

Addressing Housing Deficit in Nigeria: Issues, Challenges and Prospects

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I. Introduction

Housing ranks amongst three basic human needs. The other two are food and clothing. Every society tries to provide these basic needs which in most cases pose great challenges in the process of making adequate provision for everyone. Housing deficit is a global phenomenon and it is not in any way peculiar to Nigeria. The performance of the housing sector is one of the yardsticks by which the health of a nation is measured. In most developed countries, the housing sector is seen as important for stimulating economic growth. It is recognised by government that the majority of the people who are in demand for housing are the low-income earners. As a result of this, governments' approach to addressing of the problem centres on the fundamental issues of availability and affordability. Unfortunately, access to affordable housing has largely remained an unfulfilled dream to the vast majority of Nigerians who are particularly in the middle and the lower income class of the society.

In 1991, Nigeria's housing deficit was estimated to be about 7 million units. According to the statistics released by the National Bureau of Statistics, housing deficit in Nigeria stood at 17 million units in 2012. With Nigeria's rising population and urbanisation, worsened by Nigeria's economic condition, the deficit in housing has continued to rise. The most hit as far as the ownership of housing is concerned are those in the low- and medium-income groups. Compared to many other countries, Nigeria's rate of home ownership is low. Nigeria reportedly has only about 25 per cent access to affordable homes. This is in great contrast to other countries like Indonesia with 84 per cent, 73 per cent in Kenya and 56 per cent in South Africa. For Africans as a whole, there exists a sense of pride, security, as well as, self-fulfillment that a person derives from owning a house.

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When you look at other indices relevant to the housing sector, we see that Nigeria is not performing well. For example, the ratio of mortgage finance to GDP in Nigeria is only 0.5 per cent as opposed to some African countries like South Africa (31 per cent); Botswana (2 per cent); Ghana (2 per cent). In more developed climes, the mortgage finance/GDP ratio is 77 per cent in the US, Hong Kong (50 per cent), Malaysia (52 per cent), and Europe's average is 50 per cent.

Since the colonial era, various governments have been making arrangements for the provision of adequate housing. Vigorous attempts at solving the housing problem were put in place since independence in 1960. The awareness of the need to provide housing in adequate quantity and quality in the face of growing urbanisation, population and economic growth remains a great challenge to successive governments at both the Federal and State levels.

Nigeria's housing deficit is presently estimated around 17 million units in number, and it is estimated to cost about ₦59.5 trillion, at a conservative estimate of ₦3.5 million per unit. Additionally, it has been estimated that about 75 per cent of the housing deficit in Nigeria is concentrated on families earning less than three times the minimum wage. These are families caught in the poverty trap. It needs be emphasised at the outset that the approach to housing policy in Nigeria has been largely influenced by political circumstances dictated by the type of regime in power – military or civilian, and by social, economic fortune and environmental factors, as well as the flow of foreign exchange dictated by the price of oil, which became important since the early 1970s.

Nigeria had military rule in the period 1966-79 and 1983-1998. In the first coming of the military, finance was generally not the problem, while in the second coming of the military there were economic management crisis that witnessed the adoption of a Structural Adjustment Programme which no doubt had its effects on general spending. The initial intervention of the military government in housing was rent control. It was the catastrophic failure of this policy that led to its abandonment and the adoption of the policy of mass production of housing units in the urban centres.

The important question to ask is how did the deficit in the housing sector arise? To answer this important question, we need to look at the various attempts to deal with the housing issues over time by examining the highlights of what each of the various government regimes since the colonial era did in terms of housing policy, its execution and the delivery of housing accommodation to the desired target.

II. Brief Review of Housing Policies under various regimes in Nigeria¹³.

II.1 The Colonial Era

Formal intervention in the housing sector by government in Nigeria started during the colonial period after the outbreak of bubonic plague in Lagos in 1928. This led to the establishment of the Lagos Executive Development Board (LEDB). The policies were modest with the aim of addressing housing problems at the national level. The thrust of policy was the provision of adequate housing in specially protected and developed areas to the expatriates working for government as well as providing accommodation for some selected indigenous staff in Railways, Marine, Police and Armed Forces. The construction of accommodation for senior civil servants in the capital city of Lagos and regional headquarters in Kaduna and Ibadan was part of the efforts to provide housing through loans, subsidy etc. This in essence was the beginning of Government Residential Areas (GRAs). The colonial administration also established the Nigerian Building Society (NBS), a counterpart of the British Building Society existing in Great Britain. The NBS was solely dependent on government funding.

II.2 Independence and Beyond

At independence, the economic horizon of Nigeria was good as there were great expectations for the rapid growth and development of the country. This expectation was based on the enormous resource endowment and human capital resources. The post-independence period witnessed the development and extension of the GRAs at Regional levels and the introduction of public housing programmes exclusively for the needs of the indigenous elites working in the higher echelon of the government apparatus at the Federal and State levels. Many of the Regional governments had their own housing corporations.

Government introduced the First National Development Plan in 1962. Under the plan, the economy grew at a rate of 6 per cent per annum and inflation rate was kept at 2 per cent (see Asiodu, 2019). It was the intention or policy of government that low, medium and high-income level should benefit from the public housing scheme. During the first plan period only ₦39.2 million representing only 47 per cent of the ₦84 million allocated to urban and regional planning was disbursed. Of the planned 24, 000 housing units, only 500 housing units (representing 2 per cent) were built before the outbreak of civil war in 1967.

¹³ This section has benefitted from cited References and in particular - Ibimilua and Ibitoye (2015), Waziri and Roosh (2013), Bello (2019), Akinleye and Ogunsakin (2005) and Ogunwale (2016).

In the Second National Development Plan (1970-1974), government accepted as part of its social responsibility the provision of public housing. In fulfilment of the objectives, the military government under Gowon embarked on housing for rent at affordable prices and increased the housing unit construction for government workers. Government also developed and expanded housing loans for private housing. There was also increase in the local production of cement, as well as, allowance made for the importation of cement in order to bridge existing shortfall necessary for the housing sector. In pursuant of the policy, 54, 000 housing units were programmed for outright construction between 1972 and 1973. This was to be distributed as follows: Lagos (10,000 units), and 4,000 units in each of the 11 state capitals. The Federal Housing Authority was specifically established for the purpose of constructing these units. These projects were not however completed before the overthrow of the Gowon regime.

After the overthrow of the Gowon regime, there was a reappraisal of the housing project and programmes which was then incorporated into the National Development Programme of 1975-80. A total of ₦1.83 billion was allocated to housing units during the plan period. The re-appraisal of the housing unit was the resultant effects of rising oil prices and the foreign exchange earned from mainly oil exports. The Military government planned to build 202, 000 housing units per year, 46,000 in Lagos, 12, 000 in Kaduna while 8000 units would be built in the state capitals. The state governments would be directly involved and the Federal Housing Authority (FHA) was requested to provide the necessary infrastructure. Under the new military regime, a new Ministry of Housing, National Development and Environment was created, and had the sole responsibility on housing. This ministry was created for the purpose of releasing housing from the bureaucracy and ambit of the Ministry of Works to which it previously belonged. In the period 1975-1980, 202,000 units of housing were planned to be provided but only 28,500 units representing 14.1 per cent were realised.

The Federal Housing Authority (FHA) was established under decree No. 40 of 1973 and began formal operation in 1976. It became the main public organ in the provision of housing in Nigeria. Between 1975-80, Festac town was built preparatory to the African Festival of Arts and Culture (FESTAC), Ipaja Town, the Amuwo-Odofin phase 1 Estate all in Lagos and at the same time, the first-ever low-cost housing estate were built in the capitals of the eleven States of the Federation. This was the first ever attempt by the Federal government to provide affordable accommodation on long-term repayment arrangement. In 1977, the Nigerian Building Society (NBS) became the Federal Mortgage Bank of Nigeria (FMBN).

II.3 The Shagari Administration (1979 -1983)

The foundation for the housing policy under Shagari's administration was the 3rd National Development Plan 1975-1980. The Shagari administration earmarked the sum of ₦2.6 billion for housing. The administration also did put in place the 1981/82 National Housing programme with the intention of providing 350 units of housing for middle and high-income groups in each of the 19 states of the Federation by the Federal Housing Authority (FHA). In addition, there was the national low-income housing units known as "Shagari low-cost housing" under the supervision of the Federal Ministry of Housing and Environment. It was proposed that 40, 000 units would be constructed across the Federation annually with 2000 units per state including the FCT. The estimated target for housing delivery under the policy was 200, 000 units to be delivered between 1981 and 1985 but only 47, 500 were delivered across the 19 States of the Federation.

The Shagari administration fostered the patronage of indigenous building material, and also promoted the growth of mortgage finance through the Federal Mortgage Bank of Nigeria (FMBN) and the Primary Mortgage Institutions (PMIs). The programme encouraged the development of indigenous contractors. Although the Shagari housing scheme did spread through a larger space of the country's terrain and did boost the housing stock at that time, it nevertheless had its problems and challenges. Part of the problem was the politicisation of the program – using it for political patronage, uniformity of housing units across states that did not take cognisance of the differences in socio-cultural values and climatic conditions. In addition to this some political opponents did not look at the scheme favourably due to fear of the love the scheme engendered in the minds of people. The takeover of government by the military in December 1983 put an abrupt end to the inroads that the Shagari administration was making in the area of house production. Unfortunately, many of these houses on which a lot of money was expended was left unutilised especially in states that were not in the same party with Shagari's ruling party. Many of the housing units were left to rot away.

The 1981/82 National Housing policy was succeeded by the 1991 National Housing Policy. It was a fairly comprehensive policy aimed at solving the housing problems in Nigeria because of its multi-pronged approach. It dealt with issues of addressing land acquisition, housing finance and housing construction and delivery. The major aim was to ensure that Nigerians own or have access to affordable housing by the year 2000 in conformity with the international clamour for "Housing for all by the year 2000". The strategy was the establishment of a National Housing Fund (NHF) scheme for the mobilisation of loanable funds from workers which would be disbursed through the Primary Mortgage Institution

(PMIs) with the Federal Mortgage Bank of Nigeria providing loan for housing research, construction and delivery.

II.4 Obasanjo Regime under Civilian Rule¹⁴ (1999-2007)

In the period 2000-2004, the housing policy focus was essentially on the private sector to serve as the main catalyst for housing delivery while government concentrates on the provision of basic infrastructure. Issues given attention for review included the Land Use Act, and the financial structures such as the Federal Mortgage Bank of Nigeria (FMBN) as well as the provision of incentives for private developers. The incentives included tax holidays for five years. The policy recognised the private developers as the main solution to the housing deficit while government opted to function as an enabler and facilitator in housing delivery.

The Federal Government under Obasanjo did set up a 15-man committee on Urban Development and Housing in 2001, one of the responsibilities of the committee was to evolve a new housing policy. The accepted report was published in 2002 and was subjected to critical comments and inputs from all the States of the Federation. The new National Policy was published in 2006. Under the new policy, amortisation period which was 25 years earlier was raised up to 30 years, interest rate was scaled down from 5 per cent to 4 per cent while lending rate to contributors to the programme was reduced from 9 per cent to 6 per cent. Through the new programme, the Federal Government intended to provide 1 million affordable housing units per annum to address the housing deficit. As part of policy the National Housing Fund (NHF) was set up. The NHF stipulates that every worker earning above ₦30,000 per month should contribute 2.5 per cent into a fund being managed by the FMBN. The FMBN was to provide up to N15 million in loans through the PMI for home acquisition to subscribers.

The main objective of the policy was on institutional reform, capacity building and increased financial mobilisation for the housing sector, access to land and local building material production. It also did emphasise private sector participation in housing finance and investment. In the policy, government made significant effort to disengage from housing provision and encouraged privately developed housing. Obasanjo restructured the mortgage institutions in order to provide access to funds and empower the ordinary citizens –those in the lower income bracket - to own their own houses. Loans were provided at low interest rate that is affordable to the low-income class. The new policy was aimed at reducing the hurdles in the achievement of housing goal of the nation.

¹⁴ This section has benefitted substantially from Aminu Bello (2019)

It was hoped that Nigerians could have access to decent, safe and healthy accommodation at affordable cost.

Even though the Obasanjo housing policy was well articulated and well intentioned, there was no time to follow it through because the Obasanjo regime ended in 2007. Like most policies in Nigeria, it was not followed through because of the absence of the institutionalisation of policies. Obasanjo was in the end criticised for the alleged sale of government houses which were reportedly purchased by the big shots that had money at prices below the market price. There is no known documentary evidence on this allegation.

II.5 Yar'dua Regime (29 May 2007 – 9 February 2010)

When Yar'dua came to power in 2007, he saw the Land Act as an impediment to the utilisation of land for the citizenry. He promised to amend the Act but could not do so before he died. The amendment of the Land Act requires the consent of all state assemblies and the National Assembly. Yar'dua was aware of the housing deficit and followed the existing National Policy on Urban Development which did make provision for the private-led housing policy with the government providing the enabling environment for the private sector to operate. Part of the agenda of the Yar'dua administration was the re-organisation of the Federal Housing Authority (FHA) to provide mortgage insurance for affordable housing. The Administration also planned the sustenance of the Federal Mortgage Bank of Nigeria (FMBN) as a secondary mortgage institution refinancing mortgage loan originators through the capital market and the provision of legal protection of lenders against bankruptcy in order to attract private investors into housing financing.

II.6 Goodluck Jonathan Regime (2010 – 2015)

In 2012 the National Housing Policy was formulated to replace that of 2006. The policy was not majorly different from existing policy of the previous administration. The thrust of the 2012 policy was the introduction of mass housing for the purpose of providing houses for Nigerians regardless of their financial status. The private sector was given an important role to perform while government was assigned the role of a regulator in the sustainable development of the housing sector. Also introduced was the concept of social housing with the hope of ensuring that the low-income earners had access to housing through the low-cost housing to be developed for them.

The difficulty of bridging the housing deficit was expressed by former President Jonathan on January 21, 2013 when he said that Nigeria needs about ₦56trillion to bridge the country's 17 million housing units' deficit and claimed that if government were to build 10, 000 units every year, it would take 1700 years for the country to meet her housing need assuming that the demand for housing remains unchanged! In a way, this was tantamount to despair or a statement of hopelessness of the housing sector.

In 2014, the Federal government launched the first 10, 000 mortgages for affordable home scheme and also launched the Nigerian Mortgage Refinancing Company (NMRC) with a view to making mortgage accessible to Nigerians to enable them to purchase and own their own houses. The 10,000 mortgages scheme was however derailed by the inconsistency of government policies.

II.7 The Buhari Administration (2015-2019)

With the coming of the Buhari administration, the APC-led government promised to amend the constitution and the Land Use Act to create freehold/leasehold interests in land along with matching grants for States to create a nationwide electronic land title register on a state by state basis. Buhari also pledged to create an additional middle class of at least 2 million new home owners in the first year in government and one million annually thereafter by enacting a national mortgage system that would lend at single digit interest rates for the purchase of owner occupier houses.

After Buhari took over the mantle of power however, the economy faced a number of challenges. The first was the crash in the prices of oil. The revenue of government is dependent on oil revenues to the tune of over 80 per cent. Thereafter the economy dipped into a recession in 2016 and the housing industry was hard hit. In 2017, the impact on the sector was grave and the developers had to swallow the bitter pills. Quite a number of them had to re-assess their investment strategies in order to remain afloat while others looked for incentives to give to would-be-buyers. Apart from all these problems, the menace of Boko Haram and the dislocation of persons associated with it was a big drain on the budget of government. All these negative economic trends had effects on the performance of government in the area of housing provision.

In a move to boost housing development, the Federal Mortgage Bank of Nigeria in conjunction with Nigeria's Labour Congress (NLC) and Trade Union Congress (TUC) and Nigerian Employer Consultative Association (NECA) commenced the implementation of a national affordable housing delivery program for Nigerian

workers. The Housing scheme was a product of a strategic collaboration between the Federal Mortgage Bank of Nigeria (FMBN) and the country's leading labour unions towards gradually addressing in a structured and sustainable manner the housing requirement of their members which was estimated to be about 3.7 million housing units. The pilot phase of this initiative was planned to deliver 2, 800 units in fourteen sites across the country. It included 200 houses in each of the six geopolitical zones in addition to Lagos and Abuja. Besides the above, launched was the Family Houses Funds, a social housing programme initiated by the Federal Government to provide inexpensive mortgages for low-income individuals and families across the country. Under the Family Home Fund scheme domiciled in the Ministry of Finance, civil servants who earn a salary of ₦30, 000 and above can have access to mortgage to own a home.

There is also the FISH (Federal Integrated Staff Housing) programme. This programme was initiated in 2016. It is to be operated as an inter-ministerial and public – private partnership project with active collaboration with state governments and Federal agencies. Of the 55, 000 civil servants that subscribed to it, only 32 received their keys at the end of December 2018.

In all these documentations, it is obvious that inspite of the huge money spent on housing provision not much has been achieved. It has been pointed out “that the planning, programming and implementation of the mass housing suffer from planning inconsistency, and weak organisation structures due to political inconsistency and over-centralised mechanism for decision making and execution”. (Jiboye, 2011).

Another criticism is that most of the houses labelled as low-income housing are outside the reach of the targeted group because they are very expensive. In addition, many of the houses were located far away from people who require them and from active areas where economic activity takes place within the city.

III. What are the problems militating against the achievement of Targets in Housing?

There are a number of factors militating against the elimination of housing deficit in Nigeria. Before the enumeration of the major highlight, let me point out some of the conclusions that have been reached in the literature about public sector provision of public housing. The first is the claim that since independence the housing policies of the Federal government even though laudable have failed primarily because they were built on unsustainable tenet that houses would be

provided by government. This has to be corrected in order to move forward in the process of eliminating existing housing deficit. Secondly, while it is not the duty of government to provide every citizen with the perfect home, it is a symptom of failure of government however, when millions are homeless or living in slums (see Ogunwale, 2016). Third, there exists empirical evidence on the unsustainability of the policy of public sector provision of complete dwelling units as a result of its inefficiency in terms of its high delivery costs and limited impact. (Ikejiofor, 1999).

Turning to the problems/ factors militating against the reduction in the housing deficit, there are several issues to be considered. First, many Nigerians are very poor and live at subsistence level. Many of them live from hand to mouth and cannot think of the possibility of owning a house in a system that has long forgotten them. At independence, the proportion of the population living below poverty line was about 20 per cent. The proportion today is about 75 per cent (see Asiodu, 2019).

Second, Nigeria has an ineffective housing finance programme. As shown earlier, the mortgage/GDP ratio is low in Nigeria relative to other countries. The concept of mortgage finance is not popular in the country. The Institutions set up to address this challenge have not really lived up to expectation. Third, part of the problems faced is one of inadequate information on credit by both the creditors and borrowers. In addition, there is the problem of unregistered titles to land in Nigeria. Under a formal system of loans, these categories of land would be ineligible for loans.

Fourth, there is the issue of rapid population explosion which makes it impossible to meet the housing needs of people in an environment where the rate of growth of the economy is lower than its population growth. At independence Nigeria's population was 40 million. Now it is about 200 million. This is projected to grow at the rate of 2.8 per annum over the next decade (Asiodu, 2019). Fifth, the rate of urbanisation in Nigeria is rising faster each time. There has been a systematic drift to the urban areas over time as people are in search of better standard of living in the urban centres. The rural areas have become less attractive as a result of lack of job opportunities and basic infrastructures like roads and electricity. The drift to the urban areas has exerted great pressure on available facilities in the cities making it difficult for the coincidence of supply and demand for housing.

Sixth, the high cost of all kinds of building materials has not been comforting. Reliance is placed on the importation of building material. Seventh, high cost of skilled labour in building and the increasing shortage of artisans in the building

sector. Eight, shortage of infrastructural facilities is another problem which government ought to take care of but did not do so making the building of houses more expensive than it would have been. It is costly to provide one's access road, electricity supply and water. Ninth, there is the problem of bureaucracy in land acquisition and high cost of land registration. Bureaucracy in building houses is a major problem. The bureaucracy takes the form of the length of time it takes to get land allocation, and certificate of occupancy, etc.

IV. What then are the Issues and Opportunities?

I have emphasised the fact that housing deficit is a global phenomenon and it is therefore not peculiar to Nigeria. It is important to point out however the indispensability of government involvement in the housing sector especially for the low-income class in Nigeria. Nigeria however harbours a number of anomalies, which, if not sorted out will continue to widen the deficit of the housing sector. One of the anomalies is the high degree of lop-sidedness in the distribution of income where a significant proportion of the population is not favoured and has no voice. Quite a number of people are stuck in the poverty trap where there seems to be no light at the end of the tunnel. The political class has more access to all the good things of life in an economy where many have no job, no assets and a significant proportion are illiterates with no hope of ascending to a higher income class. It is a society where economic progress has not translated into job opportunities. In essence, a holistic approach has to be utilised in order to address the issues of the housing sector. The young man who has a job for now cannot be guaranteed the stability and sustainability of the job where the environment is not only hostile but uncertain about the maintenance of the job because of the macroeconomic issues in the country and pervasive inefficiency in the macro-system.

We do have a society where basic needs are out of alignment with the salaries that people earn. It does not make sense! This is true now of cars and houses. Since the topic here is on housing we can illustrate with a simple example. What happens when you earn a salary of ₦30, 000 a month? Basically, the annual salary is ₦360, 000. How will this salary earner build a one-bedroom house without all the necessary assistance in job stability, long repayment period and low interest rate?

We lament the rapid urbanisation of the economy. The simple explanation for this is that the rural sector has been bastardised by several years of neglect in terms of the absence of basic necessities of life – good roads, water, and electricity not to talk of housing. The urban areas to which people are drifting in

large numbers is having a lot of stress of its own because of the insufficiency of basic necessities of life as well.

Given the falling revenue from the major sources of income for the various tiers of government in this country, there is a need to re-appraise the role of government in housing provision. Certainly, the economic fortunes of oil have changed drastically from what it was in the 1970s and the future prospects of oil is gloomy. Nigeria has to be proactive in its policy. One of the problems that has been a great hindrance in the past is the inconsistency in the planning and execution of housing project. Normally, I will call this the absence of sustained "institution" which has allowed tampering with the system and who provides what, including in what Ministry housing provision must take place. Names of ministries have changed over the years and adequate planning has not been made to the class of people to whom housing is urgent and more important- the low-income class. It is to this class of people that adequate and reformed system must take adequate care of. Government is not known for its efficiency in production not only because of the likelihood of corruption but also delay in planning and execution of projects. The resultant effects of all these have been high costs leading to misplacement of priorities – the most vulnerable (the low-income class) is edged out of the system.

The main point being made therefore is that the Federal government should not be directly involved in direct housing provision as it is not cost effective. Private individuals as experience has shown can build at a cheaper rate and faster rate than government can. Government is indeed better at making available parcels of land in well laid areas with necessary infrastructure which can then be sold to individuals that have the necessary financial aid to effectively build what is allocated. Even in this case, adjustment for different income classes must be accommodated.

In order to discover the potentials of the housing industry or more appropriately to unlock the housing industry from the corner to which it has been locked up, the following can be of assistance. First and foremost, it is necessary to maintain a conducive macro-economic environment which entails the maintenance of low inflation, low interest rates and stable exchange rates. An economy that is dependent on imported goods even for its housing needs will be buffeted by rising cost of materials. If the interest rates charged are generally high, it will affect the payment on mortgages. Second, there is need to deepen the housing financial market as and well as liberalising access to it on a long-term basis for all categories of income.

Thirdly, there is need to simplify transaction costs in all areas of housing such as land allocation, and registration of titles etc. One of the problems of housing is the cost in administrative processing which can be drastically reduced. Fourth, it is necessary to make available all the information on the procedure for obtaining financial assistance from all quarters by government. Fifth, building materials and others in Nigeria are always very expensive. There is need to ensure that time and money are adequately spent to ensure the availability of locally produced building materials in adequate quantity.

Sixth, skilled labour in Nigeria is expensive. The current situation is one in which a large number of artisans such as welders, iron benders have left their calling to take up the duties of "Okada Riders". This situation has come about as a result of decay in infrastructures (mostly electricity supply) in urban areas. Consequently, the little number of professionals left attract higher wages. How then do we re-engineer the emergence of the artisan class? The point is already made. It is through the development of infrastructure especially electricity in this case.

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