



Contents lists available at

**Journal of Environmental Management and Safety**

Journal homepage: [www.cepajournal.com](http://www.cepajournal.com)



## **Application of Housing Policies and Programs as a Means of Providing Justice and Harmony in Nigerian Cities**

**Sabina Chiaka Osuji**

Department of Urban and Regional Planning, Imo State University, Owerri, Imo State, Nigeria  
+2348184022784; [chiakanne@yahoo.com](mailto:chiakanne@yahoo.com)

**Stanislaus Anabaraonye Okeahialam**

Department of Estate Management, Imo State University, Owerri, Imo State, Nigeria  
+2348037960430; [stanokeahialem@yahoo.com](mailto:stanokeahialem@yahoo.com)

---

### **ARTICLE INFO**

#### **Article history**

Received 24 February, 2018

Received in revised form 2 March, 2018

Accepted 10 March 2018

Available online 12 March, 2018

#### **Keywords:**

*Housing Policy and Programs,*

*Housing Delivery,*

*Implementation Strategy.*

---

### **ABSTRACT**

Housing policy is a guideline provided by government which is aimed at meeting the housing need and demand of people through a set of appropriate strategies including fiscal, institutional, legal and regulatory frameworks and housing program is an implementing tool to housing policy. It is also a subset of housing policy. Successive Nigerian government has been making efforts in housing delivery intervention through various policies and programs either a provider in the 70's and 80's, as facilitator and enabler in recent time. Ensuring adequate and sustainable housing delivery towards progressive urbanization in our cities thus constitutes a critical challenge to governance. Using questionnaire, the researcher collected facts and analyzed them. The study identifies housing problems as overcrowding, inadequate infrastructure, slums, homelessness, deplorable environment and living conditions etc. The study recommends for good governance through the application of appropriate development strategies that could enhance optimum utilization of existing resources for effective housing delivery, there is need for public housing, Nigeria to develop housing policies and programs in line with unique diversity of its cultural inhabitant as well as the financial, human and material strength for a systematic implementation over a period of time etc. When these are done, harmony, peace and justice will be promoted and there will be housing provision for the poor and the rich.

*copyright @ 2018cepa*

## 1.0 INTRODUCTION

Housing policies and housing programs go hand in hand as one is dependent upon the other; housing policy is to achieve a housing goal which is realized through housing programs.

Housing is generally referred to as a shelter or lodging for human habitation. It is a structure designed as an abode for one or more persons (Encyclopedia Americana; Vol. 14, page 460) or a building that provides a home for one or more families (Merits Students Encyclopedia; Vol. 9, page 95). Listokin et al (2007) have defined housing as a permanent structure for human habitation. It is also referred to as the house and defined as a home, building or structure that is dwelling or place for habitation by human beings.

Policy as defined by Wikipedia, (2011) is a principle or rule to guide decisions and achieve rational outcome. It may also refer to the process of making important organizational decisions, including the identification of different alternatives such as programs or spending priorities, and choosing among them on the basis of the impact they will have. A policy is a plan of action, a statement of aims and ideas or a statement of intent made to guide activities in a particular field of endeavor, for example housing (Agbola, 1998). In other words, a policy is generally a statement of intent usually made by the government on a subject (such as health, housing, education, energy, population etc.), which is meant to guide the subject's activities by stating its goal, objectives, and strategies to achieve the goal/objectives, the institutional

framework and the required finance, human and material resources.

A program is the step-by-step listing of the specific things need to be done to carry out a plan identified as to time, place and means (Lawal, 1997).

Housing policy is a guideline provided by government which is aimed at meeting the housing need and demand of people through a set of appropriate strategies including fiscal, institutional, legal and regulatory frameworks (Abiodun, 1985). Housing policy provides the basis for government actions as well as the yard for program performance evaluation (Sanusi, 1997).

Housing program is an implementing tool to housing policy. It is also a subset of housing delivery policy. Housing programs, however, are specific strategies usually initiated to increase the housing stock in a country. They are instruments for implementing housing policies. In other words, housing programs are concrete means or methods of achieving the provisions of the housing policies. (Sulyman, 2015).

Successive Nigerian government has been making efforts in housing delivery intervention through various policies and programs either a provider in the 70's and 80's, as facilitator and enabler in recent time. However, no meaningful achievement has yet been recorded vis-a-vis the increasing housing requirement in the country. Ensuring adequate and sustainable housing delivery

towards progressive urbanization in our cities thus constitutes a critical challenge to governance.

This paper aims at examining the application of Housing Policies and Programs as a means of providing Justice and Harmony in Nigerian Cities, the Success and the Failure of the Scheme and how they will be improved.

## 2.0 LITERATURE REVIEW

Policy as defined by Wikipedia, (2011) is a principle or rule to guide decisions and achieve rational outcome. It may also refer to the process of making important organizational decisions, including the identification of different alternatives such as programs or spending priorities, and choosing among them on the basis of the impact they will have. A policy is a plan of action, a statement of aims and ideas or a statement of intent made to guide activities in a particular field of endeavour, for example housing (Agbola, 1998). In other words, a policy is generally a statement of intent usually made by the government on a subject (Such as health, housing, education, energy, population etc), which is meant to guide the subject's activities by stating it's goal, objectives, and strategies to achieve the goal/objective, the institutional framework and the required finance, human and material resources. A policy is a statement on paper by the government or establishment as regards the way and manner in which identified problems are to be solved. Such legislation or law should prescribe to the beneficiaries to whom the government action is intended and the condition under which potential

beneficiaries may receive the support or assistance provided by the legislation (Sulyman, 2015).

Mandelker and Montgomery (1973), described that housing can be regarded as a product and a process. As a product, housing refers not only the shell or structure of dwelling but their design and basic built-in equipment, the amount and location of space, the heating, lighting, sanitary and similar facilities. In fact, housing as a product is the immediate physical environment, largely man made in which facilities live, grow and decline. On the other hand, housing as a process is more than construction. It includes the dwelling design, the neighborhood layout, material manufactured and distribution, mortgage, building and housing codes, mortgage insurance, housing and development authority. It includes maintenance, repair, remodelling and social research, facts finding and analyzing, individual family, business and public policy decision.

Housing is a crucial basic need of every human being just as food and clothing (Aribigbola, 2006:53). It is very fundamental to the welfare, survival and health of man (Fadamiro et al, 2004). Hence, housing is one of the best indicators of a person's standard of living and his place in the society.

The Federal Republic of Nigeria (2006), defined housing as the process of providing functional shelter in a proper setting in a neighborhood supported by sustainable maintenance of the built environment for the day to day living and activities of

individual and families within the community.

Housing is generally referred to as a shelter or lodging for human habitation. It is a structure designed as an abode for one or more persons (Encyclopedia Americana; Vol. 14, page 460) or a building that provides a home for one or more families (Merits Students Encyclopedia; Vol. 9, page 75). Listokin et al (2007) have defined housing as a permanent structure for human habitation. It is also referred to as the house and defined as a home, building or structure that is dwelling or place for habitation by human beings.

Housing policy is a written document which usually comprises specific objectives, strategies and programs aim at solving the housing problem or meeting with the ever increasing housing needs and demand of a country (Ezenagu, 2000). Thus, housing policy is a comprehensive working document, deliberately structured to serve as guiding principles for housing program in a given country in her efforts to meet the housing needs of the citizens. The major thrust of housing policy is to achieve some housing goals which universally manifest as to adequately house everybody in any given country in a good housing located in a good environment and at an affordable cost. Housing policy is derived from laws, regulations and administrative practices that can aid the production and delivery of housing. Furthermore, the fundamental principles of freedom, justice, equity, authority, and public interest were taken into consideration in the formulation of the 1991 housing policy. The policy is a

measure aimed purposely at solving the housing problems in Nigeria. Like other policies it has its specific goals and how they can be achieved. In this regard, the main goal of the national housing policy is to make decent shelter available and affordable to all Nigerians. The policy addressed fundamental issues like land ownership, housing finance, housing construction and delivery. Above all, housing policy requires a strategy for the enforcement of the purpose of the intended programmes of action (Ibimilua and Ibitoye (2015).

The housing policy also takes into consideration other vital issues like health, finance, cooperative, provision of infrastructure, building materials (with emphasis on local building materials), periodic maintenance and repair, as well as the reform of the policy. The policy empowered the Federal Mortgage Bank of Nigeria to provide loan for housing research, construction and delivery (Ibimilua and Ibitoye, 2015). Housing policy is a tool that is used in town planning for solving housing problems, and consequently for the achievement of sustainable housing. Town planning itself focuses on spatial arrangement of urban and rural uses for the purpose of creating orderly, economical, functionally efficient and aesthetically pleasing physical environment for working, recreation and circulation (Obateru, 1984). In line with the town planning procedures, the housing policy recognized the fact that inadequate housing constitutes a major problem in Nigeria (Federal Republic of Nigeria, 1992).

Housing program is an implementing tool to housing policy. It is also a subset of housing delivery policy. Housing programs, however, are specific strategies usually initiated to increase the housing stock in a country. They are instruments for implementing housing policies. In other words, housing programs are concrete means or methods of achieving the provisions of the housing policies (Sulyman, 2015). An effective housing program, according to Lawal (1997) requires effective administration, professional and technical skills, planned strategies, careful use of available resources, availability of building materials, collection of data on the existing housing stock, production of physical development plans, adequate financing mechanism and involvement of private and public sectors of the economy.

### **3.0 HOUSING PROBLEMS IN NIGERIA**

Having examined the magnitude of housing problems in Nigeria, it is necessary to discuss some specific housing problems which militate against efficient housing of the low income group in the country.

Housing problem is peculiar to both rich and poor nations as well as developed and developing countries. Certain problems are associated with housing worldwide. They include overcrowding, inadequate infrastructure, slums, homelessness, deplorable environment, living conditions, shortage of housing (qualitatively and quantitatively), government shortsightedness about the needs of the

people, access to building land, house cost in relation to specification and space standard, as well as high interest rate of home loans the reasons for shortage of housing in Nigeria include poverty, high rate urbanization, high cost of building materials, as well as rudimentary technology of building.

**3.1 Access to Land and Title:** It is not an easy task to acquire a piece of land in most developing countries especially in Nigeria. Available evidence shows that land is always purchased by land speculators who hold the land for some times only to resell at prices which the low income earners cannot afford. Even when government has nationalized land through the Land Use Act of 1978, unless one is a senior officer or well-connected in government, one is not likely to be considered for land allocation.

After the land is acquired, there is tortuous and cumbersome process or documentation necessary to perfect the title. For example, to obtain a Conveyance or Certificate of Occupancy (CofO), one will be required to produce evidence of taxes, levies and so on. Consequently, the bureaucratic process could take months or years before the title cost of building to the extent that it may become impossible for the applicant to build the house.

**3.2 Access to Housing Finance:** Majority of Nigerians especially the middle and low income groups do not have access to mortgage loans

because of the stringent conditions that the loans attract which are often difficult to meet. The interest rates on loans are generally very high in Nigeria. They can be as high as 35% to 40%. It has been established that if interest rate is as high as 15% in the developed countries, there will be a glut in the housing market as less people will be willing to buy at such a high rate of interest on mortgage. At such a high interest rate as obtained in Nigeria, it is absolutely impossible for low income earners to survive any loan.

Until recently, there were no building societies or Primary Mortgage Institutions (P.M.Is.) to give low interest loan to potential residential developers. This is one of the reasons why the few conventional banks charge high interest rates on long term loans. It should be noted that these building societies or primary mortgage institutions exist, the high cost of funds makes them unable to lend at low interest rate without government subsidy.

**3.3 Access to Building Materials:** It has been established that on average more than half of total housing expenditure goes for purchasing of building materials in Nigeria (Onibokun, 1990). However, the high cost of materials for building houses in Nigeria is a serious problem militating against provision of decent housing. It should be noted that most of the major materials like cement, roofing sheets, iron rods, paints, keys

and locks, sanitary and electrical fittings are imported from developed countries. No matter how cheap these materials are in their countries of origin, by the time the cost of shipping and custom duties are added, they would become expensive.

Besides, the very low value of the Nigerian currency as compared to those of developed countries has increased the cost of building materials. The cost of building materials which are imported thus become too expensive when converted to the value of the local currencies at such ridiculous exchange rates. Consequently, the high cost of building materials makes them to be out of reach to potential house owner.

**3.4 Poor Quality of Housing Environment:** If housing is a totality of the environment within which the physical structure (shelter) is located, then the occupants of a house require and will make sure of other elements in the immediate and general environment. Such elements include access roads, places of work and worship, shopping, recreational, educational institutions, health facilities and other community services.

Suffice to add that the availability and accessibility of these elements determine the quality of any housing environment. In Nigeria, only few communities have ideal environment, therefore, many residential neighborhoods suffer one type of

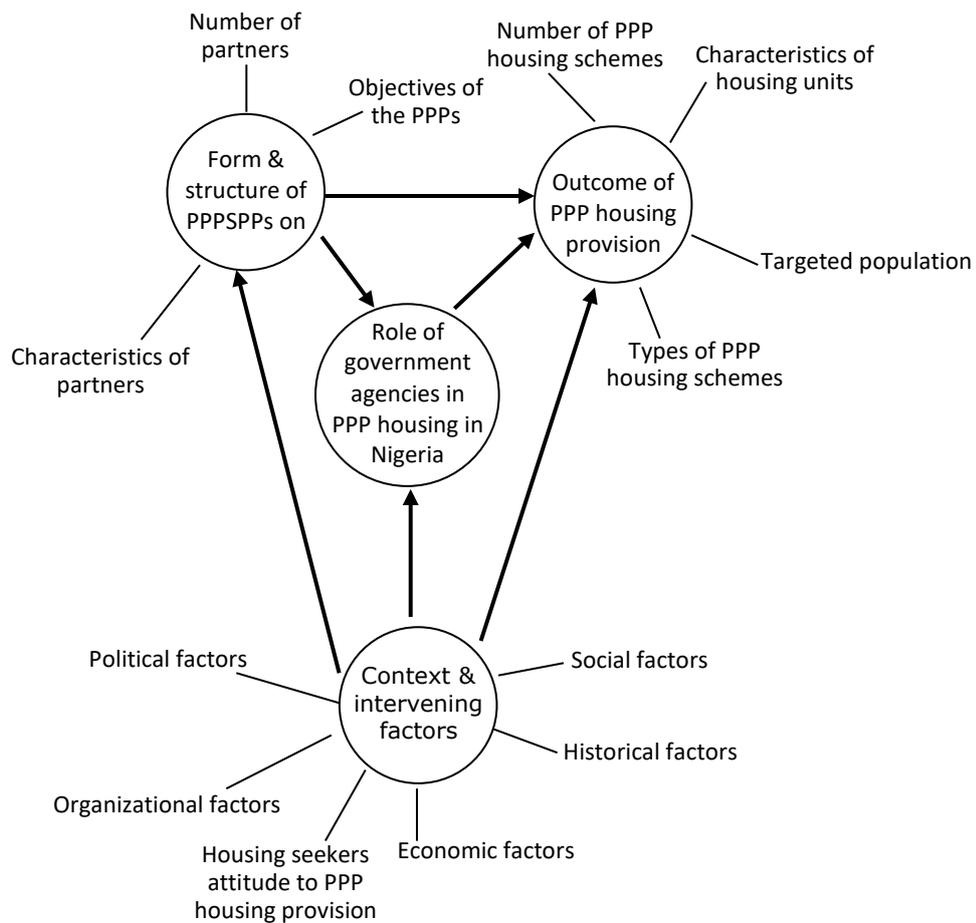
environmental problems or another to make their environment wholesome.

**3.5 Socio-Economic Housing**

**Problems:** There are several other problems which are not directly connected with housing, but have significant income effect on the ability to build a house by low income earners. For example, a low income earner is used to having a large family. The effect is that so much is spent on feeding and clothing that nothing can be saved from the meager income for housing. Such household is known as cost burden household who cannot afford to pay for a decent house. In addition, such a household

spends over 30% of their income on housing.

Generally, the low income earners cannot afford bigger accommodation and therefore a family is usually crowded in a small room in poorly-ventilated and unsanitary environments. This results in a high rate of sickness of family members. Consequently, much more money is spent on health as additional burden, closely related to this is the fact that the low income earners usually cannot afford the high rents in places nearest to their working places. To that effect, they live very far away, which results in spending too much on transportation to and from work.



**Figure 1**  
**Conceptual Framework for Assessing the Role of Government Agencies in PPP Housing in Nigeria**  
 Source: Research Design (2008)

#### **4.0 REVIEW OF HOUSING POLICIES AND PROGRAMS IN NIGERIA**

A brief review of past housing policies and programs in Nigeria; it should be noted that the National Housing Policy documents (Federal Republic of Nigeria, 1991; Federal Republic of Nigeria, 2006; Federal Republic of Nigeria, 2012) reviewed comprehensively the past policies and programs of the government in the housing sector under five distinct periods: the colonial period (before 1960), the post-independence period (1960 to 1979), the second civilian administration (1990 to date). Consequently, the five periods are examined.

##### **4.1 The Colonial Period (Before 1960)**

Official intervention in housing in Nigeria began in the colonial era. During the early colonial period, the housing activities and policies of the government in Nigeria focused mainly on the provision of quarters for expatriate staff and for selected indigenous staff in some specialized occupations like railways, police etc. This marked the advent of Government Residential Areas (GRAs) in Nigeria. The basic idea in GRA policy was to provide habitable housing and housing environment for those expatriate administrators comparable to the best in their respective countries. The housing quarters were well planned, with all the possible comfort, services and amenities; including water, closed sewers, electricity and abundance of open space and recreational areas. The idea of housing reservation was thus initiated and

implemented in Lagos and in regional and provincial capitals throughout the country.

In 1955, the concern for slum clearance brought the Central Lagos Slum Clearance Scheme into effect. The scheme opened up Apapa and later Victoria Island as high and low density areas of Lagos. The Surulere Housing Scheme in Lagos, which was established in the late 1950s, was partly designed to provide temporary residential housing for the displaced people from the slum area of Central Lagos. The scheme however became permanent housing for such families as a result of problems associated with the re-allocation of redeveloped land in Central Lagos. Efforts by the Lagos Executive Development Board (L.E.D.B.) at solving public housing problems in the Lagos Metropolis thus resulted in the following schemes:

- i Workers Housing Estate and Re-Housing Estate
- ii Akinsemoyin and Eric Moore Housing Estate, Surulere
- iii Workers Housing Estate (Phase II), Surulere
- iv Freehold Housing Scheme and Site and Services Estate at Surulere, Apapa, Southeast and Southwest Ikoyi, Lupe and Isolo Estates.

In 1958, the Western Regional Government pioneered the establishment of housing corporations. Other regions soon followed suit. The main function of the housing corporations was the construction of housing units for sales to members of the public and the issuance of loans to whoever wished to build their own

houses on their land.

#### **4.2 The Post-Independence Period (1960-1979)**

During this era, emphasis of the government was placed on the five yearly development plans as an instrument for economic growth. In the first two plans, the housing sector was virtually neglected. Further deterioration was witnessed in the housing situation during the civil war period, especially in the war-affect areas. The third plan period (1975-1980) introduced the most comprehensive and active intervention by the government in housing sector. The period recognized the housing problems and aimed to increase the supply of housing to a substantial level through government participation.

#### **4.3 The Second Civilian Administration Period (1979-1983)**

This period witnessed a steady increase in the interest and involvement of public sector in shelter delivery, and the importance of the shelter sector within the overall economy. Most of the strategies and activities during these periods may be seen to be in conformity with enabling concept, public production of shelter remained their common feature. The period witnessed huge failures, when government allocated ₦1.9 billion for housing construction, in all the states of Nigeria including Abuja. By June 1983, ₦600 million (37.5%) had been spent to complete only 32,000 units, yielding an overall achievement level of just 20 percent.

The period coincided approximately with

the fourth national development plan period. It witnessed the continued increasing deficit on urban housing as well as its continuous deterioration in the rural areas. The beneficiaries of this program were identified as the low-income earners whose annual income did not exceed ₦8000. It is pertinent to mention that this phase of the program failed to take off in most states, and that the shelter policy came to an abrupt end in December 1983, making way for a fresh look at the shelter sector which has culminated in the new National Housing Policy.

#### **4.4 Military Era (1984-1999)**

The main involvement of the government in the housing sector was in the era of housing finance. Consequently, the Decree 53 of 1989 was promulgated to allow private sector participation in housing delivery through the setting up of Primary Mortgage Institutions (PMIs) to mobilize household savings for long-term lending. In addition, the Federal Government adopted the reviewed National Housing Policy which provided a framework for housing finance operation including the establishment of a two-tier institutional structure for housing finance with Federal Mortgage Bank of Nigeria (FMBN) as the regulatory/apex institution.

Similarly, the National Housing Fund (NHF) was set up with Decree 3 of 1992 to provide finance for Nigerians at a low interest rate. It is meant for medium and low income groups towards the realization of the National Housing Policy. It is important to note that apart from the involvement of the government in housing

finance, several housing programs in form of direct construction were undertaken by

various military governments within the period under viewed.

**Table 1**  
**Housing Units delivered in each of the State**

S/No	State	Housing Units Delivered
1	FCTA	1,908
2	Anambra	2,400
3	Bauchi	2,816
4	Bendel	1,422
5	Benue	1,980
6	Borno	2,808
7	Cross River	2,258
8	Gongola	3,038
9	Imo	2,758
10	Kaduna	2,7716
11	Kano	1,590
12	Kwara	2,462
13	Lagos	2,634
14	Niger	2,692
15	Ogun	2,160
16	Ondo	2,930
17	Oyo	2,128
18	Plateau	2,546
19	Rivers	2,580
20	Sokoto	2,314
TOTAL		47,500

**Source:** Culled from (Jinadu, 2007)

#### **4.5 Civilian Administration (1999-date)**

On May 29<sup>th</sup>, 1999, a democratically elected government succeeded the military

government. A new National Housing Program to build 20,000 housing units throughout the federation over a four year period at the rate of 5,000 units per annum

as a demonstration of its commitment to the eradication of homelessness among Nigerians was initiated.

Other actions taken during the period in attempt at solving the housing problems include the following:

- ◆ Liquidation of Federal Mortgage Finance Limited (FMFL) and the restructuring of Federal Mortgage Bank of Nigeria (FMBN);
- ◆ Setting up the Presidential Technical Committee on Urban Development;
- ◆ Initiating Private Sector Driven-Housing provision while government create and sustain the enabling environment.
- ◆ Restructuring, Strengthening and Recapitalization of the following Institutions: Federal Housing Authority (FHA), Federal Mortgage Bank of Nigeria (FMBN), Federal Mortgage Finance Limited (FMFL), Urban Development Bank of Nigeria (UDBN), and Nigeria Building and Road Research Institute (NBRRI).
- ◆ Creation of Institutional framework for mass housing production through establishment of Real Estate Developers Association of Nigeria (REDAN) and Building Materials and Producers Association of Nigeria (BUMPAN);
- ◆ Strengthening Secondary Mortgage and Bond Market Transaction through the Debt Management Office (DMO), Loan facility and the release of ₦100 billion Mortgage Backed Bond;
- ◆ Initiating National Technical Committee for Housing Development in the seven Coastal States of

Niger-Delta –Akwa Ibom, Bayelsa, Cross River, Delta, Edo, Ondo and Rivers;

- ◆ The winding up of the Federal Government Housing Loan Board and transferring the assets and liabilities to Federal Mortgage Bank of Nigeria to create Mortgage System Fund to be available to all Nigerians including civil servants;
- ◆ Others include effective monitoring and evaluation as well as political will to implement new initiatives in the housing sector.

#### **4.6 The 2006 National Housing Policy**

The inability of earlier policies and programs to adequately resolve the backlog of housing problems in the country reveals the need for more pragmatic solutions and this forms the basis for a review of the 1991 National Housing Policy. Given the importance of housing in the national economy; the Federal Government of Nigeria set up a 15-man Committee on Urban Development and Housing in the year 2001. One of the responsibilities of the committee was to articulate a new housing policy. The report of the committee, as accepted by the Federal Government, was published in Government's White Paper on the Report of the Presidential Committee on Urban Development and Housing in the year 2002. Part 1 of the report contains the new housing policy, which was subsequently published as Draft National Housing Policy in January, 2004. The draft policy was subjected to critical comments and inputs across the different states of the

federation and the new national housing policy was eventually published in the year 2006.

The new policy is aimed at removing the impediments to the realization of the housing goals of the nation. The goal of the policy is "to ensure that all Nigerians own or have access to decent, safe and healthy housing accommodation at affordable cost". This goal is similar to that of the 1991 policy except that the fulfillment of the policy goal is not targeted to a specific date or future year.

The objectives of the 2006 National Housing Policy are stated in section 2.2 to 2.2.14 and they include the following:

- ◆ Develop and sustain the political will of Government for the provision of housing for all Nigerians.
- ◆ Provide adequate incentives and an enabling environment for greater private sector (formal and informal) participation in the provision of housing.
- ◆ Strengthen all existing public institutions involved in housing delivery at the federal level.
- ◆ Encourage and promote active participation of other tiers of Government in housing delivery.
- ◆ Create necessary and appropriate institutional framework for housing delivery.
- ◆ Strengthen the institutional framework to facilitate effective housing delivery.
- ◆ Develop and promote measures that will mobilize long-term sustainable and cheap funding for the housing sector.

- ◆ Government shall by patronage, develop and promote the certified locally produced building materials as a means of reducing construction cost.
- ◆ Ensure the use of relevant and fully registered Nigerian professionals to provide appropriate designs and management in housing delivery.
- ◆ Develop and promote the use of appropriate technology in housing construction and material production.
- ◆ Make land for housing development easily accessible and affordable.
- ◆ Develop and promote a national housing market.
- ◆ Enact laws and make regulations to prevent and control fire incidents in Nigeria.
- ◆ Improve the quality of rural housing, rural infrastructure and environment.

The main thrust of the policy is focused on institutional reform/capacity building, increased financial mobilization to the housing sector, local building material production and adequate access to building land. In order to achieve the policy objective, 22 strategies were specified in section of 2.3 of the policy. Some of the strategies include the following:

- ◆ Strengthen and sustain the Federal Ministry of Housing and Urban Development to harmonize and monitor housing delivery in Nigeria.
- ◆ Maintain and strengthen the departments in the Standard Organization of Nigeria responsible for monitoring and setting minimum performance standards in the building industry.
- ◆ Restructure and adequately capitalize

the Federal Mortgage Bank of Nigeria (FMBN), Federal Housing Authority (FHA), Federal Mortgage Finance Limited (FMFL) and Urban Development Bank Limited to perform their statutory roles.

- ◆ Restructure and adequately fund the Nigerian Building and Road Research Institute (NBRRI) to perform its statutory roles.
- ◆ Review as when necessary, the provisions of: Mortgage Institutions Act, Federal Mortgage Bank of Nigeria Act, Trust Investment Act, Insurance Act, National Housing Fund Act, Employees Housing Scheme (special provisions), Federal Government Staff Housing Board Act, Urban Development Bank Limited Act and the Land Use Act to make them more effective and enforceable.
- ◆ Grant fiscal incentives to small and medium scale local manufacturers of building materials.
- ◆ Encourage and fund the training of skilled manpower required for the building industry.
- ◆ Encourage the use of conventional building systems as a means of marrying the need for mass housing to employment and wealth generation.
- ◆ Devise simple and affordable techniques for up-grading existing housing stock.
- ◆ Encourage the establishment of cooperatives or housing association to enable the rural dwellers to have access to fund.
- ◆ Embark on and sustain appropriate urban renewal programs in blighted areas.

- ◆ Encourage establishment of, and sustain Land Registries in all tiers of Government in the country.
- ◆ Provide site and services schemes for housing nationwide.
- ◆ Provide statistical data for effective process of housing delivery in Nigeria.
- ◆ Seek international bilateral and multilateral assistance for promoting housing and urban development etc.

The new policy also emphasizes private sector participation in housing finance and investment. In fact, one of the short-term measures advanced in the policy is the commencement of the implementation of a private sector-led housing construction program.

## **5.0 APPRAISAL OF THE NIGERIAN NATIONAL HOUSING POLICY**

The appraisal or criticism of a government can be measured with the level of the implementation and effectiveness of its policies. As such, the goals and objectives of policies are exposed through public policy. To this end, several authors have appraised the performance of the Nigerian Housing Policy (Lawal, 1997; Fadamiro et al, 2004; Jinadu, 2007; Ogu and Ogbuozobe, 2004; Ibimilua, 2011; Kehinde, 2010; Fasakin, 1993; Agbola, 1998; Sulyman, 2000; and Funmilayo, 2013). Many of the authors have argued that the policy provides the foundation upon which actions are based. For instance, the policy addressed vital issues in housing provision like prototype designs, urban housing, rural housing, access to land, affordable housing cost, the

use of local materials (with consideration for climate and culture), as well as the preference of the users.

The housing policy also takes into consideration, other vital issues like health, finance, cooperative, provision of infrastructure, building materials (with emphasis on local building materials), periodic maintenance and repair, as well as the reform of the policy. The policy empowered the Federal Mortgage Bank of Nigeria to provide loan for housing research, construction and delivery. The Nigerian Building and Research Institute was also empowered to make adequate research into housing construction and delivery in Nigeria. Also the Standard Organization of Nigeria was bestowed the responsibility of ensuring the delivery of standard materials and buildings. Other organizations that were facilitated include the Real Estate Development Association (REDAN) and The Building Materials Producers Association of Nigeria (BUMPAN).

Furthermore, the policy laid a huge emphasis on access to infrastructural services like potable water, electricity, transport services, communication, sewerage, sanitation, as well as drainages. The promulgation in December, 1989 of the Mortgage Institution Decree no 53 also provided a legal framework for the operations of primary institutions in Nigeria. Also, the policy allows the involvement and participation of the government, non-governmental agencies and community-based organizations in housing production and delivery.

Moreover, the housing policy emphasized the use of local building materials. Overall, the housing policy has been able to address some challenges of housing in Nigeria.

Agbola (1998) noted that the effort of the government in terms of the formulation and implementation of the National Housing Policy is quite commendable. On the other hand, he opined that the efforts have not shown remarkable improvement in the status quo since many Nigerians are still homeless while up to this time, many are living in dingy and ramshackle structures. Another major criticism of the policy lies in the area of monitoring, evaluation and review. Adequate mechanisms are not put in place for the appraisal of the policy and housing sector as a whole (Sanusi, 1997; Oduntan, 1997; Fasakin, 1993; Kehinde, 2010; Akeju, 2009 and Ogunsakin, 1992).

## 6.0 METHODOLOGY

In order to examine the application of Housing Policies and Programs in Nigeria, data for the study were both from primary and secondary sources. The sources of data used in the research was based on information, questionnaire, direct observation, oral interviews obtained in Federal Mortgage Bank across major cities and interviews with some mortgage banks institutions, Federal Ministry of Housing and Urban Development, Federal Housing Authority, Nigerian Institute of Town Planners, Housing Corporations across some selected location in Nigeria and Ministry of Lands, Survey, Housing and Urban Planning Imo State. The secondary data involved available census data, official documents and other relevant

secondary data were obtained from the existing literature, on books maps and journals.

## **7.0 FINDINGS**

### **7.1 Problems Associated with Housing Policies and Programs in Nigeria**

The problems that are associated with the national housing policy include implementation of planning policies, inadequate research and studies on the formulation and execution of the policy, inadequate funding, shortage of skilled manpower in the building industry, insufficient infrastructure, amenities, as well as ineffective housing finance (see Akeju, 2007, Aribigbola, 2006; Fadiye, 2005; Ogunsakin, 1992 and Sanusi, 1997 for greater details). Rapid urbanization and poor economic growth have compounded the problems of inadequate housing in Nigeria. These housing inadequacies, particularly for low income group, have been complicated by high rate of population growth, inflated real estate values, and influx of rural immigrants, lack of effective planning, development of shanty towns, availability of dilapidated houses, as well as high cost of building materials. The reality of this situation is that existing housing stock are inadequate to cater for the increasing population. For instance, Lagos which is the most urbanized city in Nigeria, the situation has become pathetic such that overcrowding, slum and substandard housing as well as unhealthy and poor environmental conditions are expressions of the problem. Apart from the acute shortfall in housing supply, in relation to demand, the majority of dwellings in the hinterlands – mostly

owned by the indigenes remained unplanned. Worse still, the effects of housing policy are not felt in the rural areas. Rural houses are of generally poor condition, and they are characterized by lack of potable water, toilet and decent environmental condition.

### **7.2 Rural-Urban Drift**

It is because of what Okowa (2006) called “urban bias in Nigerian development” which started from the colonial era. Probably because of unavailable infrastructural facilities in the rural areas at the inception, or for proximity, ease of communication and administration, the government concentrated all the government ministries, agencies and parastatals at the capital cities. This attracted a large population of people seeking civil service jobs to the cities. In response to this, companies and business men were also attracted to the cities to be able to find contracts and markets for supply of their goods and services. This congested the cities and exerted so much pressure on the existing facilities which in turn attracted more government attention to maintain and expand the provision of these facilities. The more this happened, the more people were attracted to the cities from the rural areas congesting it the more. The government therefore has to be occupied with making the cities more conducive for the dwellers and less attention is paid to the rural areas. This trend has continued till today. It is for this reason that the percentage of homeless Nigerians in the cities has risen and will continue to rise if nothing is done. See the table below for estimate of the number of

people living in the Nigerian cities from the 1930s to 2006 as a result of this exodus.

**Table 2 shows estimates of the number of people living in Nigerian cities from the 1930s to 2006**

N/S	Years	Percentage of the Nigerian population Living in the Cities
1	1930s	07%
2	1950s	10%
3	1990s	35%
4	2002	43.3%
5	2006	50%

**Source:** Chukwujekwu (2006)

**7.3 Access to Land and Title:** Land is the most essential of all the ingredients of housing scheme. It is a major input into housing and housing policy. In spite of this, the cost of land is very expensive in all Nigerian cities. The problem is also escalated by bottlenecks in the processing of Certificate of Occupancy (C of O) as well as approval of building plan. This problem is further compounded by other challenges like low income etc.

**7.4 Access to Housing Finance:** There is high rate of interest on mortgage loans. The majority of Nigerians especially the middle and low income groups do not have access to mortgage loans because of the stringent conditions that the loans attract which are often difficult to meet. The interest rates on loans are generally very high in Nigeria. They can be as high as 35% to 40%.

**7.5 High cost of building materials/low preference for local materials:** it has been established that on

average more than half of total housing expenditure goes for purchasing of building materials in Nigeria (Onibokun, 1988). However, the high cost of materials for building houses in Nigeria is a serious problem militating against provision of decent housing. It should be noted that most of the major materials like cement, iron rods, paints, roofing sheets, keys and locks, and electrical fittings are imported from developed countries. Apart from sand, concrete and wood, all other inputs are not found locally and that is responsible for the high cost of the inputs and housing units as well. Low materials are not considered in Nigeria anymore as well as shortage of social services. Most of the housing units were arbitrarily located in isolated and economically nonviable areas with the result that majority of houses were never occupied ab-initio, but rather become ready ground and hide out for thieves and a place of committing all types of atrocities.

**7.6 Inconsistent policies on housing programs:** Successive governments failed to pursue the housing programs initiated by their predecessors. Every government wants to be identified by its own housing programs as against completion of those of their predecessors. This act does not encourage good planning for sustainable development.

Another challenge that is facing the national housing policy is its inability to address the quantitative and qualitative housing problems. A major factor that is responsible for housing shortage in terms of quality and quantity is the ever-increasing demand that cannot be met by supply (see Agbola, 1998; Fadiye, 2005; Balchin, 1995; Sulyman, 2007; Jinadu, 2004; Jonna and Dean, 2012; Emma and Vida, 2013). The inability of the supply of housing to meet the ever-increasing demand is caused by its immobility.

**7.7 Poverty:** This is responsible for deficit in the urban and rural housing. The planners of the housing programs did not take into considerations the fact that the buildings they were constructing were to be occupied by the poor. If they did, they would have understood that it is not possible for the low income earners to afford the kind of houses they constructed.

**7.8 High cost of housing units:** The housing units were placed for sale at prices over N25,000 (\$152) per unit as at a time when middle and low income

group were earning less than N200 (\$1.21) per month. It required more than a life-time for middle and low income earner to save such amount. So they simply ignored the buildings only for the high income earners and very senior civil servants to acquire and rent to them (those that could pay the rent), while most of them patronized slums.

Other lapse of the housing policy lies in the area of environmental management, social integration, as well as urban security and governance. Above all, the policy is faced with the challenges of ever-changing socio-economic and political circumstances in the country.

This calls for the need to accord high priority to a formidable housing policy. This is a policy that will address the eradication of poverty, effective and efficient housing finance, land availability, high cost of building materials, environmental management, accessibility to basic social services, and other institutional framework for housing delivery.

Attempts by the government, according to Anyanwu (1997), to force prices of building materials down also failed. This calls for intensive research to discover cheaper housing inputs. Unfortunately, the Nigerian government has not been supportive enough to research activities and her current attitude towards academics and research does not demonstrate any willingness to fund research.

**Table 3**  
**Estimated Housing needs Nigeria (1991-2001)**

	Urban Area	Rural Area	Total
Housing Stock 1991 ('000 units)	3,373	11,848	15,221
Estimate no of households 2001	7,289	15,295	22,584
Required output 1991-2001 ('000)	3,916	3,447	7,363
Required annual output 1991-2000	1391.6	344.7	736.3

Source: UN – HABITAT, 2002

**Table 4**  
**Estimated Housing Stock, by dwelling type in Nigeria (1991)**

	Urban	Urban	Rural	Rural	Total	Total
	%	Units	%	Units	%	Units
Maisonnette	2	67	0	12	1	79
Duplex	3	101	0	-	1	101
Detached Bungalow	10	337	20	2289	17	2,627
Semi-detached	12	67	1	60	1	127
Flat	15	506	0	-	3	506
Room	65	2,194	77	9,200	74	11,393
Others	3	101	2	287	3	388
<b>Total</b>	<b>100</b>	<b>3,375</b>	<b>100</b>	<b>11,848</b>	<b>100</b>	<b>15,221</b>

Source: UN-HABITAT, 2002

**Table 5**  
**Primary Mortgage Institutions to Contributors in (2006-2010)**

<b>Name of Building Contractors</b>	<b>Location of Projects and Beneficiaries</b>	<b>Amount of Loan Disbursed</b>	<b>Number of Beneficiaries</b>
Abbey Building Society Ltd	Kaduna	3,151,300	8
Accord Savings & Loans Ltd	Makurdi	2,721,000	5
Akwa Savings & Loans Ltd	Uyo	5,713,582	25
Anambra Home Ownership Co. Ltd	Awka	13,632,640	18
Aso Savings & Loans Ltd	Abuja	279,456,1156	312
Atibalyalamu Savings and Loans Ltd	Ilori	1,564,400	3
Benhouse Building Society Ltd	Makurdi	132,961,284	150
Coop Savings & Loans Ltd	Ibadan	222,528,425	163
Credence Savings & Loans Ltd	Lagos	1,177,562	3
Dala Building Society Ltd	Kano	14,763,382	20
Delta Building Society Ltd	Asaba	35,700,000	13
Finacrop Building Society Ltd	Lagos	203,037,638	64
First Capital Savings & Loans Ltd	Jos	8,090,864	19
Guardian Trust Savings & Loans Ltd	Lagos	158,992	4
Hallmark Homes Ltd	Lagos	163,650,000	45
Jigawa Savings & Loans Ltd	Maigatari	312,460,345	1064
Kebbi State Homes Savings & Loans Ltd	BiminKebbi	21,022,664	45
Kogi Savings & Loans Ltd	Lokoja	13,047,950	7
Logoon Home Savings & Loans	Lagos	10,165,087	4
Lagos Building Investment Co. Ltd	Lagos	20,578,499	23
Nigerian Army Housing Scheme	Lagos	521,600,220	880
Oasis Savings & Loans Ltd	Lagos	5,000,000	3
Partnership Savings & Loans Ltd	Lagos	151,800,000	44
Royal Savings & Loans Ltd	Effurum	75,309,241	59
Sakkwato Savings & Loans Ltd	Sokoto	8,132,668	45
Stallion Homes Savings & Loans Ltd	Lagos	560,349,005	298
Union Homes Savings & Loans Ltd	Lagos	678,705,874	439
Yankari Savings and Loans Ltd	Bauchi	144,903,660	224
Yobe Savings and Loans Ltd	Sokoto	13,477,154	10
Total		3,519,487,732.00	4,004

**Source: Field survey (2011)**

**Table 6**  
**Government Owned Housing Development Agencies in the Post-Reform Period (2006-2010)**

<b>Project Location</b>	<b>Amount Disbursed as Loan</b>	<b>Housing Units Developed</b>
Aba	395,000,000.00	201
Bauchi	466,449,237.00	210
Makurdi	169,194,602.00	259
Benin City	200,000,000.00	268
Abeokuta	437,474,272.14	262
Dutse	187,419,053.00	240
Kaduna	326,946,238.30	291
Katsina	699,644.671.20	301
Lagos	88,000,000.00	90
Jalingo	238,307,934.72	200
Damaturu	399,668.100.00	901
Total	4,307,304,111.00	3,223

**Source: Field survey (2011)**

**Table 7**  
**Loan to Private Estate Developers in Post Reform Period (2006-2010)**

<b>Name of estate developer</b>	<b>Project location</b>	<b>Loan amount granted to developers</b>	<b>Housing units developed</b>
Ata-isi supplies and service Co. Ltd	Cross River	119.401.22.60	271
Cambial Ltd	FCT-Abuja	289.840,000.00	216
Cilee Int'l Ltd	FCT-Abuja	1.202,600,000.00	1121
Coops Savings & Loans Ltd	FCT-Abuja	50,000,000.00	49
CT &P Construction Ltd	Port-Harcourt	175.011,385.00	81
Efab Properties Ltd	FCT-Abuja	390,858,869.00	299
Hallmark Homes Ltd	Lagos	72,500,000.00	69
Imani& Sons Nig Ltd	Mararaba, Nasarawa	154,517,986.20	161

HausenNig Ltd	Jos	48,216,715.98	41
Joe Bandico& Brothers	Makurdi	18,044,000.00	14
Modular Ltd	FCT-Abuja	201,407,760.00	501
Same Global System Ltd	FCT-Abuja	430,958,610.00	199
Scan Homes Nig Ltd	Lagos	250,000,000.00	354
Shelter Concept Ltd	FCT-Abuja	164,696,000.00	99
Shelter Initiative Ltd	FCT-Abuja	189,700,000.00	49
Sintax Ltd	Zuba, Niger	255,910,674.10	241
Sparklight Property Dev. Corp	FCT-Abuja	55,819,674.40	31
Sparklight Property Dev. Corp	Abcokula, Ogun	110,390,082.10	80
Solid Homes Ltd	FCT-Abuja	138,243,120.00	29
Yah WahabConst Co Ltd	Osita, Ogun	95,274,068.00	100
BDA Ltd	FCT-Abuja	300,679,654.22	4
Good Homes Estate Ltd	FCT-Abuja	219,376,148.70	1
HOB Nig Ltd	Akure, Ondo	302,857,793.43	3
LapicNig Ltd	FCT-Abuja	292,430,715.72	1
Net ConstNig Ltd	FCT-Abuja	383,557,887.81	2
Tanus Property Dev Ltd	FCT-Abuja	198,835,514.31	6
TariGMBDevConsotium Ltd	Calabar	351,875,750.08	2
Shongrilla Estate Ltd	FCT-Abuja	14,990,666.67	1
KalmbaerNig Ltd	Calabar	325,979,967.82	3
Byron & Martins Co	FCT-Abuja	15,632,803.94	2
Niima Shelter Ltd	Kpalunga, Niger	6,287,377.25	2
TolaTosConst Ltd	Ibadan, Oyo	127,837,487.08	4
Vass Real Estate	Ikopa-Okeha, Edo	198,101,112.35	4
	Total	6,404,723,204.83	4056

**Source:** Field survey (2011)

## **CONCLUSION**

Since housing remains social responsibility of every government, and to a large extent, the health of a country and well-being of its people depends on the quality, condition and level of success in the housing sector. In spite of this, housing problem is universal. In Nigeria, it exists in urban and rural places. Housing problem in urban places takes the form of slum dwelling, homelessness, overcrowding, squattersettlements and substandard housing units. In the rural areas, poor housing quality, deficient environmental condition as well as inadequate infrastructural facilities are the order of the day.

Nigeria is a multi-ethnic nation with over 250 tribal groups. Despite striking uniformity and sameness visible in the various house reforms in Nigeria, each tribal group has created its own unique model of housing, which is sympathetic to its environment and mode of life of the people. For this reason, decisions reached in the top-down approach to propose prototype housing design for the entire Nigerians population home never really succeeded.

This paper examined the application of housing policies and programs in Nigeria. It is noted that the problem of providing adequate housing has long been a concern, not only of the individual but of government as well. In most of our urban centers, this problem is not only restricted to quality but also to the poor quality of available housing units and the

environment (Jiboye, 2009, Olotuah and Ajenifujah, 2009)

## **RECOMMENDATION**

The major aim of housing policy is to solve housing problems. In other to achieve this, there is the necessity to enhance the workability of the policy.

There is need for good governance through the application of appropriate development strategies that could enhance optimum utilization of existing resources for effective housing delivery.

There is the need for government to consider public housing as a form of social responsibilities considering the financial arrangement with the mortgage institutions the required minimum deductible amount which is beyond the reach of low income earners in Nigeria.

Nigeria should develop housing policies and programs in line with unique diversity of its cultural inhabitant as well as the financial, human and material strength for a systematic implementation over a period of time.

The Nigerian housing policy should be reviewed periodically in order to make it functional and acceptable. Apart from this, in order to attain effective housing delivery, there should be access to land, finance and building materials. This should be complemented by provision of infrastructure, housing maintenance, as well as the encouragement of insurance companies in building and selling of houses at affordable prices. Also, the

implementation of housing policy should take cognizance of low income earners. Consequently, there should be provision of low cost houses for low income families.

Housing delivery strategies should include institutional frameworks, housing finance, low income rural housing and urban government housing. Apart from government intervention, the private sector should be encouraged in housing production with the aid of incentives, loans and subsidies. In addition, the Federal Mortgage Bank of Nigeria that is saddled with the responsibility of guiding and controlling the operations of mortgage institution should be empowered financially so as to perform more regulatory functions in the housing market.

The process of building plan approval and issuance of certificate of occupancy should be made faster and less cumbersome. Also, mass production of building materials should be encouraged. This will make the materials to be affordable to the poor. People should be encouraged to build their own houses with the aid of local cost scheme. Public participation in housing policies and programs approval should be encouraged in Nigeria.

- ◆ The federal government should set-up a regulatory body that would monitor the effective utilization of the disbursed fund to mortgage finance bank in the country.
- ◆ The government should ensure that all the states are part of the beneficiary in the housing delivery scheme.
- ◆ Federal government should set a judiciary committee that would

prosecute all contractors that violet and have minimized the fund given to them for project implementation.

- ◆ The government should encourage local industries producing construction and building materials in all possible ways such as through tax rebate, low rate and creation of various sources of fund for building materials producers
- ◆ Government should decentralize some of the ministries and government parastatals from the state capital (cities) to the rural local government area.
- ◆ In addition, the rural areas should be planned and developed with provision of necessary infrastructural facilities and adequate capacity on sustainable basis to ensure that there is no loss in welfare of the workers and to make the rural areas more conducive and attractive for investors. This will force price of housing units in the cities, towns and raise that of the rural areas. As this happens, slum will naturally disappear for two obvious reasons: one, occupants will relocate to the rural areas where they find greener pastures at cheaper comparative cost; two, others will be able to rent better quality housing as former occupants relocate to the rural areas and rent falls.

Nigerian government has to be supportive enough to research activities and her current attitudes towards academics and research to demonstrate willingness to fund research.

When these are done, harmony, peace and justice will be promoted and there will be housing provision for the poor and the rich.

## REFERENCES

- Abiodun, J. (1985), "Housing Problems in Nigerian Cities" in Poju
- Agbola, T. (1988), The Role of Non-Governmental Organizations (NGOs) in Housing Provision in Nigeria. Lagos. Ford Foundation.
- Agbola, T. (1998), The Housing of Nigerians: A Review of Policy Development and Implementation, Research Report No. 14, Ibadan, Development Policy Centre.
- Akeju, A.A. (2007), Challenges to Provide Affordable Housing in Nigeria. Paper Presented at 2nd Emerging Urban Africa International Conference on Housing Finance in Nigeria. Held at SheuYar'dua Centre, Abuja, Nigeria. October 17th - 19th 2007.
- Aminu, G.W and Ruhizal, R. (2013), Housing Policies and Programs in Nigeria: A review of the Concept and Implementation. Journal of Business Management Dynamics Vol. 3, No 2, pp. 60-68.
- Anyawu, J.C. (1997), The Structure of the Nigerian Economy (1960-1997). Onitsha: Joanee Educational Publishers Ltd.
- Aribigbola, A. (2006), Rational Choice Model and Housing Decisions in Akure, Ondo State Nigeria. Confluence Journal of Environmental Studies 1 (1) 53-63.
- Balchin, P.N. (1995), Housing Policy: An Introduction. London, Routledge
- Emma, M. and Vida, M. (2013), Austerity and Reform to Affordable Housing Policy. Journal of Housing and the Built Environment 28(2): 3,97-407.
- Encyclopedia Americana; Vol. 14, 1981. Grolier International, Inc. Page 460.
- Ezenagu, V.C. (2000), Fundamentals of Housing. Fountain Publishers (Nig.) Awka, Anambra State, Nigeria.
- Fadamiro, J. A., Taiwo, A. A. and Ajayi, M.O. (2004), Sustainable Housing Development and Public Sector Intervention in a Developing Country: Nigeria. In Ibitoye O.A. (ed) Scientific and Environmental Issues in Population, Environment and Sustainable Development. Lagos, Graams.
- Fadiye, J.O. (2005), A Social Studies Textbook for College and Universities. Ibadan, Akin-Johnson.
- Fasakin, O. (1993), National Housing Policy for Nigeria. Ibadan, National Institute for Social and Economic Research.
- Federal Republic of Nigeria (1992), National Housing Policy. Lagos, Federal Ministry of Works and Housing.
- Federal Republic of Nigeria (2006), National Housing Policy. Abuja: Federal Ministry of Environment, Housing and Urban Development.
- Funmilayo, I. A. (2013), Housing Delivery in Nigeria: Repackaging for Sustainable Development.

- International Journal of African and Asian Studies – An Open Access International Journal. Vol. 1
- Ibimilua, A.F. (2011). The Nigerian National Housing Policy in Perspective: A Critical Analysis. *Journal of Social Development in Africa*, 26 (2) 165 - 188
- Ibimilua, A.F and Ibitoye, O.A. (2015), Housing Policy in Nigeria: An Overview. *Americana International Journal of Contemporary Research*
- Jiboye, A.D. (2009). The Challenges of Sustainable Housing and Urban Development in Nigeria. *Journal of Environmental Research and Policies*. 4(3), 22-27
- Jiboye, A.D. (2011), Achieving Sustainable Housing Development in Nigeria: A Critical Challenges to Governance. *International Journal of Humanities and Social Science*.
- Jiboye, A.D. (2011), Urbanization Challenges and Housing Delivery in Nigeria: The need for an effective Policy Framework for Sustainable Development. *International Review of Social Sciences and Humanities*. Vol. 2, No 1, pp. 176-185
- Jinadu, A.M (2007), *Understanding the Basics of Housing*. Minna: King James Publishers.
- Jonna, P. and Dean, G. (2012), Evaluating UK Housing Policies to Tackle Housing Affordability. *International Journal of Housing Market and Analysis* 5(3)253-271.
- Joseph, K. U., Eja, E.E., and Otu, J. E. (2012), An Assessment of Housing Delivery in Nigeria: Federal Mortgage Bank Scenario. *Journal of Canadian Social Science*. Vol. 6. Pp. 68-74
- Kalu, I., Agbarakwe, H. U., and Anowor, O. (2014), National Housing Policies and the Realization of Improved Housing for all Nigerian: An Alternative Approach. *Asian Development Policy Review*; 2(3): 47-60
- Kehinde, F. (2010), Housing Policy and Development in Nigeria. In Omotoso, F; Agagu, A.A. and Abegunde, O. (eds) *Governance, Politics and Policies in Nigeria*. Port Novo, Editions Sound' Afrique.
- Lawal, M.I. (1997), *Principles and Practice of Housing Management*. Lagos ILCO Books and Publishers
- Listokin, D and Burchill, R.W. (2007), *Housing (Shelter) Microsoft Student (DVD)* Redmond. W.A. Microsoft Corporation.
- Mandelker, D.R. and Motgomery, R. (ed)(1973), *Housing in America: Problems and Perspectives*. Indianapolis, The Bobs - Merrill Company, inc.
- Merit Student Encyclopedia (1982), Vol. 9, Macmillan Educational Company; P.F, Collier, Inc. London and New York. Page 95
- Obateru, I.R. (1984), *The Structure of Physical Planning Administration in Nigeria*. Unpublished Monograph.
- Oduntan, V.A. (1997), *Policy Research as Input into Public Policy*

- Development: The Nigerian Experience. Being the Text of a Lecture Delivered at the Policy Appraisal Research Workshop, Held at the Development Policy Centre, Ibadan, Nigeria on 17th February, 1997.
- Ogunsakin, L. (1992), The Collapse of Official Housing Policy in Nigeria. *Habitat International* 16 (1): 41-53.
- Okokwa, W.J. (2006), Urban Bias in Nigerian Development: A Study of the Matthew Effect in National Development. Port Harcourt: Pam Unique Publishing Company Limited.
- Olotuah A.O. and Ajenifujah, A.O. (2009), Architectural Education and Housing Provision in Nigeria” In CEBE Transactions, Journal of Centre for Education in the Built Environment, Cardiff University, UK, 6(1). 86-102 (online)
- Sanusi, Y.A. (1997), the 1991 National Housing Policy of Nigeria: An Analysis. Theo and Theo Solid Printers (Nig.) Co., Kaduna
- Sulyman, A.O. (2000), Introduction to Housing: Basic Concepts and Applications. Nigeria, Olad Publishers.
- Sulyman, A.O. (2015), Introduction to Housing: Basic Concepts and Applications. Nigeria. Minna: King James Publishers.
- Wikipedia, the free Encyclopedia (2011), Policy. (April 6, 2011)