

# Sustainable Housing Delivery In Cities By Private Developer: A Case Of Lagos, Nigeria.

Zainab Toyin Jagun, Dzurllkanian Daud, Salfarina Samsudin, Anthonia Oluwatosin Adediran<sup>1</sup>, Alalade Olugbenga

**Abstract:** One of the most desired and appreciated assets in a man's life is Housing. This is generally seen as an indispensable factor in the development and growth of an individual and Household. However, diverse issues affect the realisation and sustainability of Housing across countries, most notably in developing nations like Nigeria. The housing crisis in the country has been associated with factors like poor household structure developing systems such as an ever-increasing household formation and old existing stock without a significant increase in new Housing Construction. This paper appraises or documents sustainable Housing delivery in Metropolitan Lagos based on the quality and adequacy of Housing, as an essential indicator of economic development. The operation of the private sector as the most significant contributor to Housing delivery is majorly explored in the study, to suggest how to improve the quality of lives of the urban residents. A combination of self-administered questionnaires and in-depth personal interviews were used for data collection instruments in this study. Sixty (60) participants, representing the number of Property developers across Lagos Metropolis, were used for the study. Kruskal-Wallis test of significance was used to test the hypothesis. The result of the analysis indicated that there no significant difference in constraints limiting the Sustainable Housing delivery in Metropolitan Lagos by private developers. Hence, the null hypothesis was rejected for all the variables at  $p < 0.05$  level of significance. The finding suggests that there are constraints that contribute to the limitation of Sustainable Housing delivery in Lagos State by Private Developers and the obstacles have varying but non-significant different contributions. It is assumed that the identified associated restriction would give an insight into solving the issue of adequate Housing provision in achieving the desired sustainability. Collaboration and commitment by all concerned agents of development including the governments, professionals and the people at large, are recommended.

**Keywords:** Sustainability, Housing delivery, real estate developers, Metropolitan Lagos, Nigeria

## 1 INTRODUCTION

In recent times, the struggle to keep pace with emerging trends in urbanisation across Nigeria cities has created a plethora of various housing conditions wherein the best, moderate and worst forms of housing coexist. In spite of the continuous population growth in metropolitan Lagos concerning geometrical proportions, a dissimilarity exists between the provision of housing that can meet the demands of citizens and urban infrastructure. This has resulted in a massive housing shortage in the state. Lagos State accounts for about 5 million housing deficit representing 31% of the estimated national Housing deficit of 18 million [16]. Several studies maintained that decent and affordable housing constitutes the bedrock of liveable urban communities but inadequate housing has remained a hydra-headed and intractable problem to human existence [13][39]. Inadequacy, in this Context has two dimensions. In one instance, A house(s) may not exist in the required or expected quality; this could be in terms of quality deficiency relating to location, the size and number of functional units, use of materials as well as their assemblage, state of physical fitness or the insecurity of the place. In such situations, Housing vacancy can be said not sufficient for its use or occupation as it will not match the quality requirements of the prospective occupants. The author like all, maintains that the extent of the housing shortage in Lagos is enormous and requires urgent attention as the population as been projected to reach 32.6 million by 2050 [5].

This indicates the expected fast progression in the population increase vis-à-vis the need for continuous housing delivery that can meet the needs of individual income and working class. More so, the inadequacies are far-reaching with unceasing deficit quantitatively and qualitatively; even those households with shelter are frequently subjected to inhabiting woefully deficient edifices as established in the multiplication of slums from 42 in 1985 to over 100 as at January 2010 [7]. The urban dweller, mostly the poor, who are dominant in Lagos, are transforming the city to meet their needs, often in conflict with customary laws and plans [30][36]. They live in the slums and squatter settlements scattered around the city and are predominantly engaged in informal economic activities that encompass a wide range of small-scale, mostly self-employment activities [2]. Significant percentage residents in the of the city are tenants and have to pay rent as high as 50 - 70% of their monthly incomes since most of the existing accommodations are provided by private landlords [21] [37]. The income levels and concentration of housing have stratified the metropolis into various neighborhoods of low-income/high density, medium-income/medium density and high income/low frequency [21]. [26] and [3] all opined that in a constricted money market, housing is the first area to suffer since neither the builder nor the consumer can readily obtain finance for the house. Many builders have difficulty securing capital for their projects even in regular times. Housing finance and mortgage scheme in Lagos cannot be sustained from what is obtainable in Nigeria. Generally, there are no credit or finance structures available to the low -income groups for land, housing, and essential services in Nigeria [31]. The only medium for all Nigerians to access commercial facility for land, house and necessary services are the National Housing Fund (NHF) established in 1992. Existing research by [9] [27] [33] among other scholars has documented the measures for a sustainable Housing delivery approach in Nigeria concerning private developers' operations and concerning funding such projects across the country. However, the struggle to keep pace with emerging urbanisations trends has created a plethora of mixed housing conditions within the cities with a

- Zainab Toyin Jagun\*1, Dzurllkanian Daud2, Salfarina Samsudin3, Anthonia Oluwatosin Adediran4, and Alalade Olugbenga5
- 1234 Department of Real Estate, Faculty of Built Environment and Surveying, Universiti Teknologi Malaysia, Johor Bahru 81310, Malaysia.
- Department of Estate Management, College of Environmental Studies, Federal Polytechnic Offa
- Department of Estate Management, College of Environmental Studies, Polytechnic Kaduna. \*zainy4real@yahoo.com

combination and coexistence of best, moderate and worst forms of housing. Consequently, this study aims to examine the approach for sustainable housing delivery through private developers in Nigeria with particular emphasis on metropolitan Lagos. Hence, the objectives will include:

- i. Ascertaining the problems affecting the achievement of adequate Housing,
- ii. Determining the constraints limiting the sustainable Housing delivery in Metropolitan Lagos by private developers.

The hypothesis postulated for the study is “there is no significant difference in constraints limiting the sustainable housing delivery in Metropolitan Lagos by private developers.”

## 2 THE CONCEPT OF SUSTAINABLE HOUSING DELIVERY

The above has two keywords ‘Sustainable’ and ‘Housing Delivery.’ This is. However, there is a need to separately examine the specific keywords before it is brought together for a better understanding of this paper. The 2005 World Summit maintained that sustainability could be seen to hang on three pillars of environmental, economic demands and social equity, all of which serve as a mutually reinforcing agent in reconciling the generation of a common ground for many standards. Sustainability is the capacity to tolerate the improvement of human life towards better quality while living within the carrying dimension of a supporting ecosystem [38] [11]. The term encompasses stewardship i.e., the responsible management of resource use [22]. On the other hand, the meaning and concept of Housing delivery differ according to countries’ suitability, with no particular definition to clarify it. Concerning the housing market [28], describe it as a process whereby individual or groups meet their basic accommodation needs to include suitable site selection, accessing financial support and cash flow design, development of the house itself, the negotiations process as well as the purchasing and selling of such property. Housing delivery is an interwoven activity consisting of designing of several components, management of the design, land purchase, supply of required facilities to include electricity, all of which must be adequately provide to ensure that housing delivery meets its purpose. The major players in housing development and transportation are the Developers, Housing authorities and the buyer’s association. In some developing economies like Singapore, Hong-Kong, Australia’s housing delivery system are similar which significantly promotes the economics of such nations through the support of the government where necessary. However, in places like Nigeria, traditional Housing delivery, involving the making houses available to masses, such as the middle and upper-income housing classes, has been left almost entirely for-profit developers. Noteworthy is that this developer operates via traditional market mechanisms and mortgage to secure funds, while housing for the urban poor is just considered as a welfare function directly facilitated by the state with no significant result. The dualism in the country’s housing policy and delivery systems indicates the fact that the housing delivery processes which aimed at providing houses that can meet the needs of the urban poor, is unsuitable and cannot draw on the resources located in the traditional housing and property markets. The notion of Sustainable housing, therefore, involves a continuous housing development which

will care for the needs of the present people and the demands of the future. It is a process whereby the private sector plays an active role in housing through direct construction of habitable units [29] [8]. Noteworthy is their role as private Developers which can either exist as in the Renewal and rehabilitation of existing Housing stocks to keep and maintain its form and prolong its services, or in the construction of new houses. Over the years, the Lagos State Government, in connection with the state’s Ministry of Housing, has identified well over 30 sites for Housing purposes. The State government through the Lagos State Development and Property Corporation (LSDPC), has to date delivered a few numbers of houses that are expensive and unaffordable, especially from the angle of the underserved majority. This then results in them having to own or occupy an informal house(s). slum growth has been attributed to negligence on the part of authorities and the unabated population increase[27]. [33]reported the need to construct over 3.5 million houses across the state between 1985 and 2015; this, however, will have increased in proportion to the population increase. Hence, more than 5 million houses that are above 31% of the entire country’s housing deficit can be ascribed to Lagos State alone [34]. Although there have been a diverse strategy in delivering houses that can fill the gap yet, this indicates how enormous the housing problem is as well as the need for developers to be more equipped towards housing delivery. There is also more need to ensure the efficiency of the involvement of direct labor; Contractor financed project implementation; Private sector participation schemes towards housing delivery across the state.

### 2.2 THE PROBLEMS IN ACHIEVING ADEQUATE HOUSING

No country across the world can be said to have been qualified with providing totally adequate housing for all its citizens. Housing deficit is regularly stated quantitatively as a drifting bogus figure owing to a serious and committed effort towards generating it. For instance, most available Housing statistics do not indicate the distribution per state and the local governments. Neither do they specify the Housing statistical needs of individual income groups? In this reality, there cannot be a realistic national planning policy that will help in addressing the housing issues, as the planning data is fundamentally faulty [15] [24] [41]. Although, there might be an individual solution to such a problem through the engagement of Housing experts at various locations, which can then help in providing at different times, as well as others making occupying substandard accommodations. More so, the uncontrollable population growth, which generates a continuous increase of household formation with an inevitably need Housing places a lot of pressure on existing stock[43][40]. Also, besides this, a reduction in the existing stock of houses available due to a natural disaster like a fire hazard, flood, destruction and obsolesce, civil unrest and ethnoreligious crises add to the problem of Housing across the globe [10]. These apart, the author has observed that in a few areas where there are new developments, at a high percentage of the houses are owner-occupied family houses[2] [4]. New entrants, particularly in urban centers, have no alternative than to squat with kin and friends. Hence, based on observation and according to research, 85% of the city dwellers occupy a single room with about 8 -12 persons in a room (Encyclopedia of the Nation, Nigeria: 2012). The majority of the houses are old-fashioned, wholly embedded in a slum

with deteriorating municipal services[26]. In most cases, the environments are humanly unclean, while the need for the limited financial cost of providing sustainable measures that can improve the houses cannot be overemphasized. Hence, Housing demands and the current situation of the homes within such areas need a holistic approach to make the place habitable for the dwellers. Noteworthy also is the issue of social violence, which recently characterizes some urban centers while segregating the population according to ethnic and religious. Clusters' houses are being vacated and cheaply disposed of because the owner and occupant are no safer in time of crisis. Such reality invariably scares away and discourages potential developers. Hence preferred choice of land acquisition and residential environment cannot be adequately considered without including a detailed investigation into the group that majorly constitutes the social environment.

### 2.3 AGENT OF HOUSING DELIVERY IN NIGERIA

Housing accommodation is universally accepted as a primary and second most indispensable human need next to food. Nonetheless, houses in all ramifications go beyond a mere shelter as it embraces all the social services and utilities which makes up a community or neighborhood as well as a liveable environment[18] [25]. In Nigeria, the problems of Housing are enormous and sophisticated, while the practical solutions towards them are yet to be found. The search however continues, it is in regards to this that this study explores the view of [6], who opined that Housing delivery in the country could be regarded as; The Free Market: with Houses been treated as a social service or a social utility where individual or families are expected to acquire the houses they can afford. The government should commit to providing and meeting citizens' house needs: In this area, homes should be subsidised, ii. The Apartments should be with utility services: The objective of dwellings is to breakeven and not to make a profit. The first view was held in Nigeria until the 1970s when the Housing sector services as part of Federal government activity was included in the Third National Development Plan (1975 -80). However, [1] identifies three sectors that can organize, build and maintain people's houses to be the public sector, the popular sector and the private sector. This seems consistent with [20] that classify Housing providers in Nigeria as the public, formal and private sectors.

#### 2.3.1. The public sector

The public houses are identified variously as mass Housing or low-cost housing, which signifies the governments' direct intervention towards the provision of various Housing units for Nigerians. It represents a proactive approach by the country's Government and its agencies in solving the enormous problems of inadequate housing. The earlier program implemented by the then civilian government of 1978-83(Alhaji Shehu Shagari regime) represents a radical solution towards the issues of Housing deficits across the Nation.[1]confirmed that in the low-cost Housing program, units of the House were planned, designed and built by the government and handed to recipients as a complete package. He asserts further that the agencies assume the decision making on the entire settlement process including the schedule of works and site, Housing authorities and the government. The program embarked on the construction of about two hundred and two thousand Housing units between 1978-83 but delivered on a rate of

12%. However, diverse problems trailed the program. Due to administrative charges, the Housing units were exorbitant. Some of the houses were located in isolated areas due to the distance from places of employment or business and attendant transport fare excluded the common people. Housing designs were inadequate and inappropriate to some Nigerian culture. Hence several houses constructed by the program in certain states particularly Sokoto State were partly or wholly abandoned [1]. Consequently, the programme and subsequent ones became unpopular and presently, the government mostly concentrates on sites and services scheme.

#### 2.3.2 The Formal Sector

The formal sector which consists of a non-governmental organization, Institutions and large departmental stores, has been participating in the Housing provision over the years. But in 1979, the then military government specifically promulgated the employees' Housing scheme (special provision) Decree where a large percentage of employers try to provide living accommodation for their staff. In this respect, fifteen employers of labor within Lagos metropolis provided a total of one thousand, one hundred and twenty-two Housing units to the nation's housing stock by 1984 [20]. However, some organizations either feigned ignorant of the decree or vehemently refused to implement it [6]. Based on research and observation, it could be inferred that the contribution of the formal sector had been minimal. Presently, similar organizations nowadays assist their workers by giving out Housing loans and advances to their workers who desire to build or pay monthly rent subsidy instead of accommodation.

#### 2.3.3. The Informal private sector

This sector is also known as the non-formal sector, house building entrepreneurs or self-help sector. The sector which involves individuals or group of persons act towards a system of Housing production, financing and maintenance were a significant part of construction exercise is organized and undertaken by the owners. Such persons or groups are absolutely responsible for the suitable and developable land selection, site preparation, materials assemblage, design and construction, and arranging of the building gangs. This sector accounts for 90% of all building developments in all towns in Nigeria [23]. The Provision and delivery of Affordable Housing is a difficult task. In some developing nations, publicly built and managed Housing projects seem to lack the disciplines imposed by market processes, this in places like Nigeria has an abysmal record. And the informal Housing sector has not delivered to the expectation of people [28]. Some of the reason for this is that affordable Housing provision depends on a series of public policies that between them support an efficient formal market. Noteworthy is the requirement for several actions such as the need for Urban land rights to be cleared asides the policy formulation. Housing needs also need to be integrated with workplaces through transport planning. More so, construction sites require access to public infrastructure right before any development begins; Building standards must also relate to today's realities; the full ownership and tenancy rights on new houses without any hindrances must be enabled, whether rented or owner-occupied. This must function as collateral. Also, the central bank should encourage financial innovation, as commercial banks are often reluctant to lend.

## 2.4 PRIVATE REAL ESTATE DEVELOPER FINANCING

The private Real Estate Developers has been existing as means of meeting Housing need across Nigeria with most of them been clustered in Lagos, as the state is the largest commercial hub of the country. The presence of the Developers in the Housing sector is a very welcome option because the waiting list for social housing delivery continues to grow, and around 5 million deficits representing 31 percent of the estimated national Housing deficit of 18 million people are deemed to be in Housing stress [2]. However, changes to Housing benefits across the country, especially in the cities, could restrict the degree of private Real Estate Developers been seen as a viable alternative to social Housing. Housing production and consumption dramatically affect the socio-economic development process in diverse ways [17]. It promotes economic growth through an expansion of construction industry activities, and contributes to poverty reduction as demands for low skilled workers will increase. Hence, the development of Housing resolutions has proven to be one of the most cost-effective ways of improving the asset base of low-income Households and enhancing both equity and growth. Nonetheless, some developing Countries have methodically failed to provide adequate shelter to their people, and therefore unable to take full advantage of the economic benefits of a well-functioning housing sector. Irrespective of this, vital influences on the ability of the private developers to supply sufficient Housing to meet demands are emerging challenges to Housing delivery. Historically, private Housing Developers' contribution towards alleviating Nigeria's Housing problem has occurred in the framework of individual efforts, corporate bodies, Non- Charity organizations, Governmental Organisations, co-operative associations and foreign investors. Their contributions toward alleviating Housing problems in Nigeria, despite a lot of opportunities that abound in the Nigerian Housing sector, remain shallow and undeveloped [35] [41]. The effort of private developers cannot be overemphasized; rather more attention needs to be given in ascertaining the improvements in the housing delivery in the country. Hence, it should be generally accepted as a critical public policy with substantial social and economic impacts. As maintained by [1], no country in the world is devoid of Housing problems but these problems are more acute in developing countries than in advanced industrial nations. Generally, Housing is the essential component of Household wealth, especially for low-income Households, and no doubt, Housing wealth has increasingly gained importance to most Nigerians considering the surge in demand for Homeownership. For many Households, it takes an essential part of their savings since it is seen as a source of protection for wealth against inflation in the long run. In relatively high inflationary environments, investors sometimes change their investment focus by moving from the money to the goods type of market as a hedge against inflation. In essence, investment in Housing is always beneficial to them. More so, it equally serves as collateral for borrowing by homeowners while generating funds for other financing and wealth creation. Thus, the House becomes both a 'cultivator' and 'protector' of wealth. In Nigeria, there is the need to gear towards the Housing policy institutional framework that can better address the needs of the poor or the underserved majority across the country while ensuring the socio-economic structure of the country that enhance and support the necessity of this group.

Although there seems to be an absence of universal remedy for tackling the entire Housing challenge however, Bringing about integrated and sustainable human settlements over the long term could help. This includes the presence of an efficient and accountable government, a comprehensive package of targeted policy measures, partnerships with communities and the private sector, and hard work. An essential part of this approach is to increase the provision of rental housing. This also requires that the privatization and liberation of Housing supply that will not exclude the poor from participation.

**Table 1. Sources of funds for building houses (%)**

Sources	Large	Medium	Small	Mean
Personal saving	73.7	79.4	84.0	78.9
Relation	7.5	8.2	7.5	7.73
Friends	1.3	1.5	0.8	1.2
Inheritance	6.5	4.0	4.8	5.1
Money lenders	2.0	0.8	0.5	1.14
Cooperatives	1.9	0.3	0.3	0.83
Commercial banks	4.8	4.4	1.1	3.5
Building society	2.3	1.5	1.0	1.6

Source: Agbo, (2012)

## 3 RESEARCH METHODOLOGY

### 3.1 Area of study

Lagos Metropolis was selected as the study area owing to the state being that is the most significant commercial city in Nigeria, thus providing a sufficiently vibrant economic base that the researchers hope would make available a vigorous and robust study base. The metropolis covers an approximate land area of 2,350 square kilometers spreading over four main islands of Lagos, Iddo, Victoria islands, and Ikoyi. Form the economic viewpoint, the state has grown from a small farming and fishing settlement into an important center of commerce, finance and maritime in Nigeria as well as Housing the several real estate developments. Also, Housing/ Real Estate sector in the State is highly active and involves a momentous degree of participation from both the public and private sector companies.

### 3.2 Sampling techniques

Data for informal private sectors, i.e., Landlords, were obtained by the probability sampling technique while data was collected by non - probability sampling technique from the Real Estate Developers Association of Nigeria (REDAN). Their population was stratified according to their operational base within the research areas (Ikeja, Lekki, Ajah, Agbohwa, Ikorodu and Igando). Snowball sampling technique was adopted for picking the Private Developers who are not a member of REDAN because of the unavailability of a sampling frame from which an accurate sample size could be drawn. The questionnaire was administered on the respondents through their contacts and location Housing schemes site.

### 3.4 Data collection

A combination of self-administered questionnaires with closed and open-ended questions and in-depth personal interviews were considered most appropriate as data collection instruments for this study due to the advantages derivable from both approaches. The permitted respondents to give detailed answers in cases where their experiences where necessary.

## 4.0 DATA ANALYSIS AND DISCUSSION

To ensure that all categories of Property Developers were contributing to the study age/period of existence, size, organizational structure, location, practice standards, etc., a survey of total population (private developer) was considered more appropriate. As such, hypothesis formulate will be tested to make an empirical statement

about the research. This is expected to enhance the reliability and validity of the outcome. The sample frame for this study is, therefore, sixty (60) questionnaires; representing the number of property developer has either their head office or at least a branch office within Lagos metropolis. The population of the study is a property developer in Lagos Metropolis.

### 4.1. Constraints Limiting the Sustainable Housing Delivery in Metropolitan Lagos by Private Developers.

Descriptive data and analysis of the constraints limiting the sustainable Housing delivery in metropolitan Lagos by private developers are presented in Table 4.1

**Table 2.** Constraints limiting the sustainable Housing delivery in metropolitan Lagos by private developers

Constraints	Not important 1	Less important 2	Moderately important 3	Important 4	Very important 5	Mean score	Rank
High cost of building materials	-	1(1.7)	4(6.7)	35(58.3)	20(33.3)	4.23	1
Lack of financial institution to embark on robust mortgage loan prequalification that provide developers	2(3.3)	-	12(20.0)	29(48.3)	17(28.3)	3.98	2
Lack of stable micro-economic environment	2(3.3)	-	12(20.0)	29(48.3)	17(28.3)	3.98	2
Prolong time in purchasing a valid tittle in land for housing development	-	4(6.7)	7(11.7)	37(61.7)	12(20.0)	3.95	4
Improper implementation of national housing policy	-	1(1.7)	21(35.0)	22(36.7)	16(26.7)	3.88	5
Lack of increase debt sources for developers	-	1(1.7)	21(35.0)	22(36.7)	16(26.7)	3.88	5
Improper policy framework for buyers making advance deposit payment to provide them more security	-	1(1.7)	13(21.7)	39(65.0)	7(11.7)	3.87	7
Absent of national credit data base	1(1.7)	-	24(40.0)	28(46.7)	7(11.7)	3.67	8
Lack of stable macro-economic environment	1(1.7)	-	24(40.0)	28(46.7)	7(11.7)	3.67	8

The result of table 4.1 indicates the constraints limiting the sustainable Housing delivery in metropolitan Lagos by private developers. The high cost of building materials was the first rank with MIS 4.23; this follows by a Lack of

financial institution to embark on more robust mortgage loan prequalification that provides developers with MIS 3.98 and least to is ranked was Lack of stable macroeconomic environment with MIS 3.67.

**Table 3.** Kruskal-Wallis test of significant difference in constraints limiting Sustainable Housing delivery in Metropolitan Lagos by private developers.

Constraints	Chi-Square	DF	p-values	Level of significance	Decision
The high cost of building materials.	45.200	3	.000	Significant	Rejected H <sub>0</sub>
Lack of financial institution to embark on more robust mortgage loan prequalification that provides developers	34.000	3	.000	Significant	Rejected H <sub>0</sub>
Lack of a stable microeconomic environment	40.667	4	.000	Significant	Rejected H <sub>0</sub>
Prolong time in purchasing a valid title inland for housing development	23.833	4	.000	Significant	Rejected H <sub>0</sub>
Improper implementation of national housing policy	9.733	3	.021	Significant	Rejected H <sub>0</sub>
Lack of increase in debt sources for developers	35.333	4	.000	Significant	Rejected H <sub>0</sub>
Improper policy framework for buyers making advance deposits payment to provide them more security	14.333	4	.006	Significant	Rejected H <sub>0</sub>
Absent of a national credit database.	18.800	3	.000	Significant	Rejected H <sub>0</sub>
Lack of a stable macroeconomic environment	25.200	3	.000	Significant	Rejected H <sub>0</sub>

Means it is significant at  $p < 0.05$ ,  $p < 0.01$ ,  $p < 0.001$  H0 Means null hypothesis The result of Table 4.2 also shows that the null hypothesis was rejected for all the variables at  $p < 0.05$  level of significance. This finding implies that there is no significant difference in constraints limiting the sustainable Housing delivery in metropolitan Lagos by private developers.

## 5 CONCLUSION AND RECOMMENDATION

Different studies have different time study Housing Delivery situation in Nigeria, with their findings relating to the conclusions of this study. This study is in addition to the scholarly works on Housing across the country. Different problems have been confirmed to affect the Housing services in Lagos. Concerning the result of the analysis, it is apt for the government both at the federal and state level to create an enabling environment for a private initiative towards Housing Delivery. It is not a question of governments supporting the private sector through extensive subsidies alone, but instead, the government should focus their efforts on safeguarding the operations of this sector while introducing targeted incentives. Intervention across the entire industry is a must to promote a structured, autonomous and sustainable industry towards a successful transaction. The Financial institutions connected with Housing Finance across the country must also be encouraged to meet the financing needs of Developers and Households, by facilitating access to long-term financial resources at affordable rates or placing risk-sharing mechanisms at their disposal, for example. In the face of the Housing challenge, governments must take on a coordinating role and support the private sector so that environmentally culturally and socially sustainable solutions can be developed, for they are the guarantors of quality urban planning. Their action is also crucial to ensure Housing needs are fully taken into account and that Housing initiatives benefit the most disadvantaged groups of the population. However, there is also a need for promoting the availability and affordability of building materials that can support Housing delivery. This should include the encouragement of more locally produced building materials and its use during Housing development. Although this has been incorporated into the National Housing Policy, it has not yet been sufficiently translated to reality. Aside from enormous savings from foreign exchange, the use of local building materials will enhance the indigenous technological base of the country. Government support for the cottage production of local building materials, components, fixtures, and fittings will significantly reduce the cost of Housing construction while creating employment and income generation opportunities for urban residents. The awareness and encouragement for small neighborhood workshops should also be promoted as this often have a low-cost advantage owing to the low cost of transportation from the local production center. Such production centers and seminars can be established through co-operatives and serve as display and skill acquisition centers. More so, to facilitate the use of locally produced materials, there is a need for appropriate standards to be formulated for them. It has been known that most households depend on their savings to access housing; this also affects the operation of the Housing market. The National Housing Fund which was expected to facilitate easy access to the mortgage has failed to fulfill its purpose due to several reasons. Hence, there is a need to reorganize the importance

of a viable National Housing Fund towards Housing transactions across the country to make it more responsive to the needs of the people. Financial Institutions and other financial institutions should be mandated to set aside a percentage of their loanable funds especially for low-income households. Such orders should be adequately monitored for compliance's sake. From all indications, there will be a need for the parameters mentioned above to be considered before the Housing policy can be seen as useful. It is also essential to understand how people are living in terms of the quality and types of the environment; how these affect their productivity and performance in terms of minimum standards of space, community facilities and dwelling types that they could access. The questions that often generate discussion is; how do we improve the quality of life of the urban residents? And what should be the appropriate response to the issue of providing adequate Housing in order to achieve sustainability? Perhaps, the answer lies within the sphere of "collaboration and commitment" by all concerned agents of development comprising of professionals, governments, and the people at large. The reviewing of existing policies in addressing issues like design, location and others that may relate with the infrastructural provision, city center development, sub-urban fringe and new communities should not also be ignored. In order to advance a suitable Housing policy, some fundamental areas that need to be covered include issues of rent control and subsidies, attitude to ownership, mortgage finance and; the issues of power-sharing and function at the different levels of government and organization within the country. Such a policy should also emphasize the urban areas where poor people with diverse social problems are mostly concentrated. It should also be concerned with urban renewal, slum clearance and upgrading of the affected areas.

## 6 REFERENCES

- [1]. Abiodun J.O. (1985) The provision of Housing and Urban Environmental problems in Nigeria in J.O. Abiodun (ed) Urban and Regional Planning problems in Nigeria, Ile-Ife, University of Ife Press.
- [2]. Adediran A.O., & Hishamudin M. O (2018). Housing Corporative Society Consortium: A Veritable Sources for Low-Income Housing Delivery In Nigeria. International Journal of Advanced Research 6(11); 754-766
- [3]. Adeyeni, G. O., Olayiwola, L. M., Onifade, V. A., & Adegbile, M. B. O. (2019). Challenges to Incremental Housing Development in Ibadan Municipality. Analele Universității din Oradea, Seria Geografie, 29(1), 92-101.
- [4]. Aduwo, B. E., & Ibem, E. O. (2017). Housing Transformation in Government Constructed Residential Estates in Lagos, Nigeria. International Journal of Humanities and Social Science Invention, 6(8), 13-22.
- [5]. Afolabi, A. O., Akinbo, F. T., & Akinola, A. (2019, December). Vertical Architecture Construction: Prospects and Barriers in solving Lagos' Housing Deficit. In Journal of Physics: Conference Series (Vol. 1378, No. 4, p. 042032). IOP Publishing.
- [6]. Agbo, N.O (2011). The Role of Local Government in Sustainable Housing Financing by Private partnership Option, A paper presented at a Workshop on the Achievement of Sustainable Housing by 2020 organized by Plateau State Local Government Commission in Bukuru.
- [7]. Ajide, K. B. (2016). A Hedonic Pricing Model of the

- Impact of Housing Structural Features on House Rent in the Lagos Residential Property Market. *Unilag Journal of Humanities*, 4(1), 1-21
- [8]. Allen, E., Thallon, R., & Schreyer, A. C. (2017). *Fundamentals of residential construction*. John Wiley & Sons.
- [9]. Atamewan, E. E., Eyo, E. E., & Efang, M. E. (2017). Appraisal of Availability and Accessibility to Mortgage Finance for Sustainable Housing Delivery in Nigeria. *European Scientific Journal*, 13(31).
- [10]. Boyack, A. J. (2018). Sustainable Affordable Housing. *Ariz. St. L.J.*, 50, 455.
- [11]. Charter, M., & Tischner, U. (Eds.). (2017). *Sustainable solutions: developing products and services for the future*. Routledge.
- [12]. Dobraszczuk, P. (2017). *The dead city: urban ruins and the spectacle of decay*. Bloomsbury Publishing.
- [13]. Engelsman, U., Rowe, M., & Southern, A. (2018). Community Land Trusts, affordable housing and community organising in low-income neighborhoods. *International Journal of Housing Policy*, 18(1), 103-123.
- [14]. Encyclopedia of the Nations (Nigeria), (2012), Urban Housing, [www.nationsencyclopedia.com](http://www.nationsencyclopedia.com)
- [15]. Ezennia, I. S., & Hoskara, S. O. (2019). Exploring the Severity of Factors Influencing Sustainable Affordable Housing Choice: Evidence from Abuja, Nigeria. *Sustainability*, 11(20), 5792.
- [16]. Gbadegesin, J., Van der Heijden, H., & Boelhouwer, P. (2016). Land accessibility factors in urban housing provision in Nigeria cities: the case of Lagos. *Land Market and Housing Policy*, 1.
- [17]. Fan, J. L., Zhang, Y. J. & Wang, B. (2017). The impact of urbanization on residential energy consumption in China: An aggregated and disaggregated analysis. *Renewable and Sustainable Energy Reviews*, 75, 220-233
- [18]. Forte, B., Cerreta, M., & De Toro, P. (2019). *The sustainable human city: challenges and perspectives from the habitat agenda*. Routledge.
- [19]. Jones, M. L. (2017). *Sustainable event management: A practical guide*. Routledge
- [20]. Kumuyi A. J. and Onibokun, P. (1990). *Housing Provision and Finance: The Private Individual Sector in Onibokun P. (ed) Urban Housing in Nigeria*, Ibadan, NISER.
- [21]. Lawal, K. (2019). *Assessment of the Challenges Facing Rental Housing in Lagos, Nigeria*. Nigeria (December 7, 2019).
- [22]. Lozano, R. (2018). Sustainable business models: Providing a more holistic perspective. *Business Strategy and the Environment*, 27(8), 1159-1166.
- [23]. Morakinyo, K. O, Okunola, A. S, Ogunrayew, M. O & Dada, O (2015). A Review of Private Sectors' Involvement in Urban Housing Provision in Nigeria. *International Journal of Civil Engineering, Construction and Estate Management*, 3(2), 36-47.
- [24]. Muhammad, Z., & Johar, F. (2018). Coping with the challenges of public-private partnership (PPP) for housing delivery in Nigeria. *International Journal of Engineering & Technology*, 7(2.29), 1097-1101
- [25]. Nnametu, J. N., & Emoh, F. I. (2020). An Evaluation of Rental Housing Affordability by Staff of Tertiary Institutions in Owerri, Imo State, Nigeria. *Current Urban Studies*, 8(1), 1-23.
- [26]. Nubi, T. G. (2015). Beyond Bricks and Mortar: Demystifying the Affordable Housing Debacle in a Transiting Economy." *The University of Lagos*. 2015
- [27]. Nwankwo, S. N. P. (2018). The Sustainable Housing Finance Sub-Sector; A Panacea For Economic And Social Benefits In Nigeria. *Journal of Management and Social Sciences*, 5(2).
- [28]. Nurul, A. A & Khadijah, H (2017), Success Factors of Housing Delivery System Among Malaysian Developers.
- [29]. Ofori, G. (2018, July). sustainable industrial development in the construction sector for urban youth employment creation. In Ghana Academy of Arts and Sciences Conference on Sustainable African Cities.
- [30]. Ojo, A., & Ojewale, O. (2019). Nigeria's Urbanisation History, Trends, Drivers, and Implications. In *Urbanisation and Crime in Nigeria* (pp. 13-58). Palgrave Macmillan, Cham.
- [31]. Oloke, O. C., Oni, A. S., Oletubo, A. A., Oluwatobi, A. O., & Olukolajo, K. (2017). Problems and Prospects of Forwarding Sale in the Nigerian Housing Market: A Critique of Policy and Modus Operandi. *International Journal of Academic Research in Business and Social Sciences*, 7(2), 898-913.
- [32]. Ojoko, E. O., Abubakar, H. O., Ojoko, O., & Ikpe, E. O. (2016). Sustainable housing development in Nigeria: Prospects and challenges. *Journal of Multidisciplinary Engineering Science and Technology*, 3(5), 4851-4860.
- [33]. Oni-Jimoh, T., Liyanage, C., Oyebanji, A., & Gerges, M. (2018). Urbanisation and meeting the need for affordable housing in Nigeria. *Housing, Amjad Almusaed and Asaad Almssad, IntechOpen*, 73-91.
- [34]. Opoko, P. A., & Oluwatayo, A. A. (2014). Trends in urbanization: implication for planning and low-income housing delivery in Lagos, Nigeria. *Architecture Research*, 4(1A), 15-26.
- [35]. Rahimian, F. P., Goulding, J. S., Akintoye, A., & Kolo, S. J. (2017). Motivations, success factors, and barriers to the adoption of offsite manufacturing in Nigeria. *Welcome to Delegates Irc 2017*, 685.
- [36]. Rigon, A., Koroma, B., Macarthy, J., & Apsan Frediani, A. (2018). *The politics of urban management and planning in African cities*. Routledge.
- [37]. Saidu, A. I., & Yeom, C. (2020). Success Criteria Evaluation for a Sustainable and Affordable Housing Model: A Case for Improving Household Welfare in Nigeria Cities. *Sustainability*, 12(2), 656.
- [38]. Silvestri, G., Wittmayer, J. M., Schipper, K., Kulabako, R., Oduro-Kwarteng, S., Nyenje, P. & Van Raak, R. (2018). Transition management for improving the sustainability of WASH services in informal settlements in Sub-Saharan Africa: An exploration. *Sustainability*, 10(11), 4052.
- [39]. Tahiri, A., & Momirski, L. A. (2019). Assessing the sustainability principles of Prishtina, Kosovo. Paper presented at the IOP conference series: Materials science and engineering.
- [40]. [40] Tarigan, S. G. (2017). *Housing, homeownership and labor market change in Greater Jakarta, Indonesia* (Doctoral dissertation, Newcastle University).
- [41]. Taiwo, D. O., Yusoff, N. B., & Abdul Aziz, N. B. (2017). Self-help approach as a panacea for housing delivery

- dilemma in Nigeria. *Journal of Applied Sciences & Environmental Sustainability*, 3(7), 146-162.
- [42]. Tsenkova, S. (2017). *Housing change in East and Central Europe: integration or fragmentation?* Routledge.
- [43]. Zapel, E. (2017). *Floor plan manual housing*. Birkhäuser.