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**Exposition of Housing Policies and Programs in Nigeria**

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**ABSTRACT**

*Housing means more than just a shelter. It is one of the most rudimentary human needs; one of the best indications of a person's standard of living and of his or her place in society; provides privacy for relaxation and facilities, full development of family life. The performance of the housing sector is one of the yardsticks by which the health of a nation is measured. Hence, good housing is very necessary to the welfare, survival and health of individuals, community and nations. The Nigerian Housing policies which have been directed in actualizing the goal of available and affordable housing for all have largely been unrealistic, unattainable and ineffective. This is because majority of the people are low income earners who cannot afford housing under the various program, as well as high cost of capital. It has also been besieged by shortcomings like ever-increasing costs of construction and building materials, homelessness, weak institutional frameworks for housing delivery, administrative bottlenecks in plan approval and collection of certificates of occupancy, program monitoring as well as review. Therefore, the government should create formidable national housing policies or plans with a proper and practical focus on the development of the housing sector. Also, the government should also provide infrastructure, housing maintenance, access to land building material and finance as well as the encouragement of insurance companies in building and selling of houses at affordable prices.*

**KEYWORDS: Housing Policy, Affordability, Exposition, Programs, Nigeria**

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**Introduction**

Housing signifies one of the most rudimentary human needs. As a unit of the environment, it has a reflective influence on the health efficiency, social behavior, gratification and general welfare of the community (Aribigbola, 2008). It is thus defined as buildings or other shelters in which people live, a dwelling and to a Nation, critical component in social and economic strata (Kabir and Bustani, 2013). Good housing is very necessary to welfare, survival and health of individuals. A study by UN (1996) reported in Aribigbola (2011) expressed growing concern over the deteriorating housing conditions in urban areas of developing nations. Based on these growing concerns, and to meet the numerous housing challenges especially in developing countries, the International community established the Habitat Agenda on housing in Istanbul to provide shelter for all, achieve sustainable human settlements as well as the recognition of primary responsibility for implementing the Habitat Agenda (Aribigbola, 2011). Hence, the performance of the housing sector is one of the yardsticks by which the health of a nation is measured (Angel, 2000; Blunt and Dawling, 2006 and Charles, 2003).

Housing policy is a written document which usually comprises specific objectives, strategies and programmes aim at solving the housing problems or meeting with the ever-

increasing housing needs and demand of a country (Ezenagu, 1990). Thus, housing policy is a comprehensive working document, deliberately structured to serve as guiding principles for housing programme 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 policies and housing programmes goes hand in hand as one is dependent upon the other, housing policy is to achieve a housing goal which is realizable through housing programmes.

The Nigerian government had exercised much concern in provision of and regulation of legislations that guide the supply of housing in Nigeria. The interest of government in housing provision have been acknowledged by her formulation and adoption of policies both in the pre-independence (colonial) and post-independence administrations. According to Olayiwola (2005) and Daramola (2004), it could well be said that housing policy are the actions of government, including legislation and programmes, which has a direct or indirect impact on housing supply and availability, housing standards and urban planning. Through legislation, the allocation of resources, tax policies and housing policy can also impact house prices and affordability, as well as the availability of an adequate supply of rental housing. Policies around housing can result in an investment in social housing, support for alternative types of rental housing (such as co-ops) or tax policies to encourage the private sector to build and operate more rental housing.

Despite these past efforts, housing continues to be a mirage to ordinary Nigerian. Presently, there are various mass housing delivery programmes such as the affordable housing scheme that utilize the public-private partnership effort and numerous private finance initiative models that could only provide for about 3 % of the required stock. This suggests the need for a holistic solution in approaching the problem. While the quality of the existing stock is also under a heavy study in terms of design and desired functions including satisfactory livable neighborhood, 87 % of the existing stocks are accumulations which are frameworks that do not meet the minimum quality requirement (Olayiwola 2005 and Daramola 2004). According to Pison Housing Company (2010), the Nigerian housing development history is replete with several well drawn up housing policies and programmes which were largely never implemented. There are about 10.7 million houses in Nigeria. Irrespective of the policies, organizations and regulations which the Nigerian government has put in place since independence in 1960, there is still a shortage of housing, especially for the low-income section. The Federal Mortgage Bank of Nigeria (FMBN), which is answerable for the provision of mortgages to low-income earners through the National Housing Trust Fund (NHTF), has operational and financial capability restraints that limit its efficiency. With this, the few low-income earners who own their houses usually obtain land and build incrementally with their funds, while the high-income house-owners buy with money or mortgage finance, usually pay back over a maximum period of 10 years (Akinlusi 2007). A major short coming has been with ownership rights under the Land Use Act 1978, which confers ownership of all land to the Governors of each state and is a substantial deterrent to housing and housing investment in Nigeria.

### **Statement of the Problem**

The Nigerian federal government's housing policy is directed towards delivery of low-cost housing in a large scale, with the numerous states having related policies, and providing core

housing and walk-up flats. The government also established satellite towns and government employee, high-rise apartments. The execution of these projects contributed greatly to housing delivery system but on the side the housing approach is not sustainable over time due to the absence of a post-implementation strategy, as an integral part of the procurement and management. The lack of housing policy that encourage good housing approach has brought to the aim of this study, to comprehensively elucidate housing policy in Nigeria.

### **Research objective**

To find out the influence of various housing policies on the execution of the relevant housing programmes in Nigeria.

### **Research questions**

What is the influence of various housing policies on the execution of the relevant housing programmes in Nigeria?

### **Hypotheses**

The null hypothesis states that there is significant influence of various housing policies on the execution of the relevant housing programmes in Nigeria.

### **A Review of Housing Policies and Programmes in Nigeria**

Housing policy in Nigeria is as old as the history of the country. Thus, we can broadly categorize its historical development under the five distinct phases of: the colonial period (before 1960), the post- independence period (1960-1979), the second civilian administration (1979-1983), the military era (1984-1999), and the post military era (1999 to date).

#### **Housing Policies during pre-independence era (before 1960)**

The recorded history of formal intervention into the housing sector in Nigeria dated back to the colonial administration, after the unfortunate outbreak of the bubonic plaque of 1928 in Lagos. This necessitated the establishment of the Lagos Executive Development Board (LEDB). This signifies the ushering of Nigerian public housing programmes intervention; which was during colonial era (Onibukun, 1975; Aribigbola, 2008). During the colonial period, one of the policies of the colonial administration to housing in Nigeria was the redevelopment of decaying ‘core’ areas and the renewal of ‘slums’ areas. In line with the policy, the colonial government embarked on slum clearance and upgrading of central Lagos— the then federal capital city. The programme had to its credit the development of Apapa and Victoria Island as high and low-density residential areas respectively for her expatriates. The renewal/upgrading policy also resulted in the construction of Ebute-Metta housing scheme, which provided housing units to the federal civil servants through payroll deduction system. The policy intervention at that period includes:

- Promulgation of legislations to maintain construction standards, planning of housing areas and sanitation.
- Public housing provision through the regional and states housing corporations and Agencies.

- Provision of housing subsidy and rent control.

### **Housing Policies in the post-independence period (1960 – 1979)**

Housing in the post-independence period experienced some improvements in housing provision during the First National Development Plan period (1962-1968) and the second National Development Plan 1970-1974). Nigeria was divided into three regions in within this era and all the regions established housing corporations in 1964 respectively with a vision of developing housing estates. These are meant to provide mortgage for people so they can build their own houses and pay back over a long duration of time. However, only the capital cities of these regions were impacted by this programme. An example is Bodija Estate developed by the defunct Western Regional government (FGN, 1991). Specifically, the formulation of the National Council on Housing in 1971 led to further improvement in housing delivery. The NBS was renamed by the Federal Government to Federal Mortgage Bank of Nigeria (FMBN) in 1973. This was when it took over its ownership through the indigenous Act with the aim to expand mortgage lending services to all segments of the population. It started with a capital base of 20 million Naira and this was increased in 1979 to one 150 million Naira. FMBN functions as a secondary mortgage market and hence, primary mortgage market was made opened to the private sector giving rise to another problem of how to fund the Primary Mortgage Institutions (PMI). Consequently, every Nigerian earning up to 3000 Naira per month were mandated to contribute 2.5% of monthly salary to the National housing Fund (NHF), with the benefit of borrowing money from the fund through the PMIs after 6 months for the purpose of housing. This also not productive as majority of the workers could neither access the fund to get loans nor recover their saved money.

The third National Development Plan (1975-1980) made further improvements on housing program, policies and delivery in Nigeria. Several authors have appraised the performance of the Nigerian housing policy (Fadamiro et al, 2004; Ibimilua, 2011; Kehinde, 2010). 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. Other institutions were also saddled with various responsibilities to see to the effectiveness of housing delivery in Nigeria.

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

Here, the National Housing Programme was later instituted to provide 350 medium and high-income housing units by the FHA during the 1981–1985 post -colonial era. This is in addition to the national low-income housing programme known as Shagari Low Cost Housing in each of the then 19 states of the federation (FGN, 2004). In addition, the NHP targeted 200,000 units of which just 47,500 (23.75%) units were constructed. Afterwards, a period known as “A Period of Consolidation” between 1986 and 1993 was ushered in. Emphasis was shifted from founding more new housing schemes to the completion of the many suspended and abandoned housing

projects that resulted from the past unsuccessful housing schemes. This too was far from actualization.

### **The Military era (1984-1999)**

The military government established a different housing policy tagged “Housing for all by the year 2000”. This was meant to provide decent and affordable housing for all before the end of the year 2000. It estimated 700,000 housing units per year with 60% built in urban areas by providing housing loans to individuals and corporate bodies through the FMBN and other mortgage institutions which collect, manage and administer contributions to the National Housing Fund (NHF). This era marked a huge success in the provision of housing for the population. In order to facilitate the provision of adequate, accessible, and affordable housing to all Nigerians, the Nigerian government then formulated a National Housing Policy in 1991 in order to propose possible solutions to housing problems. A pool of funds was established for this purpose called the NHF in 1992. The NHF was based on realistic standards affordable to the owners to encourage every household to own its own house; through the provision of more credit and fund. Thus, giving priority to housing programmes intended for the low-income group (Anugwom & Anugwom, 2000). The policy provided for a linkage between the housing sector and the capital market and expanded the role of the private sector in the housing delivery in Nigeria. However, the goal of the policy was not realized due to several factors such as lack of political will, poor financing and weak institutional structures.

### **Objectives of the National Housing Policy (1991)**

The ultimate goal of the National Housing Policy was to ensure that all Nigerians own or have access to decent housing accommodation at affordable cost by the year 2000.

In order to achieve this laudable goal, the Government decided to pursue the following policy objectives:

- Encourage and promote active participation in housing delivery by all tiers of government;
- Strengthen institutions within the system to render their operations more responsive to demand;
- Emphasize housing investments which satisfy basic needs;
- Encourage greater participation by the private sector in housing delivery.

The above objectives, among others, constitute the cardinal points for the implementation of the housing policy.

### **The Post Military Era (1999 to date).**

Housing developments in the post military era was a continuation of the National Housing policy, which promulgated the National Housing Fund. The NHF can be seen as the ultimate culmination of the previous efforts of governments in Nigeria at housing provisioning. The policy establishing the NHF emanated from recognition of the severe housing problems in most of Nigeria's urban areas (Anugwom and Anugwom, 2000). Therefore, the policy took cognizance of both the qualitative (existence of substandard housing,) and quantitative (severe

housing shortages) nature of the problem. The 1992 Decree more or less pursued the original objectives outlined in the National Housing Policy: (1980); the main objectives of which were:

- a. To ensure that the provision of housing units is based on realistic standards which the house owners can afford;
- b. To give priority to housing programmes designed to benefit the low-income group; and
- c. To encourage every household to own its own house through the provision of more credit or fund (this specific objective more or less crystallized into the NHF).

The policy was, therefore, revised in the year 2004, to take care of the observed problems encountered earlier. The government adopted a more market-oriented approach to housing delivery, limiting its role to that of “enabler and regulator”, rather than a provider. The revised policy created financial mechanisms and institutions that will make funds available to the private sector. The private sector is to develop mass houses and allow individual purchasers to have easy access to borrowed money through the primary mortgage institutions. The policy recognized the private sector on the driving seat of housing delivery in the country. Furthermore, the policy laid a huge emphasis on access to infrastructural services like potable water, communication, transport services, as well as electricity. Ultimately, the housing policy emphasized the use of local building materials.

### **National Housing Policy (NHP) of 2006**

Another important housing policy was the 2002 Policy which later resulted into the Nigerian National Housing Policy (NHP) of 2006 (Waziri and Roosli, 2013). The main objective of the 2006 Policy was on institutional reform, capacity building, and increased financial mobilization to the housing sector, local building material production and adequate access to land. It was also meant to eliminate the bottlenecks that hampered the realization of the nation’s housing goals but without any specific future date for its delivery. The policy also emphasized private sector participation in housing finance and investment, and one of the short-term measures initiated in the policy was the commencement of the implementation of a private sector led housing construction programme. It specifies the role of the private sector to include; participation in the employees housing scheme, establishment of the primary mortgage institutions and cooperating with all tiers of government in the provisions of houses.

### **The National Housing Policy of 2012**

The National Housing Policy of 2012 was formulated to replace the prior Housing Policies particularly that of 2006. The thrust of the 2012 Policy was the introduction of mass housing for the purpose of providing houses for Nigerians irrespective of their financial status. It aimed at the construction of one million houses annually to augment infrastructural development in the sector. It placed importance on the central role of the private sector, and the government as regulator, in the sustainable development of the housing sector. The Policy has also introduced the concept of social housing, with the hope of providing housing for the low income earners by developing low cost housing, compared to luxury homes, as well as make funds available for people in the informal sector, in a bid to ensuring that every Nigerian gets a house. The Policy further aimed at enhancing job creation through the establishment of skill acquisition centers in the six

geopolitical zones across the country. The Policy also recognised the need for maintenance, proper planning of the environment, and addressing urban renewal and slumps upgrade, including the establishment of infrastructures in the areas. It addresses the necessity of having a disaster management, contractor financing where contractors are expected to source for funds, construct houses in a partnership with the government, and the Policy ultimately hopes to drive employment and income generation in the country.

### **Appraisal of the national housing policies**

According to Ibimilua & Ibitoye (2015), the Nigerian National Housing plan which was launched in 1991 in reaction to the Agenda 21 of global housing was expected to realize sustainable human settlement and development. On a positive note, the housing policy has been able to address some challenges of housing in Nigeria. It is noted that the effort of the government in terms of the formulation and implementation of the National Housing Policy is quite commendable. On the contrary, the efforts have not shown remarkable improvement in the status quo since many Nigerians are still homeless beyond the projected time; many are still 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 (Kehinde, 2010).

It is imperative to note that despite that the objectives of the new 2012 policy were and are being rigorously pursued, Nigeria has still not been able to meet its housing need and remains encased in the menace of homelessness, slum dwelling, overcrowding, waste overflow, dilapidated houses, shanty towns, poor refuse disposal system, breakout of highly contagious infections and other related problems. The evolution and development of Nigeria's housing policies shows the government's recognition of the essential nature of the right to shelter, although the efforts of the government are yet to be translated into positive results for the average Nigerian, as the ultimate goal should be availability and affordability.

The country's housing development policies are intended in courtesy of those in the middle- and higher-income groups, while projected housing development for the poor are either hijacked, or not adequate. About 90% of housing construction is chiefly in the influences of individual reserved market. Land purchase has been a major stumbling block to potential landlords, predominantly the low-income group. This was seen as a workable substitute to direct construction and production of houses by government in view of the putting into practice the Federal Low Cost Housing Scheme (Ibimilua & Ibitoye, 2015). The idea of site-and-service as a means of human settlements development which dates from colonial times whereby government had adopted the methods of obtaining huge tracks of land, setting out and providing the vital infrastructure before allotting the serviced plots to persons or cooperate organizations development is still practiced even by individual estate developers. Several parts of Nigeria's cities were urbanized in this manner. Nevertheless, it should be pointed out that the housing problems the policy intended to address is far from being resolved; this can be credited to errors in the policies adopted by the government (Olayiwola, 2005).

### **Research Methodology**

Expost-facto research design was used for the study. The population of the study consisted of all architects, civil engineers, mechanical engineers, quantitative surveyors and electrical engineers

in Akwa Ibom State. In order to select the sample of 70 respondents a stratified random sampling method was employed. The instrument used for data collection was a structured questionnaire developed by the researcher and captioned “HOUSING POLICIES AND PROGRAMS QUESTIONNAIRE (HPPQ). The instrument so developed was made to pass through face and content validation by experts in the field. The reliability of the instrument was tested using CRONBACH reliability test and it produced a reliability coefficient of 0.86. The data obtained were analysed using the simple regression and the results were tested for significance at 0.05 alpha level.

**Results and Discussions**

**Hypothesis**

The null hypothesis states that there is significant influence of various housing policies on the execution of the relevant housing programmes in Nigeria. In order to test the hypothesis regression analysis was used to analyse the data, (see table 1).

**TABLE 1: Regression analysis of the influence of various housing policies on the execution of the relevant housing programmes in Nigeria**

Model	R	R Square	Adjusted R Square	Std. error of the Estimate	R Square Change
1	0.179a <sup>^</sup>	0.032	0.032	1.02	0.032

**^Not Significant at 0.05 level; df =68; N =70; critical r–value = 0.235**

The table 1 shows that the calculated R-value 0.179 was less than the critical R-value of 0.235 at 0.5 alpha level with 68 degree of freedom. The R-square value of 0.032 predicts 3% of the influence of various housing policies on the execution of the relevant housing programmes in Nigeria. This rate of percentage is lowly positive and therefore means that there is no significant influence of various housing policies on the execution of the relevant housing programmes in Nigeria. It was also deemed necessary to find out the extent of the variance of each class of independent variable (various housing policies) as responded by each respondent (see table 2).

**TABLE 2: Analysis of variance of the influence of various housing policies on the execution of the relevant housing programmes in Nigeria**

Model	Sum of Squares	Df	Mean Square	F-Cal	F-Crt.
Regression	1485.03	1	1485.03	3.83 <sup>^</sup>	4.00
Residual	26383.8	68	387.99		
Total	27868.82	69			

**^Not Significant at 0.05 level; df =1 & 68; N =70; critical r–value = 4.00**

- a. Dependent Variable: execution of the relevant housing programmes.
- b. Predictors: (Constant), various housing policies



The above table presents the calculated F-value as (3.83) and the critical F-value as (4.00). Being that the calculated F-value as (3.83) is less than the critical F-value of (4.00) the result is not significant and therefore means that there is no significant difference in the influence exerted by the independent variable (various housing policies) on the dependent variable which is the execution of the relevant housing programmes. This result was in disagreement with the opinion of Ezenagu, (1990) who asserted that housing policy is a written document which usually comprises specific objectives, strategies and programmes aimed at solving the housing problems or meeting with the ever increasing housing needs and demand of a country and that housing policies and housing programmes goes hand in hand as one is dependent upon the other, housing policy is to achieve a housing goal which is realizable through housing programmes.

The result also disagreed with the opinion of According to Olayiwola (2005) and Daramola (2004) who emphasized that it could well be said that housing policy are the actions of government, including legislation and programmes, which has a direct or indirect impact on housing supply and availability, housing standards and urban planning. Through legislation, the allocation of resources, tax policies and housing policy can also impact house prices and affordability, as well as the availability of an adequate supply of rental housing. Finally, the result also disagreed with the opinion of Waziri and Roosli, (2013) who opined that another important housing policy was the 2002 Policy which later resulted into the Nigerian National Housing Policy (NHP) of 2006 and that the main objective of the 2006 Policy was on institutional reform, capacity building, and increased financial mobilization to the housing sector, local building material production and adequate access to land. It was also meant to eliminate the bottlenecks that hampered the realization of the nation's housing goals but without any specific future date for its delivery.

On the other hand, the result agreed with the opinion of Pison Housing Company (2010) who stated that Nigerian housing development history is replete with several well drawn up housing policies and programmes which were largely never implemented and that there are about 10.7 million houses in Nigeria. Irrespective of the policies, organizations and regulations which the Nigerian government has put in place since independence in 1960, there is still a shortage of housing, especially for the low-income section.

All these are on the ground that the 1981/82 National Housing Programme recorded a very minimal level of success. The fund of 1994, following the 1991 National Housing Policy, was designed to deliver about 121,000 housing units but less than 5% were recorded to have been achieved. Also, between 1990 and 1999, an ambitious housing policy launched by the then military government with the slogan "Housing for All by the year 2000 AD" was a fundamental failure. Finally, the National Housing Policy of 2012 has not also delivered on its mandate. The non-significance of the result caused the null hypotheses to be upheld while the alternative one was rejected.

## **Conclusions**

On the whole, the Nigerian housing development history is replete with several well drawn up housing policies and programmes which were largely never implemented. For example, the 1981/82 National Housing Programme recorded a very minimal level of success. In 1994, following the 1991 National Housing Policy, the National Housing Fund was designed to deliver about 121,000 housing units but less than 5% were recorded to have been achieved. Accordingly,

between 1990-1999, an ambitious housing policy was launched by the then military government with the slogan “Housing for All by the year 2000 AD” but this programme was a fundamental failure. The National Housing Policy of 2012 has not also delivered on its mandate. The housing deficit keeps growing as a result of Nigeria’s demography, which is said to be the fastest growing in the world, and the ordinary Nigerian is still faced with the problem of access to fund.

The Nigerian Housing policies which have been directed in actualizing the goal of available and affordable housing for all have largely been unrealistic, unattainable and ineffective. This is because majority of the people are low income earners who cannot afford housing under the various program, as well as high cost of capital. It has also been besieged by shortcomings like ever-increasing costs of construction and building materials, homelessness, weak institutional frameworks for housing delivery, administrative bottlenecks in plan approval and collection of certificates of occupancy, program monitoring as well as review. Lack of a viable and sustained housing finance system due to lack of expertise, up to date and knowledgeable industry leaders especially in the policy making sphere, lack of funding for relevant institutional agencies/departmental research into the appropriate policy model or framework is still a problem in the Nigerian housing policy. Finally, various housing policies have significant influence on optimum execution of the relevant housing programmes in Nigeria.

### **Recommendations**

1. The government should create formidable national housing policies or plans with a proper and practical focus on the development of the housing sector.
2. There is need for the government to design practical policies and programmes and pursue same vigorously to meet designated targets.
3. The government should also provide infrastructure, housing maintenance, access to land building material and finance as well as the encouragement of insurance companies in building and selling of houses at affordable prices.
4. The existing policies should also be revamped by the government and new policies and technique explored to encourage best practices and attain sustainable growth in housing sector.
5. Rental housing is still very relevant and should be incorporated into the housing policy and made very affordable especially based on the demographic and resource pattern of each state of the federation. This could be in form of incorporating social housing into the policy.
6. There is need for the political and social will to formulate and implement a workable and effective housing policy with better results.

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