

From crisis to construction: Overcoming housing and embracing a bright future in Nigeria

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Abstract

Nigeria, the most populous country in Africa, has been facing a severe housing crisis for decades. The rapid urbanization, population growth, and inadequate government planning have contributed to a shortage of affordable and decent housing for its citizens. This crisis does not only affects the quality of life for many Nigerians but also poses significant challenges to the country's overall development. The paper seeks to examine the deepening housing crisis in Nigeria and to proffer solutions to overcoming this humungous challenge. The paper adopts the use of qualitative data which primarily relies on secondary data to include; books, journals, newspapers articles, and internet materials to get to the root of the problem and finding lasting solutions. Findings from the research reveal that housing is one of the fundamental challenges facing most Nigerians and this has contributed to most of the problems facing most of the urban centres in terms of criminality, spread of diseases, social vices and urban slums. The paper concludes that, with the right strategies and concerted effort, Nigeria can overcome this crisis and pave the way for a brighter future.

Keywords; Crisis, development, housing, planning and urbanisation,

Introduction

The population of Nigeria is fast growing which means that there is an increase in the demand for housing. With a population of over 200 million, the country is the 6th most populous country in the world. Unfortunately, the country has not fared any better since its independence. Countries that were at the same level of development with Nigeria in 1960 have surpassed it in development. This is as result of the numerous challenges facing the country which has hindered its development. Amongst these problems are the issues of corruption, poverty, insecurity, and poor social and physical infrastructure. These problems are equally represented in the poor housing system sprawling all over the city which has tremendous impact on sanitation, water, and health. There is a significant shortfall in housing supply for the fast growing Nigerian population.

The demand for housing especially in the urban centres is continually on the increase because of the massive influx of people to urban settlements. Available statistics from the World Bank and the National Bureau of Statistics indicates that, there is an estimated 17 million housing deficit in Nigeria.¹ The world is going through an acute housing crisis with the United Nations statistics showing that about 1.6 billion people live in substandard housing globally while 100

¹Awofeso, P., One Out of Every Two Nigerians Now Lives in a City, *World Policy Journal*, (2010) 27 (4), 67-73.



million people are homeless. Nigeria appears to account for a large percentage of this statistics, with about 100 million Nigerians considered to be presently living in substandard housing.²This shows that Nigeria is facing an acute housing crisis. The paper is deliberate attempt to interrogate the housing crisis confronting Nigeria with the view to finding solutions to these problems. The availability of affordable housing for citizens is essential in guaranteeing their wellbeing and also curbing the some of the problems confronting Nigeria especially in the aspect of insecurity.

Conceptual Issues

Housing

Globally, there is no consensus on the definition of housing. But in respect of this research work, housing can be defined as a physical entity a social artifact, an economic good, a capital stock status symbol and at times a political potable. The most important lesson here is that our conception of housing must transcend its physical dimension. It has been describe housing as both in product and process. The product according to him is not only the structure of the dwellings but their design and basic in built equipment's the amount and the allocation of space, the heating, lighting, sanitary and other facilities, he also described housing as an enclosed environment in which man finds protection against certain element.

World Health organization 1981 referred to housing as a residential environment which includes in addition to the physical structure that man uses for shelter, all necessary services facilities. Equipment and devices weded or desired for the physical mental health and social wellbeing of the family and individual.

Urbanisation refers to a process whereby human beings congregate in relatively large number at one particular spot of the earth's surface. Urbanisation is also viewed as the process of human agglomerations in multifunctional settlements of relatively substantial size. The UN-Habitat, describes it as the increased concentration of people in cities rather than in rural areas. The urbanisation level of a country is the proportion of its total population.³Put differently, it is the size of the urban population divided by the size of the total population. Therefore, an increase in the number of rural-urban migrants results in an increase in the urban population.⁴Urbanisation represents the movement of people from rural areas to urban areas with population growth equating to urban migration and it is one of the major social transformations sweeping the globe. The consequence of the rapid urbanisation process and inadequate urban planning are increased pressure on urban infrastructure and resources, growing housing deficits resulting in more people

²Simire, M, Aligning with the World Bank recommendation on housing crisis (2017)
Available at:<https://www.businessdayonline.com/aligning-world-bankrecommendation-housing-crisis/>. Accessed on 10th June 2023.

³UN HabiatThe State of the World's Cities Report 2006/2007: Urbanisation: A Turning Point in History. United Nations Human Settlements Programme 2006

⁴UN Habiat The State of the World's Cities Report ...

living in slums, urban sprawl in major agglomerations, and accelerating loss of agricultural lands.

A **housing policy** provides a guide which delimits action and sets goals but does not necessarily specify any defined strategies for achieving the goal other than broad strategies. It establishes guidelines and limits for discretionary actions by individuals responsible for implementing the overall plans of action. In the literature on housing, researchers have noted that some housing policy decisions (written or implied) express the overall past work of governments, while others are goal statement or prescription of elemental rules for the conduct of personal or organisational affairs. Policies are thus considered to be well- reasoned, carefully-articulated and presented documents.

Evolution of housing and urban infrastructure in Nigeria

Urban development is a system of infrastructure (transport, roads, water, power) office, industry, school, hospital, recreation, hospitality and residential housing expansion that creates sustainable cities to enable a large number of people to work and live together in a relatively small area of land sharing facilities.⁵ It is achieved by expansion into the under populated areas and by the renovation or renewal of dilapidated urban areas. Housing is a building or structure that individuals and their family may live in that meet certain specifications and regulations. According to Agence Française de Development, the Africapolis team estimates that by 2020, the expected number of settlements in Africa with 10,000 persons or more will reach 574 as against 133 in 1960 and 438 in 2000. This implies that urban growth in Nigeria is not simply a matter of population growth in existing settlements. It also has to do with the emergence of new areas with high urban population densities. These have been encouraged by the creation of States and Local Government Areas over the years.⁶

However, in terms of population of Nigeria as estimated by NPC in 2016 according to States. In terms of absolute figures, two States (Kano and Lagos) have a population above 10 million. Up to 16 States have a population above 5 million. In terms of population density, 11 States have a population density above 500 persons per square kilometre. Three States (Lagos, Anambra, and Imo) have population densities as high as 900/km² with Lagos as high as 3000/km². These figures show that the issues of population dynamics and its pressure on housing and urban development are enormous in Nigeria. This is why a number of policies and programmes have been implemented by different governments over the years with the main aim of providing for affordable housing and infrastructure and minimizing urban and semi-urban slums. Housing and urban development policies and programmes in Nigeria have

⁵Macomber, J.D., Building Sustainable Cities. Harvard Business Review,(2013) <https://hbr.org/2013/07/building-sustainable-cities>. Accessed 14 July, 2023.

⁶Agence Française de Development, 'Urbanization Trends 1950- 2020. A Geo-Statistical Approach, West Africa(2009)

evolved into various phases which can be categorized into three, namely: the colonial era, post-independence era and post-military era.⁷

Obstacles to Housing and Urban Development in Nigeria

The challenges of housing and urban development in Nigeria have been discussed by different researchers. These include: poor maintenance of infrastructure, bribery and corruption, lack of product-driven research, preference of foreign goods and services over local ones, poor policy formulation and implementation, high cost of building materials, poor compliance to regulations and standards, poor budgeting and budget implementation, lack of commercialization of research findings, poor funding mechanism and lack of skilled manpower.⁸

Poor maintenance of infrastructure

Nigeria is ravaged by lack of maintenance culture in public projects and infrastructure.⁹ This has resulted in the presence of a high number of dilapidated housing and urban infrastructure which increases the housing and urban infrastructure deficit in Nigeria. Poor maintenance of housing and urban infrastructure affects the performance of the infrastructure and can lead to outright damage or failure. Maintenance culture which encompasses provision for adequate care of infrastructure has not been given the desired attention by resource managers in Nigeria over the years.¹⁰

Nigeria has about 195,500 km of road network all over the country. Out of the whole, a proportion of about 32,000 km is federal roads while 31,000 km are state roads. A large proportion of these roads is in poor condition due to lack of maintenance.¹¹ Tijani et al. (2016) opined that most of our public and private facilities are in a total state of a mess because of the non-existence of maintenance policy, or poor implementation of the policy.¹² A good example is the Urban Mass Transit buses introduced in Abuja the administration of President Obasanjo (1999–2007) which are today dilapidated.¹³

⁷Morakinyo, K.O., Ogunrayewa, M.O., Koleosho, B.O., Adenubi, O.O., 2012. Urban informal settlements as spatial manifestations of urbanization in sub-saharan Africa: a case study of ajegunle informal settlement, Lagos, Nigeria. *Develop. Countr. Stud.* 2 (11), 1–67.

⁸Ibimilua, A.F., Ibitoye, O.A. Housing policy in Nigeria: an overview. *Am. Int. J. Contemp. Res.* 5 (2), (2015) 53–59.

⁹Haruna, G., 2009. Bring Back the Culture of Maintenance. *This Day*. April 27. ,, Tijani, S.A., Adeyemi, A.O., Omotehinshe, O.J. Lack of maintenance culture in Nigeria. *The Bane of National Development Civil and Environmental Research* 8 (8), (2016)23–30.

¹⁰Uma, K.E., Obidike, P.C., Ihezukwu, V.A. Maintenance Culture and Sustainable Economic Development in Nigeria: Issues, Problems and Prospects, *International Journal of Economics, Commerce and Management* Vol.2 no. 1 2016.

¹¹Federal Republic of Nigeria (FRN), 2006. National Housing Policy. Federal Ministry of Works and Housing, Lagos.

¹²Tijani, S.A., Adeyemi, A.O., Omotehinshe, O.J. Lack of maintenance culture in Nigeria. *The Bane of National Development Civil and Environmental Research* 8 (8), (2016)23–30.

¹³Federal Republic of Nigeria (FRN). National Housing Policy. Federal Ministry of Works and Housing, Lagos, 2006.

Bribery and corruption

Ogundiya in his work saw corruption as the exploitation of public position, resources and power for private gain. Despite huge allocations of money to the housing sector in the National Development Plans, very little was achieved in terms of meeting specified targets in housing construction. Mismanagement of project funds has led to the presence of many uncompleted projects in Nigeria.¹⁴ According to Crowe, political corruption in Nigeria has led to a concentration of wealth among few elite government officials resulting in a poor level of infrastructural development in Nigeria.¹⁵ Report by National Bureau of Statistics pointed out that the fact that almost one-third of Nigerians who had contact with a public official paid one or more bribes over the course of the year shows that bribery is clearly a significant issue in the lives of Nigerians. Despite the concerted efforts by the Economic and Financial Crime Commission (EFCC), Independent Corrupt Practices and Other Related Offenses Commission (ICPC), Nigerian Police, DSS and other government security agencies, the negative narrative about corruption has not changed significantly. The implication of this is that well thought out policies and programmes in the sector are poorly executed.

Land disputes and speculation

One of the major causes of conflict in Nigeria is land disputes. The issue of land grabbing has altered the urban cities plans leading to land disputes that have claimed so many lives and properties¹⁶ pointed out that Fulani pastoralists and farmer crisis represent "the most significant focus of herder/farmer conflict in Nigeria. Research by Abegunde identified the need for the Nigerian's policy Makers to review the existing land use laws at both local and regional levels in Nigeria. This is because the general land use laws could not be effectively applied to the different parts of the country.¹⁷ Each part of the country have their peculiar issues with respect to land disputes. These issues ranges from land grabbing in the southern part of Nigeria to herders-farmers crisis which peculiar to the northern part of the Nigeria. As Nigeria's population kept growing every year, this crisis will definitely be getting worse if serious steps are not taking to ensure effective distribution of land and its resources to the populace. Otubu advocated for the review of the Land Use Act and land ownership in Nigeria. The review of the Land Use Act will help to address the issues associated with the implementation of the Act which will eliminate some of the land crisis in Nigeria.¹⁸

¹⁴Adeyemo, A.A., Amade, B. Corruption and construction projects in Nigeria: Manifestations and solutions. *PM World Journal* V (X), (2016) 1–14.

¹⁶Blench, R., 2003. The Transformation of Conflict between Pastoralists and Cultivators in Nigeria, p. 2. Africa.

¹⁷Abegunde, A.A. Land as the main cause of inter-communal conflicts in Africa. *KeyNatural Resource against Community Development of Third World Nations?* 2 (4), 2011285–298.

¹⁸Otubu, A.K., The land use Act and land ownership debate in Nigeria: resolving the impasse. *SSRN Elec. J.* <https://doi.org/10.2139/ssrn.2564539>. Accessed 16 July. 2023

Preference of foreign goods and services to local ones

There has been neglect of the use of local goods and services by operators in the housing sector. This could be as a result of poor standards, lack of promotion of the use of local goods and services by government and lack of patriotism by citizens. The rate of importation of goods and services in the housing and urban development sector in Nigeria is alarming. According to Abolo, imported raw materials are cheaper and considered more appealing despite their poor quality and safety issues sometimes. This is seen in the way the government prefers to engage foreign firms in big infrastructure probably because of loan-funded arrangements. Hence, the local Engineers and Specialists in housing and urban development sector are left with minor projects. This unfair competition with foreign goods and services results in poor patronage of local goods and services in the housing and urban development sector in Nigeria.¹⁹ In most building materials markets in Nigeria, over 80% of goods (plumbing, wiring, tools, equipment, steel, etc.) are imported. It is only in cement and granite that significant progress has been achieved in local content.

Poor policy formulation and implementation

In 1991, the National Housing Policy was enacted in order to propose possible solutions to housing problems in Nigeria.²⁰ At inception, the basic goal of the policy was to provide affordable housing to accommodate Nigerian households in a livable environment. However, twenty-seven years after the promulgation of the policy and eighteen years after the target year 2000, many Nigerians are still unable to own a house while several others are living in indecent houses. The Nigerian housing policy was well conceived with the fundamental elements of feasibility, affordability and limited time frame required for the completion of the programs. To some extent, the various policies and programs of housing in Nigeria have been able to make significant improvements in housing production and delivery. The guidelines for housing construction, maintenance and delivery are stipulated by the housing policies. Nevertheless, the policies and programs are besieged by shortcomings such as poverty, 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.²¹ The gap between policy formulation and policy implementation must be bridged in order to achieve the desired development in the sector. This can be achieved through more effective implementation, monitoring and evaluation strategy. Government agencies such as Federal Housing Authority (FHA), State Housing Development Authority, National Office for Technology Acquisition and Promotion (NOTAP), Federal Ministry of Works and Housing (FMWH), State Ministry of Works and Housing (SMWH), National Assembly Committee on

¹⁹Ofilu, O.U. Challenges facing entrepreneurship in Nigeria. *Int. J. Bus. Manag.* 9 (12), 258–274. <https://doi.org/10.5539/ijbm.v9n12p258>. Accessed 20 July 2023.

²⁰Arimah, B.C., Housing policy outcomes in global perspective: an application of discriminant analysis Netherlands. *J. Hous. Built Environ.* 12 (1) 1999, 257–280.

²¹Jiboye, A., A critique of official housing policy in Nigeria. In: Amole, Bayo (Ed.), *The House in Nigeria, Proceedings of the National Symposium*. Obafemi Awolowo University (O.A.U.) Ile-Ife, 1997, 284–288.

Housing (NACH) and State Assembly Committee on Housing (SACH) will be instrumental in achieving policy formulation and implementation.

High cost of building materials

It is becoming increasingly difficult for an individual to own a house as a result of the high cost of building materials in Nigeria. This is because building material is a major component of construction cost and a reduction in the cost of material will result in the reduction in the overall construction cost. According to Babatunde, the average earning the power of a middle-class Nigerian is in the range of 75,000–100,000 Naira per month whereas the cost of owning a house in Nigeria runs into several millions of Naira. Reliance on expensive conventional building materials has escalated the cost of housing and other infrastructure. A shift towards the use of alternative and local building materials will definitely bring down the cost of materials and affordable housing will be possible. Alternative and local building materials are cheaper but seldom used because of poor efficiency in terms of strength and durability. The inability of improving the strength and durability of the alternative building materials in order to make them more appealing to Nigerians has kept the price of the conventional building materials very high.²²

Poor compliance to regulations and standards

Professional bodies such as Nigerian Institution of Civil Engineers (NICE), Nigerian Institute of Architects and Nigerian Institute of Building (NIOB) are entrusted with the task of developing standards for the regulation of building and urban infrastructures whereas Council of Registered Builders of Nigeria (CORBON) and Council for the Regulation of Engineering in Nigeria (COREN) and Federal/State Ministry of Works and Housing are mandated to enforce the codes and standard of building and urban infrastructure. The Standard Organization of Nigeria (SON) and the Nigerian Society of Engineers (NSE) are also empowered to enforce engineering codes and standards among practitioners across the country.²³ The ineffectiveness of the regulatory bodies to ensure strict adherence to regulation and standards in housing and urban development sector has affected the sector adversely. The rate of building collapse in Nigeria is alarming.

Poor funding mechanism

Access to finance is a serious challenge for Nigeria economic sector. Lack of access to finance affects the supply of housing and urban infrastructures in Nigeria. Ogunwusi and Ibrahim remarked that one of the major problems limiting the contribution of research and innovation to national development in Nigeria is the low level of fund available for research and innovation activities. Although there is a reasonable supply of housing credit by financial institutions,

²²Babatunde, R.O. Income portfolios in rural Nigeria: composition and determinants. *Trend in Agricultural Economics* 1, 35–41. <https://doi.org/10.3923/tae.2008.35.41>. Accessed 20 July 2023

²³Anyaeji, O. NSE, SON to Enforce Engineering Codes, Standards. *PunchNewspaper*. September 25, 2017.

there is limited access to finance by low-income households. ²⁴Okonkwo advocated that the Federal Mortgage Bank of Nigeria should be given adequate resources by the government to strengthen its financial and operational capabilities. Housing and urban infrastructure funding mechanism in Nigeria includes Federal Mortgage Bank of Nigeria (FMBN), Commercial Mortgage Banks, Micro Finance Banks (MFB), National Housing Fund (NHF), Infrastructure Banks Plc (IB Plc), Lapo Micro Finance Bank (Lapo MFB), Central Bank of Nigeria (CBN), Nigeria Mortgage Refinance Company (NMRC) and Private Developers.²⁵

Policy Options and the Way Forward

Nigeria's housing area has neglected to oblige the requirements of low-and center pay families sufficiently. Thus, climbing the property stepping stool is essentially as trying as getting a first foot on it. By and large, house costs are far off for a greater part of the populace. We have had the option to show that possessing a decent house is still an unattainable goal for many Nigerian households. The lack of affordable housing finance, high costs of urban land and weak tenure security, rising construction costs, and prevalence of slums are major challenges to efforts to alleviate the continent's housing crisis.

There has been a surge in the demand for housing, effectively driving up housing prices and pushing quality housing out of reach for the majority of those who are in need, especially poor and middle-income households. Simultaneously, slum populations have continued to grow, as social housing cannot keep up with the demand from those in the bottom half of the income distribution.²⁶ Affordability issues are preventing households from getting their foot on or moving up the housing ladder. The requirement for housing in Nigeria is huge and its conveyance relies upon the dynamic support of both the general population and confidential areas. To increment lodging stock in Nigeria, there is the need to integrate reasonable lodging conveyance conspire into the definition and execution of lodging strategies and projects, which ought not to be at the elite project of the National Government to the rejection of legislatures at both state nearby government levels.

There is a need now, to connect and successfully affect individuals and states at grassroots levels in the plan of lodging strategies. The National Government has been straightforwardly engaged with the development of structures for all classifications previously and even as of now. Presently vital lodging should be considered as an individual help and also, the essential obligation of lodging ought not be passed on to individuals themselves who ought to be aided far to understand their goals for self-actualisation of claiming individual houses. Gaining from created nation's model of lodging conveyance, we suggest as follows:

²⁴Ogunwusi, A.A., Ibrahim, H.D. Promoting industrialization through commercialization of innovation in Nigeria. *Ind. Eng. Lett.* 4 (7), 2014, 17.

²⁵Okonkwo, O., 1999. *Mortgage Finance in Nigeria*. Esquire Press Ltd.

²⁶Ibimilua, A.F., Ibitoye, O.A. Housing policy in Nigeria: an overview. *Am. Int. J. Contemp. Res.* 5 (2), 2015, 53-59.

Redefinition of the Role of Government

Nigeria's housing crisis can be solved only by the unwavering commitment and political will of the government, given the long-term nature of housing assets. Morocco provides a concrete example of how restructuring the relationship between the state, the private sector, and the community can accelerate progress in easing the housing crisis.²⁷

The strong political will demonstrated by the Ethiopian Government in its Integrated Housing Development Programme is another notable example. The starting point for government support should focus on creating an enabling environment that induces private agents and nongovernmental organisations to build and finance housing acquisition for all household segments, especially low- and middle-income families.

Several governments in Latin America, such as that of Chile, have adopted the enabling approach to successfully reform their housing policies and systems. An enabling market approach will require an overhaul of government housing policies, institutions, laws, and regulations in order to support a well-functioning and efficient housing market. The enabling approach changes the role of government from a provider of housing, which it had not been effective in fulfilling in most cases, to that of a facilitator.

Policy and Regulation: Difficulty in procuring consents for transfers, title deeds and very high processing costs.

State governments should make administrative amendments to the Land Use Act to delegate endorsement of consent to Commissioners and at the national level, the Director of Lands. There is need to simplify land title registration through the revision of procedures and cost structure. Revised fee schedule should be capped at 0.5 per cent. Subsequent land transactions should not require Governor's consent but simply registration of title.²⁸ Also, the policies and programmes of governments should be aimed at the low-income segment by assisting them to acquire, build or improve their homes through easy accessibility to land and securing title documents.

Financial Sector Reforms

Housing microfinance for the low-income population is critical, and resources should be committed to researching and understanding this emerging sector. There should be concerted technical assistance programmes and housing support services to be administered by the government. The CBN should ensure that PMIs re-capitalise to position them to finance big ticket transactions and to provide long-term funding to developers and end users. The CBN should also encourage Mergers and Acquisitions among PMIs and institutionalise the Code

²⁷Simire, M, Aligning with the World Bank recommendation on housing crisis (2017) Available at:<https://www.businessdayonline.com/aligning-world-bankrecommendation-housing-crisis/>. Accessed on 10th June 2023.

²⁸Ibimilua, A.F., Ibitoye, O.A. Housing policy in Nigeria: an overview. *Am. Int. J. Contemp. Res.* 5 (2), 2015, 53–59

of Corporate Governance for PMIs.²⁹ CBN should issue a 20–25-year bond in collaboration with the Debt Management Office and use the proceeds to refinance eligible mortgages. The FMBN should be adequately resourced by the government to strengthen its financial and operational capabilities. The financial sector should also develop new and innovative solutions for serving low- and middle-income households. As standard mortgages are not the solution for all housing segments, other products such as incremental building loans should be developed for low-income households. In addition, more work needs to be done to better understand and serve households in the informal sector that may need decent incomes yet are entirely excluded from housing finance.³⁰

Capacity building and knowledge gap

The CBN, FMBN, Housing Finance Professionals Association of Nigeria (HOFPAN) and Mortgage Bankers Association of Nigeria (MBAN) should collaborate to institutionalise training leading to the certification of professionals in the mortgage and housing finance sectors. The National Universities Commission (NUC) should be able to offer courses on housing finance at the various Universities. A Real Estate Information Centre that will warehouse data and information on real estate and housing market should be established. The Centre should serve as repository of market information on key data in the housing sector. Capacity development and training for real estate professionals should be done through local and international training programmes, seminars, workshops and study visits.

Urban Planning

Perhaps the most important regulatory tool at governments' disposal for guiding urbanisation and city growth is urban planning. It is the policy that defines the use of land, the design of urban infrastructure, communication networks and provisions that provides protection of the natural environment. It also provides mechanisms for urban expansion and for making land available for housing development.³¹

It is the absence of up-to-date urban plans and/or the effective enforcement of existing plans that have led to urban sprawl and unplanned growth in many cities in Nigeria. These conditions have led to a scarcity of well-located lands for housing and to cost escalations for land, infrastructure, and housing. Therefore, to improve the efficiency of cities and enable them to fully play their economic role, the government should regularly update its urban plans and ensure that they are grounded in local realities.³²

²⁹Jiboye, A., A critique of official housing policy in Nigeria. In: Amole, Bayo (Ed.), *The House in Nigeria, Proceedings of the National Symposium*. Obafemi Awolowo University (O.A.U.) Ile-Ife, 1997, 284–288.

³⁰Okonkwo, O., 1999. *Mortgage Finance in Nigeria*. Esquire Press Ltd.

³¹Arimah, B.C. Housing policy outcomes in global perspective: an application of discriminant analysis... 56

³²Uma, K.E., Obidike, P.C., Ihezukwu, V.A., 2014, 11. Maintenance Culture and Sustainable Development... 12

Government Involvement

One significant illustration is that the federal Government should not participate in direct housing development. Studies have shown that people assemble better and less expensive houses and at quicker rate than the public authority offices. We ought to get a leaf from the U.S.A. where the National Government is answerable for strategy definition and arrangement of assets for research and matching awards to the states. Nigeria ought to take on this model as well.³³

Another illustration is that the public authority ought to energize the utilization of neighborhood building materials for development in order to lessen building cost. This has been effectively finished in districts like Tanzania, and Sweden. Business people wishing to go into the development of building materials ought to be energized with charge help and motivating forces. Government ought to similarly advance elective systems for house development.³⁴ For instance, the public authority could secure land, spread them out and support them with fundamental frameworks prior to making them ready to move to people requiring them. Government should build low-cost houses to cater for the large number of people who, due to their low-income earnings, could not afford a decent home. Employers should also advance building loans to their staff with little or no interest to enable them to build their own houses. This will go a long way in ensuring equal distribution of house ownership.

Role of the Private Sector

The private sector is a key partner to governments and nonprofits in scaling up the supply of affordable housing. Essentially, the private sector should be at the forefront of developing, innovating, and financing affordable housing solutions. As the government creates a better enabling environment, the private sector needs to improve its processes to increase efficiency and capacity to deliver at scale. Better linkages between firms of different sizes and capacity-building programmes through industry organisations can improve both the capacity and productivity of the sector. Industry organisations also need to promote best practices and combat inertia and resistance to change, which is endemic in the construction sector.³⁵ Moreover, better industrial organisation with a greater role for prefabrication of building systems can boost productivity and lower construction times and costs. However, for this to work, the regulatory environment needs to be supportive as, for example, through standardizing building codes and dimensions of housing components.

Conclusion

The housing crisis in Nigeria presents a precarious situation. Although, housing is a global challenge, the Nigerian story is a delicate one being that, the Nigerian

³³Macomber, J.D., Building Sustainable Cities. Harvard Business Review,(2013) <https://hbr.org/2013/07/building-sustainable-cities> Accessed 15 June 2023.

³⁴Agence Française de Développement, 'Urbanization Trends 1950- 2020. A Geo-Statistical Approach, West Africa(2009)

³⁵Arimah, B.C. Housing policy outcomes in global perspective...

population has increased rapidly since its independence in 1960. The housing problem is not without its negative consequences on the Nigerian society especially as it has to do with increasing security challenges the country is facing and the rise in urban slums. The paper posits that if the housing problem is managed effectively it presents opportunities. By implementing comprehensive policies, addressing financing gaps, fostering public-private partnerships, investing in slum upgrading, and embracing innovative construction technologies, Nigeria can overcome the housing crisis confronting it.