

Critical Review of Nigeria National Housing Policies Delivery (NNHPD)

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Abstract:- Public housing programmes have been criticised for failing to provide quality, affordable and adequate housing units required by the citizens in most developing countries like Nigeria. Yet, several research studies indicate that governments in developing countries are not relenting in their efforts at addressing these housing problems. However, the outcome of government efforts in addressing these housing challenges in Nigeria is not successful due to lack of adequate monitoring and proper evaluation of housing policies and its implementation. It is against this background that this paper is aimed at critically reviewing the Nigeria National Housing Policies Delivery (NNHPD). This is done by conducting an in-depth review of literature of the factors impacting on the effectiveness of affordable housing delivery in Nigeria. It is envisaged that this study building on the existing knowledge, carried out proper evaluation of public housing programmes in Nigeria; identified the factors that impact on the effectiveness of the delivery of affordable housing in Nigeria and provide evidence of the delivery attributes impacting on the effectiveness of the affordable housing in Nigeria. The findings of the study suggest two things; firstly, that there is inadequate evaluation research on public housing programmes in Nigeria. Secondly, proper evaluation of public housing programmes using appropriate evaluation tools and methods are rarely done in Nigeria. The study recommends effective strategy in the national housing policies and its implementation that will enhance the delivery of affordable housing in Nigeria.

Keywords:- National, Housing, Policies, Delivery, Affordability, Predictors, Low in-come, Nigeria.

INTRODUCTION

Onyike (2012) observed that the 20th Century saw a number of failed attempts by the Nigerian government to delivered affordable housing to majority of her Citizens. For the enhancement in the delivery of affordable housing to be achieved, it is essential to critically evaluate the existing National Housing Policies (NHPs) and strategies employed, identify limitations of NHPs in the delivery of affordable housing in Nigeria. In supporting this viewpoint, Aribigbola (2012) observes there is need for necessary achievement and maintenance of an innovative and productive delivery of affordable housing to low income groups in Nigeria. Similarly, Ameh *et al* (2011) and Awodele (2012) argue there is a need for more comparative regional studies of affordable housing delivery in Nigeria and that such comparative studies will enhance the understanding of affordable housing delivery

problems in Nigeria. However, Ibem (2011) further stated that non-availability of mortgage loans, high interest rates, inadequate infrastructure and difficulties in obtaining building plan approvals and certificates of occupancy are evidences of the failure of housing policies and programmes in delivering affordable housing to low income groups in Nigeria. Ibem & Adewo (2012) opined that changes in government in Nigeria at federal, state and local levels are responsible for the low level of continuity in the implementation of the housing policies.

Ademiluyi (2010), argue that the housing policies have not been able to meet its set targets of affordable housing delivery to low in-come groups consequent upon series of inherited housing problems. As a result of many years of neglect, problems such as undeveloped housing finance system, limited supply of long term funds, low household in-come levels, high level of unemployment, high inflation rate, high interest rate on mortgages, high cost of land and building materials, poor planning and implementation, existence of administrative bottlenecks and bureaucracies become order of the day. Hence, the processing and securing of approvals for building plans, certificate of occupancy and other necessary government permits become very difficult and the unmitigated corruption in the allocation of government land within the framework of the Land Use Act, cap.202 LFN 1990 (Sanusi, 2012).

Umoh (2012) observed that the involvement of the public sector in housing provision in Nigeria has been more of policy formulation than housing delivery. 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 (Makinde 2013). A number of reasons can be adduced for this, which include: wrong perception of the housing needs of the low-income groups, who incidentally constitutes the vast majority of the urban dwellers; the proposal of typical housing that is not rooted in the different Nigeria's climatic, cultural and socio-economic environments, improper planning and poor execution of housing policies and programmes, undue politicising of government housing programmes, lack of political will astuteness to government housing programmes to logical conclusions and insensitivity of government to the operations of the private sector in housing delivery (Waziri & Roosli, 2013).

Onyike (2012) observed that the failure of national housing policies results of inconsistency in its approach in achieving the goal of affordable housing delivery by

Nigerian government as housing matters are constantly transferred to different government ministries, from one government regime to the other. For instance, the housing reforms embarked upon by the Federal Government (1999–2007) involved establishment of the Federal Ministry of Works and Housing. The ministry was, *inter alia*, to supervise the Federal Mortgage Bank of Nigeria, especially in the disbursement of loans from contributions into the National Housing Trust Fund. The ministry has now been scrapped, and in its place, a new Federal Ministry of Lands, Housing and Urban Development has recently been created.

LITERATURE REVIEW

The national efforts towards Nigerian Government intervention in housing began in Lagos in 1920s in response to the outbreak of bubonic plague by the government of the defunct Lagos Colony, wading into the housing sector brought into existence by law the Lagos Executive Development Board (LEDB) which was charged with the responsibility of planning and development of the capital city of Lagos, but the housing scheme had only civil servants as its beneficiaries, it was only possible to sell the units of houses in that estate to civil servants through payroll deduction system (Kabir & Bustani, 2010). Gbadeyan (2011) observed that the other notable developments during the colonial era were the establishment of the Nigeria Building Society (NBS) in 1956 and the creation of some Housing Corporations including the Western Regional Government which pioneered the establishment of housing corporations. The main function of the housing corporations was the construction of housing units for sales to members of the public and the issuance of loans to whoever wished to build their own houses on their land (Aribigbola, 2012). The NBS did not achieve much owing to poor funding while the housing corporations were unable to extend their services to low-income groups (NHP, 1991) cited in Onyike (2012).

Ndubueze (2009) argue that by 1975 the housing problem in Nigeria had manifested in increasing housing shortage, house rents increase, overcrowding and urban slums resulting in unhygienic environment which could no longer continued unnoticed. The government felt compelled to act. The first plan contained explicit statements, programmes and specifically aimed at alleviating housing problems. Amongst these were significant and commendable steps taken to make housing loans available to an increasing number of Nigerians through monetary instruments and the reconstitution of the Nigerian Building Society into the Federal Mortgage Bank of Nigeria to serve as the apex lending institution for public house loans with dual functions (Abdullahi, 2010). During this period and precisely, between 1975 and 1980, 202,000 houses were planned to be provided to the public but only 28,500 units were realized representing 14.1% (Amobi, 2013).

Ademiluyi (2010) pointed that the Federal Housing Authority (FHA) was established through the promulgation of Decree No. 40 of 1973 and begins a formal operation in

1976. Part of its responsibilities is making proposals to the federal government on housing and ancillary infrastructural services and implementing those approved by government. According to Gbadeyan (2011), FHA has been the main public organ in the provision of housing in Nigeria. For instance between 1975-1980 under the National Housing Programme, Festival town was developed in preparatory to first all-African Festivals of Arts and Culture (FESTAC), Ipaja Town, Amuwo Odofin phase 1 Estate all in Lagos and the first ever low cost housing Estate in eleven states capitals, as this mark the first major federal government effort in providing affordable housing to Nigerians citizens on long term mortgage repayment arrangement. This encouraged some states, local governments and private employers in the provision of houses and/or granting house loans to their employees. It was within this framework that the Employees Housing Schemes (Special Provision) Decree Number 54 of 1979 came into being. The decree made it obligatory on any employer having a specified number of employees (fifty) to establish, execute and maintain a housing scheme for these employees. The various governments were to help in the provision of land and other materials. The federal government, through the Central Bank of Nigeria, directed that commercial banks should devote about 5 – 6 per cent of their total deposit and insurance companies up to 25 per cent of their life deposits in real estates (Makinde 2013).

Jibril & Garba (2012) observed that despite all the aforementioned steps taken by the federal and most state governments, it was obvious that the housing delivery situation in Nigeria was getting worse. During this era, emphasis was placed on the five-year development plans as an instrument for economic growth. Furthermore, Jibril & Garba (2012) pointed that in the first two plans, housing sector was virtually neglected and further deterioration was witnessed in housing situation during civil war period, especially in the war affected areas. The third plan period (1975-1980) introduced the most comprehensive and active intervention by the government in the housing sector (Mabogunje, 2006) cited in Sanusi (2012). The period recognized the housing problems and aimed at increasing supply of housing to a substantial level through government participation. (Umoh, 2012) observed that the National Low-cost Housing Programme was launched during this period but ended up a big failure. Some of the reasons advanced for the failure included the adoption of a single housing design for the entire country, irrespective of the differences in culture and climate, the distribution and choice of sites bore little relationship to the effective demand for housing and the houses were located not according to need but to satisfy political party patronage (Onyike, 2012).

FIRST NATIONAL HOUSING POLICY (NHP) 1991

Following the failures of the government of Nigeria in the delivery of affordable housing needs faced by many Nigerians in spite of the national housing programmes, schemes and strategies created a big vacuum and massive need of housing which could not be met in the sector (UN-

Habitat, 2006); Hence, the need for new and more relevant National Housing Policy (NHP). This policy was finalised in February 1991 with “The ultimate goal of ensuring that all Nigerians would own or have access to decent, safe, and sanitary housing accommodation at affordable cost by the year 2000” (NHP, 2002). Aribigbola (2008) opined that the NHP had since become operational as detailed modalities for its implementation have been put in place. Consequent upon this, it became necessary to restructure institutions and create new structures and promulgate new enabling laws, among others, for the purpose of realising the goal of the policy. Apart from these previous objectives, the 1992 policy aimed at keeping in line with the enabling objective of the United Nations Commission on Human Settlements. Thus, it was geared towards mobilising resources for effective house ownership by workers while at the same time de-emphasising the intrusiveness of government in the housing sector (UN-Habitat, 2006a).

Ibem (2011a) observed that the main strategy of the then New Policy was the establishment of the National Housing Fund Scheme to mobilize loanable funds from workers, which would be disbursed via the newly created Primary Mortgage Institutions (PMIs) with the Federal Mortgage Bank of Nigeria playing the role of apex and supervisory body. Gbadeyan (2011) observed that for mass housing production to translate into homeownership through mortgage for majority of Nigerians, there is the need and necessity to establish functionally viable PMIs that will develop robust mortgage finance system. In spite of all these mass production of housing through the instrumentality of some Federal Government agencies such as F H A, Federal Ministry of Works effort at setting out to directly construct 121,000 houses under the National Housing Programme and Prototype Housing Scheme in several States of the Federation, housing situation in Nigeria remained inadequate in quantity and quality as well as un-affordable (Makinde, 2013). The policy was revised in 2004 to take care of the problems encountered in the implementation.

SECOND NATIONAL HOUSING POLICY (NHP) 2004

Aribigbola (2008) observed that poor performance of the first National Housing Policy (NHP) 1991 in meeting its set goals and objectives led to a comprehensive review which culminated in the Housing and Urban Development Policy of 2002. The second National Housing Policy was proposed in 2002, its first draft came into publication in January 2004. The major thrust of the policy was to meet quantitative housing needs of Nigerians through mortgage finance (Ademiluyi, 2010). The policy was revised in 2004 detailing strategies for housing provision and institutional framework for it (NHP, 2006). As proposed by the Presidential Technical Committee on Urban Development and Housing, the framework for its operation involved restructuring of existing, creation of new ones and promulgation of new laws (Ndubueze, 2009). The overall goal of the new national housing policy thrust is similar perhaps loftier rhetoric than the previous policy in its

promise “to ensure all Nigerians own or have access to decent, safe, sanitary housing accommodation at affordable cost with secured tenure” (Makinde, 2013). Sanusi (2013) noted that the government (as shown in the White Paper) accepted the proposal of the Committee to embark on housing programme to construct 40,000 housing units per annum nation-wide on the condition that it must be private sector-led with “government encouragement and involvement”. However, all efforts since 2004 in achieving the ambitious goal of the affordable housing delivery and to distil National Housing Policy from the report of the Presidential Technical Committee on Urban Development and Housing and the Government white paper on affordable housing have not been successful (Imam, 2014). The period 2003 – 2004 as observed by Kabir & Bustani, (2010) witness housing policy that recognised the private sector on the driving seat of housing delivery in the country; the key features of this policy include the placement of the private sector in a pivotal position for the delivery of affordable housing on sustainable basis, assigning government the responsibility for the development of primary infrastructure for new estate, review and amendment of the Land Use Act to ensure better access to land and speedier registration and assignment of title to developers. Others are the development of a secondary mortgage market, involving the FMBN and the establishment of a new mortgage regime under the National Housing Fund NHF to facilitate more favourable mortgage terms and a five-year tax holiday for developers (Adejumo, 2008). However, it is saddening to note that the NHP and its financial component NHF has been in operation for over ten years now, a review of its implementation and performance did not show any remarkable influence on housing delivery in Nigeria (Ibem, 2011b; Amobi, 2013; & Imam, 2014). The housing needs were estimated as shown in Tables 1.1 & 1.2.

Housing Type	Urban areas	Rural areas	Total
Housing stock 1991 ('000 units)	3,373	11,848	15,221
Estimate no. of households 2001	7,289	15,295	22,584
Required output 1991 – 2001 ('000)	3,916	3,447	7,363
Required annual output, 1991 – 2000	1391.6	344.7	1,736.3

Source: UN – HABITAT, 2006.

Table 1.1: Estimated Housing needs in Nigeria (1991 – 2001).

Housing Type	Urban %	Urban Units	Rural %	Rural Units	Total %	Total Units
Maisonnette	2	67	0	12	1	79
Duplex	3	101	0	-	1	101
Detached Bungalow	10	337	20	2,289	17	2,627
Semi – detached	12	67	1	60	1	127
Flat	15	506	0	-	3	506
Room	65	2,194	77	9,200	74	11,393
Others	3	101	2	287	3	388
Total	100	3,375	100	11,848	100	15,221

Source: UN – HABITAT, (2006a).

Table 1.2: Estimated Housing Stock, by dwelling types in Nigeria (2001).

THIRD NATIONAL HOUSING POLICY (2006)

Abdullahi (2010) states that inability of earlier policies to adequately resolve the backlog of housing problems in the country reveals the need for more pragmatic solutions, this form basis for a review of the NHPs. Given the importance of housing in the national economy, the federal government of Nigeria set up a 15 man committee on urban development and housing in 2002. One of the responsibilities of the committee was to articulate a new housing policy. The report of the committee as accepted by the federal government of Nigeria was published in government white paper on the report of the presidential committee on urban development and housing in the year 2004. Part one of the report contain the new housing policy which was subsequently published as draft national housing policy in January, 2004. The draft policy was subjected to critical comments and inputs across the different states of the federation and the New (third) National Housing Policy published in the year 2006 (Falade, 2007). This policy came up with transitional strategies in which government made significant effort in housing delivery and encourage privately developed housing (Abd Aziz *et al*, 2007).

Adegun & Taiwo (2011) observed that under the third national housing policy adjustment such as the amortisation period which was 25years under the previous policy was raise up to 30 years, interest on NHF loans to PMI's were

scaled down from 5% to 4% while the lending rate to contributors was reduced to 6% from previous 9%. The third policy aimed at removing the impediments to the realisation of housing goal of the nation. According to Aribigbola (2012), the goal of the policy is to ensure that Nigerians own or have access to decent, safe and healthy housing accommodation at affordable cost". Waziri & Roosli (2013) observed that the goal of the third NHP is similar to that of the 1991 and 2004 except that the policy was not tied to a specific period like the past. The scope of the policy objectives has also been widened to include some of the issues under the 1991and 2004 policies strategies.

According to Ademiluyi & Raji (2008), Lacks of adequate monitoring and evaluation of housing policy implementation have contributed to the failures of first, second and third national housing policies in Nigeria. Similarly, Jiboye (2010) observed that the overall policy framework to drive housing was still lacking in spite of the policies and schemes in the provision of land and housing without the necessary political will for the delivery of affordable housing to the low-income groups in Nigeria. In order to deal with these problems, the country has pursued a range of un-successive housing policies to no avail (Makinde, 2013).

IDENTIFIED PREDICTIVE LIMITATIONS OF NHPs

Nubi (2008) pointed out that the overall housing agenda in Nigeria requires housing policies improvements; housing delivery such as the quantity/quality, price and strategies. Predictive limitations identified as responsible for poor performance of NHPs in delivering affordable housing to low in-come groups in Nigeria are outlined as follows;

- i. absence of a national credit database;
- ii. inappropriate legislation on land tenure system;
- iii. lack of process of property registration;
- iv. unstable macroeconomic environment such as inflation and interest rates;
- v. shortage of man power in mortgage sector/industry;
- vi. high cost of building materials;
- vii. delay in the issuance of construction permits or approvals;
- viii. imposition of value added tax (VAT);
- ix. delay in contract execution;
- x. social menace i.e. corruption.

See Figure 1 for details of the predictive factors of NHPs in delivery affordable housing to low in-come groups in Nigeria.

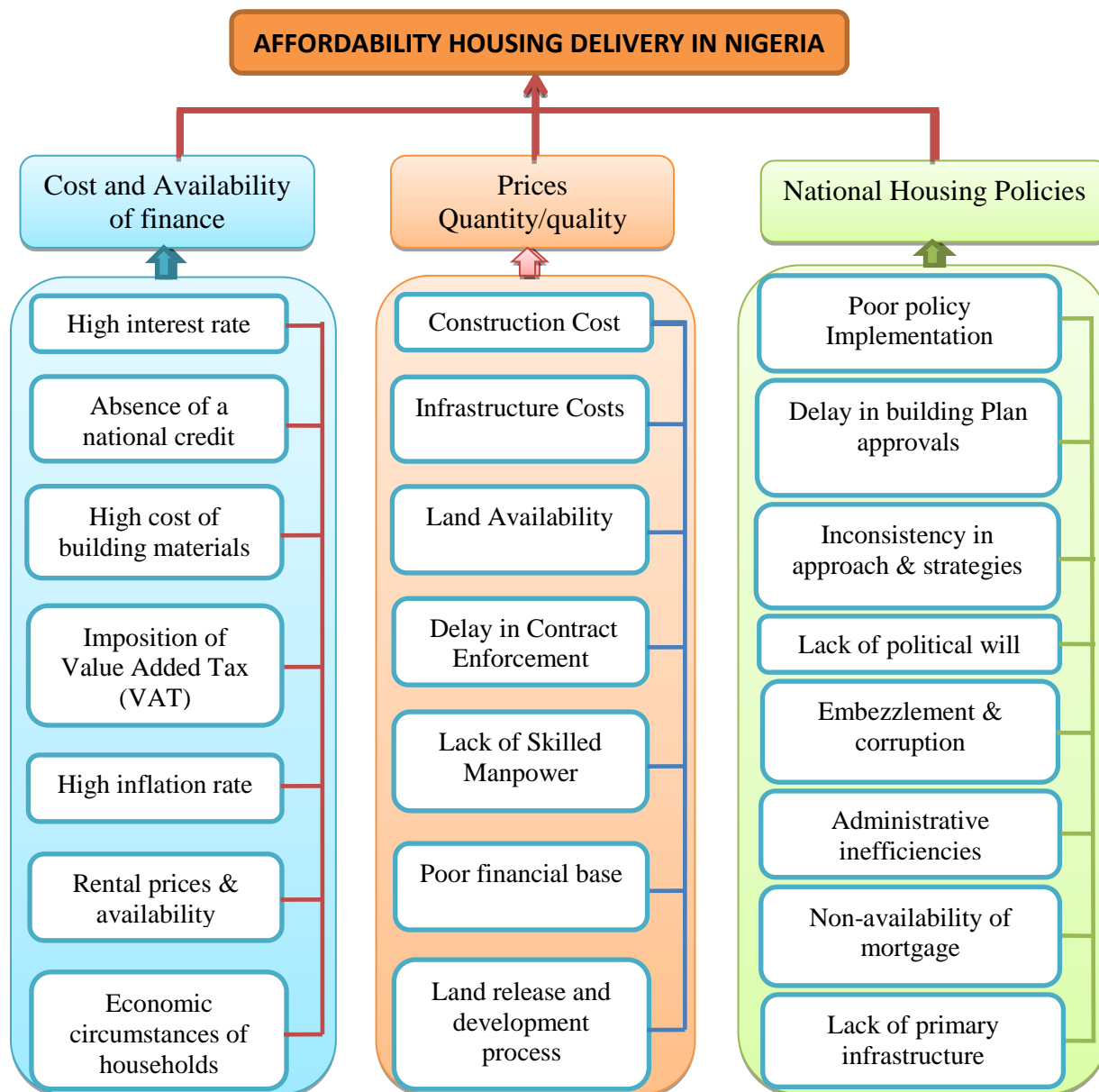


Figure 1.1: Predictive factors affecting the delivery of affordable housing in Nigeria.

CONCLUSIONS AND RECOMMENDATIONS

The study was set out to critically review the Nigeria National Housing Policies Delivery in relation to the delivery of affordable housing in Nigeria. On the basis of the study's findings, a number of conclusions are reached and recommendations proffered:

1 Achieving affordable housing will raise home ownership to about 50%, improve Nigerian's Human Development Index (HDI) ranking, expand the construction sector and the mortgage market, significantly reduce poverty in households, increase the productivity and quality of lives of the citizen and make housing sector contribute over 20% to Nigeria's GDP, as envisioned in vision 20:2020. However, the major drawback in the past attempt at housing and urban

development in establishment of sustainable affordable housing delivery systems as well as efficient urban development and management in Nigeria is the absence of clear focus in the pursuit of the policies (NHPs).

2 The multifaceted and multi-disciplinary nature of the policies coupled with the roles in the regulation of standards, non-involvement of stakeholders in construction industry and near exclusion of the private sector investors in housing and service delivery have robbed the sector of necessary competition and efficiency needed for stability. Hence, emphasis of the new policy should be on the private sector participation in the form of Public Private Partnership in housing finance and investment. In fact, one of the short-term measures to be advanced in the policy is the commencement of the implementation of a private sector lead housing construction programme. The role of

private sector includes participation in the employees housing scheme, establishment of primary mortgage institutions and cooperating with all tiers of government in the provisions of houses. The policy emanates from the recognition of the various impediments to housing policies implementation in the past and an attempt to proffer long lasting solutions.

3 The national housing policy reform is beset with major dilemma of how to strike delicate balance between market liberalization, government intervention, and social mechanisms. It is evidence in the literature that past housing delivery strategies have failed to address the housing shortages in Nigeria. An explanation for this is that those housing policies and programmes faced numerous challenges including restrictive and discriminatory land-use policy and acquisition constraints, high cost of building materials, absence of proper coordination of public housing agencies and legislation, poor project supervision due to insufficiency of supervisory technical staff, indiscriminate and un-coordinated location of housing projects. The institutional framework hitherto engaged in by stakeholders in housing delivery were grossly inadequate in addressing burgeoning affordable housing challenges in Nigeria, therefore, the government of Nigeria in overcoming these challenges have to addressed the above highlighted limitations to encourage private investment in the delivery of affordable housing to Nigerians.

4 In order to resolve the problem of inadequate access to land, the goal of making building plots available at the right time, in the right place and at reasonable prices for people willing to build becomes a priority and thus recommended the immediate amendment to the land use decree such as land use registries at local government areas; review of composition of local government land allocation committee to include relevant professionals. Amendment of the land compensation law to reflect present day economic value of land and quick payment of compensation, provision of guidelines for fixing ground rent and separation of land use decree from the 1999 constitution of Nigeria among others.

5. Procedures for land registration by means of survey and cadastral maps as national system for compulsory land registration need improved. There is need to consider the improvement of housing finance and advanced proposals, building materials and construction cost. The effectiveness of the policy measure is proper implementation of the recent mortgage re-finance reforms. However, the new policy like other previous ones is set to face challenges of implementation and largely depends on the provision of necessary political will through creation of an enabling law and safe environment for people to own or have access to decent and affordable housing accommodation in Nigeria.

6 Finally, the study found that the combined failures of the first, second and third national housing policies contribute to a large extent the inadequate, un-accessible and un-affordable housing delivery to low-income groups in Nigeria. These conclusions are motivation for further

empirical study to examine the participation of low-income groups such as civil servants and the likes in the delivery of affordable housing in Nigeria. In the same vein, the extent of the review of National Housing Policies and Urban Development by Committee on the Review of the National Housing and Urban Development Policies in October 10, 2011 which was presented in 2014 is not ascertained. This also deserves empirical study.

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