

CONSTRAINTS TO AFFORDABLE HOUSING DELIVERY IN NIGERIA

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ABSTRACT

The provision and access to adequate and affordable housing in Nigeria is becoming a mirage as housing problems in the country continues to loom. In a bid to solving and providing affordable housing, several government policies and programmes have been formulated, yet provision of affordable in the country is still a figment of imagination as a result of so many constraints. Hence, this study examined constraints to affordable housing delivery in Nigeria with a view to making appropriate recommendations for adequate provision of affordable housing in the country. Eighteen relevant papers were review and critical review was adopted in this papers., the study revealed that the major constraints to housing affordability are rapid population growth, difficulty of access to land, high cost of building materials, inadequate finance and mortgage structure. The study concluded and recommends that Rehabilitation of substandard existing houses especially in the urban and suburban areas as an effort to proving qualitative housing is necessary, open up of all sectors in the participation of housing market and the use of local building materials should be encourage.

Keywords: Affordability, Affordable Housing and Housing Delivery

1.1 INTRODUCTION

Housing is a crucial basic need of every human being just as food and clothing (Aribigbola, 2006). It is very fundamental to the welfare, survival and health of man (Fadamiro, Taiwo and Ajayi, 2004). The performance of the housing sector is invariably one of the yardsticks by which the health of a nation is measured. Despite the importance of housing, housing problems do persist (Agbola, 2007).

Aluko, Olaleye and Amidu (2012) noted that most developing countries are faced with a daunting task of providing accommodation for the urban population. Ibimilua and Ibitoye (2015) also noted that housing problem is peculiar to both rich and poor nations as well as developed and developing countries. Housing problems all around the globe include shortage of housing (qualitatively and quantitatively), homelessness, government shortsightedness about the needs of the people, inadequate access to building land, house cost in relation to specification and space standard, as well as high interest rate of home loans. Further reasons attributed 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) earlier posited that although the Federal and some State government intervened by providing mass housing, only the rich and the privileged could afford it.

It is important to note that affordable housing is a term used to describe dwelling units whose total housing costs are deemed "affordable" to a group of people within a specified income range (Akintokunbo, 2008).

It is a widely accepted fact that the supply of affordable housing in Nigeria is at historic low requiring urgent attention and decisive policy intervention from the government and stakeholders.

In view of these housing problems, several housing policies and programmes have been formulated up till date and yet, housing problems still exists. Problems of adequate and affordable housing asa large proportion of urban residents in less developed countries do not have access to decent housing at affordable cost. According to Okewole and Aribigbola (2006) housing within any neighborhood should be such that satisfies minimum health standards and good living standard and be affordable to all categories of households. The problem of affordability of the various housing estates developed becomes a major setback as a result of the inability of the masses to afford the provided houses by the government. The housing problem for the low income earners is worsened by the inability of this group to pay the mortgage arrangement and pay off amounts as well as obtaining residential plots for their housing needs due to bureaucratic procedure which are not only complex, expensive and also time consuming. Hence, this paper examines the constraints to affordable housing provision in Nigeria.

Despite the recognition of housing as basic human right, low-income households in Nigeria are often bewitched with inadequate and affordable housing (Inclusive Business Action Network, 2017). With a surging housing deficit of 17 million housing units, Nigeria represents one of the biggest housing markets globally for new construction projects targeted at the low income earners. However, The

Nigerian urban housing market primarily targets high-income earners and thus leaves large parts of the Nigerian population excluded from formal housing provision. Inclusive Business Action Network (2017) noted that the luxury residential market in Nigeria is already experiencing an oversupply as this is evidenced in large numbers of residential housing units vacant in high ends of Lagos and Abuja. In general, low-income households in Nigeria face a number of barriers ranging from weak individual purchasing power; lack of access to housing finance; unavailability of infrastructure amongst others. Thus, the housing supply is inadequate to meet the actual needs of the urban poor.

Several studies have thus confirmed the profound inadequacy in the housing circumstances and provision of affordable housing to Nigerians, particularly for the low-income population (Omojinmi, 2000; Olanrewaju, 2001; Olotuah 2002; Olotuah & Aiyetan, 2006; Olotuah and Taiwo, 2015). For instance, Ehingbeti (2008) reported that in Lagos, many homeless people live “as homes” under public bridges and flyovers on the high ways. Kolawale (2009) noted that as at 2009, there was a deficit of 16 million housing units in Nigerian urban centres. While the Nigeria National Bureau of Statistics estimated between 12 and 14 million housing units, more recent statistics by the United Nations study put the overall Nigerian housing deficit at 17 million units.

According to Olotuah and Taiwo (2015), housing need in Nigeria increases by the day, whereas the vast majority of the population lacks the wherewithal to make effective demand on housing. The private sector, which is the major supplier of housing in Nigeria, faces a number of problems inhibiting it from meeting the ever increasing needs while the public sector has also fared badly in housing provision.

Housing provision under the 1999 Constitution Section 16(3) (d) “*Fundamental Objectives of State Policy*” compels the Nigerian State “to provide suitable and adequate shelter for all citizens” (Federal Republic of Government, 1999). It is indeed regrettable that in Nigeria the attainment of such a goal is still unrealizable.

Peterside (2003) and Akintokunbo (2008) noted that Nigeria's drive toward “housing for all”, as contained in the National Housing Policy, which aims at providing affordable housing for all, has so far been what it is, all on paper and no serious effort, deliberately or otherwise, the implementation continues to be an illusion and a frustration to the larger

population as successive efforts to meet every set target have failed.

Akintokunbo (2008) further noted that affordable housing in Nigeria is still a long way and an illusion to lower and middle class Nigerians if the federal, state and local governments are not prepared to really provide affordable housing to Nigerians through increasing the number of units built; facilitating/creation of an enabling environment for easy and low-cost mortgage facilities for the ordinary Nigerian and implementation of housing supports. In line with the foregoing, this paper tends to examine the constraints of affordable housing provision in Nigeria with a view to making relevant recommendations for the development of affordable housing in Nigeria.

The aim of this study is to examine the constraints of affordable housing provision in Nigeria with a view to making relevant recommendations for the development of affordable housing in Nigeria. In achieving the aim, the specific objectives are to;

- i. assess the constraints to affordable housing provision; and
- ii. examine approaches to affordable housing provision.

2.0 LITERATURE REVIEWS

2.1 Concept of Affordable Housing

According to Vivienne, Nicole, Julie, Peter and Rhonda (2009) 'Affordable housing' is a widely used term that takes both generic and more specific meanings. The term is often used to refer to housing that is procured directly by not-for-profit providers using a mix of public and private finance for renting at rates that are below market levels to low and moderate income households in housing need.

In another context, affordable housing is described by the Productivity Commission Olotuah & Taiwo (2015) as *'below-market rental housing for people on low incomes and for those with special needs. It is highly subsidized, and rent is determined by tenant income (generally set at 25 or 30 % of household income)'* (Yates, 2013).

The creation and provision of social housing is towards ensuring housing affordability. Affordable housing is therefore defined as housing which costs no more than 30 percent of the income of the occupant household (Olotuah & Taiwo 2015). This is the generally accepted definition of housing affordability. The term affordable housing and social housing are sometimes used interchangeably.

Social housing delivery is therefore housing delivery that not only generates good quality and affordable housing, but allocates it benefit equitably between the rich and the poor, regenerates the environment rather than destroying it; and empowers the poor to have access to decent homes at affordable cost rather than mitigating or excluding them. In sum, it can be described as housing delivery system which gives priority to the disadvantaged groups, enlarging their housing choice and opportunities and given them a say in decisions that affect their housing needs and lives (Agbola and Alabi, 2000). In other words, it is a strategy that is pro-poor and pro-environment.

According to Inclusive Business Action Network (2017), the term affordable housing also called social housing or mass housing, commonly features in discussions on topical housing issues, which are term social and economic issues. Because the perception of what is affordable varies significantly across cities, states and income groups, affordable housing can only be broadly defined. Even though the scarcity of affordable housing affects all segments of society, it is notably low-income earners who are most affected.

2.2 Affordability Housing Market in Nigeria

Inclusive Business Action Network (2017) noted that the housing market in Nigeria is constrained mainly by inadequate access to finance, high cost of land registration and titling, high cost of building materials and lengthy procedures. It is an established fact that 50% of Nigerian population lives on less than one dollar a day (CAHF, 2015) with approximately 20 million out of the estimated 170 million Nigerians been unemployed. What thus awaits the faith of an average Nigerian with minimum wage pegged at #18,000 while the down payment required for commercial mortgage is put at 20-30% of property value and interest on loans ranges from 11-27% with a repayment term of 10-15 years. How is an average low income earner expected to benefit from the various housing programmes in the country without adequate consideration of the low income earners?

The current issues of housing debacles have recent much attention in the past decades. A recent study of housing situation in Nigeria puts existing housing stock at 23 per 1000 inhabitant. It is however without doubt that Over 72 million Nigerians are in need of a decent accommodation (FGN, 2017 Report). Home prices and rents, on the other hand, have grown ahead of general inflation. Making

matters worse, the composition of homes for sale and rent on the market has been shifting inexorably towards very expensive homes. Today, there is a wide gap between demand for and supply of housing units.

2.3 Literatures on Constraints to Affordable Housing in Nigeria

As a result of the importance of housing, several researchers have contributed to addressing the constraints of affordable housing. A review of some of the literatures is as follows. Akeju (2007) examined the challenges to providing affordable housing in Nigeria. The research noted that the goal of providing affordable housing can be achieved but the necessary ingredients be put in place through appropriate formulation of policies and implementation. Olotuah and Bobadoye (2009) carried out a study on sustainable housing provision for the urban poor; a review of public sector intervention in Nigeria. The study asserted that that the bottom-up approach, involving the direct participation of the local communities, is vital in ensuring sustainability in housing provision

Ilesanmi (2010) conducted a study on the legacy and challenges of public housing provision in Lagos, Nigeria. The research findings indicate decreasing emphasis on low-income housing and increasing commercialization. Meshubi (2012) also carried out a research on assessment of access to finance for housing development in Zaria Urban area. The study revealed that mortgage finance is not a major source of finance for housing development and that the majority of the respondents are not significantly aware of mortgage finance as a source of funds for housing development.

Aminu and Ruhizal (2013) also conducted a study on housing policies and programmes in Nigeria; a review of the concept and implementation. The study noted that *housing policies must not only be articulate in broad coverage but also sustainable in terms of inclusiveness and implementation, thus the paper recommends and highlighted on some silent areas which required adequate attention for attaining acceptable standard in housing delivery especially in the developing countries.* Adenuga (2013) carried out a research on the factors affecting quality in delivery of public housing projects in Lagos State, Nigeria. The study revealed that the aims and objectives of quality assurance are easily compromised and frequently lost since it relies heavily upon the individual contributions to implementation from each designer, contractor, supplier and sub-contractor.

Alagbe (2013) explored indigenous

strategies for affordable housing delivery for the poor. The study highlighted incremental self building, acquisition of compressed earth building technology, cargo (shipping) container homes as indigenous strategies which could help enhance housing delivery for the poor. Also, Ugonabo and Emoh (2013) carried out a study on the major challenges to housing development and delivery in Anambra state, Nigeria. The study identified a multiplicity of factors inhibiting effective housing development and delivery in Anambra State to include lack of secure access to land, high cost of construction, limited access to finance, bureaucratic procedures, high cost of land registration and titling, uncoordinated policies and implementation at Federal and State levels, ownership rights under the Land Use Act, lack of critical infrastructure, affordability gap, inefficient development control, youths harassment of developers, inelegant revocation and compensation process among others.

Nich and Obinna (2014) examined the dynamics of housing affordability in Nigeria. The research noted several factors such as Rapid population growth, rapid urbanization process, rural-urban drift, and high cost of building materials, dearth of indigenous technology and skilled personal, inadequate financial structure as well as poor managerial skill of our mortgage institutions as contributors to poor housing delivery in the country. Olotuah and Taiwo (2015) examined housing strategies and quality of housing in Nigeria; lessons learnt from Wales. The study noted that housing need in Nigeria particularly in urban centres has continued to increase phenomenally without a visible improvement in the effective demand. The study further noted that a consequence of all the interplay of forces in housing provision has been poor quality of housing in the country. Taking a look at housing provision in Wales, UK and the strategies used, the study draws a correlation with the Nigerian situation. It asserted that there are lessons to be learnt from Wales in improving housing provision and reducing the level of housing inadequacy in Nigeria. Eni (2015) also carried out a research on the establishment of strategies for improving affordable and habitable public housing provision in Anambra state, Nigeria. The study expressed concern over the affordability and habitability of public housing estates

3.0 CONSTRAINTS TO AFFORDABLE HOUSING IN NIGERIA

There are several identified constraints to affordable housing delivery in Nigeria. The

literature review above highlighted some of the constraints associated with affordable housing delivery. This section provides an highlight of the constraints.

i. Access to land: Access to land is a major constraint to housing delivery and affordability. Options to assist affordable housing developers to overcome the significant barriers to accessing land include a mix of lower priced government land; deferred purchase of government sites; long term leasing of public land; transfer of existing public housing redevelopment sites to not-for-profit developers e.t.c.

ii. Cost of Building Materials/ Need for alternative materials and the use of local building materials: The high cost of building materials and need for alternative building materials and adoption of the local building materials is very essential in achieving affordable housing in Nigeria. Researches should be conducted on the use local materials such as clay and other local building materials.

iii. Provision of Infrastructure: The provision of adequate infrastructure such as roads, water, electricity amongst others is a major challenge to the provision of affordable housing. It is observed that the developers often have to ensure the provision of these infrastructures thereby resulting to an increase in the cost of housing; such affecting the affordability of such housing.

iv. High Standard Designs: Contemporary residential housing designs in Nigeria results in bogus and high standard and expensive housing unit with unnecessarily expensive materials and components which are affordable to only few Nigerians.

v. Taste and Acceptability: The low income housing facilities such as roomy houses, one-bedroom low-cost houses are declining in the major urban centers in preference to Block of Flats, duplexes and luxury apartments. (Lagos, Abuja, P.H and State Capitals).

vi. High Technological Input: Many contemporary residential buildings that adorn our urban centers require high level of technological input which requires high level equipment to function, operate and maintain.

vii. Durability and Safety: Durability is another problem that hinders the use of local materials for low-cost housing provision. Some of the local materials are not durable therefore maintenance, in form of renovation, and replacement will be much often compared to those with more permanent structures.

Other constraints include:

- i. Access to finance (Developers)
- ii. Access to Finance (End Users)
- iii. Implementation of policies/Bureaucracy
- iv. Skilled labour/ Technology
- v. Corruption/Insincerity/Lack of political will
- vi. Lack of cooperation between different actors
- vii. Understanding of housing / Nigerian Mindset

4.0 Approaches to Affordable Housing

In achieving affordable housing in Nigeria several approaches can be initiated. These include:

i. Public sector-led approaches: Recent events have shown that the private sector alone cannot provide the level of investment that is essential to creating vibrant new places and new housing markets. The key here is land supply.

ii. Joint ventures:

iii. Institutional investment: Access to finance is becoming scarce at present. The absence of long-term investment in residential development by pension funds and other similar investments has long been a Nigerian anomaly.

iv. The flexible-tenure model: Flexible-tenure model essentially means that mixed-tenure communities are not just a policy imperative for the Government, but an absolute necessity. The idea of flexible tenure is not new. The concept means that a property intended for a particular tenure can change to a different tenure according to the circumstances of the residents (both existing and new).

v. Policy framework: Current housing policy restricts people's ability to change their housing situation over the course of their lives. Policy needs to be revised such that it enables, and encourages, people to adjust the tenure or location of their home as their circumstances change.

vi. Financial framework: Current and future financial circumstances within the sector are such that an injection of government equity is a key element in supporting the supply of new affordable housing.

vii. Review of Planning regulations and Adoption of Sustainable Land Use Policies: Another problematic area is the increasing impact of regulation. The cost of this, combined with the drop in house prices, has severely damaged the viability of developing land.

viii. Developing new models of delivery: The Government needs to look at changing its stance on taxation to create a market that could attract much-needed investment in to the whole of the housing sector, in all its facets.

ix. Enable long-term investment: Low-

income individuals must engage in a delicate financial balancing act every day to survive. Making it possible for them to undertake long-term, large investments (or successive short-term investments over long periods of time) requires ensuring the right economic incentives for them, as well as addressing more psychological aspects such as their ability to plan for the future.

x. Leverage resources abundant at the local level: Many of the barriers to housing for the poor require political, or at least multi-stakeholder, solutions - for example, securing land, modifying property rights regimes, or convincing electricity providers to serve a settlement.

xi. Radically lower the cost of the whole housing delivery process: *It must be understood that housing as a process, includes not only construction but also land acquisition and title, provision of infrastructure and services, planning and negotiation, financing, and community organizing.* Thinking holistically about how to make the overall housing transaction affordable to low-income households rather than reducing the cost of individual components such as cement or labor is critical

xii. Business in development: an increasing trend: Another trend parallel to the transformation of the citizen sector over the last two decades is the increasing role that businesses have been playing in local development by going beyond mere corporate social responsibility. There is a growing realization that doing business with social impact is possible, which is blurring the gap between conventional territories of development players and businesses. This is particularly critical in sectors such as housing and urban development that have the potential to create significant social impact by tremendously improving conditions of life, productivity and health of low-income communities.

xiii. Advancing housing solutions for the poor through Hybrid Value Chain collaborations: "Hybrid Value Chain" collaborations represent a systemic change in the way businesses and governments interact. They are commercial in nature and based on the premise that companies and social entrepreneurs can interact commercially as equals. In this scheme, government are not only becoming alternative distributors but critical enablers, value creators, and catalysts to ensure that all of the parts of the system that are required are in place, such as land, services, construction material, skills, and financing.

xiv. Potentials of Industrialised Construction Techniques: Innovative building technologies for low cost housing are not

restricted to alternative materials alone. Good design has always been valued by those who appreciate architecture. Today its value is recognised also as a practical means of achieving a wide range of social, economic and environmental goals. High rise construction has not yet become the norm in Nigeria whereas it is the accepted solution for land availability and congestion issues in Asia. The dominant form of housing construction in Nigeria is still two-story.

xv. Innovative Construction Processes: Innovative construction processes and techniques can be of considerable help in lowering the cost of construction. Instead of a building being fully constructed on site, components are industrially manufactured and then assembled on site, accelerating the pace of construction.

xvi. Mortgage Financing: In most government circles, difficulty in land acquisition has been considered as the greatest factor militating against housing provision. However, it is argued that housing finance is the most important factor in that people in the rural areas acquire traditional land and build on those lands.

xvii. Review of the Land Use Act: The Land Use Act was intended to facilitate availability of urban and rural land for development. It stipulates that private developers must not acquire more than half a hectare for a project. Almost immediately after its promulgation, calls for the review of Land Use Act 1978 were made. An Eight-Member Committee was inaugurated on 2nd April, 2009 to examine the Land Use Act and proffer recommendations. Relevant amendments to the existing ACT may need to be considered, for the expectations of the National Housing Policy to be fully met.

5.0 Conclusion and Recommendation

Affordable housing has thus been described as the genuine solution to housing problems in the country. It will be important that housing needs are met through a variety of

strategies for people right across the affordability continuum by collaboration between government and private individuals. Cost-efficient ways to invest in affordable housing must be established so as to ensure the benefits of affordable housing provision. It must be noted that adequate access to land, adoption and implementation of intensive development through the use of local building materials, creation of a viable mortgage finance structure, and affordable housing will in a long way help in the provision of affordable housing to Nigerian.

For Effective housing delivery and affordable Housing, the following recommendations are made:

- i. Adoption of the various approaches highlighted above.
- ii. Rehabilitation of substandard existing houses especially in the urban and suburban areas as an effort to proving qualitative housing is necessary.
- iii. There is a need to open up the sector to enable different providers to deliver affordable and market housing.
- iv. It is vital that tenures such as private renting, low-cost and mutual home ownership, home ownership schemes, rent-to-own schemes amongst others are supported and developed alongside the delivery of new homes for social rent and market sale.
- v. There is a need to utilise new and varied investment opportunities to support housing development.
- vi. It is clear that government action and intervention is essential if housing delivery is to recover and increase.
- vii. Remove all identified obstacles inhibiting the development of indigenous housing prospects.
- viii. Use of local manufactured materials for house construction will promote self reliance and conserve foreign exchange.

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