014), include cost of land and building materials, high interest rates on mortgages, poorly developed mortgage finance system, administrative bottlenecks that make the processing and securing of approvals for building plans difficult, for example the Certificate of Occupancy (C of O) among others. The main public sector agencies involved in housing consist of government ministries/departments that provide the regulatory and administrative framework for housing delivery, but while the role of each ministry is necessary, the cumbersome and lengthy regulatory approval processes involved tend to limit the private sector participation in the housing sector and high project cost (Daramola, 2004). In general, inadequacy of financial and human resources are the main constraints to the efficient coordination, implementation and enforcement of the public sector on housing effort (Kihato, 2009; Ebie, 2004).

Unfortunately, the private sector is saddled with numerous problems which make the problem of qualitative housing a concern for both the government and individuals.

Concerted efforts have been made by both public and private sector developers to bridge the gap between housing supply and demand, but the cost of building materials, deficiency of housing finance arrangement; stringent loan conditions from mortgage banks, government policies among other problems are affecting housing delivery significantly in Nigeria (Raji, 2008; Daramola, 2004). Supply always falls far short of demand and lower production quality (Nubi, 2008). Eight years ago, it was stated in the 2012 National Housing Policy that successive efforts to meet the deficit had failed as housing deficit then stood at over 17 million units in Nigeria. Consequently, at least ₦60 trillion is required to provide 17 million housing units at ₦3.5 million per unit. The current Minister of Works and Housing, Fashola Raji (Senior Advocate of Nigeria) asserted during the 2021 budget defence at the National Assembly that over 1000 housing units had been completed out of the 3970 housing units earmarked in the National Housing Project Pilot Scheme and over 2000 indigenous contractors had been engaged so far. This is a drop in the ocean! At the other extreme, according to Rhodes (2019), the Government of the United Kingdom aims to supply 1 million homes by the end of 2020 and deliver half a million more by the end of 2022. The problems that are associated with the past national housing policies include implementation, inadequate research and studies on the formulation and execution of the policies, shortage of skilled manpower in the construction industry, insufficient infrastructural amenities, as well as ineffective housing finance (National Housing Policy [NHP], 2012; Akeju, 2007; Aribigbola, 2006; Fadiye, 2005). As more and more Nigerians make towns and cities their homes, the resulting social, economic, environmental and political challenges need to be urgently addressed (Raji, 2008; Ajanlekoko, 2001).

Kabir (2004) is of the opinion that in spite of Government's efforts to tackle the housing problems in Nigeria, the housing situation is still in crisis and sustainable housing delivery has been hampered, government efforts and policies in the past are defective. Efforts of the government in terms of the formulation and implementation of the National Housing Policy is quite commendable. On the other hand, the efforts have not shown remarkable improvement in the status quo since many Nigerians have not been adequately housed while many are living in dingy and ramshackle structures. Adequate mechanisms are not put in place for the appraisal of the policy and housing sector as a whole and especially in the areas of monitoring, evaluation and review (Kehinde, 2010; Akeju, 2007; Mabogunje, 2003).

The production of housing in Nigeria is primarily the function of the private market; approximately 90%

of urban housing is produced by private developers, due to housing demand created by rural-urban migration, which account for 65% of urban population growth, the fixed supply of urban land, and inflation of rental and housing ownership cost have created series of bottle-necks (Taylor, 2000). Twenty years later, the situation has not changed. Although many studies have been carried out on housing (see Ademiluyi, 2010; Alitheia Capital Reinsight, 2012; Aribigbola & Ayeniyo, 2012; Ayedun & Oluwatobi, 2011; Kabir & Bustani, 2009; Olotuah, 2009; Olotuah & Ajenifujah, 2009), the deficit has not abated in the country. In view of the need to ensure that the National Housing Policy effectively responds to present and future challenges in the housing sector and to stem the deficit tide, it is desirable to review the policy every four years to ensure that this policy instrument continues to serve as a useful tool and framework for sustainable coordinated approach for improving housing development in Nigeria (NHP, 2012). It is therefore imperative to appraise the document from the perspective of some of the agencies responsible for its implementation in order to determine the gains made and the challenges encountered with a view to put in place remedial measures that will ameliorate the challenges identified. Jimoh *et al.* (2016) stated that in order to ensure that the populace are adequately housed, especially the large percentage of the poor that cannot meet their housing needs in the open market, governments all over the world through their agencies have roles to play in order to realize this goal. On the basis of these, the paper appraised the level of implementation of the 2012 National Housing Policy in Federal Housing Authority (FHA) and Federal Mortgage Bank of Nigeria (FMBN) by:

1. Assessing the roles of the selected government agencies towards housing delivery;
2. Identifying the challenges that has reduced the strength and process of the selected government agencies in housing delivery; and
3. Formulating the strategies that could be adopted in improving housing delivery in the country.

RESEARCH METHODS

The study adopted mixed methods approach, the quantitative strand was obtained from archival data while the qualitative strand was obtained from accounts of 8 top-level managers (such as executive directors and depute directors) of two selected agencies - Federal Housing Authority (FHA) and Federal Mortgage Bank of Nigeria (FMBN) using structured interview. In determining the number of people to be interviewed, purposive sampling technique was used. This sampling technique is a non-probability sampling procedure which is usually used in qualitative research that has to do with selecting the people to be interviewed based on the

interviewer's knowledge on the appropriateness and typicality of the sample selected (David & Sutton, 2004; Cohen *et al.*, 2005). Structured interviews, according to Haigh (2008), involve the interviewer asking the interviewee a list of predetermined questions, hence, the same questions are asked from all the people that will be interviewed. This approach enhanced the reliability of the results and the conclusion reached, due to the standardisation of questions asked (Haigh, 2008). The structured interviews which were recorded through note taking lasted for a maximum duration of 45 minutes. They were conducted on individual and group basis (see Table 1 for Interviewee profile), with some necessitating the provision of archival documents to expatiate on their responses.

The archival data obtained were presented in tables for further analysis, data obtained were analysed using percentages and T-test. The data from the interviews were on case by case basis.

Table 1: Agencies and Number of Interviewees

S/n	Agency	Number of interviewee
1	FHA	5
2	FMBN	3
	Total	8

RESULTS AND DISCUSSION

Results from Federal Housing Authority (FHA)

The following were the interview results conducted with 5 officials of the Federal Housing Authority.

Developing and managing real estate on commercial basis in all states

FHA strategically makes housing available in all States of the Federation by starting with the six geopolitical zones; starting with the states that could provide them with land that was properly titled and have access to major infrastructure that could reduce the cost of purchase of housing. These estates were provided on a commercial basis to people who could afford to buy them.

Contribution to the proposed one million annual housing units

The interviewees responded by presenting the list of housing provided in other States apart from the Federal Capital Territory (FCT), Abuja, the list of housing in FCT provided through Public Private Partnership (PPP) and the list of those provided through direct labour by FHA.

Figure 1 reveals that FHA within the four years (2012-2015) has provided housing in eight States of the Federation excluding the ones provided in the FCT making it a total of six hundred and sixty different types of housing (660).

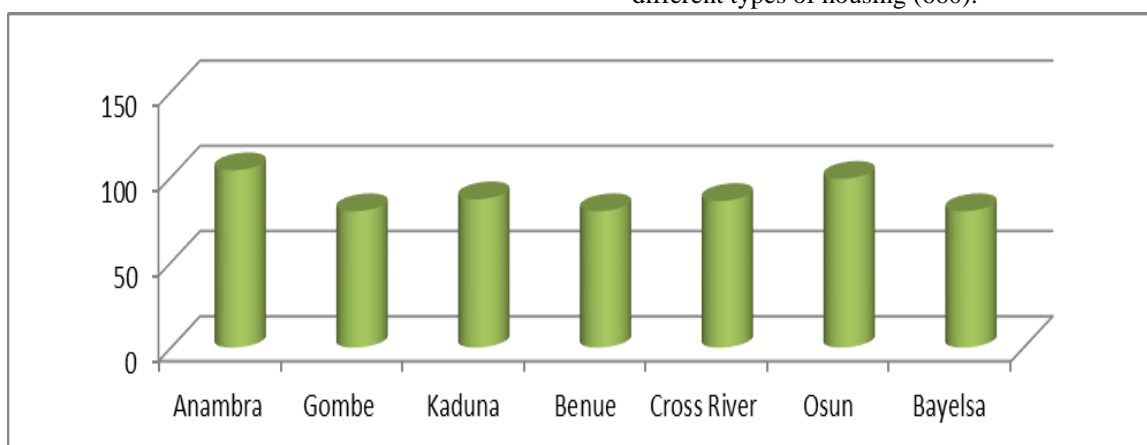


Figure 1: Quantity of housing provided by FHA in other states

Figure 2 shows that FHA has also provided seven hundred and eighty-six (786) housing units in FCT using PPP approach. Its incapability financially

made the agency to invite private developers who were financially capable and also interested in the model.

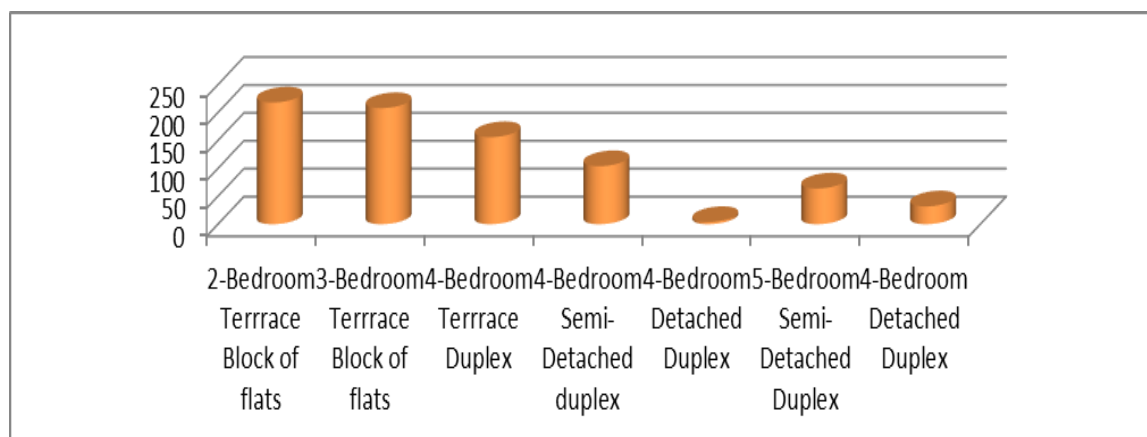


Figure 2: Quantity of housing provided by FHA through PPP in FCT

Figure 3 shows that FHA within its own financial capacity and also in terms of its human resources was able to provide ninety-one (91) housing of different types within the Federal Capital Territory. FHA as the major Government housing provider has been able to provide One thousand, five hundred and thirty-seven (1,537) housing units throughout the Federation; providing six hundred and sixty (660) housing units in other States of the Federation except the FCT which was provided with eight hundred and seventy-seven (877) housing units. This means that

it was able to provide less than four hundred housing units annually. It is stated in the National Housing Policy (2012) that ten million housing units will be added in order to reduce the housing deficit in the country, which was to be achieved by the addition of one million (1,000,000) housing units annually.

FHA contribution in percentage

$$1,000,000 \times 4 = 4,000,000$$

$$1537/4,000,000 \times 100\%$$

$$= 0.038\% \text{ for the four years}$$

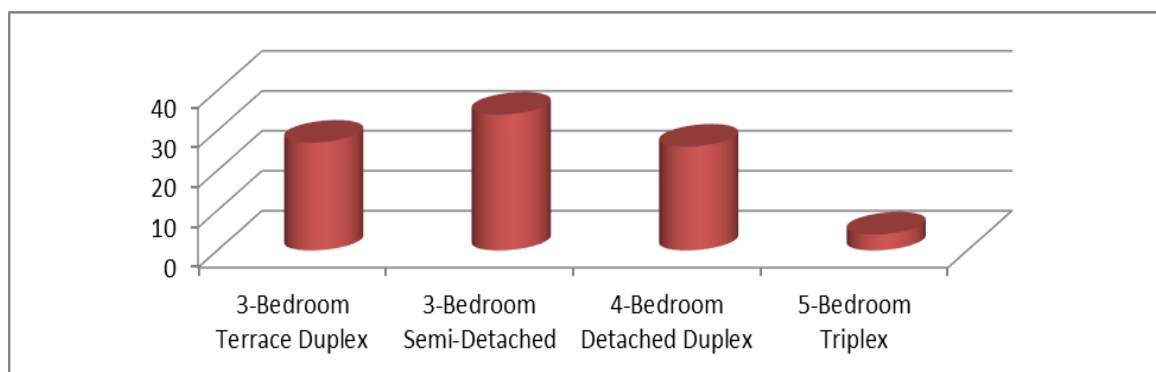


Figure 3: Quantity of housing provided by FHA in FCT

Provision of sites and services for all income groups, with special emphasis on the No-income and Low-income groups

The interviewees responded by presenting documents showing the cost of their houses for the past four years and the various payment plans which could encourage buyers to key into the housing

scheme, however, it was expected that all payments must be made immediately the houses were completed to be handed over to the buyers.

Figure 4 shows the cost of housing in Naira provided by FHA in other States, showing the differences in cost of housing.

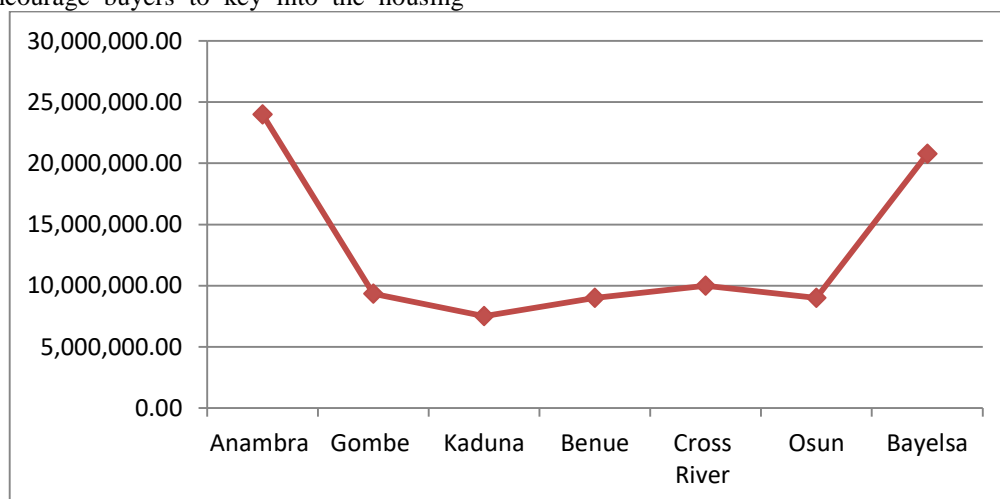


Figure 4: Cost of housing provided by FHA in other states

Figure 5 shows the cost of housing in Naira provided by FHA through PPP, showing the differences in

cost of housing according to the type of housing provided.

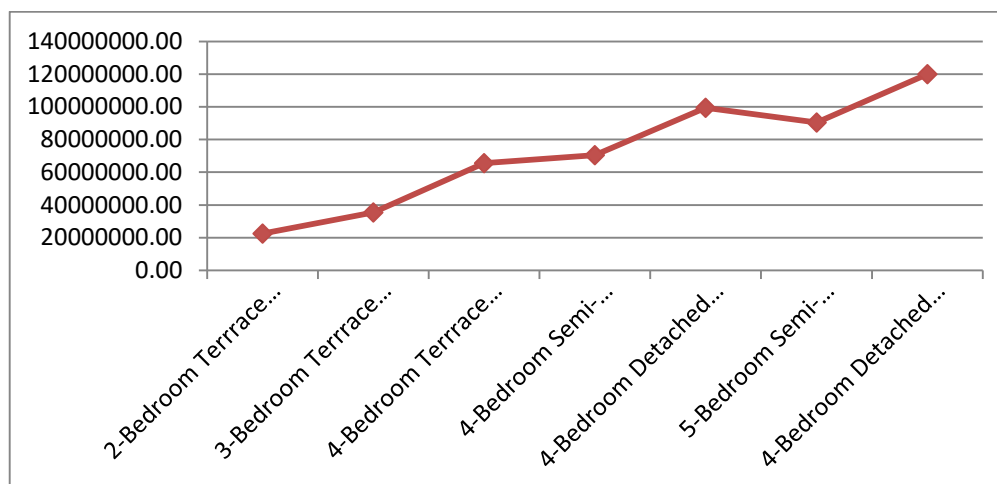


Figure 5: Cost of housing provided by FHA through PPP in FCT

Table 2: FHA Payment Plan

FHA Payment Plan	
40%	Initial payment
40%	After 6 weeks
20%	After 6 weeks of completion
100% payment	attract 2% discount

Table 2 indicates the payment plans provided by FHA for the prospective buyers of the housing units constructed. The first option is 40% initial payment, another payment of 40% is made within six (6) weeks usually during the roofing stage and the remaining 20% at completion. The other plan is 100% payment and will attract 2% discount. Both

plans and options have in addition, a non-refundable 5% administrative fee which is applicable on all purchases and an additional price increase of not more than 10% on any upgraded house types. This shows that all payment is to be made within six months.

Table 3: Income of No-income/Low-income and Lower-medium-income for six months

Income of No-income/Low-income and Lower-medium-income NHP 2012 for six months		
One month	Six months	
4,500	27,000	No income
18,000	108,000	low-income earners
720,000	432,000	lower -medium -income earners

Table 3 shows the income of the no-income, low-income and medium income earners within six months (NHP, 2012).

Figures 4 to 5 show the cost of housing provided by FHA, Table 1 shows the payment plan and Table 2 shows the income of these categories of people within six months as stated in 2012 NHP. This income takes care of feeding, which is number one of the human beings' hierarchy of needs of food, clothing and shelter. There is no way if the incomes of these categories of people remain like this and FHA price of housing also remain within these range that the no-income, low-income or lower-medium-income earners could own their houses. *"Demand is characterised by high inequality, creating a dichotomy between the demand for luxury and secured accommodation for high-income earners, and low-cost, affordable housing for the masses"*.

Nigerian Real Estate Sector summary report: 2010-2012 (National Bureau of Statistics, 2012).

No-income, low-income, cooperative, rental and rural housing in all States of the Federation

The interviewees responded that FHA, for these four years was not funded by Government or funds from other sources, its major income has been from the internally generated revenues. FHA major source of income is based on a pre-sell system of payment, the customers deposit certain percentage of the price of housing and the Agency provides the house based on the stated method of payment, this system has been the method used to sustain its construction processes which has made its target to be strategic to places where houses could be sold fast in order to remain in business. So rural cooperative, no-income, low-income and medium income earners are not in their agenda, except funds could be made available to the

agency by Government, or no to low interest rate and for a long repayment period.

Identified challenges that have reduced the strength and process of Federal housing Authority in housing delivery.

Lack of availability of land: FHA has been limited in its roles because of land related issues. It has the plan of providing estates in all the 36 States including FCT by starting with the six geopolitical zones of the Federation but was motivated much more to go to States where lands were made available in locations where the housing could be easily marketed.

Non-availability of infrastructure: Infrastructure takes up to 30% of housing provision (Abimaje *et al.*, 2014). FHA has been providing its houses as well as making provision for infrastructure such as roads, drainages, water, electricity and security that have been making the agency to spend more and thus increasing the cost of its houses.

Lack of availability of funds: Funding is another challenge to FHA. Federal Housing Authority was created in 1973 to coordinate nationwide housing programmes (NHP, 2012). It was never established to fund itself, rather, funding was expected to flow from government, but unfortunately the agency is now generating income internally and this has further reduced her effectiveness.

Lack of skilled manpower: There is shortage of skilled manpower such as mason, carpenters, iron benders. Aribigbola (2006) emphasized that as part of the problems associated with national housing

policy is the shortage of skilled manpower in the construction industry.

Lack of provision of houses for no-income and low-income Earners: Funding for these groups of people has not being provided by either Government or any other sources, for the past four years, there has neither being any charitable donors' nor individuals donating to the agency which makes provision for these categories of people in the society difficult.

“Omo Onile” (Land Grabbers): This is also one of the challenges facing this housing Agency, the Land Use Act Cap 202 of 1990 stated clearly the need for compensation for the original occupants of land, compensation is to cover shrines and worship centres, economic trees and so on. But despite the compensations given to some original occupants of the land, some refused to leave demanding for where to farm, thereby hindering the commencement of work on such land.

Results from Federal Mortgage Bank of Nigeria (FMBN)

The following were the interview results conducted with 3 FMBN (Federal Mortgage Bank of Nigeria) officials

National Housing Fund (NHP) collections from 2012-2015

The documents provided by the interviewees indicated the fund collected over a four (4) year period by FMBN as shown in Table 4 below

Table 4: Annual collection of National Housing Fund by FMBN

Year	Collections	Percentage Increase
2012	22,094,931,092.00	0.0
2013	25,274,449,759.00	14.39
2014	26,864,101,875.73	6.29
2015	32,765,635,071.93	22.0

The collection made and actual disbursement has negative correlation, the significant level of $P < 0.05$ at 95% confidence level, the mean of collections

made by the agency are not statistically significant to the actual disbursement by the agency, it has 0.363 significance as shown in Table 5.

Table 5: Paired T-test analysis of total collection made and actual disbursement

		N	Correlation	Sig.
Pair 1	NHF Collection & Actual Debursement	4	-0.637	0.363

Table 6 shows the relationship between the total of all the estimated disbursement and the actual total disbursement has a positive correlation, the mean of total estimated disbursement made are statistically

not significant to the actual total disbursement made by the agency.

Table 6: Paired T-test analysis of estimated distribution and actual distribution

		N	Correlation	Sig.
Pair 1	ESTDISB & ACTDISB	4	0.081	0.919

Table 7 shows that the relationship between the estimated disbursement to Primary Mortgage Institutions (PMIs) and actual disbursement to

Primary Mortgage Institutions which has a negative correlation, the significance level of $p < 0.05$ at 95% confidence level. The mean of estimated

disbursement to PMIs and actual disbursement to PMIs are statistically not significant.

Table 7: Paired T-test analysis of estimated disbursement to PMI and the actual disbursement to PMI

		N	Correlation	Sig
Pair 1	ESTDIS & ACTDISB	4	-0.064	0.936

Accreditation of PMIs by FMBN in respect of NHF operations

From the documents provided, it was observed that the risk management endeavours of the banks centred on the continuous evaluation of the banks' portfolios with a view of mitigating and hedging the credit, financial and operation risk the organization is exposed to in the course of business. As a result of this, the bank conducts due diligence and risk assessment on the PMIs and estate developers which informed the accreditation of successful ones. Individual NHF loans were advanced to beneficiaries as mortgages through accredited PMIs while accredited estate developers were also granted housing construction finance by the bank. In the year 2012 there were 3,707 beneficiaries with ₦22,983,208,514.36. Accreditation on these agencies is conducted annually.

FMBN operation in obtaining funds from the capital market

From the document presented, it was observed that the FMBN commenced a ₦100 billion mortgage backed bond in the year 2007. This was done to refinance the acquisition of non-essential FG-owned residential houses sold in the Federal Capital Territory following the implementation of the monetization policy. The loans were advanced at single-digit rates to commercial banks and PMIs that signed in on the programme. The 1st tranche of ₦26 billion covering 9,575 individual mortgages was successfully issued in 2007. In 2012, the bank successfully issued the 2nd tranche of the bond during the year on the 3rd of April, ₦6 billion 17.25% bond series 2 fixed rate notes due on 3rd April, 2017 and covering about 4,122 mortgages, was closed by the bank. The series 2 notes were over collateralized by 36% with a mortgage pool size of ₦8.9 billion.

Financial model for harnessing funds from the informal sector

It was also observed from the document that borne out of the desire for an inclusive mortgage financing system, the bank established a new section in 2011 (the informal sector section) to coordinate the development and management of mortgage products targeted at operators in the informal sector of the Nigerian economy. This was designed to integrate the non-salaried informal sector where majority of Nigerian workers operate, into the housing finance system. The pioneer product under this section, the informal sector cooperative housing development loan was formally launched in December, 2011 in Lagos. The product was expected to address the housing finance needs of low-income groups like

masons, bricklayers, mechanics, taxi drivers and others. Following the launch, informal sector desks were established in State offices and product champions appointed to coordinate its affairs and bring the product closer to the people. It is worthy of note that response to this product which started operations in April 2012 after the formal launch has been remarkable with more than 353 housing cooperatives and 8,419 members already registered with the scheme. The sum of thirty-five million, four hundred and two thousand, five hundred and twenty-six Naira and sixty-one Kobo (₦35,402,526.61) was collected through the scheme as at December, 2012.

Identified challenges that have reduced the strength and process of Federal Mortgage Bank in housing delivery.

Lack of will power: This is lack of will power on the part of government to complete the mortgage sector reforms and the provision of incentives that will expand the scope of housing delivery.

Insufficient Housing Stock: That falls within the NHF approved ₦15 million maximum ceiling.

Land Use Act: The Land Use Act of 1978 has become an obstacle to making land available for housing. The Act has been blamed for the prolonged bureaucratic process of obtaining the Certificate of Occupancy (C of O), the document that confers ownership of the land to the individual from the government. Furthermore, the Act has not guaranteed security of title and cost remains prohibitive while access to titled and registered land is difficult and cumbersome.

Taxes, Stamp Duties and Fees: The tax burden on housing development in Nigeria is enormous. Value Added Tax (VAT), which is collectible at various levels of the building process, adds to the total cost of a house; this is exclusive of titling fees and stamp duties. This ultimately puts the selling price of the unit house beyond the reach of low-income earners.

Property registration: The process of registering property is generally slow and expensive. However, there has been some improvement since 2008 when the 'World Bank's Doing Business 2008' report recorded that reform had led to a reduction in the time required to complete the process from 274 days to 80 days. In the 2010 edition of 'World Bank Doing Business' sub-national report, the number of days for processing the Governor's consent was estimated to be 52 days. However, it is interesting to note that it takes only 1 day for the same registration to be done in Singapore.

Insufficient capital base: The inadequate capital base of most primary lenders limits their ability to provide needed finance to meet market demand.

Funding challenges: Funding is a major challenge in the Nigerian housing sector. The market is characterized by high interest rates, which are a reflection of the source of funds which is predominantly short tenured.

Lack of investments: Refusal of bank and insurance companies to invest in the NHF as they consider its terms unattractive.

High cost of building materials: Nigeria import about 60% of the building materials required for housing development, this is a key factor responsible for high cost of housing procurement.

The interviewee under the Federal Mortgage Bank of Nigeria also expressed the challenges the bank faced in relation to other agencies:

Developers

Poor documentation of loan applications: Some of the developers submit incomplete documents which made processing of their applications difficult.

Delay in submission of title documents: Due to the challenge of titling occasioned by bureaucratic bottlenecks, delays are sometimes encountered by developers in submitting title documents during application for loans.

Provision of inadequate collateral to secure loan: Some of the developers in some cases, do not provide adequate collateral thereby resulting into failure to secure loans.

Misappropriation of disbursed loans: Cases of misappropriation of disbursed loans have been found leading to inability to meet with the repayment terms.

Developers' refusal to engage the services of employee with adequate technical skills to manage projects on site thereby leading to poor and substandard work.

Refusal or failure to adhere to repayment clause in the offer letter.

The Primary Mortgage Institutions (PMIs)

Poor documentation of NHF loan applications: Documentation of NHF loan applications have been found in some cases to be poorly packaged.

Delay or failure to disburse approved NHF loans to beneficiaries: Lapse in the time funds were made available to PMIs and the time such funds were made disbursed to beneficiaries was discovered.

Submission of fictitious names as NHF loan beneficiaries: Some cases of submitting fictitious names of loan beneficiaries were discovered.

The Real Estate Development of Nigeria (REDAN)

It has been observed that REDAN has not actually placed the desired emphasis on the supervision of its members after the formal registration cum annual renewal of their membership.

The developers who obtained estate development loans from FMBN are left unchecked by REDAN thereby giving room for the construction of substandard houses all over the country. In a related development, some of its members were actually not professionals in the construction industry. This without doubt, has contributed to shoddy performance of many of the developers.

CONCLUSION AND RECOMMENDATIONS

There is a weak but positive correlation between the loans provided and the cost of housing provided by FHA, and the T test showed the effective utilization of the NHF, considering the collection and the total disbursements. The major source of funding for the provision of housing in Nigeria by government was NHF thereby making the bridging of the housing deficit difficult. The compulsory contribution of two and half percent (2.5%) of the basic salary by employees earning three thousand naira (N3, 000) or above which can give them access to housing loan after contribution for 6 months payable or refundable to contributors on attainment of 60 years of age or retirement after 35 years of service cannot give all contributors access to loan due to the number of people who have made their contributions are more than the available fund. Efforts of Federal Housing Agency and Federal Mortgage Bank of Nigeria based on the 2012 National Housing Policy are drops in the ocean and as such have not been felt across the country.

Government should make available infrastructure and properly titled lands in locations where the house could be easily marketable for FHA and private companies.

The Government should encourage the use of alternative/indigenous building material to reduce the cost of housing construction;

The private sector should be encouraged to provide the bulk of actual investment funds for housing middle income and upper income groups. For the low-income group however, continued public support, individual initiative and labour movement involvement will be required for housing and community development. Indeed, the role of government should emphasize creating an enabling environment to stimulate private sector participation in long-term housing finance.

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