

Housing Policy in Nigeria: An Overview

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Abstract

This paper considers housing policy in Nigeria as a tool for national development. It begins by examining the importance of housing in the attainment of sustainable development. It then goes on to look at the various housing strategies programmes and policies that have emerged in Nigeria. The paper describes housing problems in Nigeria, housing as a policy, as well as the national housing policy. Furthermore, it gives a review of housing policies and programmes in Nigeria. The identified problems that are associated with the implementation of housing policies in Nigeria are poor administration, inadequate funding, insufficient infrastructural amenities, as well as inadequate housing finance. The paper recommends the periodic review of the housing policy, finance of housing policies, encouragement of the use of local materials, as well as the provision of low cost houses in urban and rural places.

Keywords: Urbanization, policy, housing, maintenance, overcrowding, homelessness

1. Introduction

Housing is a crucial basic need of every human being just as food and clothing (Aribigbola, 2006:53). It is very fundamental to the welfare, survival and health of man (Fadamiro et al, 2004). Hence, housing is one of the best indicators of a person's standard of living and his place in the society. The location and type of housing can determine or affect the status of man in the society. Kehinde (2010) noted that shelter is central to the existence of man. He submitted further that housing involves access to land, shelter and the necessary amenities to make the shelter functional, convenient, aesthetically pleasing, safe and hygienic. Hence, unsanitary, unhygienic, unsafe and inadequate housing can affect the security, physical health and privacy of man. Invariably, the performance of the housing sector is one of the yardsticks by which the health of a nation is measured (see Amdii, 1993; Angel, 2000; Blunt and Dawling, 2006; Charles, 2003; and Sulyman, 2000).

The World Health Organisation (1961) stated that a good house should have the following items:

- A good roof to keep out the rain
- Good walls and doors to protect against bad weather and to keep out animals.
- Sunshades all around the house to protect it from direct sunlight in hot weather.
- Wire nettings at windows and doors to keep out insects like house flies and mosquitoes.

In essence, housing quality can be judged from the physical appearance of the buildings, facilities provided, quality of wall used in the building construction, eminence of the roofing materials, condition of other structural components of the house, and the environmental condition of the house. Hence, the inadequacy of housing in terms of quality and quantity results in poor standard of the environment.

Mandelker and Motgomery (1973) described housing as a product and a process. As a product, housing refers to the end product of the construction work in terms of the structure, design, space, lighting, heating, sanitary facilities, as well as other conveniences. On the other hand, as a process, housing involves the construction, neighbourhood planning, urban and regional planning, as well as environmental management. It also includes construction, rehabilitation, maintenance and re-modeling. Consequently, the housing stock of a nation is affected by all these factors. Agbola (1998) pointed out that the process of housing delivery involves the production of new housing, renovation of existing units and the dispersal of both new and existing housing to those people that demand for it.

Housing problem is peculiar to both rich and poor nations as well as developed and developing countries. Certain problems are associated with housing worldwide. They include shortage of housing (qualitatively and quantitatively), homelessness, government shortsightedness about the needs of the people, access to building land, house cost in relation to specification and space standard, as well as high interest rate of home loans. The reasons for shortage of housing in Nigeria include poverty, high rate of urbanization, high cost of building materials, as well as rudimentary technology of building. Kabir (2004) posited that although the federal and some state government intervened by providing mass housing, only the rich and the privileged can afford it. He submitted that the intervention of government include the formation of federal housing authority, the establishment of the Federal Mortgage Bank of Nigeria, as well as the creation of the Ministry of Housing, Urban Development and Environment. Nevertheless, he opined that in spite of government's effort to tackle the housing problems, the Nigerian housing situation is still in crisis, and sustainable housing delivery has been seriously hampered.

In order to achieve sustainable housing delivery in Nigeria, numerous housing strategies, programmes and policies have emerged from colonial era to date. However, the United Nations declaration of 'Housing for all by the year 2000' geared up the formulation of the renowned Nigerian Housing Policy. In essence, the declaration suggested that housing problem could be solved within the given time frame. Thus, in 1991, the National Housing Policy was promulgated in order to propose possible solutions to housing problems in Nigeria. At the inception, the basic goal of the policy was to provide affordable housing to accommodate Nigerian households in livable environment. Disgusting however, twenty four years after the promulgation of the policy, and fourteen years after 2000, many Nigerians are still homeless while several others are living in indecent houses up to this time. On this note, this paper examines the housing problems in Nigeria, the appraisal and criticisms of the national housing policy, vis-à-vis the way forward.

2. Housing Problems in Nigeria

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

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

Generally, housing in Nigeria is bombarded with problems like poverty, discrimination against the use of indigenous materials, ineffective housing finance, inadequate financial instrument for mobilization of funds, high cost of building materials shortage of infrastructural facilities, as well as the bureaucracies in land acquisition, processing of certificate of occupancy (C of O), and approval of building plans.

Other constraints to housing development, maintenance and delivery are lack of effective planning, ineffective government programmes and policies, uncontrolled private sector participation, weak institutional frameworks and poor research and development into housing. In addition to the earlier mentioned problems, Agbola (1998) submitted that housing is inextricably interrelated with broader issues of inflation, income policy, and perplexing range of difficult social and economic trends. All these challenges culminated in the ever-increasing demand that cannot be met by supply.

Researches (Balchin, 1995; Onibokun, 1990; Baer, 1991; Mtafu et al, 2011; Aribigbola, 2006; Kabir, 2004; Charles, 2003) have suggested that housing problems cannot be eradicated. Even the developed countries still have some pockets of homeless people. In Nigeria, the problems of squatting, forced eviction and homelessness are common phenomena in major urban centres like Lagos, Kano, Port Harcourt, Ibadan, Oweri and Kaduna. With a population of over 140 million people and over 35% living in the cities, the housing problem is very cumbersome. In fact, Falade (2007) projected that given an annual population increment of 2.8% and all other factors being equal, more than 62% will be living in urban centres in Nigeria by year 2020. Presently, urban centres are characterized by shortage of housing quantitatively, slum dwelling, squatter settlements, inadequate infrastructural amenities, squalor, overcrowding and generally poor living condition.

At the national level, housing is characterized by abandoned projects, non-implementation of housing policies and neglect of the poor. Mtafu et al, 2011 pointed out that low income level and affordability are the major challenges. Other problems of housing delivery in Nigeria are connected with the imperfections in policy instruments and its implications. The problems can equally be traced to administrative bottlenecks, in housing delivery.

3. Housing as a Policy

A policy is a statement on paper by the government or an establishment as regards the way and manner in which identified problems are to be solved (Sulyman, 2000). To this end, different sectors of the economy have policies that are used in tackling peculiar problems. Hence, the housing policy is a tool that is used in town planning for solving housing problems, and consequently for the achievement of sustainable housing. Town planning itself focuses on spatial arrangement of urban and rural land uses for the purpose of creating orderly, economical, functionally efficient and aesthetically pleasing physical environment for living, working, recreation and circulation (Obateru, 1984). In line with the town planning procedures, the housing policy recognized the fact that inadequate housing constitutes a major problem in Nigeria (see Federal Republic of Nigeria, 1992). Also, Wahab (1993) noted that the inadequacies are both qualitative principally in the rural areas and quantitative in the urban areas. He posited further that the consequences are the formation of poor quality of the environment, as well as depreciation in human health.

An housing policy is derived from laws, regulations and administrative practices that can aid the production and delivery of housing. Furthermore, the fundamental principles of freedom, justice, equity, authority, and public interest were taken into consideration in the formulation of the 1991 housing policy. The policy is a measure aimed purposely at solving the housing problems in Nigeria. Like other policies it has its specific goals and how they can be achieved. In this regard, the main goal of the national housing policy is to make decent shelter available and affordable to all Nigerians. The policy addressed fundamental issues like land ownership, housing finance, housing construction and delivery. Above all, an housing policy requires a strategy for the enforcement of the purpose of the intended programmes of action.

A most comprehensive housing policy should address the role of government which may vary from the planning and control of all aspects of housing production - land, investment, construction and occupancy - to intervention only at certain levels or when solutions are needed to specific problems involving such matters as land use plans and controls, credit and financial aids, subsidies to low income groups, rent control, slum clearance and re-location (Lawal 1997:139).

In order to make it comprehensive and all inclusive, the Nigerian 1991 housing policy contains an introduction and eight other chapters. These are:

- Introduction
- Goals and Objectives
- Institutional framework for housing delivery
- Land and settlements development policy

- Housing finance
- Building materials and construction costs
- Low income housing
- Mobilising private sector participation
- Monitoring and evaluation

4. Appraisal of the Nigerian National Housing Policy

The appraisal or criticism of a government can be measured with the level of the implementation and effectiveness of its policies. As such, the goals and objectives of policies are exposed through public policy. To this end, several authors have appraised the performance of the Nigerian housing policy (see Lawal, 1997; Fadamiro et al, 2004; Jinadu, 2004; Ogu and Ogbuozobe, 2004; Ibimilua, 2011; Kehinde, 2010; Fasakin, 1993; Agbola, 1998; and Sulyman, 2000). Many of the authors have argued that the policy provides the foundation upon which actions are based. For instance, the policy addressed vital issues in housing provision like prototype designs, urban housing, rural housing, access to land, affordable housing cost, the use of local materials (with consideration for climate and culture), as well as the preference of the users.

The housing policy also takes into consideration, other vital issues like health, finance, cooperative, provision of infrastructure, building materials (with emphasis on local building materials), periodic maintenance and repair, as well as the reform of the policy. The policy empowered the Federal Mortgage Bank of Nigeria to provide loan for housing research, construction and delivery. The Nigerian Building and Research Institute was also empowered to make adequate research into housing construction and delivery in Nigeria. Also, the Standard Organisation of Nigeria was bestowed with the responsibility of ensuring the delivery of standard materials and buildings. Other organizations that were facilitated include the Real Estate Development Association of Nigeria (REDAN) and the Building Materials Producers Association of Nigeria (BUMPAN).

Furthermore, the policy laid a huge emphasis on access to infrastructural services like potable water, communication, transport services, as well as electricity. The promulgation in December, 1989 of the Mortgage Institution Decree no 53 also provided a legal framework for the operations of primary mortgage institutions in Nigeria. Also, the policy allows the involvement and participation of the government, non-governmental agencies and community-based organizations in housing production and delivery. Above all, tax exceptions on mortgage loans as well as subsidies were also granted to residential builders. Moreover, the housing policy emphasized the use of local building materials. Overall, the housing policy has been able to address some challenges of housing in Nigeria.

Agbola (1998) noted that the effort of the government in terms of the formulation and implementation of the National Housing Policy is quite commendable. On the other hand, he opined that the efforts have not shown remarkable improvement in the *status quo* since many Nigerians are still homeless while up till this time, many are living in dingy and ramshackle structures. Another major criticism of the policy lies in the area of monitoring, evaluation and review. Adequate mechanisms are not put in place for the appraisal of the policy and housing sector as a whole (see Sanusi, 1997; Oduntan, 1997; Fasakin, 1993; Kehinde, 2010; Akeju, 2009 and Ogunsakin, 1992).

5. A Review of Housing Policies and Programmes in Nigeria

Housing policy in Nigeria is as old as the history of the country. Thus, we can broadly categorize its historical development under the five distinct phases of the colonial period (before 1960), the post-independence period (1960-1979), the second civilian administration (1979-1983), the military era (1984-1999), and the post military era (1999 to date). The major characteristic of the colonial period was the provision of staff quarters for expatriates and other indigenous staff of parastatals and organizations. This era witnessed the creation of Urban Councils in 1946, the establishment of Lagos Executive Board (LEBD) in 1954, the formation of Nigerian Building Society in 1955, as well as the enactment of Regional Housing Corporation in 1959. Also, the post-independence period experienced some improvements in housing provision during the First National Development Plan period (1962-1968) and the second National Development Plan 1970-1974). Specifically, the formulation of the National Council on Housing in 1971 led to further improvement in housing delivery. The third National Development Plan (1975-1980) made further improvements on housing programmes, policies and delivery in Nigeria.

The transformation of the Nigerian Building Society into Federal Mortgage Bank of Nigeria with the promulgation of Decree No 7 of 1977 also brought some improvements into housing delivery in Nigeria. The Land Use Decree (LUD) of 1978 was promulgated in order to guarantee access to land by all Nigerians. Before the promulgation of the LUD, dual land tenure structure was paramount in the country. The LUD came to stabilize the ownership and acquisition of land. Also, during the era, the constitution of the Federal Republic of Nigeria (1979) laid emphasis on the importance of local building materials and the relevance of labour and construction industry. In this same year, the Employees Housing Scheme Decree No 54 of 1979 was promulgated. This decree made provision for staff housing and housing estates.

The housing policy in the 1980s and 1990s was the means by which divided society was being created. The rural areas were neglected and the housing stocks in the urban areas were improved upon. This was as a result of high rate of urbanization and the subsequent housing shortage in urban centres. The military era witnessed further improvements in housing policies and delivery. This was facilitated by the promulgation of the Mortgage Institutions Decree No 53 of 1989. The decree promoted the realization of the major and specific objectives of the National Housing Policy. Furthermore, the Economic Liberalisation Policy of Babangida's administration supported the participation of the private organisation in housing delivery. This was closely followed by the promulgation of the Urban and Regional Planning Decree 88 of 1992 as well as the National Housing Fund (NHF) Decree No 3 of 1992. The NHF was saddled with the responsibility of ensuring continuous flow of fund for housing construction and delivery.

Prior to the millennium, the policy of 'housing for all in year 2000' was formulated. This policy was rigorously pursued, but it was besieged by administrative bottlenecks which made the policy difficult to be realized by the year 2000. Nevertheless, in year 2002, the Housing and Urban Development Policy was formulated. This policy was meant majorly to correct the inconsistencies of the Land Use Act as well as to allow land banking and ownership to operate in a free market economy. The post military era has been able to witness tremendous improvement in the Nigerian housing situation. However, the federal government policy on monetization and privatization are negating the objectives of housing policies and programmes. Other constraints to housing development and delivery in Nigeria are poverty, high cost of building materials, inadequate financial instruments for mobilization of funds, short maturity preference of lending institution, high rate of rural-urban migration, as well as high rate of poverty.

6. Problems Associated with Housing Policies in Nigeria

The problems that are associated with the national housing policy include implementation, inadequate research and studies on the formulation and execution of the policy, inadequate funding, shortage of skilled manpower in the building industry, insufficient infrastructural amenities, as well as ineffective housing finance (see Akeju, 2007; Aribigbola, 2006; Fadiye, 2005; Ogunsakin, 1992 and Sanusi, 1997 for greater details). Other problems are rural-urban migration and high rate of urbanization, lack of effective planning, development of shanty towns, availability of dilapidated houses, as well as high cost of building materials. In spite of the housing policy, the problems of housing are witnessed both in urban and rural places. Housing problems in urban centres are caused majorly by rural-urban migration. The problem is also compounded by natural increment in population. Worse still, the effects of the housing policy are not felt in the rural areas. Rural houses are of generally poor condition, and they are characterized by lack of potable water, toilet and decent environmental condition.

Land is the most essential of all the ingredients of housing scheme. It is a major input into housing and housing policy. In spite of this, the cost of land is very expensive in all Nigerian cities. The problem is also escalated by bottlenecks in the processing of certificate of occupancy (C of O) as well as approval of building plan. This problem is further compounded by other challenges like low income, high rate of interest on mortgage loans, high cost of building materials, low preference for local building materials, as well as shortage of social services. Other lapse of the housing policy lies in the area of environmental management, social integration, as well as urban security and governance. Above all, the policy is faced with the challenge of ever-changing socio-economic and political circumstances in the country.

Another challenge that is facing the national housing policy is its inability to address the quantitative and qualitative housing problems. A major factor that is responsible for housing shortage in terms of quality and quantity is the ever-increasing demand that cannot be met by supply (see Agbola, 1998; Fadiye, 2005; Balchin, 1995; Sulyman, 2000; Jinadu, 2004; Jonna and Dean, 2012; Emma and Vida, 2013).

The inability of the supply of housing to meet the ever-increasing demand is caused by its immobility. Also, poverty is responsible for the deficit in the urban and rural housing. This calls for the need to accord high priority to a formidable housing policy. That is, a policy that will address the eradication of poverty, effective and efficient housing finance, land availability, high cost of building materials, environmental management, accessibility to basic social services, and other institutional framework for housing delivery.

7. Recommendations

The major aim of housing policy is to solve housing problems. In order to achieve this, there is the necessity to enhance the workability of the policy. Consequently, the Nigerian housing policy should be reviewed periodically in order to make it functional and acceptable. Apart from this, in order to attain effective housing delivery, there should be access to land, finance and building materials. This should be complemented by provision of infrastructure, housing maintenance, as well as the encouragement of insurance companies in building and selling of houses at affordable prices. Also, the implementation of housing policy should take cognizance of low income earners. Consequently, there should be provision of low cost houses for low income families.

In considering the low income earners, local building materials should be encouraged. Moreover, realistic housing objective must consider slum upgrading, periodic repair and maintenance, as well as urban renewal. Housing delivery strategies should include institutional frameworks, housing finance, low income rural housing and urban prototype government housing. Apart from government intervention, the private sector should be encouraged in housing production with the aid of incentives, loans and subsidies. In addition, the Federal Mortgage Bank of Nigeria that is saddled with the responsibility of guiding and controlling the operations of mortgage institution should be empowered financially so as to perform more regulatory functions in the housing market.

Furthermore, building land should be readily available and accessible to potential builders. Similarly, the process of building plan approval and issuance of certificate of occupancy should be made faster and less cumbersome. Also, mass production of building material should be encouraged. This will make the materials to be affordable to the poor. Apart from mass housing, another feasible solution to housing problem is to encourage individuals to build their own houses with the aid of low cost scheme. Above all, the government should facilitate the development of Building Materials Producers Association of Nigeria (BUMPAN), the Real Estate Development Association of Nigeria (REDAN) and other associations in the housing industry. Finally, there is the necessity for public policy decision makers to understand the relevance of policy research as an important ingredient of housing delivery. Such research should focus on the goal and objectives of the housing policy *vis-a-vis* its implementation, monitoring and review. These are the concomitants of sustainable housing policy.

8. Conclusion

Housing is a basic necessity of life without prejudice for economic condition. In spite of this, housing problem is universal. In Nigeria it exists in urban and rural places. Housing problem in urban places takes the form of slum dwelling, homelessness, overcrowding, squatter settlements and substandard housing units. In the rural areas, poor housing quality, deficient environmental condition as well as inadequate infrastructural facilities are the order of the day. Policy instrument is one of the ways of tackling housing problems. In this sense, the Nigerian Housing Policy was promulgated in 1991 in order to address housing problems. The programmes of action in the policy include construction technology, housing finance, land and infrastructure, building materials, labour management, housing allocation, monitoring and review.

The Nigerian housing policy was well conceived with the fundamental elements of feasibility, affordability and limited time frame required for the completion of the programmes. To some extents, the various policies and programmes of housing in Nigeria have been able to make significant improvements in housing production and delivery. The housing policies provided guidelines for housing construction, maintenance and delivery. Nevertheless, the policies and programmes are besieged by shortcomings like poverty, ever-increasing costs of construction and building materials, homelessness, weak institutional frameworks for housing delivery, administrative bottlenecks in plan approval and collection of certificate of occupancy, programme monitoring as well as review. To this end, this study recommends the amendment of the Land Use Decree of 1978, supply of infrastructural facilities, encouragement of the use of local materials, as well as low cost housing scheme.

Other recommendations are finance of housing policies and programme, slum upgrading, institutional support for housing construction and delivery, implementation, monitoring, evaluation and re-appraisal of policy. These are the canons of sustainable housing.

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