Housing Policies and Programmes in Nigeria: A Review of the Concept and Implementation
Aminu Garba Waziri* and Ruhizal Roosli*

Abstract
Successive Nigerian government has been making concerted efforts in housing delivery intervention through various policies and programmes either as 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-à-vis the increasing housing requirement in the country. A detailed literature review on the existing housing policy and programmes in Nigeria was carried out in order to determine level of its implementation, adaptation and compliance based on the broad concept of the housing policy goals. The authors opined that housing policies must not only be articulate in broad coverage but also sustainable in terms of inclusiveness and implementation, thus the paper recommends and highlighted on some silent areas which required adequate attention for attaining acceptable standard in housing delivery especially in the developing countries. The need for public participation and consultation in housing policy formation to accommodate issues of cultural and overall housing norms as it relates to Nigeria’s demographic system is keenly recommended.

Key words: Housing Policy, Housing Programmes, Implementation Strategy, Nigeria

INTRODUCTION
Nigeria is one of the West African countries colonized by the British in the late 19th and early 20th century, officially known as the Federal Republic of Nigeria with a Federal Capital Territory Abuja... It gains its independence on the 1st of October, 1960. Nigeria has a land area of about 930,000 square kilometers and shares boundary with Republic of Benin in the West, Chad and Cameroun in the East and Niger Republic in the North, and a population of about 150 million (Abdullahi, 2010). With more than 50% living in urban centers (UN Habitat, 2008) with major ethnic tribes of Hausa, Igbo and Yoruba. The World Bank (2010) classified Nigeria as a low-middle income country. A 7th position opec member country (Opec, 2009) and accounts for a quarter of Africa’s oil production (Ogwumike & Ogunleye, 2008).

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, Education, Housing, Energy, Population etc which is meant to guide the subject’s activities by stating its goals, objectives and strategies to achieve the goals/objectives, the institutional frame work and the required finance, Human and material resources. A policy is therefore a guide line provided by the government which is aim at meeting the people’s housing needs through a set of appropriate strategies, which involves fiscal, institutional, legal and regulatory framework (Abiodun, 1985). The document provides the basis for government actions as well as the yardstick for program performance evaluation (Sanusi, 1997). 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 every body 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.

Housing is recognized world-wide as one of the basic necessities of life and a pre-requisite to survival of man (Onibokun, 1983; United Nations, 1992; Salau, 1990). A house is a place in which it provides shelter,

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refuge, comfort, security, and dignity. The housing industry can be a stimulus to national economy (Onibokun, 1983). A house also provides the physical framework in which human, social, economic, and cultural resources are realized, enriched, and integrated. In the traditional African setting, in particular, housing is, in fact, one of the greatly cherished material properties. This is because of the other functions that a house performs in the traditional society includes the protection of family cohesion and values, taking care of the aged through the extended family system, and the protection of the ancestral values, among others. Thus, the importance of providing adequate housing in any country cannot be overemphasized.

Nigeria National Housing Policy (NHP, 2006) defines Housing as the process providing functional shelter in a proper setting in a neighbourhood supported by sustainable maintenance of the built environment for the day to day living and activities of individual and families within the communities. The challenges of housing policies particularly in the developing countries for quiet some times now has to do with the minimum shelter requirement are met at an affordable price to the majority of the citizens (Harris and Arku, 2007; Abdullahi, 2011).

In view of the above it is pertinent to review the Nigerian housing policies and programmes over a period where each of such programmes was active and as a British colony between the period prior to Nigerian independence to the current housing policy and programmes. Housing policy and programmes requirement will be observed and appropriate suggestions are offered based on establish criteria of sustainable housing policies.

EVOLUTION AND DEVELOPMENT OF NIGERIAN HOUSING POLICIES AND PROGRAMMES

1928-1979

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, 2000). The policies are modest with the ultimate aim of addressing the housing problem at a National scale (Omane and Udegbe, 2000). The policy focus then, was on the provision of expatriate quarters (Oni, 1989) and some selected indigenous staff in Rail ways, Marine, Police and Armed forces (Aribigbol, 2000). The construction of senior civil servant quarters in the capital city of Lagos and regional headquarters like Kaduna, Ibadan and Enugu are some of the practical efforts made at the same time some form of rent subsidy and housing loans. 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.
- Land reform through promulgation of the land use decree of 1978.

LEDB serves as the main organ for Town planning and housing development. During the period under review the colonial administration establishes the Nigerian Building Society (a replica of what is obtainable in the British system where mortgage bank is known as building society) (NBS) after the second world war. This is to allow for housing opportunities within both the public and private sectors. However, the NBS remain solely dependant on the government funding, as such could not stand the test of time (Bustani, and Kabir, 2010). During this period and precisely, between 1975 and 1980, 202,000 houses were planned to be provided to the public but only 28,500 units were realized representing 14.1%.

The Federal Housing Authority was established through the promulgation of Decree No. 40 of 1973 and begins a formal operation in 1976. Part of its responsibilities is making proposals to the federal government on housing and ancillary infrastructural services and implementing those approved by government. Since inception FHA has been the main public organ in the provision of housing in Nigeria. For instance between 1975-1980 under the National housing programme Festival town was developed preparatory to first all African Festivals of Arts and Culture (FESTAC), Ipaja Town, the Amuwo Odofin phase 1 Estate all in Lagos and the first ever low cost housing Estate in the eleven states capitals. This mark the first major federal government effort in providing affordable housing to Nigerians citizens on
long term mortgage repayment arrangement. The Nigerian building society which was hitherto the brain child of the British administration was transformed into Federal Mortgage Bank of Nigeria.

In 1977 the Nigerian Building Society metamorphosed to Federal Mortgage Bank of Nigeria (FMBN) which serves as the main engine room for public housing delivery with a dual function of both primary and secondary mortgage institution.

1980-1989
The 1981/82 National Housing Programme was designed to provide 350 medium and high income housing units in each of the then 19 states of the federation by the FHA. This is in addition to the national low income housing programme embark by the government in all the state of the federation popularly known as Shagari low cost, under the supervision of federal ministry of housing and environment (NHP, 2006).

During this period government embark on elaborate housing programme, a proposed 40,000 housing units were to be constructed all over the federation annually with 2000 units per state including Abuja, the federal capital city. The estimated target for housing delivery under this policy was 200,000 between 1981 1nd 1985 but only 47,500 were constructed across the nineteenth (19) states of the federation including Abuja, the Federal Capital Territory. Table 1.00 shows details housing delivered between the period 1980-1983 ranging from 1 bedroom to 3bed room flats.

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

Table: 1.00: Housing Units Delivered In Each Of The State.
Source: Culled from (Junadu, 2007)

1990-1999
An ambitious housing policy was launched by the then military government in 1991 with a slogan “Housing for All by the Year 2000A.D”. The goal was for all Nigerians to have access to decent housing at affordable cost before the end of year 2000A.D. The housing needs in the country as at that the lunch of the policy stand at about 8million units including projection in meeting the policy target in both rural and urban centers in response to united nations advocacy which calls for housing for all by the year 2000A.D (Ogunrayewa and Madaki, 1999). This is through adequate involvement of the private sector in infrastructural provision and to serve as the main vehicle for organization and delivery of housing.
products and services (Yakubu, 2004; Aribigbola, 2008). The policy estimated that 700,000 housing units are to be built each year if housing deficit is to be cancelled of which about 60% of the houses are to be built in urban centers. The policy re-structured the financial routing of accessing housing loans by way of creating a two tier financial structure, which is the federal mortgage bank of Nigeria as the apex and supervisory institution and primary mortgage institutions as primary lenders. However, in 2007 the FMBN conceded supervisory functions to CBN (Yakubu, 2004; Aribigbola, 2008). The FMBN nevertheless was empowered through decree no. 82 of 1993 to collects, manage and administer contributions to the National Housing Fund (NHF) from registered individuals and companies.

The National Housing Fund is the product of the 1992 Housing Policy of the Federal Government of Nigeria. According to The Nigerian Economist (1992) Decree No. 3 of 1992, which was packaged against the background of the National Housing, Policy (NHP), is a legal instrument for mandating individuals and government to pool resources into the National Housing Fund (NHF). 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, 1999). 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 are 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).

Apart from these previous objectives, the 1992 policy aimed at keeping in line with the enabling objective of the United Nations Commission on Human Settlements. Thus, it was geared towards mobilizing resources for effective house ownership by workers while at the same time de-emphasizing the intrusiveness of government in the housing sector. The NHF was initially meant to facilitate the now discarded vision of housing for all by the year 2000A.D which was long being over taken by events. Accordingly, Decree no.3 of 1992, the NHF is to operate under a situation that inter alia includes the provision that all Nigerian workers earning an annual income of N3, 000 and above should contribute 2.5 percent of their salaries to the fund. In order to ease the pooling of funds and facilitate access by the workers, the law empowers employers to remit the mandatory contributions to the Federal Mortgage Bank of Nigeria (FMBN). Also, commercial and merchant banks were mandated by the same law to invest 10% of their loans and advances into the FMBN, while insurance companies are expected to contribute 20 and 40 percents of their non-life and life funds into real estate development as a means of further easing the housing problem. The Fund covers workers in both sectors of the economy i.e. the public sector and the organized private sector. The law also requires the three tiers of government (federal, state and local) to contribute at least 2.5% of their annual revenues into the NHF. The policy works mainly by pooling resources from both the public and private sectors and thus limiting government’s direct participation. However, the Decree provides for a 4% interest on workers contribution to the fund. Also, the contributor is allowed to borrow up to five times his or her taxable income which is payable over a period of 25 years. While fifty percent of the pool of fund remains with the FMBN, the remaining fifty percent is kept by the Primary Mortgage Institutions (PMIs) for lending to workers. The workers are eligible to borrow any time for building purposes but where this is not done, the worker contributor can withdraw his savings (including the interest) at the age of 60 or at retirement. The PMIs are empowered by the mortgage Decree to bridge the gap between the FMBN and the contributors (employers and workers). They are the primary lenders that evaluate loan applications from the individual contributors. The maximum loan allowed for a contributor was pegged by the Decree at one and half a million naira and is to be jointly provided or financed by both the PMIs and the FMBN. The loans are given at half or fifty percent of the prevailing market rate (see The Mortgage Institutions Decree 53 of 1989 and The National Housing Fund Decree 3 of 1992; Oghifo, 1997). There were plans in
1994 under the NHF to deliver about 121,000 housing units but less than 5% were recorded to have achieved.

The 1991 housing policy sought for active participation of all tiers of government, the federal, state and local government and also government agencies and parastatals such as the federal housing Authority, the state housing Authority, Ministries and Departments. Under the National Housing Policy 1991 FHA was mandated to develop and manage real estate on commercial and profitable basis in all the state of the federation, provide sites and services scheme for all income groups, with special emphasis on low income groups in the major cities of the country; and provide low income houses in all states of the federation. To ensure proper and positive implementation of this policy; a committee was constituted, the National Housing Policy Council which is saddled with the responsibilities among others to coordinate all activities relating to housing sector and insure continuous monitoring with a view to determine its performance.

2000-DATE

During this period the illusionary perception of the government was that availability was not the problem of housing in the country but affordable is the case (Mabogunje, 2004) described as a mere illusion. The government establishes the Federal Ministry of Housing and Urban Development and proposes a housing reform. The period 2000-2004 policy focus was on the private sector to serve as the main catalyst for housing delivery in Nigeria while the government concentrates on the provision of basic infrastructures on the new housing development. Issues in the Land Use Act were equally given attention for review as well as the financial structure such as the FMBN and provision of incentives to developers inform of tax holidays for five years (This day online, 2009; Bustani and Kabir, 2010). The present policy recognizes the private sector as the main solution to the housing deficit in the country while the government opt so function as en enabler and facilitator in the housing delivery ( Abdullahi, 2010).

THE NIGERIAN NATIONAL HOUSING POLICY (NHP 2006)

The inability of earlier policies and programmes to adequately resolve the backlog of housing problems in the country reveals the need for more pragmatic solutions and this form 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 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 white paper on the report of the presidential committee on urban development and housing in the year 2002. Part one of the report contain 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 published in the year 2006.

This policy came up with some transitionary strategies in which government made significant effort in partial disengagement into housing provision and encourage privately developed housing (Mabogunje, 2003). Under the policy adjustment such as the amortization period which was 25years under the previous policy was jacked up to 30years, interest on NHF loans to PMI’s were scaled down from 5% to 4% while the lending rate to contributors is reduced to 6% from previous 9%.

The new policy aimed at removing the impediments to the realization of housing goal of the nation. The goal of the policy is to ensure that 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 is not tied to a specific period. The scope of the policy objectives has also been widened to include some of the issues put under the 1991 policy strategies. The policy objectives are:

i) Develop and sustain the political will of the government for the provision of housing for Nigerians.

ii) Provide adequate incentives and an enabling environment for greater private sector (formal and informal) participation in the provision of housing.

iii) Strengthen all existing public institutions involved in the housing delivery at the federal level.
iv) Encourage and promote active participation of other tiers of government in housing delivery.
v) Create necessary and appropriate institutional frame work for housing delivery.
vi) Strengthen the institutional frame work to facilitate effective housing delivery.
vii) Develop and promote measures that will mobilize long term sustainable and cheap funding for the housing sector.
viii) Government shall by patronage, develop and promote the use of certified locally produced building materials as a means of reducing construction cost.
ix) Ensure the use of relevant and fully registered Nigerian professionals to provide appropriate designs and management in housing delivery.
x) Develop and promote the use of appropriate technology in housing construction and materials production.
xi) Make land for housing development easily accessible and affordable.
xii) Develop and promote a national housing market.
xiii) Enact laws and make regulations to prevent and control fire incidence in Nigeria.
xiv) Improve the quality of rural housing, rural infrastructure and environment.

The main policy thrust is on institutional reform, capacity building, and increased financial mobilization to the housing sector, local building material production and adequate access to building land. In order to achieve the policy objectives, 22 strategies were specified in section 2.3 of the policy, some of which are:
i) Strengthen and sustain the federal ministry of Housing and Urban Development to harmonize and monitor housing delivery in Nigeria.
ii) Maintain and strengthen the department in the standard organization of Nigeria responsible for monitoring and setting minimum performance standard in the building industry.
iii) Restructure and adequately capitalize the following institution to effectively perform their statutory roles: the federal mortgage bank of Nigeria (FMBN), Federal Housing Authority (FHA), Federal Mortgage Finance Limited (FMF) and Urban Development Bank (UDB).
iv) Restructure and adequately fund the Nigerian Building and Road Research Institute to perform its statutory role.
v) Nominate representative of relevant professional bodies, stake holders and organize private sector into the policy making organs.
vi) Review as when necessary, the provision of the followings to make them more effective and enforceable: Mortgage Institutions Act, Federal Mortgage Bank of Nigeria Act, Trustee Investment Act, Insurance Act, National Housing Fund Act, Employees Housing Scheme (special provision) Act, Federal Government Staff Housing Board Act, Urban Development Bank Act, and Land use Act.
vii) Establish and sustain a secondary mortgage market to enhance greater accessibility to long term housing fund for house ownership among all segments of the Nigerian population.
viii) Grant fiscal incentives to small and medium scale local manufacturers of building materials.
ix) In collaboration with federal ministry of Housing and Urban Development, federal ministry of industries, the NBRRI and the committee of bankers, to promote the growth and development of small and medium scale industry in the building material sub sector.
x) Promote and encourage partnership between research institutes and private organizations.
xi) Ensure the enforcement (government example) of the provisions professional practice Action the building industry.
xii) Encourage and fund the training of skilled manpower required for the building industry.
xiii) Encourage the use of conventional building systems as a means for marrying the need for mass housing to employment and wealth generation.
xiv) Establish regional economic and infrastructural planning programmes that would enhance the socio-economic status of the rural dwellers throughout the country.
 xv) Devise simple and affordable techniques for upgrading existing housing stock.
xvi) Encourage the establishment of cooperatives or housing association to enable the rural dwellers has access to fund.
xvii) Embark on and sustain appropriate urban renewal programmes in blighted areas.
xviii) Provide fiscal incentives (tax waivers, duty waivers etc) service land and expeditious planning approval process to encourage private sector participation in housing delivery.

xix) Encourage the establishment of, and sustain land registries in all tiers of government in the country. Promote modernization, computerization, and human resources development of land registry throughout the country with special attention to the development of coordinated and comprehensive registries for land belonging to all tiers of government and all their agencies and net working of all land registries into a national land depository.

xx) Provides sites and services scheme for housing nation wide.

xxi) Provide statistical data for effective process of housing delivery in Nigeria.

xxii) Seeking international bilateral and multilateral assistance for promoting housing and urban development.

The new policy 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 lead housing construction programme. Section 3.5 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 new housing policy as it is consists of nine chapters. Chapter one is the general introduction including a review of the past policies and programmes. Chapter two has housing policy goal, objectives and strategies. In order to resolve the problem of inadequate access to land, in chapter three the goal of making building plots available at the right time, in the right place and at reasonable prices for people willing to build. It re-emphasize the problem of land use act of 1978 and recommended the immediate amendment to the land use decree. The proposed amendment includes the land use registries at local government areas, review of the composition of the local government land allocation committee to include relevant professionals, amendment of the land compensation law to reflect present day economic value of land and quick payment of compensation, provision of guidelines for fixing ground rent and separation of the land use decree from the 1999 constitution of Nigeria among others. The policy also intends to improve the procedure for land registration by means of survey and cadastral maps as national system of compulsory land registration. Chapter five of the policy considered the issue of housing finance and advanced proposals for improvements. Other issues considered include building materials and construction cost in chapter six, low income and rural housing chapter seven. It is worth noting however, that the new housing policy meant to address the housing needs of Nigerians. The policy emanates from the recognition of the various impediments to housing policy and programme implementation in the past and an attempt to proper long lasting solutions. The effectiveness of the policy measure is already manifesting in the housing finance sector as brought about by the recent mortgage finance reforms. However, the success of the policy depends largely on the provision of necessary political will through the creation of an enabling environment for people to own or have access to decent accommodation.

CONCLUSION

It is pertinent to observe the implementation of the Nigerian Housing Policy 2006 based on the set goals and objectives is to ensure that Nigerians own or have access to decent, safe and healthy housing accommodation at affordable cost”. The policy implementation has proven deficient vis-à-vis the objectives. This is attested by the studies conducted by Afolabi Aribigbola (2008) on the evidence of implementation of housing policy in Nigeria with Akure (State Capital) as case study. It reveals that the majority of the city residents are low income earners which the policy supposedly deemed to address but can not afford housing being produced under the programme. He argued that the policy have not made much contribution to housing provision. The primary mortgage institutions (PMI’s) which are the catalyst of policy implementation are not available in the state and most of the residents of the city are not aware of the policy and its potentials in financing housing (Aribigbola, 2008). Even where government was involved in the direct housing provision very little was achieved interns of meeting the target group (Muoghalu, 1987; Atolagbe, 1997; Jiboye, 1997).

The world bank consensus or path dependent as encapsulated in the 1990 housing policy has never proven to be reasonably enough in the implementation of the housing policies in the developing
countries. In fact most of the developing countries that attained reasonable degree of success in housing policy have never confined to an extreme such directives (Abdullahi, 2011). Nigeria as a country should develop housing policies and programmes in line with the unique diversity of its cultural inhabitant as well as the financial, human and material strength for a systematic implementation over a period of time. There is the need for government to still 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 a low income earner in Nigeria. Rental housing are still very relevant and should be incorporated into the housing policy especially based on the demographic and resource pattern of each state of the federation only if the housing problem is to be reduced. They could either inform of subsidized housing or incorporating social housing into the policy (Aribigbola, 2008). Housing scholars equally opined that there should be cooperative housing model (Fasakin, 1998), simple land allocation system (Oduwoye, 1998) and affordable finance option (Omore, 2001).

REFERENCES