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Housing Policy and Housing Development Issues: A Case Study of Nigeria and Other Regions of the World

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Abstract

Issues with housing policy and housing development are especially pressing in Nigeria due to inadequate government action combined with the rapid rate of urbanization that has led to the growth of informal settlements, poor housing conditions, and a growing disparity in housing accessibility between the rich and the poor. These systemic challenges hinder the successful implementation of housing policies in Nigeria. This study examined housing policy and housing development issues using Nigeria and other regions of the world as a case study. The study compared Nigeria's housing policy, housing challenges, and policy responses with those of other regions of the world. The study begins by exploring the historical background and delves into the major challenges faced in the housing sector, including land acquisition, financing, governance, and institutional weaknesses. This is with a view to identify potential solutions and strategies that can be adapted to the Nigerian context to improve housing outcomes for all segments of the population.

The study carried out a rigorous review of related literature from various academic journals, books, conference proceedings among others as a methodology in obtaining relevant information. The results show that to improve the governance of housing development in Nigeria, several reforms are recommended. These include; strengthening institutions, reducing corruption, encouraging public-private partnerships, increasing access to housing finance, enhancing policy frameworks, improving institutional governance, and promoting sustainable and inclusive housing solutions. The study concluded that the integration of effective housing policies with community engagement and innovative financial mechanisms is crucial for creating sustainable housing solutions.

Keywords: *Housing Policy, Housing Development, Housing Challenges, Nigeria*

1.0 Introduction

International organizations like the United Nations (UN) have stressed that housing is a basic human right and an essential part of sustainable development. "Make cities and human settlements inclusive, safe, resilient, and sustainable" is the specific goal of Sustainable Development Goal 11 of the UN (UN, 2015). Even though everyone agrees that all and sundry have the right to decent housing, many nations still face serious housing issues, especially those in the Global South. Economic disparity, population expansion, and urbanization all contribute to these problems. In this regard, housing policies are essential in establishing the affordability, quality, and accessibility of housing. However, due to regional variations in socio-political, institutional, and economic capabilities, these policies are developed and implemented very differently (Olayiwola, Adeleye, & Ogunsakin, 2006).

Nigeria has one of the biggest housing problems in sub-Saharan Africa, with an anticipated housing deficit of more than 20 million units (UN-Habitat, 2020). The gap between housing supply and demand is still growing despite several governmental initiatives and reforms, including the National Housing Policy (NHP) and the creation of housing finance institutions. The underlying reasons for this failure are complex and multifaceted, involving issues such as poor

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governance, insufficient funding, weak institutional frameworks, and corruption (Omole, 2010).

Comparatively, other parts of the world have implemented distinct housing policy strategies with varying degrees of success. With the help of robust institutional frameworks and government engagement, housing policies in industrialized nations like the US, UK, and Germany have changed to address concerns about affordability, social housing, and housing financing (Katz et al., 2003). For instance, in the U.S., the Department of Housing and Urban Development (HUD) plays a critical role in addressing housing challenges through the provision of federal funding for affordable housing projects and initiatives like Section 8 housing vouchers (HUD, 2019). In contrast, countries in sub-Saharan Africa, including Nigeria, often face systemic challenges such as political instability, lack of resources, and weak governance, which hinder the successful implementation of housing policies.

Nigeria's distinct sociocultural setting makes housing policy and development challenges even more challenging. Formal land administration systems frequently clash with customary land tenure arrangements, which are common throughout the nation and make it challenging to acquire property for housing development (Nubi, 2000). Moreover, the lack of affordable housing options for low-income groups has resulted in the growth of informal settlements, which are characterized by substandard living conditions, inadequate infrastructure, and a lack of basic services (Ibem, 2011). Millions of urban dwellers, especially in cities like Lagos, Abuja, and Port Harcourt, where housing costs are much higher than the national average, frequently find these informal settlements as their only practical option.

Globally, there has been a shift toward more integrated and sustainable approaches to housing development, with a focus on affordable housing, inclusive policies, and the incorporation of green building practices. For example, in Scandinavian countries such as Sweden and Denmark, housing policies emphasize social equality, environmental sustainability, and long-term affordability through models like cooperative housing and public-private partnerships (Scanlon, Whitehead, & Arrigoitia, 2014). These countries have developed robust social housing systems that cater to the needs of low- and middle-income groups, ensuring that housing remains accessible and affordable for a large portion of the population.

This study examines the housing policy and development issues in Nigeria, placing them within a global context and the evolution of housing policies in Nigeria by highlighting the key policy reforms and their impact on housing development. The study compared housing challenges and policy responses in other regions of the world. By drawing on international best practices and case studies from other regions, the paper aims to identify potential solutions and strategies that can be adapted to the Nigerian context to improve housing outcomes for all segments of the population.

2. Methodology

This paper essentially carried out extensive relevant literature reviews from published books, journal articles, unpublished thesis, conference proceedings, and monographs. The review synthesized and evaluated the fundamentals of the subject matter aimed at examining concerns relating to housing policy and housing development issues. The significant literature reviews were focused on the subject matter using Search Engines tools such as Web of Science core collection (Thompson Reuters), Library of congress, Google scholar, LISTA (EBSCO) and among others were referred to but after inspecting; only thirty-six papers were used and cited in this study. The designated literature reviewed was selected based on the paper's nearness to the housing policy and housing development issues. The papers that were not in a straight line to the subject matter were rejected.

3.0 Literature review

3.1 Historical Context of Housing Policies in Nigeria

Housing policy in Nigeria has evolved significantly from the colonial era through the post-independence period, reflecting the country's socio-political and economic transformations. The progression of these policies provides a lens through which to understand the successes and failures in addressing housing needs, particularly in light of Nigeria's current housing deficit, estimated at over 20 million units (UN-Habitat, 2020). This review of Nigeria's housing policies illustrates the complexities of balancing urban development with the provision of adequate housing, especially for low- and middle-income groups. During Nigeria's colonial period (Pre-1960), housing regulations were primarily focused on the colonial administration and expatriates, with little regard for the indigenous population's housing needs. The colonial authority prioritized the creation of "Government Reservation Areas" (GRAs) in major cities like Lagos, Ibadan, kano, kaduna, Port Harcourt, and Enugu. These were exclusive, well-designed residential zones for British officials and high-ranking civil personnel, whereas the indigenous population was usually consigned to poorly planned, congested regions with substandard housing (Mabogunje, 2011). The colonial government did not prioritize housing for the broader population, and the informal settlements that began to emerge were largely ignored by policymakers. Consequently, the housing policies of this period laid the foundation for the urban housing challenges that Nigeria continues to face, as the failure to address the needs of the indigenous population created a legacy of inadequate housing and urban planning.

3.2 Post-Independence Era (1960-1979)

Following Nigeria's independence in 1960, the country experienced rapid urbanization as rural-to-urban migration accelerated in search of better economic opportunities. The post-independence government recognized the need to address the housing shortage, particularly in urban areas. However, early attempts were modest and often underfunded. For instance, the First National Development Plan (1962-1968) allocated resources for housing, but these were primarily focused on civil servants and middle-income earners, leaving the majority of the population underserved. In 1972, the

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government launched the National Housing Programme, aimed at constructing affordable housing for Nigerians. This program marked the first concerted effort to provide mass housing for the population, with an initial target of 59,000 housing units to be built in major cities. However, due to poor planning, corruption, and a lack of coordination between the federal and state governments, the program fell short of its targets, delivering fewer than 7,000 units by the end of the plan period (Aribigbola, 2008a). The failure of this program revealed significant challenges in housing policy implementation that would continue to plague future efforts.

3.3 Oil Boom and Housing Reforms (1979-1983)

Another wave of housing improvement was prompted by the government's enormous financial resources from the oil boom of the 1970s. Housing was prioritized in the Second National Development Plan (1970–1974) and the Third National Development Plan (1975–1980) at this time. These initiatives sought to improve the urban infrastructure and expand the supply of cheap housing, especially for those with low incomes. In 1973, the Federal Housing Authority (FHA) was created by the government to supervise the construction of public housing developments and expedite the housing delivery process. Despite the increased funding and government commitment during the oil boom, the housing sector continued to face significant challenges. Many housing units constructed during this period were poorly located or built to substandard quality due to corruption, mismanagement, and a lack of skilled labor. Additionally, housing policies continued to focus disproportionately on middle and high-income earners, sidelining the needs of the urban poor, who were most affected by the housing deficit (Akinmoladun & Oluwoye, 2007).

3.4 The National Housing Policy (1991)

In response to the persistent housing crisis, the Nigerian government launched the NHP in 1991. The NHP marked a significant shift in housing policy, with an emphasis on enabling the private sector to play a more active role in housing provision. The policy addressed the housing deficit through several key strategies:

a. Decentralizing housing production and empowering states and local governments to implement housing programs.
b. Establishing mortgage institutions and housing finance mechanisms to make homeownership more accessible.
c. Promoting public-private partnerships to increase the supply of affordable housing.

While the 1991 National Housing Policy introduced important reforms, its implementation was marred by several issues. The anticipated private-sector involvement did not materialize at the scale needed, largely due to weak financial markets and inadequate housing finance systems. In addition, corruption, bureaucratic inefficiency, and political instability continued to undermine housing development efforts. As a result, the policy did not achieve its goal of significantly reducing the housing deficit.

3.5 Housing Policies in the 21st Century

Nigeria's housing market underwent some reforms in the 2000s with the goal of enhancing housing finance and increasing access to reasonably priced houses. The Federal Mortgage Bank of Nigeria (FMBN), which was founded by the government, was instrumental in establishing mortgage financing options through the National Housing Fund (NHF). By requiring contributions from both companies and employees, the NHF sought to finance affordable housing for Nigerians with low and intermediate incomes. Many Nigerians have contributed to the fund, but they are unable to use it due to its limited accessibility and inefficient payouts (Nubi, 2000). Recent housing policies have also focused on public-private partnerships to enhance housing delivery, particularly in urban areas. While these initiatives have resulted in some successful projects, they have been skewed toward high- and middle-income housing, with limited impact on low-income housing needs. The housing deficit has continued to grow, and informal settlements have proliferated in major urban centers.

3.6 Successes and Failures of Housing Policies in Nigeria

The evolution of housing policies in Nigeria reveals a persistent gap between policy formulation and implementation. While successive governments have recognized the importance of addressing the housing deficit, numerous challenges including corruption, poor governance, inadequate financing, and the failure to prioritize low-income groups have hampered progress. Key failures include:

a. The inability to deliver affordable housing on a large scale, especially for the poor and lower-middle-class citizens.
b. Inefficient land tenure systems that create barriers to homeownership.
c. Limited housing finance mechanisms, which prevent many Nigerians from accessing mortgages.

Despite these failures, there have been some successes. The creation of the Federal Housing Authority and the Federal Mortgage Bank of Nigeria laid the groundwork for a more organized housing sector, and recent public-private partnerships have shown promise, particularly in developing new housing estates in urban areas. However, these successes have been limited in scope and have not yet addressed the full scale of Nigeria's housing crisis. The historical context of housing policies in Nigeria demonstrates that while significant efforts have been made to address housing needs, the country continues to face a growing housing deficit, particularly for low-income groups. The failures of past housing programs highlight the need for more effective implementation strategies, improved governance, and a focus on affordable housing solutions. Learning from both the successes and failures of previous policies can inform future reforms aimed at bridging Nigeria's housing gap.

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4.0 Housing Challenges in Nigeria

Nigeria faces one of the most acute housing crises in Africa, with a current housing deficit estimated at over 20 million units (UN-Habitat, 2020). This growing shortfall is driven by several interrelated factors, including rapid urbanization, high population growth, inadequate housing finance systems, complex land acquisition processes, and the proliferation of informal settlements. The lack of affordable housing disproportionately affects low-income earners, worsening socio-economic inequality and contributing to various public health challenges. A detailed analysis of these issues highlights the structural and systemic obstacles that hinder effective housing development in Nigeria.

4.1 Housing Deficit and Urbanization

Nigeria's high pace of population growth and fast urbanization has caused the country's housing shortfall to progressively worsen over time. Nigeria has one of the highest rates of urban population growth in the world, with an annual growth rate of 4.23%. Rural migrants have flocked to cities like Lagos, Abuja, and Port Harcourt in pursuit of greater economic prospects. However, in many cities, the supply of housing has not kept up with the demand, which has resulted in a widening housing shortfall, the growth of informal settlements, and congested living conditions. Despite being a catalyst for economic expansion, urbanization has put a tremendous strain on housing markets and urban infrastructure. A chaotic urban development brought forth by inadequate planning and bad governance has made informal settlements the default choice for many low-income earners. Large portions of the population are forced into unplanned regions devoid of essential utilities like electricity, potable water, and sanitary facilities due to the scarcity of cheap housing in the official sectors. In addition to having an impact on people's quality of life, this circumstance feeds the cycle of the urban poor and maintains social injustices (World Bank, 2021).

4.2 Land Acquisition and Tenure System

The intricate and ineffective land acquisition procedure is one of the main obstacles to house construction in Nigeria. The Land Use Act of 1978 governs the nation and gives state governor ownership of all land in each state. Although the Act's original goal was to increase land accessibility, it has had the opposite effect and made it more difficult to obtain land for home development. Corruption, a lack of transparency, and the bureaucratic processes involved in land acquisition frequently lead to protracted delays, higher expenses, and legal issues. Furthermore, especially in rural and peri-urban regions, Nigeria's land tenure structure is primarily informal. Since banks require land titles as collateral for mortgage loans, the fact that many Nigerians lack official titles to their land makes it more difficult to obtain funding for house development. Low-income earners have been especially impacted because they cannot afford the related expenses or handle the legal hurdles of obtaining official land titles. Therefore, acquiring property continues to be a major barrier to solving the housing shortage, especially for programs aimed at providing inexpensive housing (Makinde, 2014).

4.3 Financing Challenges in the Housing Sector

Access to financing is a critical issue in Nigeria's housing sector. The mortgage market is underdeveloped, and only a small percentage of the population has access to formal housing finance. According to the World Bank, the mortgage-to-GDP ratio in Nigeria is less than 1%, compared to 31% in South Africa and 68% in the United States (World Bank, 2021). This highlights the significant challenges in accessing affordable housing finance for most Nigerians. Several factors contribute to the limited availability of housing finance. First, a high interest rate that often exceeds 20% makes mortgage loans unaffordable for most low- and middle-income earners. Second, the lack of a robust long-term funding mechanism for housing finance means that banks are reluctant to offer long-term mortgages. Third, many Nigerians work in the informal sector and lack the steady income streams or formal employment documentation required to qualify for mortgages. The government's National Housing Fund (NHF), intended to provide affordable loans to contributors, has been criticized for being inefficient and inaccessible to the majority of the population. Public-private partnerships have been proposed as a solution to housing finance challenges, but these initiatives have been largely focused on middle and upper-income housing, leaving low-income earners underserved. The absence of affordable financing mechanisms for this demographic remains one of the most pressing issues in Nigeria's housing crisis (Makinde, 2014).

4.4 Informal Settlements and Slums

The growth of informal settlements in Nigerian cities is a contributing factor to the country's housing issue as well as one of its symptoms. Poor housing structures, no secure tenure, limited access to essential services, and a vulnerable populace are the hallmarks of informal settlements, also known as slums. For those with low incomes who cannot afford the exorbitant cost of formal housing, informal settlements have taken over as the primary housing option in places like Lagos. The spread of informal settlements has far-reaching socio-economic consequences. Slums are often located in hazard-prone areas, making residents vulnerable to environmental risks such as flooding, landslides, and health epidemics (Makinde, 2025a). The absence of proper sanitation and clean water in these areas leads to the spread of communicable diseases, such as cholera, malaria, and typhoid. Additionally, the lack of formal land tenure in these settlements leaves residents at a constant risk of eviction, which perpetuates insecurity and social instability. Government responses to informal settlements have been inconsistent, ranging from eviction and demolition to poorly implemented slum upgrading programs. The lack of a coherent policy on informal settlements intensifies the housing challenges in urban areas, as these settlements continue to grow in response to the unavailability of affordable formal housing options (Makinde, 2024).

4.5 Lack of Affordable Housing for Low-Income Earners

Historically, Nigeria's housing laws have prioritized housing for middle-class and upper-class individuals, with little focus

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on the needs of those with lower incomes. Due to exorbitant expenses, inefficient bureaucracy, and corruption, government housing schemes, like those run by the FHA, have been criticized for being out of reach for the majority of Nigerians. Meanwhile, the private sector is more likely to concentrate on building opulent homes for wealthy purchasers, undeserving the low-income community. The lack of affordable housing for low-income earners has contributed to the housing deficit and forced many Nigerians into substandard living conditions. This demographic comprises informal workers, small-scale traders, and rural migrants who have limited access to housing finance and often reside in informal settlements with inadequate infrastructure. The high cost of construction materials, coupled with the absence of government subsidies or incentives for affordable housing, has made it difficult to develop low-cost housing at scale.

4.6 Socioeconomic Impacts of Housing Inadequacies

The socio-economic impacts of Nigeria's housing challenges are profound, affecting not only individual households but also the broader society. Housing inadequacies contribute to increased urban poverty, social inequality, and health problems. Inadequate housing in informal settlements exposes residents to poor sanitation, overcrowding, and environmental hazards, leading to a higher prevalence of diseases and lower life expectancy (Makinde, 2025). Additionally, social tensions are made worse by housing constraints, especially in metropolitan areas where competition for limited resources like land and services causes disputes. Insecurity and crime are further intensified by a lack of safe and reasonably priced housing because people who live in unstable situations are more likely to be involved in or impacted by criminal activity.

On a macroeconomic level, the housing deficit stifles economic development. The construction industry, which is a key driver of employment and economic growth, remains underdeveloped due to the challenges associated with financing, land acquisition, and government regulation. Addressing the housing crisis would not only improve living conditions for millions of Nigerians but also stimulate economic growth through job creation and increased productivity (Makinde, 2025b).

The housing crisis in Nigeria is a complicated, multidimensional problem that calls for extensive, well-coordinated governmental solutions. The absence of affordable housing for low-income earners, informal settlements, land acquisition difficulties, and funding have all contributed to the housing shortage, which is only getting worse as a result of rising urbanization. Effective housing policies are desperately needed, as seen by the socioeconomic effects of inadequate housing, which include worse health outcomes, greater poverty, and social instability. The government must prioritize affordable housing, reform land tenure systems, provide access to housing finance, and adopt inclusive urban development plans that guarantee no one is left behind to meet these issues.

5.0 Comparative Global Housing Policies

This comparative analysis focuses on social housing programs, housing finance mechanisms, and sustainable development approaches, offering valuable insights into how Nigeria might address its housing challenges. Housing policies around the world vary greatly depending on a country's level of development, socio-economic conditions, and political systems. By comparing housing policies from both developed nations like the United States, United Kingdom, and Germany and other developing countries like South Africa and Kenya, we can identify successful strategies that could be adapted to Nigeria's unique context.

5.1 Social Housing Programs

Social housing has been a key strategy for addressing housing deficits, particularly for low-income groups, in many developed nations. Social housing programs are designed to provide affordable rental or ownership opportunities for people who are unable to afford market-rate housing. Below are examples of successful social housing models:

a. **United Kingdom:** The UK has a long history of social housing, dating back to the late 19th century. Local governments and housing associations have played a significant role in providing subsidized housing to low-income households. Under the Housing Act of 1980, local authorities were granted powers to build and manage social housing, with the objective of providing decent, affordable homes to vulnerable populations. However, in recent decades, the UK's social housing stock has dwindled due to the Right to buy policy, which allows tenants to purchase their homes at a discount. While this policy has expanded homeownership, it has also reduced the availability of affordable rental housing (Pawson & Mullins, 2010).

b. **Germany:** Germany's social housing system is one of the most successful in Europe, providing a strong model for other countries. Social housing in Germany is largely funded by the federal government and delivered through local authorities and private-sector developers. Germany has adopted an "inclusive" housing model that integrates social housing with market-rate housing, ensuring that social housing tenants live in diverse, mixed-income communities. This approach reduces the stigma associated with low-income housing while addressing housing inequality (Droste & Knorr-Siedow, 2014).

c. **South Africa:** Post-apartheid South Africa has implemented one of the largest state-subsidized housing programs in the world. The Reconstruction and Development Programme (RDP) was launched in 1994 to provide free or heavily subsidized housing to low-income households, particularly those displaced during the apartheid era. Although the program has successfully delivered over 3 million housing units, challenges remain, including the quality of the housing and the program's sustainability (Tissington, 2011). South Africa's

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experience highlights the need for a balance between rapid housing delivery and long-term urban planning.

In contrast, Nigeria's social housing efforts have been relatively modest. While the Nigerian government has launched several housing initiatives targeting low-income earners, these programs have been limited by funding constraints, bureaucratic inefficiencies, and corruption. Adapting successful models from countries like Germany and the UK, such as integrating social housing with market-rate developments, could offer pathways to improving Nigeria's housing policy.

5.2 Housing Finance Mechanisms

Access to housing finance is a critical issue in both developed and developing countries. Effective housing finance systems allow individuals to purchase or build homes through affordable loans or mortgages. Several countries have developed innovative financing mechanisms to support homeownership and rental housing.

a. **United States:** The US housing finance system is dominated by mortgage-backed securities and government-sponsored enterprises (GSEs), such as Fannie Mae and Freddie Mac. These institutions play a central role in providing liquidity to the housing market by purchasing mortgages from lenders and repackaging them as securities for investors. This system enables banks to offer lower interest rates and longer-term mortgages, making homeownership accessible to a broader population (Green & Wachter, 2005). However, the 2008 financial crisis highlighted the risks associated with this model, underscoring the importance of regulatory oversight in housing finance.

b. **Germany:** Germany's housing finance system is more conservative than that of the US. German homeowners typically take out fixed-rate mortgages with long repayment periods, often spanning 30 years or more. The country's Bauspar system encourages saving for homeownership by offering low-interest loans to savers who commit to a long-term savings plan. This system ensures that households are financially prepared for homeownership, thereby reducing the risk of a mortgage default (Voigtländer, 2009).

c. **Kenya:** Kenya has made strides in developing housing finance systems tailored to the needs of low-income households. The establishment of the Kenya Mortgage Refinance Company (KMRC) in 2019 was aimed at improving access to affordable mortgages. The KMRC, backed by the World Bank and the African Development Bank, provides liquidity to banks and microfinance institutions to extend long-term, low-interest mortgages to middle and low-income earners. Kenya's microfinance sector also plays a key role in housing finance by offering small loans for incremental homebuilding, which suits the informal nature of many low-income workers' incomes (World Bank, 2021).

Nigeria's housing finance sector is underdeveloped, with low mortgage penetration and high-interest rates. Learning from Kenya's experience, Nigeria could explore expanding its microfinance sector to offer small-scale loans for self-build housing projects. Moreover, establishing a national housing finance institution, similar to Germany's Bauspar system, could encourage long-term savings for homeownership and provide more affordable mortgage options.

5.3 Sustainable Development Approaches

Sustainable development is increasingly becoming a key focus in housing policies around the world, as countries strive to balance economic growth with environmental protection and social inclusion. Sustainable housing policies prioritize energy efficiency, green building practices, and the reduction of carbon footprints.

a. **United States:** The United States has embraced sustainable development in housing through initiatives like LEED (Leadership in Energy and Environmental Design) certification, which encourages developers to construct energy-efficient, environmentally friendly buildings. The US government also provides tax incentives for green housing projects and grants for energy-efficient home upgrades. While these initiatives are mostly concentrated in high-income housing markets, there is growing interest in extending green housing principles to affordable housing projects (Chegut, Eichholtz, & Kok, 2014).

b. **Germany:** Germany is a global leader in sustainable housing development, with a strong focus on energy efficiency. The KfW Development Bank provides low-interest loans and grants for homeowners and developers to improve the energy efficiency of buildings. The German government has also implemented stringent building codes that mandate the use of renewable energy sources in new housing developments (Droste & Knorr-Siedow, 2014). Germany's approach to integrating sustainability into housing policy could provide valuable lessons for Nigeria, where energy costs are high and access to reliable electricity remains a challenge.

c. **Kenya:** Kenya is increasingly incorporating sustainable development into its housing policies, especially in urban areas like Nairobi, where rapid growth has put a strain on infrastructure. The Green Building Society of Kenya promotes green building standards, and developers are beginning to integrate solar energy, water recycling systems, and other sustainable technologies into new housing projects. Kenya's experience shows that even in resource-constrained environments, it is possible to adopt sustainable housing practices that reduce costs and environmental impact (World Green Building Council, 2019).

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In Nigeria, the integration of sustainable development into the housing policy has been limited, partly due to the high cost of sustainable technologies and limited government incentives. However, given the country's energy challenges and environmental vulnerabilities, adopting green building practices in housing could significantly reduce energy consumption and improve living conditions. Learning from the experiences of countries like Germany and Kenya, Nigeria could explore tax incentives, low-interest loans, and public-private partnerships to promote sustainable housing development. A comparative analysis of housing policies from around the world reveals several successful strategies that Nigeria can adapt to address its housing challenges. Social housing programs in countries such as Germany and the UK offer models for integrating affordable housing with market-rate developments, reducing social stigma while expanding access to housing. Housing finance mechanisms from the US and Kenya demonstrate the importance of long-term, low-interest loans and microfinance solutions in promoting homeownership. Finally, sustainable development approaches from Germany and Kenya highlight the potential for green building practices to reduce costs and environmental impacts in the housing sector.

For Nigeria to tackle its growing housing deficit, the government must adopt a comprehensive approach that draws on the lessons learned from these international experiences. This would involve reforming land acquisition processes, expanding access to affordable housing finance, and promoting sustainable housing solutions that are both environmentally friendly and economically viable.

6.0 Institutional and Governance Frameworks in Housing Development in Nigeria

Housing development in Nigeria is governed by a complex network of institutions, policies, and regulations, all aimed at addressing the country's significant housing deficit. Central to this governance structure are several key agencies, such as the FMBN, FHA, and the Ministry of Works and Housing. However, despite the presence of these institutions, the effectiveness of housing policy implementation is often hampered by challenges such as corruption, inefficiency, and poor coordination across various government bodies. This section explores the institutional arrangements and governance frameworks that shape housing development in Nigeria, identifying both the strengths and the shortcomings of the current system.

6.1 Federal Mortgage Bank of Nigeria (FMBN)

The FMBN is a central institution in the country's housing finance system, established with the mandate of providing affordable mortgage loans to Nigerians. As the apex mortgage institution, the FMBN manages the National Housing Fund (NHF), a contributory savings scheme designed to enable Nigerians, especially low- and middle-income earners, to access housing finance at affordable rates. The NHF requires employees in the public and private sector to contribute 2.5% of their monthly income, with the promise that they will be able to access loans at subsidized rates for home ownership. Even though the FMBN plays a crucial function, inefficiencies, poor coverage, and administrative difficulties have plagued its operations. Because the NHF program only targets workers in the official sector, a sizable section of Nigeria's working population, especially those in the informal sector, does not take part in it (Ebekozien, 2019). Furthermore, the fund's beneficiaries frequently experience lengthy wait times for loan approval, and the available funding is frequently insufficient to cover the high cost of housing in urban areas. The housing problem has got worse because of the exclusion of many Nigerians from formal housing finance due to this restricted access.

6.2 Federal Housing Authority (FHA)

The FHA is another key institution responsible for the direct provision of housing. Established in 1973, the FHA was tasked with developing and managing affordable housing estates across Nigeria. Over the decades, the FHA has been involved in the construction of housing units for low- and middle-income earners, especially in urban areas. However, the performance of the FHA has been inconsistent due to various operational and financial constraints (Makinde, 2014). One of the primary issues facing the FHA is its dependence on frequently inadequate and inconsistent government funding. The government also has trouble meeting the demand for affordable homes due to the rising costs of land acquisition and building construction. In addition, the FHA's housing delivery initiatives have been beset by corruption and poor administration, with multiple claims of misappropriation of public monies and anomalies in the distribution of housing units (Ikechukwu & Chinedu, 2012). This has made it difficult for the FHA to conduct its mission of giving Nigerians access to affordable homes.

6.3 Ministry of Works and Housing

The Ministry of Works and Housing is the primary government agency in charge of creating housing policies and managing their execution. The Ministry works with various stakeholders, such as state governments, private developers, and international organizations, to create housing policies that increase the supply of housing and enhance urban infrastructure. Nevertheless, the Ministry encounters many difficulties in coordinating housing development activities, especially regarding coordinating national housing policies with state-level programs. A significant problem facing the Ministry is the absence of a thorough framework for housing policy that is uniformly applied in every state. Although the 1991 National Housing Policy (NHP) and its later updates offer recommendations for housing building, the policy's efficacy has been hindered by the absence of enforcement measures (Ibem & Aduwo, 2013). Furthermore, inconsistent policy execution and long-term planning have been hampered by the Ministry's frequent changes in leadership and priorities. Many times, housing projects started by one administration are either poorly implemented or abandoned by succeeding ones.

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6.4 Challenges in Policy Implementation

Although Nigeria has a range of institutions and policies dedicated to addressing the housing deficit, several systemic challenges continue to impede effective housing delivery. These challenges include corruption, inefficiency, and poor coordination between different levels of government and between the public and private sector.

a. **Corruption:** Corruption is a pervasive issue in Nigeria's housing sector. The allocation of land, housing units, and access to mortgage financing are often influenced by bribery and political patronage. This has resulted in the misallocation of housing units intended for low-income earners as well as inflated costs in housing development projects (Olotuah & Aiyetan, 2006). Corruption also affects the procurement processes for housing projects, leading to substandard construction and inflated project costs.

b. **Inefficiency and Bureaucracy:** Inefficiency in public institutions further complicates the housing delivery process. The bureaucratic hurdles involved in obtaining land titles, securing building permits, and accessing mortgage financing can delay housing projects for years. These delays increase the cost of housing development, making it difficult to provide affordable housing to low-income earners. Additionally, the inefficiency in the operations of institutions like the FMBN and FHA limits their ability to meet the housing needs of the population (Aribigbola, 2008b).

c. **Poor Coordination:** One of the key governance issues in Nigeria's housing sector is the lack of coordination between different government agencies and between federal, state, and local governments. Housing development in Nigeria is a shared responsibility, with the federal government setting policies and the state governments responsible for land allocation and urban planning. However, the lack of collaboration between these levels of government often leads to overlapping responsibilities, delays in project execution, and failure to align housing projects with local needs (Ibem, 2011).

6.5 The Role of the Private Sector

The private sector is significant in the delivery of housing, especially in the supply of middle and high-income housing, even while the public sector remains crucial in housing policy and regulation. Public-private partnerships (PPPs) have been marketed as a way to increase the supply of housing. In PPPs, private developers build housing units while the government provides the infrastructure and land. PPPs in Nigeria, however, have mostly concentrated on upscale housing, undeserving those with lower incomes. High building costs, restricted access to financing, and regulatory obstacles are just a few difficulties facing the private sector. Most Nigerians cannot afford the housing that developers create because they frequently pass these costs on to consumers. To overcome these obstacles, the government must establish more benevolent regulations that encourage the private sector's involvement in affordable housing initiatives. This includes lowering building costs, offering tax breaks, and streamlining the housing development approval procedure (Adebayo et al., 2021).

6.6 Recommendations for Improved Governance

To improve the governance of housing development in Nigeria, several reforms are necessary:

a. **Strengthening Institutions:** Agencies like the FMBN and FHA need to be reformed to enhance their operational efficiency and accountability. This could involve introducing stronger oversight mechanisms, improving transparency in the allocation of housing resources, and increasing the participation of informal sector workers in housing finance schemes.

b. **Reducing Corruption:** Anti-corruption measures must be strengthened across the housing sector, including stricter enforcement of procurement laws and more transparent processes for land allocation and housing unit distribution.

c. **Enhancing Coordination:** Improved coordination among federal, state, and local governments is crucial for effective housing policy implementation. This can be achieved through the creation of intergovernmental committees that align housing policies with local needs and ensure consistency in project execution.

d. **Encouraging Public-Private Partnerships:** The government should incentivize private developers to invest in affordable housing by providing subsidies, tax breaks, and streamlined regulatory processes. In addition, PPPs should be expanded to include low-income housing developments.

7.0 Housing Finance and Affordability in Nigeria

There are several obstacles to overcome regarding financing housing development in Nigeria, especially for low- and middle-income groups that find it difficult to obtain cheap homes. The nation's housing finance landscape is shaped in large part by the scarcity of mortgage systems, the necessity for creative financial products, and the dependence on public-private partnerships.

7.1 Limited Availability of Mortgage Systems

The insufficient mortgage finance system in Nigeria is one of the biggest obstacles to the availability of affordable housing. In comparison to international norms, Nigeria's mortgage sector is underdeveloped and has low penetration rates, claims. Many prospective homeowners are unable to obtain mortgages due to factors like high interest rates, strict loan qualifying requirements, and a dearth of long-term financing options. Nigeria had a mortgage-to-GDP ratio of about 0.5% as of 2020, which is far lower than South Africa's ratio of over 25%. This discrepancy highlights the difficulties that

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Nigerians encounter in obtaining home financing, which worsens the housing shortage (Makinde 2014).

7.2 Role of Public-Private Partnerships (PPPs)

Public-private partnerships (PPPs) have become a viable option for addressing the financial difficulties facing Nigeria's housing industry. The government has acknowledged that to improve housing deliveries, cooperation with private developers is necessary. According to Abubakar et al. (2019), PPPs enable the government to supply land and infrastructural support while leveraging private sector investment to create affordable housing projects. PPPs have, nevertheless, had varying degrees of success in Nigeria. While PPP efforts present prospects for a greater supply of housing, critics contend that many of them have failed because of problems like opaque contractual arrangements, a lack of transparency, and inadequate government assistance (Adebayo et al., 2021).

7.3 Innovative Financial Instruments

There is a growing demand for creative financial products that target low- and middle-income individuals directly to address the financing issues. The needs of these populations, who need more flexible financing options, are frequently not met by traditional mortgage products. New developments including community savings plans, shared equity plans, and microloans can offer different routes to homeownership. For instance, micro-mortgage programs have been suggested as a way to improve access for people with lower incomes. These programs feature smaller loan amounts with customized repayment schedules. These programs help ease borrowers' financial strains and encourage more affordable homes (Makinde, 2014).

8.0 Sustainable and Inclusive Housing Models in the Global Context

The quest for equitable and sustainable housing solutions has gained more significance as cities around the world struggle with issues including socioeconomic inequality, urbanization, and environmental deterioration. Examining international best practices in housing building with an emphasis on affordability, inclusivity, and sustainability, this conversation will show how these models might be modified for the Nigerian setting.

8.1 Social Housing Initiatives

The term "social housing" describes housing provided to low- and middle-income households that is either controlled or funded by the government. Successful social housing initiatives that prioritize affordability and community inclusion have been implemented in nations like the Netherlands and Sweden. The "Woonerven" (living yards) idea in the Netherlands encourages a mixed-use setting that combines public areas, housing, and services to enhance community engagement (Kearns & Tood, 2020). In a similar vein, towns in Sweden are allowed to construct and oversee rental properties through the Allmännyttan model, guaranteeing that housing stays within the reach of locals (Swedish National Board of Housing, 2019). These social housing models can be adapted to Nigeria by emphasizing community involvement in the planning process and ensuring that projects meet local needs. Implementing similar frameworks can help mitigate the severe housing deficit in Nigeria, where millions of people live in inadequate conditions.

8.2 Green Building Initiatives

Sustainability in housing is becoming more closely linked to green building practices, which place occupant health, resource conservation, and energy efficiency first. In the US, for example, the LEED accreditation encourages ecologically friendly construction methods. LEED-compliant homes use water-saving technologies, sustainable materials, and energy-efficient systems, which minimize operating costs and have a less negative environmental impact (U.S. Green Building Council, 2021). In Nigeria, where natural resources are plentiful, including green building measures might be especially advantageous. Rainwater collection systems, passive solar architecture, and the use of locally produced materials are some possible strategies. Green building techniques can help Nigeria simultaneously solve its housing shortage and environmental issues.

8.3 Urban Planning Practices

The development of equitable and sustainable housing options depends on efficient urban planning. Innovative urban planning techniques have been used in places such as Singapore, Brazil, and Curitiba to improve accessibility and livability. The Integrated Transport System in Curitiba greatly increases accessibility for locals by fusing public transportation with urban development (Rabinovitch, 1996). The way Singapore handles urban green areas, such as rooftop parks and vertical gardens, improves community well-being and fosters biodiversity (Tan, 2018).

Nigeria can learn from these examples by prioritizing urban planning that incorporates public transportation systems and green spaces. Such practices can help alleviate traffic congestion and improve the quality of life for urban residents. Additionally, creating inclusive urban environments can foster social cohesion and ensure that marginalized communities have access to essential services.

8.4 Adaptability to the Nigerian Context

While the global best practices discussed above provide valuable insights, their adaptation to the Nigerian context requires careful consideration of local socio-economic and cultural factors. Engaging communities in the design and implementation phases is critical to ensure that housing solutions are not only sustainable but also culturally relevant. Furthermore, partnerships between the government, the private sector, and civil society can facilitate the development of innovative financing models that enhance affordability for low- and middle-income earners. By embracing sustainable and inclusive housing models, Nigeria can work toward reducing its housing deficit while promoting environmental stewardship and social equity. Adapting these global best practices within the local context presents a significant opportunity for achieving long-term housing solutions that benefit all citizens.

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9.0 Policy Recommendations for Nigeria's Housing Sector

Based on case studies from around the world, this section provides practical suggestions for enhancing Nigeria's housing industry. These suggestions will concentrate on strengthening institutional governance, expanding access to housing finance, encouraging equitable and sustainable housing options, and improving policy frameworks.

9.1 Enhancing Policy Frameworks

Addressing Nigeria's housing issues requires a thorough and well-thought-out framework for housing policy. Lessons from successful models in other nations should be included in the government's current housing policy revisions to match contemporary circumstances. For instance, to keep housing accessible and affordable for everyone, Singapore's Housing Development Board blends market-driven tactics with social housing (Tan, 2018). Nigeria can follow suit by implementing a multi-tiered housing strategy that accommodates a range of income levels by combining social housing with market mechanisms. The policy framework should also place a strong emphasis on zoning laws and land use planning that support mixed-use developments. In addition to increasing the supply of reasonably priced housing, this would develop thriving communities with various facilities and services (Rabinovitch, 1996).

9.2 Improving Institutional Governance

For the housing policy to be implemented successfully, effective governance is essential. Nigeria needs to improve the coordination and capability of its housing agencies, including the FHA and the FMBN. Improved staff training initiatives and the creation of explicit directives that specify roles for different agencies will help accomplish this (Makinde, 2014). Furthermore, a more cooperative approach might be promoted by implementing best practices from nations like the Netherlands, where local governments are heavily involved in housing delivery. Involving stakeholders, such as community organizations, civil society organizations, and the corporate sector, can improve the accountability, transparency, and public trust of housing initiatives (Kearns & Tood, 2020).

9.3 Increasing Access to Housing Finance

Access to financing for affordable housing is essential for enabling low- and middle-income populations to become homeowners. Nigeria ought to create cutting-edge funding systems suited to its citizens' requirements. To help first-time homebuyers, microfinance institutions, for instance, can offer lower loan amounts with adjustable payback terms. Furthermore, the government can provide incentives for the creation of housing finance-specific financial institutions, such as South Africa's National Housing Finance Corporation, which provides targeted funding to support low-income housing. Making more financial solutions available, including community land trusts and shared equity plans, can help make housing financing more accessible (Makinde, 2014).

9.4 Promoting Sustainable and Inclusive Housing Solutions

Nigeria should prioritize inclusive and sustainable housing options in its housing strategy. The implementation of sustainable construction technologies and green building practices should be encouraged by the government by offering developers tax incentives and subsidies. Nigeria may meet housing requirements and enhance environmental outcomes by taking inspiration from programs in nations like Germany, where governmental incentives are used to promote energy-efficient housing. Furthermore, engaging local communities in the planning and implementation of housing projects is vital for promoting inclusivity. Involving residents in decision-making processes can ensure that housing solutions are culturally appropriate and meet the specific needs of diverse populations. Implementing these policy recommendations can significantly enhance Nigeria's housing sector, making it more effective, sustainable, and inclusive. By learning from global best practices and adapting them to local contexts, Nigeria can create a housing environment that addresses the pressing needs of its population while promoting economic development and social equity (Fashagba, 2020).

10.0 Conclusion

In conclusion, Nigeria's housing finance and affordability issues are intricately linked to the country's limited mortgage system availability, the function of public-private partnerships, and the demand for cutting-edge financial products. A holistic strategy combining cooperation between the public and corporate sectors as well as financial institutions is needed to address these issues. Nigeria can significantly improve housing affordability for its residents, especially for those with low and middle incomes, by enacting efficient legislation and encouraging creative financing solutions. The examination of housing policy and development issues in Nigeria reveals a complex landscape characterized by significant challenges and opportunities. As the nation grapples with a severe housing deficit, it is evident that traditional approaches to housing development are insufficient to meet the diverse needs of its growing population. The insights gained from the global best practices highlight the importance of adopting sustainable, inclusive, and innovative housing solutions that can effectively address these challenges. Key recommendations for improving Nigeria's housing sector include enhancing policy frameworks to promote affordability and inclusivity, strengthening institutional governance to ensure effective implementation, and increasing access to diverse housing finance options. Additionally, promoting sustainable building practices can contribute to environmental resilience while addressing the pressing need for adequate housing.

By learning from successful models in countries like Singapore, the Netherlands, and South Africa, Nigeria can develop a robust housing strategy that not only alleviates the current crisis but also fosters long-term socio-economic growth. Ultimately, a concerted effort from the government, private sector, and civil society is essential to transform Nigeria's housing landscape into one that prioritizes the well-

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being of all citizens. Addressing housing challenges holistically will not only improve living conditions but also contribute to national development and social equity.

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