

National Housing Policy and Housing Development in Uyo Capital City of Akwa Ibom State, Nigeria

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ABSTRACT

This work examines the influence of National Housing Policy on housing development in Uyo Capital City. Typically, many public housing programmes have failed to provide quality, affordable and adequate housing units to target population in most developing countries including Nigeria. These failures necessitated the formulation of the National Urban Development Policy 2002 by the government in order to propose possible solutions to housing problems in Nigeria. The basic goal of the policy was to provide affordable housing to accommodate Nigerian households in livable environment. In order to achieve this, it is necessary to enhance the workability of the 2002 National Housing Policy in order to make it functional and acceptable. There is a significant effect of the 2002 housing policy on properties in Uyo. However, in the course of this study, it is discovered that the 2002 national housing policy helps in the provision of incentives for the capital market to invest in property development, facilitation of flow of domestic and international resources into property development and provision of substantial budgetary allocations for property development. Nevertheless, there should be provision of low cost houses for low income families. In considering the low income earners, reduction in the cost of building materials should be encouraged. Moreover, realistic housing objective must consider slum upgrading, periodic repair and maintenance, as well as urban renewal.

Keywords: *Housing development, Uyo Capital City,*

INTRODUCTION

There has been a phenomenal rise in human population especially of city dwellers without a corresponding increase in units of housing which have consequently led to acute shortage of habitable dwelling units in Nigeria for the past three decades. The resultant effects are deplorable environment, overcrowding, inadequate and poor infrastructure, homelessness, poor living conditions, increased rate of poverty and its concomitant social vices, among others (Obi and Ubani, 2014). However, in more recent time, it is observed that the outcome of government efforts in addressing the housing challenges in many developing

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countries such as Nigeria is not well understood. According to the 2002 Nigerian National Housing Policy, the Federal Republic of Nigeria lack adequate monitoring and evaluation of housing policy implementation; and this has contributed to failure in public housing programmes. Several meanings are attached to housing. However, housing is literally seen as buildings, shelters, homes, a dwelling place, and so on where people live. Housing is viewed as one of the major determinants of the standard of living achieved by households; it has a direct bearing on how well households lived (Nubi, 2008).

In other words, the kind of housing an individual occupies provides information about her/his status, standard of living and taste. Reasoning along with the productivity theory of housing investment developed by Burns and Grebler (1976), there is a direct relationship between improved housing quality and higher aspirations, greater efficiency, improved social relationships, improved health, and lower absenteeism among resident workers. The theory by translating social benefits into economic benefits, advanced the claims of residential construction on national resources from a perspective of economic efficiency, and questioned the validity of the simple capital-output ratio as a device for allocating investment. The theory claimed that conventional measures of output were inadequate because externalities or indirect benefits that accrued to the economy from increases in labor productivity were unaccounted for.

In Nigeria, several governments since independence have seen housing as a major priority and for that reason it has adopted several policies in the past to try to eradicate the housing problems that exist in the country. All such interventions were borrowed from what obtains in the advanced economies and have all failed to yield expected result; as the problem has persisted. This work is aimed at showing why such interventions failed and suggesting an alternative approach to solving the housing problems. 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 shortage of housing (qualitatively and quantitatively), homelessness, 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 property development in Nigeria include poverty, high rate of urbanization, high cost of building materials, as well as rudimentary technology of building. Nevertheless, in spite of government's effort to tackle the housing problems, the Nigerian property situation is still in crisis, and sustainable housing has been seriously hampered.

In order to achieve sustainable property development in Nigeria, numerous

housing strategies, programmes and policies have emerged from colonial era to date. However, the United Nations declaration of 'Housing for all by the year 2000' geared up the formulation of the renowned National Housing Policy (2002). In essence, the declaration suggested that housing problem could be solved within the given time frame. Thus, in 2002, the National Housing Policy was promulgated in order to propose possible solutions to housing problems in Nigeria. At the inception, the basic goal of the policy was to provide affordable housing to accommodate Nigerian households in livable environment. On this note, this paper appraises National Urban Development Policy (2002) and Housing Development in Uyo Capital City of Akwa Ibom State, Nigeria.

The National Housing Policy

Different sectors of the Nigerian economy have policies that are used in tackling peculiar problems. Hence, the 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 land uses for the purpose of creating orderly, economical, functionally efficient and aesthetically pleasing physical environment for living, 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). Also, Wahab (1993) notes that the inadequacies are both qualitative principally in the rural areas and quantitative in the urban areas. He posits further that the consequences are the formation of poor quality of the environment, as well as depreciation in human health.

A 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, a housing policy requires a strategy for the enforcement of the purpose of the intended programmes of action. A most comprehensive housing policy should address the role of government which may vary from the planning and control of

all aspects of housing production - land, investment, construction and occupancy - to intervention only at certain levels or when solutions are needed to specific problems involving such matters as land use plans and controls, credit and financial aids, subsidies to low income groups, rent control, slum clearance and relocation (Lawal, 1997).

Concept of Housing

In examining the concept of housing, it is agreed that man's basic needs in life is physiological, which include food, clothing and shelter. The importance of shelter in man's life is second to none but food and clothing. In other words, man seeks protection from the environmental elements only after he has satisfied the need for food and clothing. Housing, in more general and social term, is the process of providing houses for people to live in. That is, housing must be considered beyond ordinary building, but, it must be a building in which the occupier would like to live with happiness. Many factors affect the desire to live in a house: These include the community, the physical setting, the facilities that make the ingress into and out flow from the community easy or difficult, affordability, the availability of essential facilities for use in the house, such as water, and electricity (Onibokun, 1990).

As a precondition for a house to be more attractive and conducive for the occupier, the total physical environment must be considered. The reason is that a planned environment would provide easy communication and transportation, schools, parks, and play grounds shopping centers, open spaces, water and electricity. Similarly, a livable housing area must be adequately drained, while waste disposal systems must be functioning effectively, so as to ensure the cleanliness of the surrounding environment (Fadahunsi, 1985). In characterizing housing delivery, one should consider the need to eliminate overcrowding, which is the worst pollutant of the environment and a major cause of slums.

The new housing reforms created financial mechanisms and institutions that will make funds available to the private sector (developers) for the production of mass houses, and allow purchasers (mortgagors) to have easy access to borrowed money through the Primary Mortgage Institutions (Ebie, 2004).

Appraisal of the Nigerian National Housing Policy (2002)

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. 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 given to 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 with the responsibility of ensuring the delivery of standard materials and buildings. Other organizations that were facilitated include the Real Estate Development Association of Nigeria (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, communication, transport services, as well as electricity. The promulgation in December, 1989 of the Mortgage Institution Decree no 53 also provided a legal framework for the operations of primary mortgage 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. Above all, tax exemption on mortgage loans as well as subsidies were also granted to residential builders. Moreover, the housing policy emphasized the use of locally produced building materials. Overall, the housing policy has been able to address some challenges of housing in Nigeria.

A 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).

Problems Associated with the National Housing Policy (2002) in Nigeria

The problems that are associated with the national housing policy include implementation, inadequate research and studies on the formulation and execution of the policy, inadequate funding, shortage of skilled manpower in the building industry, insufficient infrastructural amenities, as well as ineffective housing finance (Akeju, 2007; Aribigbola, 2006; Fadiye, 2005). Other problems are rural-urban migration and high rate of urbanization, lack of effective planning, development of shanty towns, availability of dilapidated houses, as well as high

cost of building materials. In spite of the housing policy, the problems of housing are witnessed both in urban and rural places. Housing problems in urban centres are caused majorly by rural-urban migration. The problem is also compounded by natural increment in population. Worse still, the effects of the 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.

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, high rate of interest on mortgage loans, high cost of building materials, low preference for local building materials, as well as shortage of social services. 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 challenge of ever-changing socio-economic and political circumstances in the country.

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 (Jinadu, 2004).

The inability of the supply of housing to meet the ever-increasing demand is caused by its immobility. Also, poverty is responsible for the deficit in the urban and rural housing. This calls for the need to accord high priority to a formidable housing policy. That 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.

The Current 2002 National Housing Policy Approach in Nigeria

In 2002, the Federal Government established the Federal Ministry of Housing and Urban Development, and Proposed a Housing Reform, in view of the fact that there were not many affordable houses in Nigeria. There was an illusion that houses were available, but most of them were high-priced. The period 2002–2004 witnessed a Housing policy that recognized the private sector on the driving seat of housing delivery in the country, the key features of this policy include the placement of the private sector in a pivotal position, for the delivery of affordable

houses, on a sustainable basis; assignment to government of the responsibility for the development of primary infrastructure for new estate development; and review and amendment of the Land Use Act to ensure better access to land and speedier registration and assignment of title to developers.

Housing Problems in Nigeria

Housing problems abound in Nigeria both in rural areas and urban centres. The problem in the rural areas has to do with qualitative housing while the problem in the urban centre is quantitative in nature. Housing problems in the rural areas are connected with qualitative deficiencies like place, degree of goodness of the quality materials used and the value of the house. Wahab (1993) declares that rural housing is incomplete because social services cannot be adequately linked with them. He submits further that the social services required with housing include electricity, water supply, as well as transportation facilities. All these are deficient in rural housing. On the other hand, urban housing problems include homelessness slum dwelling, squatting and overcrowding.

High rate of urbanization, ever-increasing population of urban dwellers in conjunction with the increasing social expectations of the people are all responsible for housing problems in Nigeria. Ibimilua A. and Ibimilua F. (2011) identify the problems of urbanization as inadequate housing, unplanned development, improper maintenance of existing structures, aging, and absence of social infrastructure. Others are waste management menace, crime, and health hazard (Ibimilua A. and Ibimilua F., 2011). Additionally, the houses in the urban core areas are characterized by inadequate infrastructural facilities, poor ventilation, non-availability of in-built toilet and kitchen, as well as poor refuse disposal system. Other problems that are associated with urban housing are lack of effective planning, development of shanty towns, and availability of dilapidated houses.

Generally, housing in Nigeria is bombarded with problems like poverty, discrimination against the use of indigenous materials, ineffective housing finance, inadequate financial instrument for mobilization of funds, high cost of building materials shortage of infrastructural facilities, as well as the bureaucracies in land acquisition, processing of certificate of occupancy (C of O), and approval of building plans. Other constraints to housing development, maintenance and delivery are lack of effective planning, ineffective government programmes and policies, uncontrolled private sector participation, weak institutional frameworks and poor research and development into housing. In addition to the earlier mentioned problems, Agbola (1998) submits that housing is inextricably



interrelated with broader issues of inflation, income policy, and perplexing range of difficult social and economic trends. All these challenges culminated in the ever-increasing demand that cannot be met by supply.

In fact, Falade (2007) projects that given an annual population increment of 2.8% and all other factors being equal, more than 62% will be living in urban centres in Nigeria by year 2020. Presently, urban centres are characterized by shortage of housing quantitatively, slum dwelling, squatter settlements, inadequate infrastructural amenities, squalor, overcrowding and generally poor living condition. At the national level, housing is characterized by abandoned projects, non-implementation of housing policies and neglect of the poor. Mtafu, Siku and Diana, (2011) point out that low income level and affordability are the major challenges. Other problems of housing delivery in Nigeria are connected with the imperfections in policy instruments and its implications. The problems can equally be traced to administrative bottlenecks, in housing delivery.

Public Sector Intervention in Housing

The Nigerian public sector has shown some concern in its social responsibility of ensuring adequate housing for the populace. It has been involved in housing intervention in the last eighty years through various programmes. The Nigerian National Housing Policy highlights the objective of government of ensuring accessibility to adequate housing by all Nigerians (Federal Government of Nigeria, 2004).

METHOD

The study location is Uyo Capital City, Akwa Ibom State of Nigeria. It is the hub nub of the State business, industrial and civil service activities. In carrying out this research study, descriptive survey is used. The population of the study was made up of staff of the Federal Ministry of Lands and Housing, Federal Mortgage Bank, Property Developers and Estate Surveyors and Valuers who are the main participants in the field of housing development. These represent the building industry in the study area. The study adopts the field survey approach. In the field exercise, the survey covers activity sampling, measurements and recording of information. Interviews and group discussion were also conducted. The information sourced in the field through observation, measurement, interview and discussion. The responses were analyzed using simple percentage and frequency tables.

RESULTS AND DISCUSSION

From table 1 analysis, 25.8% of the respondents agreed that the level of impact of 2002 national housing policy on properties in Uyo capital city is very high, 20 respondents representing 20.6% accepted high, 35 respondents representing 36.1% accepted low, while 17 respondents representing 17.5% accepted very low. Table 2 shows that 7 respondents representing 7.2% agreed that the effect of 2002 national housing policy on property development in Uyo is provision of incentives for the capital market to invest in property development, 15 respondents representing 15.5% said facilitation of flow of domestic and international resources into property development, 10 respondents representing 10.3% said provision of substantial budgetary allocations for property development while 65 respondents representing 67% said that all of the above options.

Table 3 shows that 90 respondents representing 92.8% accepted that the 2002 national housing policy affect property development positively while 7 respondents representing 7.2% accepted that the 2002 national housing policy affect property development negatively. Table 4 shows that 20.6% of the respondents accepted that the challenges militating against the effectiveness of the 2002 national housing policy is poor government regulation, 17 respondents representing 17.5% said difficulty in acquiring land for property development, 25 respondents representing 25.8% accepted lack of financial incentives for property development while 35 respondents representing 36.1% said all of the above. Table 5 shows that 17 respondents representing 17.5% accepted that the solutions to the problem militating against the effectiveness of the 2002 national housing policy is proper implementation of national housing policy, 20 respondents representing 20.6% said making land available for property development, 10 respondents representing 10.3% accepted provision of financial incentives for property development while 50 respondents representing 51.5% said all of the above. Table 6 shows that 67% of the 65 respondents agreed that the extent the 2002 national housing policy helps to make funds available for property development in Uyo capital city is very high, 15 respondents representing 15.5% said high, 7 respondents representing 7.2% accepted low while 65% respondents representing 67% said very low.

This study reveals that the level of impact of 2002 National Housing Policy on properties in Uyo capital city is low. The effect of 2002 national housing policy on property development in Uyo include;provision of incentives for the capital market to invest in property development, facilitation of flow of domestic and international resources into property developmentandprovision of substantial

budgetary allocations for property development. The challenges militating against the effectiveness of the 2002 national housing policy include; poor government regulation, difficulty in acquiring land for property development and lack of financial incentives for property development. The problem militating against the effectiveness of the 2002 national housing policy include; Proper implementation of national housing policy, making land available for property development and Provision of financial incentives for property development.

Table 1: Level of impact of National Housing Policy on properties in Uyo Capital City

Options	Frequency	Percentage
Very high	25	25.8
High	20	20.6
Low	35	36.1
Very low	17	17.5
Total	97	100

Source: Field Survey 2019

Table 2: Effect of 2002 national housing policy on property development in Uyo

Option	Frequency	Percentage
Provision of incentives for the capital market to invest in property development	7	7.2
Facilitation of flow of domestic and international resources into property development.	15	15.5
Provision of substantial budgetary allocations for property development	10	10.3
All of the above	65	67
Total	97	100

Source: Field Survey 2019

Table 3: Assessment of the Effect of 2002 national housing policy on property Development

Options	Frequency	Percentage
Positively	90	92.8
Negatively	7	7.2
Total	97	100

Source: Field Survey 2019

Table 4: Challenges militating against the effectiveness of the 2002 national housing policy

Options	Frequency	Percentage
Poor government regulation	20	20.6
Difficulty in acquiring land for property development	17	17.5
Lack of financial incentives for property development	25	25.8
All of the above	35	36.1
Total	97	100

Source: Field Survey 2019

Table 5: Solutions to the problem militating against the effectiveness of the 2002 national housing policy

Options	Frequency	Percentage
Proper implementation of national housing policy	17	17.5
Making land available for property development	20	20.6
Provision of financial incentives for property development	10	10.3
All of the above	50	51.5
Total	97	100

Source: Field Survey 2019

Table 6: The effect of 2002 national housing policy in funds availability for property Development in Uyo capital city

Options	Frequency	Percentage
Very high	65	67
High	10	10.3
Low	15	5.2
Very low	7	7.2
Total	97	100

Source: Field Survey 2019

CONCLUSION AND RECOMMENDATIONS

The major aim of the National Housing Policy is to solve housing problems. In order to achieve this, there is the necessity to enhance the workability of the policy. Consequently, the 2002 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 with the 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. Hence, there should be provision of low cost houses for low income families.

In considering the low income earners, reduction in the cost of building materials should be encouraged. Moreover, realistic housing objective must consider slum upgrading, periodic repair and maintenance, as well as urban renewal. Housing delivery strategies should include institutional frameworks, housing finance, low income rural housing and urban prototype 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. Furthermore, building land should be readily available and accessible to potential builders. Similarly, 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. Apart from mass housing, another feasible solution to housing problem is to encourage individuals to build their own houses with the aid of low cost scheme.

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