

**NATIONAL HOUSING FUND POLICY AND ACCESS TO
AFFORDABLE ACCOMMODATION IN OVIA NORTH-EAST
LOCAL GOVERNMENT AREA OF EDO STATE**

**Francis Akinsola LEBI
SSC1909705**

**DEPARTMENT OF PUBLIC ADMINISTRATION
FACULTY OF SOCIAL SCIENCES
UNIVERSITY OF BENIN
BENIN CITY**

MARCH 2025

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**PROJECT WORK SUBMITTED TO THE DEPARTMENT OF
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OF THE REQUIREMENTS FOR THE AWARD OF BACHELOR OF
SCIENCE DEGREE IN POLICE ADMINISTRATION**

MARCH 2025

CERTIFICATION

This is to certify that this project was carried out by **Francis Akinsola LEBI**, with the matriculation number **SSC1909705** in the Department of Public Administration, Faculty of Social Sciences, under our close observation and sufficient in terms of both scope and content in partial fulfillment for the award of Bachelor Degree (B.Sc.) in Public Administration, University of Benin.

DR. A.I. MUSTAPHA
(Supervisor)

DATE

DR. A.I. MUSTAPHA
(Head of Department)

DATE

DEDICATION

I dedicate this project work to God Almighty, the source of all wisdom and strength. Without His Grace, this work would not have been possible. I am grateful for His constant presence and guidance in my life, guiding me through challenges and illuminating my path with His Divine light. And to my parents, siblings and sponsors who stood by me all through this process and giving me words of encouragement, they all have my undying gratitude.

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First and foremost, I acknowledge the Almighty God, who has been my guiding light, source of strength, and pillar of support throughout this endeavor. His divine wisdom and providence have enabled me to navigate the challenges and obstacles that arose during the project.

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ABSTRACT

The study was to critically analyse the impact of the national housing policy on how the masses have been able to benefit from the several housing policies over the years, to

measure up the level up of efficiency and effectiveness of the housing fund policy and recommended solutions on how the government can make long lasting solutions to the housing problem in Ovia North Local Government Area of Edo State. The cross sectional research design was basically be adopted for this study. This design is adopted and considered appropriate because it facilitates the collection of original data from the respondent. The study was conducted in Ovia North-East is a Local Government Area of Edo State. A total number of three hundred and eighty four (384) respondents was used for the study. Data collected or generated from the questionnaire will be analyzed using the simple percentages, mean and ANOVA techniques via the Statistical Package for Social Sciences (SPSS) 24.0. This study recommends that the government should see into making acquisition and titling of land more friendly as this would enable developers to invest more in housing development, the major aim of housing policy is to solve housing problems. In order to achieve this, there is the necessity to enhance the workability of the policy, in considering the low income earners, local building materials should be encouraged and the study recommend the implementation of income-based housing programs specifically tailored to low-income civil servants.

CHAPTER ONE

INTRODUCTION

1.1 Background of the Study

Every policy formulated is usually to solve a problem or need, and the government is usually charged with the responsibility of making policies that affect the masses positively or ney. The evolution of housing policy in Nigeria is intricately linked to the nation's historical timeline. It can be systematically divided into five distinct phases: the colonial period (prior to 1960), the post-independence era (1960-1979), the second civilian administration (1979-1983), the military regime (1984-1999), and the post-military period (1999 to the present).

In 1981/82, the government introduced the National Housing Programme, which aimed to construct 350 medium and high-income housing units in each of the then 19 states of the federation, under the auspices of the Federal Housing Authority. This initiative was complementary to the national low-income housing project, commonly referred to as the Shagari low-cost housing scheme, which was overseen by the Federal Ministry of Housing and Environment. The government set an ambitious target of constructing 40,000 housing units annually across the federation, with an allocation of 2,000 units per state, including the Federal Capital Territory, Abuja. The estimated goal for housing delivery under this policy was an impressive 200,000 houses between 1981 and 1985; however, only 47,500

units were ultimately completed. The establishment of the National Council on Housing in 1971 marked a significant advancement in housing delivery. Additionally, the Third National Development Plan (1975-1980) further enhanced housing programs, policies, and delivery mechanisms in Nigeria.

All of the above policies has been put in play because the government understands that housing is a crucial basic need of every human being, which applies to clothing and shelter (Alade, 2009). The demographic dynamics and growth of a nation have extensive implications, and a deficiency in housing can place numerous citizens in a vulnerable position, where they may be compelled to either incur exorbitant costs for accommodation or face a lack of adequate housing altogether. Consequently, the government's housing policy is of paramount importance.

Housing is a fundamental component of human welfare and survival (Fagbenro, 1992). Consequently, it serves as a significant indicator of an individual's standard of living and societal position. The characteristics and location of housing can influence an individual's social status. Kehinde (2010) emphasized that shelter is essential for human existence, asserting that housing encompasses access to land, shelter, and the requisite amenities that render the shelter functional, convenient, aesthetically appealing, safe, and hygienic. Therefore, inadequate, unsanitary, or unsafe housing can adversely impact an individual's security, physical health, and privacy. Thus, the performance of the housing sector is a

critical measure of a nation's overall health.

The access to affordable accommodation in Ovia North east part of Edo state thus becomes imperative since it posits a person's living standard. The World Health Organisation (1961) stated that a good house should have a good roofing over it which protects it against the weather, good netting to prevent against mosquitoes and other insects, good security door. Housing quality can be assessed based on various factors, including the aesthetic characteristics of the buildings, the amenities available, the quality of the materials used in wall construction, the caliber of roofing materials, the condition of other structural elements, and the surrounding environmental conditions. Consequently, deficiencies in housing quality and quantity contribute to a diminished standard of the living environment. Agbola (1998) pointed out that the process of housing delivery involves the production of new housing, renovation of existing units and the dispersal of both new and existing housing to those people that demand for it.

The issue of housing is a significant concern in both affluent and impoverished nations, as well as in developed and developing countries. This study focuses on Edo State, where various challenges related to housing have been identified. These challenges include a qualitative and quantitative shortage of housing, homelessness, governmental neglect regarding the needs of the populace, difficulties in accessing building land, the cost of housing in relation to specifications and space standards, and elevated interest rates on

home loans.

The overarching reasons for the housing shortage in Edo State can be linked to factors such as poverty, rapid urbanization, high costs of building materials, and the use of rudimentary construction technologies. In response to these housing challenges, the government has formulated policies and devised strategies aimed at providing housing for Nigerians, regardless of their financial circumstances. The objective is to construct one million houses annually to support infrastructural development within the sector. The government emphasizes the critical role of the private sector, with itself acting as a regulatory body, in fostering sustainable development in the housing sector.

The policy has introduced the concept of social housing, intending to provide affordable housing for low-income earners by developing low-cost housing options as opposed to luxury residences. Additionally, it seeks to make financial resources available for individuals in the informal sector, thereby ensuring that every Nigerian has access to housing. The policy also aims to enhance job creation through the establishment of skill acquisition centers across the six geopolitical zones of the country. Furthermore, it acknowledges the necessity for maintenance, proper environmental planning, urban renewal, and the upgrading of slums, including the establishment of essential infrastructure in these areas. It addresses the need for disaster management, wherein contractors are expected to secure funding and collaborate with the government in housing construction,

ultimately aiming to stimulate employment and income generation within the country.

Despite the commendable nature of the 2012 Housing Policy and its associated programs, the implementation of these policies has been marred by poor administration, inadequate funding, insufficient infrastructural amenities, and a lack of housing finance. It is crucial to recognize that, despite the rigorous pursuit of the objectives outlined in the 2012 policy, Nigeria has yet to fulfill its housing needs and continues to grapple with issues such as homelessness, slum habitation, overcrowding, waste management challenges, dilapidated housing, shantytowns, ineffective refuse disposal systems, outbreaks of highly contagious diseases, and other related problems. The policies have however not been able to meet desired practical results or ultimate goal which is centred on affordability.

Kabir (2004) posited that although the federal and some state government intervened by providing mass housing, only the rich and the privileged can afford it. The author contends that government intervention in the housing sector has included the establishment of the Federal Housing Authority, the creation of the Federal Mortgage Bank of Nigeria, and the formation of the Ministry of Housing, Urban Development, and Environment. Despite these efforts, the author argues that the housing crisis in Nigeria persists, significantly impeding the delivery of sustainable housing solutions.

To address the issue of sustainable housing delivery in Nigeria, a variety of housing strategies, programs, and policies have been developed from the colonial period to the present. Notably, the United Nations' declaration of "Housing for All by the Year 2000" catalyzed the formulation of the prominent Nigerian Housing Policy, which posited that the housing crisis could be resolved within the specified timeframe.

Consequently, in 1991, the National Housing Policy was enacted to propose viable solutions to the housing challenges facing Nigeria. The primary objective of this policy was to provide affordable housing that would enable Nigerian households to reside in livable environments. Regrettably, twenty-four years after the policy's implementation and the target year of 2000, a significant number of Nigerians remain homeless, while many others continue to inhabit substandard housing conditions. This paper aims to analyze the housing issues in Nigeria, evaluate the National Housing Policy, and propose potential pathways for improvement.

1.2 Statement of the Problem

The issues prompting this study are diverse, with population growth being a significant factor. According to the United Nations, Nigeria's population is experiencing rapid growth and urban migration at an alarming pace, which places considerable pressure on existing housing resources, particularly as housing development is predominantly focused in urban

areas. Similar to many countries worldwide, Nigeria struggles to meet the housing demand resulting from this population surge, leading to challenges such as informal housing, overcrowding, and the proliferation of slums. With an annual urban population growth rate of 4.7 percent, one would anticipate that Nigeria would adopt a comprehensive and targeted approach to housing development.

However, the persistent housing challenges in Nigeria reveal a historical deficiency in both focus and intensity regarding policy implementation and housing development. The country has yet to establish a viable and sustainable housing system, hindered by a lack of expertise and knowledgeable leadership within the policy-making domain, as well as insufficient funding for relevant institutional agencies and departmental research aimed at developing appropriate policy models or frameworks. There is a pressing need for both political and social will to devise and execute an effective housing policy.

Overall, the housing sector in Nigeria faces numerous challenges, including poverty, discrimination against the use of indigenous materials, ineffective housing finance mechanisms, inadequate financial instruments for fund mobilization, high costs of building materials, a shortage of infrastructural facilities, and bureaucratic obstacles in land acquisition, processing of certificates of occupancy, and approval of building plans. Additional constraints to housing development, maintenance, and delivery include ineffective planning, suboptimal government programs and policies, uncontrolled private

sector involvement, weak institutional frameworks, and insufficient research and development in the housing sector. In addition to the earlier mentioned problems, Agbola (1998) submitted that housing is inextricably interrelated with broader issues of inflation, income policy, and perplexing range of difficult social and economic trends. All these challenges culminated in the ever-increasing demand that cannot be met by supply.

It's also imperative to note that nations like Mexico, Brazil, Egypt, Morocco, Singapore, Malaysia, India and were worse o than Nigeria at some point, but the high level of professional, which are now first class models of sound housing policy systems them successful in housing policy formulation, planning and implementation.

Charles, 2003 have suggested that housing problems cannot be eradicated. In Nigeria, the problems of squatting, forced eviction and homelessness are common phenomena in major urban centres like Lagos, Edo, Port Harcourt, Ibadan, Owerri and Calabar. With a population of over 140 million people and over 35% living in the cities, the housing problem is very cumbersome. In fact, Falade (2007) projected that given an annual population increment of 2.8% and all other factors being equal, more than 62% will be living in urban centres in Nigeria by year 2040. Currently, urban areas are defined by a scarcity of housing in terms of quantity, the presence of slums and informal settlements, insufficient infrastructure and amenities, squalor, overcrowding, and generally poor living standards.

The issues surrounding housing provision in Nigeria are also linked to flaws in policy instruments and their consequences. Additionally, the problems can be attributed to administrative hurdles in the housing delivery process.

1.3 Research Questions

The need to study the depth and sources of rural development initiatives is important in order to address rural sustainability. A close watch or examination on the political system, government impact are thus important. In view of this, the following basic research questions have been formulated:

1. Is there any link between housing policies and affordable housing in Edo state?
2. How effective and efficient are the policies, programs in terms of curbing the problems of affordable housing in Edo state?
3. What remedial measurements should be taken to curb the problem of affordable and high standard housing in Ovia North east LG A of Edo state?

1.4 Aims and Objectives of the Study

The aim of this research work is to critically analyse the impact of the national housing policy on the Ovia North local government area of Edo state while addressing the following:

1. To study how the masses have been able to benefit from the several housing policies over the years.

2. To measure up the level up of efficiency and effectiveness of the housing fund policy since 1972.
3. To recommend solutions on how the government can make long lasting solutions to the housing problems in Edo state.

1.5 Hypothesis

Hypothesis One (I)

HO: There is no significant relationship between national housing fund policy and access to affordable accommodation in Edo State.

HI: There is significant relationship between national housing fund policy and access to affordable accommodation in Edo State.

1.6 Significance of the Study

Government has recognized that the majority in need of housing are the low- income earners. Used, the two major components of the government's framework with regards to shelter addresses the fundamental issues of availability and affordability. However, this research paper will shed more light on how the national housing policy affects the people at Ovia North East Local Government in Edo State. The study will further review if the policy has been a success in Edo State at large by examining if the houses in the area measure up with the Federal government 1991 National Housing Policy, which succeeded the 1981/82 National Housing

This study will give the government a broader knowledge on the deficit of the national housing fund policy and how to make up for this deficits. In addition, future researchers can reflect on this study on analysing the success or failure rate of the housing fund policy. The study is significant because it educate citizens of Edo State on how they can bend from the several housing funding policies formulated by the government. The study is imperative since the findings will help to measure up, and level up the standard of housing fund policy in the country as a whole.

1.7 Scope and Limitation of the Study

The scope of this study is focused on the impact of the national housing fund policy as it relates to finding affordable housing in Ovia North east local government area of Edo state. The study limited it's scope to investigate the depth and impact of the policy on the people of Edo state since the past 4 years base on public findings.

Also, the delimitations of the study are as follows:

Low Capital: The researcher does not have requisite data to expand his research. However, this constraint will not hinder the researcher from gathering high quality data.

Time Constraint: The researcher can't go far and wide with completing this study because of the short period associated with completing this project. The researcher ability to balance up his personal life's with this research studies can also constitute a challenge.

Respondent: Some respondents have the habit of resisting the will to tick questionnaires,

while some people are known for giving half baked data.

However, the researcher plan to overcome this constraint by closely monitor and supervise respondents while filing out the questionnaire.

Nonetheless, the researcher is optimistic that the research will be a success because of his level of determination into studying the leading causes of the low affordable housing in Ovia North east local government area of Edo state.

1.8 Operational Definition of Key Terms

In this study, the following concepts will be defined for conceptual clarifications:

Housing can be viewed as the ability to provide shelter for one's self or for another person

Policy: They are laws or proposed government actions.

National: Can be used to describe the state as a whole.

Funding: This can be described as financial resources provided to aid the execution of a intended policy.

Rural: A place where the people focus on agriculture as their source of living

Urban: A place that's attributed to modern technologies, infrastructures, easy access to government services, etc.

Local government: A third tier of government that focuses on overseeing the affairs of people at the grassroot level.

Infrastructure: The basic services or facilities a community need.

1.9 Organization of the Study

This study is organized into five chapters.

Chapter one introduces what the national housing fund policy and how it aids affordable accommodation in Edo state. The introduction covers the objectives of the study, research questions, definition of me terms, amongst others.

Chapter two examines the literature review and the conceptualisation of the national housing fund policy.

Chapter three, which is the structural composition of the study, National housing fund policy and access to affordable housing will discussed and the methods for this research work will also be explained in detail.

Chapter four contains data analysis. The data to be analyzed will be obtained from a structured questionnaire that will be administered to people living in the community within the Ovia North area of Edo state.

The summary, conclusions and recommendations will be discussed in the closing chapter.

CHAPTER TWO

LITERATURE REVIEW

2.1 Conceptual Framework

Emoh, Oham and Macdonald (2018) aver that there is no single definition of affordable housing across the nations. They contend, however, that there are definitional problems, particularly surrounding the status of co-operatives, time-limited subsidies, and the role of private providers. Beyond covering housing provided with public subsidies, the term is used more broadly to describe housing of any tenure that is deemed affordable for a specific household or group through an analysis of housing costs, income levels, and other factors. Such is the lack of consensus over what affordability means in housing terms, that there have even been suggestions that the concept should be abandoned on the basis that it has become unhelpful when considering the difficulties faced by households in meeting their housing needs (Tsenkova & Lowe, 2013).

In the last two to three decades, housing affordability has gained popularity and consciousness of housing stakeholders. Housing affordability has replaced the term ‘housing need’ as the primary discussion point regarding the provision of appropriate housing for all (Torluka & Dorakh, 2011). According to UN Habitat (2019), the supply of suitable and affordable housing to the rental and sales market has been one of urbanization’s biggest issues in world over. Affordability simply means the ability to pay

for the utilization of a product or thing. Adegoke (2020) expressed that any attempt to precisely define and address the concept of housing affordability is somewhat slippery owing to its scope. Nevertheless, housing affordability simply connotes the capacity of household to buy and/or lease a property.

Legally, Sections 68-71 of the UK Housing and Regeneration Act 2008 define affordable housing for the purpose of regulating social landlords as low-cost rental and low-cost homeownership accommodations. The 2008 Act refers to accommodations rented at rates below market prices and leased to individuals whose needs are not adequately met by the commercial housing market. Under section 70(2) of the 2008 Act, low-cost homeownership is defined as encompassing shared ownership, equity percentage arrangements, and shared ownership trusts. As with low-cost rented housing, these dwellings must be —made available to people whose needs are not adequately served by the commercial housing market to qualify as housing for low-income households (Green and Malpezzi, 2013).

In this context, affordable housing is defined as a housing option for low-to-medium income persons that is provided by housing institutions, and that excludes immediate individual ownership. Clarification of the terms used in this definition of affordable housing shows that housing institution is defined as a legal entity established with the primary objective of developing and/or managing housing stock that has been funded

through the grant programmes. The housing stock can be owned by the housing institution, or it can be owned collectively by a grouping of residents. Housing institutions should not be seen as short-term vehicles for providing housing to a specified market segment, but are seen as robust, sustainable institutions, established to provide the affordable housing option (Green and Malpezzi, 2013).

. It is pertinent to note that affordable housing is not an option for the very poor. By its very nature, persons accessing accommodation from housing institutions will have to earn a secure income, formally or informally, to be able to afford the rental or other periodic payment for accommodation (Green et al., 2013). Furthermore, affordable housing cannot be limited to specific income groups if the broader integration, regeneration and market demand objectives are to be realised. The housing option therefore should promote a mix of income groupings covering both low income and medium income persons, as prescribed in the regulations for affordable housing from time to time (Tsenkova et al., 2013).

2.1.1 Housing Policy

One of the principal reasons alluded for this large scale deficit is that housing problems have not been met with timely and appropriate policy measures (Chemerew, 2008). On the other hand, the experience of developed countries show that government tried to improve housing condition by enacting policies aimed at reducing the price low income households have to pay for shelter, improving the quality of the physical stock, and helping households

find the kind and amount of housing that meets their basic needs (Arnold and Skaburskis, 1989). These policies operate with the terms of reference of improving the quality, quantity, price, ownership and control of housing (Murie, 1990). Such policies are modelled to attain the greatest efficiency in the utilization of economic resources, and must respect the preferences of the poor, by providing maximum flexibility and beneficiary participation in project and program design (Linn, 1983). In the developing countries, housing policy has evolved from cultivated imitations of the British colonial office and the USAID (Chemereu, 2008). More recently, the role of international agencies has become more pronounced. For instance, the World Bank began housing policy programs in 1972; following is the UN-Habitat I in 1976 (Tibajuka, 2009). The global strategy for shelter adopted at the second United Nations Conference on Human Settlements (HABITAT II) in 1996 aimed to achieve adequate housing for all by the year 2000. However, this ambitious goal was not met (Tibajuka, 2009). This was followed by the Millennium Development Goals (MDGs), which included a target to significantly improve the living conditions of at least 100 million slum dwellers by 2020 (Ibid.). Despite these efforts, these policies have not been successful, and Nigeria is no exception.

Amao (2013) provided a comprehensive review of past housing policies and programs in Nigeria, even before the country gained independence from the British. Prior to 1928, a communal system of housing delivery was practiced in most Nigerian communities.

Members of age groups would come together on a designated day to assist the builder with various tasks, and in return, the builder would provide them with meals. This system, known as "community sweat tax," continued until 1928 and still persists in some communities, despite the disruption of the people's communal values by westernization and globalization. The Colonial period (1928- 1960): Government started to intervene in the housing sector in 1928, during the Bubonic Plague of 1928 – 1929 (NHP, 1991), by the then government of the defunct Lagos Colony, wading into the housing sector. The Lagos Executive Development Board (LEDB) was responsible for planning and developing the capital city of Lagos. However, the housing scheme it implemented only benefited civil servants, who could purchase the units through a payroll deduction system. During the lead-up to Nigeria's independence, slum clearance efforts led to the construction of additional houses in Surulere, marking the first attempt at urban renewal in the country.

After World War II, the colonial government established the Nigerian Building Society (NBS) to expand housing opportunities to more Nigerians, including those in the private sector. This was modeled after the British building society system. The impact of the NBS was largely confined to the Lagos area, with only a small number of people outside the city benefiting from the program. The NBS ultimately could not sustain itself as it relied on government funding.

The country then entered a period of urban redevelopment, as the worsening housing shortage, rising rents, increased overcrowding, and poor living conditions could no longer be ignored. The government felt compelled to act, and the plan included explicit measures to alleviate the housing crisis. These steps involved making housing loans more widely available to Nigerians through monetary policy tools and reconstituting the Nigerian Building Society into the Federal Mortgage Bank of Nigeria. The new bank was established as the apex lending institution for housing loans, with an initial capital base of 20 million naira, later increased to 150 million naira in 1979.

The impact of Federal Mortgage Bank then was insignificant as only few loans were given principally to few middle- and high-income groups in the country (NHP, 1991). As the pressure due to the growing housing shortage continued to increase, an inclusive Housing policy was initiated in 1980, focusing on low-income groups whose annual income was below five thousand Naira. The Federal Mortgage Bank (FMBN) served as a vehicle for Housing delivery in Nigeria, combining the responsibilities of primary and secondary mortgage institutions. The Federal government then separated these two functions by establishing the Federal Mortgage Finance of Nigeria (which has since been discontinued). Consequently, the FMBN was left to operate solely as a secondary mortgage market, opening the primary mortgage market to the private sector. Lending credence, Amao (2013) opines that in 2003, the federal government also established the Federal Ministry of

Housing and Urban Development, and Proposed a Housing Reform, in view of the fact that there were not many affordable houses in Nigeria. There was an illusion that houses were available. But most of them were high-priced. A number of other legislation needs to be amended substantially to bring their provisions in line with the new housing regime (Mabogunje, 2004). The touchstone in such reviews was to reduce red-tape and ensure that various legislations were compatible with demands of a free and robust market economy.

The inability of earlier policies and programmes to adequately resolve the backlog of housing problems in the country revealed the need for more pragmatic solutions and this formed the basis for a review of the 1991 National Housing Policy. The New National Housing Policy was published in the year 2006. This policy came up with some transitional strategies in which government made significant effort in partial disengagement into housing provision and encourage privately developed housing (Mabogunje, 2003). The new policy emphasizes private sector participation in housing finance and investment.

2.1.3 The Nigerian Housing Market

The Nigerian housing market is highly untapped and undeveloped despite lots of opportunities that abound in the sector (Akeju 2007). The over 17 million housing deficit statistic is a glaring reminder. The dynamism of this ugly scenario is backed by evidence that Nigeria is perhaps the fastest urbanizing country in Sub-Saharan Africa (Alao, 2013).

The implication is an arithmetic response of housing supply to a geometric increment in demand pressure. Of course, there is evidence of qualitative disequilibrium in the Nigerian housing market given the presence of dynamic disequilibrium. The consequence has been a rise in the number of informal settlements and slum formation in virtually all Nigerian cities, including the capital, Abuja. This is consistent with the assertion that almost half of the urban population of developing countries live in unsanitary conditions, in inadequate housing without access to basic facilities like toilet, bathroom, kitchen and refuse facilities (UN Habitat, 2010).

This has been alluded to lack of financial capability, government policies, lack of infrastructural development, inflation and high level of poverty. This overall housing problem is so enormous that the impact of the private sector has been so insignificant in addressing the situation (Nubi, 2000). Approaches taken in this respect by the housing sector may be clarified in the form of either social or market driven approaches. The social-driven approach to housing supply is normally centralized and in form of state interventions (formal public sector) justified on the basis that the market tends to offer imperfect competition frequently characterized by monopolies which can reduce consumer sovereignty (Boshoff, Kachepa and Pienaar, 2013). Lansley (1979) argues that the market-driven approach to housing supply is ideal as resources would be employed in the production of housing in such a way as to maximize output. This argument suggests that

the market-driven approach enhances equitable allocation of housing stock and is seen in this way as satisfying both supply and equity objective. Offering a critique to the free market system, Chemeraw (2008) argues that transaction in the free market fails to provide vulnerable groups with proper shelter. Dewar (1991) highlighted the merits of merging both strategically with the argument that none of the two approaches is superior to the other, but emphasized that the approach to seek should be the one that allows possible range of delivery systems and assist people to gain access to choose.

The response of these sectors in employing these approaches towards improved housing supply is driven by land allocation, accessibility and affordability, long lead times in the construction of housing, huge capital outlay, cost and availability of finance (Ball, Goody, Meen and Nygaard, 2011). This is not peculiar to Nigeria alone, as in no country in the world is the need for housing in complete equilibrium with its supply (Balchin, 2000). The actual difference in performance evaluation lies in the mode of response. In the more advanced countries, the response has been by way of an attempt to eliminate disequilibria either by intervening in parts of the housing market for the first time home buyers or by remedying the weaknesses of existing policies or both (Balchin, 2007). The former indicates a well-oiled and vibrant mortgage industry. Lending credence, Balchin (2007) opines that collaborative effort is utilized by these countries in facilitating improved housing delivery.

Undeniably, the Federal Mortgage Bank of Nigeria (FMBN) and the subsidiary National Housing Fund (NHF) scheme established by Decree No. 3 of 1992, is the financial component of strategic initiatives adopted since the 1991 National Housing Policy to encourage and sustain a stable platform for housing finance (Ifediora, et al., 2015). Yet, the performance outlook has been comparably poor as with over 84 Primary Mortgage Banks (PMBs) and 21 commercial banks, most Nigerians typically rely on equity to pay for their homes. An examination of current global economic data on the relationship between mortgage finance and GDP shows that in the United Kingdom, mortgage finance to GDP ratio is about 80%; in the United States it is 77%. For Hong Kong, this ratio is 50%, across Europe the average is about 50%, and for Malaysia it is 32%. Benchmarking these statistics against the African scenario, South Africa, remains the outlier with mortgage finance at 31% of GDP, 2% for Botswana, 2% for Ghana; and only a very low 0.5% for Nigeria despite significant growth in the Nigerian mortgage market from N54 billion in 2006, to about N224 billion in 2011 (Okonjo-Iweala, 2014).

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. A number of reasons can be adduced for this, which include: wrong perception of the housing needs of the low-income households, who incidentally constitute the vast majority of urban dwellers; improper planning and poor execution of housing policies and

programmes; others are undue politicizing of government housing programmes and the lack of the political will and astuteness to carry out government housing programmes to logical conclusions; and insensitivity of government to the operations of the private sector in housing delivery (Ademiluyi and Raji, 2008; Olotuah and Bobadoye, 2009). In addition, many of the housing units were located many kilometers away from those who require them and from the functionally active boundaries where socio-economic activities take place within the cities (Ademiluyi and Raji, 2008; Olotuah and Bobadoye, 2009). Invariably, a much more effective way to improve housing supply is to reduce construction costs for moderately priced new units. This increases housing affordability both directly by reducing the costs of new housing and indirectly by increasing low cost housing supply (Litman, 2009). Yet, affordability is affected by external and internal factors, where the external factors revolve around the cost of the housing (Kamete, 2001). The study stipulates cost of housing as the sum of land acquisition, infrastructure, both on and off site, planning, designing, administration and community facilities, interest rates, amortization periods and subsidies.

Occasionally, this is provided by government (Linn, 1983) but preliminary observation shows that in Nigeria, such infrastructural facilities as water, security, power, sanitation, transport, health and education etc. have equally been provided and managed by the private sector. This is of course going to be costlier than facilities from the public main. The

internal factors that affect affordability have to do mainly with the socio economic circumstances of the target group. The first set of this is the economic character of the community which is defined as employment opportunities, kinds of occupations and income, and expenditure patterns. The other factors have to do with the target group's social characters like household sizes, family structures, needs, customs, aspirations and priorities (Linn, 1983) Household expenditure is pertinent as it affects the resultant share of income available for housing (Kamete, 2001). This implies that measuring housing affordability by using income of households gives more realistic picture of the ability of households to pay than the rule of thumb method. Lending credence, Stone (1993:66) avows that, housing affordability is a measure of the relationship among household incomes, housing costs and the cost of non-shelter necessities (say, food and clothing). Likewise, household income has been identified as the most popular measurement of housing affordability. Beyers (1958) cited in Kamete (2001) stresses the paramount importance of the family's income from the stand point of home buying and home maintenance. According to him, the importance of family income is underlined by the fact that employment opportunities and kinds of occupations mentioned above affect the ultimate household income.

2.1.4 Housing Finance

Experiences in housing finance around the world demonstrate that broad, market based

systems are the most effective vehicle through which to provide financial resources for shelter development (UN Habitat, 1996). A fundamental problem facing government, however, is that formal sector financial institutions seldom lend down market to serve the needs and requirements of low income households (ibid.). This is because the mode of operation followed by formal financial institutions in developing countries is not compatible with their economic characteristic and financing need (ibid.). Concurrently, in spite of the various programs developed by the Nigerian government to provide affordable housing for the people, the housing affordability situation is still degenerating (Ndubueze, 2009; Onyike, 2011; Ohajruka, 2015).

The main victims of this scenario are the low-income households who have to bear significant pressure of meeting rising acquisition and letting costs. Lending credence to the foregoing is the assertion that, construction costs are considerably higher relative to household income in countries with lowest income per capita, which suggest that the efficiency of the residential construction industry generally increases, as country's per-capital income increases (Habitat, 1996). This scenario has slowed down the housing construction process, especially where a high proportion of new housing units are constructed by self-help (ibid.). Where one may be able to obtain a long term loan from a non-financial body, say a relative, an effective housing finance system is still dependent up on institutions ability to broadly match people's willingness to save with people's desire to

borrow (Balchin et.al. 2000:142). This is the reasoning behind the various housing finance schemes of the Nigerian Federal Government with the Central Bank of Nigeria (CBN) as the apex regulatory authority of these financial systems.

The National Housing Fund (NHF) scheme is the financial policy of the 1991 Housing Policy in Nigeria and charged with handling acute deficits and rising cost of housing in Nigeria (Amao and Ilesanmi, 2013). This scheme was established by Decree No. 3 of 1992, with the basic aim of encouraging and sustaining a stable platform for housing finance. It is managed and administrated by the Federal Mortgage Bank of Nigeria (FMBN). The scheme was aimed at addressing housing finance challenges in the low-income sector (FinMark Trust Report, 2010). It was granted a take-off fund of N250 million with the following key objectives (ibid.):

1. Ensuring the provision of housing units is based on realistic standards that house owners can afford
2. Giving priority to housing programmes designed to benefit the low-income group
3. Encouraging every household to own its house through the provision of credit or funding.

The FMBN facilitates housing finance in Nigeria through the process of making funds available to the Primary Mortgage Institutions. The Fund makes it mandatory for every Nigerian earning an income of N3,000 and above to contribute 2.5% of their basic monthly

income or salary to the Fund (FinMark Trust Report, 2010). The government, insurance companies, pension funds and banks operating in Nigeria also contribute to this fund which is managed by the FMBN (ibid.). The contributions plus interest are repayable at age 60 or on death (ibid.). After contributing to the scheme for six months, workers are entitled to a mortgage loan of up to N5 million at a rate of 6% per annum for 30 years (ibid.). The loan is for a maximum of 90% of value, this implies that the borrower needs to deposit 10% of loan value. The loan must be used for house purchase, house expansion or building on a plot that is owned (ibid.). Walley (2009) stresses that an additional difficulty is the requirement that a loan can only be obtained if the borrower can produce clear title to the property. In practice, therefore, many people do not make contributions, and so far only 43,402 loans have been disbursed. Also, the fact that this section of the discourse is riddled with PMIs is another critical failure of the finance system in Nigeria given the conspicuous absence of a Secondary Market. Thus the burden on the PMIs. Registration requirements and stamp duties also make the whole process cumbersome for the low-income households. This may be connected to a lack of focus and poor public relations with respect to the administration of the fund. Omotola (2009) lends credence to the foregoing with the assertion that housing delivery is targeted mainly at the middle-high income segment of the population that can either pay cash or access mortgage finance from the banks. Modern marketing advocates the identification of specific and peculiar needs of targeted customers, while developing products to efficiently satisfy these identified needs (Nnadozie, 2003). It

may be correctly maintained that the poor utilization of customer need-based housing affordability strategies in the housing program application may have added to the limited achievement documented by these programs, nonetheless there is enormous requirement for inexpensive housing and suitable shelter in Nigeria (Abimaje, Akingbohunge and Baba, 2014).

2.1.5 Low Cost Housing

Nigeria is the most populous country in Africa. Despite the fact that Nigeria – a lower-middle income country – has been growing at stable rates for a decade and has become the largest economy in Africa, living conditions have yet to improve significantly. The country continues to struggle with poverty, inequality, and infrastructure shortages. It is estimated that around 62% of the Nigerian population lives below the poverty line, most of whom must endure inadequate housing conditions (Ashoka, 2007). Housing is widely recognized as a human right, yet Nigeria’s low-income households face a struggle in finding adequate and affordable shelter that does not leave them in difficulty, financially.

Affordable housing – also sometimes referred to as low cost housing or mass housing is a common feature of many discussions on housing issues (Bredenoord, Van Lindert and Smets, 2014). However, the issue in question is what really constitutes affordable or low-cost housing, as the criteria may differ across occupation classes, geographical zones and economic situation. As a result, affordable housing deals with housing solutions that

are priced and financed in a way that ensures low-income occupants can also satisfy their other basic needs. The implication is that while housing scarcity affects all segments of society, it is notably low-income households who are most affected. This is evident of the argument that other income groups may be better positioned to afford their housing needs. The situation becomes direr given Awofeso's (2010) argument that the Nigerian urban housing market primarily targets high-income households and thus leaves large parts of the Nigerian population excluded from formal housing provision. This situation has increased the challenges faced by low-income households, in addition to their weak individual purchasing power, access to housing finance due to incommensurate security; complementary goods, such as land and infrastructure among others. With a surging housing deficit that currently stands at 17 million housing units, Nigeria represents one of the biggest markets globally for new housing construction targeted at low-income groups. In order to meet the supply gap of 23 million units by 2020, 2.6 million homes will have to be constructed annually. However, optimistic estimates (Kumolu, 2013) suggest that only around 200,000 units a year are currently being built. The sheer magnitude of the housing gap should be enough to make businesses and investors sit up and pay attention to the great prospects offered by the Nigerian low-cost housing market. The difficulty lies, however, in recognizing and adequately approaching these opportunities (Raschke, 2016). A more pronounced difficulty is the rate of sustaining such investments given the cost of production and the level of remittances ratio with respect to low-income households.

Raschke (2016) agrees while offering the contention that even though the bulk of the housing need stems from lower-income markets, the vast majority of private businesses do not believe that serving the needs of low-income households can be a profitable business – and neither does government.

2.2 Global Housing Challenges

The provision of shelter is an essential requirement and entitlement for all individuals, since it is a basic human need. However, it is important to recognise that housing has a broader scope than just shelter. Adequate and cost-effective housing serves as a foundation for many opportunities and endeavours. The aforementioned factors encompass the provision of favourable educational settings for children, opportunities for adult employment, enhanced economic possibilities, effective management of epidemics and illnesses, as well as the implementation of crime prevention and security measures. According to Habitat for Humanity (2011), Housing has been a prominent area of concern within the realm of urban development, social policy, and economic policy. Several countries, such the United States, Sweden, and the United Kingdom, have made significant strides in addressing their respective housing requirements. However, other nations continue to grapple with substantial deficits in housing supply, inadequate living conditions, and the presence of slums.

According to a survey done by the McKinsey Global Institute (2014), it was discovered that around 330 million urban families in developing nations reside in inadequate housing conditions and face significant financial strain due to housing expenses. The primary obstacle faced by rapidly expanding urban areas is the ability to meet the increasing need for housing and essential amenities. According to the United Nations, it is anticipated that over the next twenty years, approximately 90 percent of urban growth will occur in developing nations, where the overall population is projected to grow by approximately 70 million individuals annually. In light of the presence of several private developers within the housing market, the economic dynamics of real estate have prompted these developers to primarily target families with higher or medium incomes. Consequently, mortgage financing opportunities are seldom extended to households whose earnings fall below 60 percent of the local area median income.

2.2.1 Process of Measuring Affordable Housing

The process of measuring affordable housing in Nigeria has become increasingly important due to the growing demand for affordable housing. According to Agbola and Shittu (2014), Nigeria's population has grown rapidly in recent years, resulting in an increased demand for affordable housing. The United Nations estimated that Nigeria's population would reach 398 million by 2050, making it the third most populous country globally (UN, 2017). Affordable housing is defined as housing that is affordable for those

whose income is below the median income of a particular area (Aiyetan & Odusami, 2015). The affordability of housing can be measured in various ways. One method is to use the ratio of housing cost to income, also known as the housing affordability ratio (HAR). According to Anyanwu et al. (2019), the HAR is a widely used measure of housing affordability in Nigeria. The Housing Affordability Ratio (HAR) is a metric that calculates the percentage of a household's income that is spent on housing costs, including rent, mortgage payments, utilities, and other housing-related expenses. Another approach to measuring affordable housing is the Housing Adequacy Index (HAI), which assesses the extent to which housing meets basic living standards, such as access to clean water, sanitation, and electricity. The HAI has been utilized in Nigeria to evaluate the adequacy of housing across different regions.

In addition to the HAR and HAI, other measures of affordable housing in Nigeria include the affordability gap, the housing deficit, and the housing supply-demand ratio. The affordability gap represents the difference between the cost of housing and the income of households. The housing deficit is the gap between the demand for housing and the available supply. The housing supply-demand ratio compares the number of housing units to the number of households in a particular area.

The Nigerian government has implemented various policies and programs to improve access to affordable housing. One such initiative is the National Housing Fund (NHF),

established in 1992 to provide low-interest loans to individuals and cooperatives for the construction or purchase of homes. The NHF is managed by the Federal Mortgage Bank of Nigeria (FMBN), which also offers mortgage loans to eligible individuals and cooperatives.

The process of measuring affordable housing in Nigeria is crucial in addressing the growing demand for housing that is both affordable and meets basic living standards. The measures used to assess affordable housing, including the HAR, HAI, affordability gap, housing deficit, and housing supply-demand ratio, are essential in guiding policymakers and stakeholders towards achieving sustainable development and promoting the well-being of Nigerian citizens.

2.2.2 Barriers to Adequate Delivery of Affordable Housing in Nigeria

a) Legal constraints

The planning regulations and building codes in Nigeria are hindering housing production. Jibril and Garba (2012) noted that there are significant inadequacies and bureaucratic issues within the planning laws and their implementation. This has led to insufficient planning and monitoring, as well as inadequate supervision of housing projects during construction, resulting in buildings being erected without proper permits or in the wrong locations. Furthermore, unrealistic housing quality standards have been set, which do not match the needs and financial capabilities of most of the population. According to Fowler

(2008), this ends up pushing low-income earners to the outskirts in search of accommodation, frequently leading to the development of unplanned slums, housing shortages, or both. The Land Use Act of 1978, which places land ownership in the hands of the government, is intended to facilitate the process of obtaining land for various uses, including housing development. The law was conceived as a progressive piece of legislation designed to introduce a comprehensive National Law Policy that gives every Nigerian the right to use and enjoy land in the country (Morah, 1993). This has failed, since most land transactions are not only conducted on an informal land market, but it is also the primary form of supply for urban development in Nigerian cities (NBS, 2012). Part of its flaw is that the Land Use Act is a nationalisation instrument that took away the right of ownership and management from the citizenry and vested it in the state (Daniel, 2014), thus leaving access to land only to the privileged members of the society. With land title being a primary requirement to obtain any form of housing finance, bureaucracies and costs in processing titles are also major obstacles to housing provision.

b) Economic impediments

The National Bureau of Statistics reports that the poverty rate in Nigeria rose from 69 percent in YEAR to 71 percent in 2011 with an increase in unemployment from above 12 million to over 14 million within the same period (Abubakar & Doan, 2014). This comes on top of an already low level of affordability in Nigeria. Access to housing is made even more difficult due to the inability of about 70 percent of inhabitants to access housing

mortgages, given that most people lack the collateral required and high mortgage interest rates (Ayedun & Olawatubi, 2011). The current pro-market housing policies in Nigeria have placed emphasis on private sector provision in line with the global trend, on the assumption that the government will provide an enabling environment. While housing is financed through a number of institutional sources (Adedeji & Olotuah, 2012), the Federal Mortgage Bank of Nigeria (FMBN) is Nigeria's secondary mortgage institution that is primarily tasked with lending money to housing developers through the Primary Mortgage Institutions (PMIs) (Muhammad et al, 2015). The FMBN is expected to facilitate a partnership to mobilize financing from deposit banks, insurance companies, workers, and foreign investors. However, due to insufficient funding and inconsistent government support, the FMBN is in a poor financial position to provide both development loans to private housing developers and mortgages to individuals through the PMIs. The Federal Republic of Nigeria stated in 2012 that the funding limitations are exacerbated by the conservative lending policies of insurance companies and the reluctance of commercial banks to offer the long-term loans required for housing projects. Consequently, housing developers cater primarily to high-income earners, as they rely on short-term commercial bank loans that must be repaid quickly.

c) Socio-cultural perceptions

Frequently, Nigerian housing policies and initiatives fail to achieve their intended long-term goals in terms of the socio-cultural aspects of sustainability. This is because the

policies that are enacted are treated as discrete projects rather than as an ongoing process. A plethora of literature argue that policies tend to ignore the socio-cultural aspirations of beneficiaries and often designs of housing projects fail to consider the socio-cultural needs of low-income groups (Muhammad et al, 2015 and Jibril, 2015). This is established in Morah's (1993) argument that policy officials in Abuja perceive medium and high-income housing to be more germane to the image and status of the city than low-cost dwellings affordable by most of the population. As a result, preferences in housing in the city favour sophisticated Western-style house designs, materials and layouts, over the indigenous local styles, materials and resources. Additionally, where the government has made efforts to target low-income populations in their housing programmes, they are often misconceived and have no cultural relevance to them. For instance, if we take the Shagari housing scheme across the country in the early 80s as an example, the low income and the medium income parts of the project were differentiated by the number of bedrooms provided, but the styles are same: imported Western style plans. As we know, at least in the northern part of Nigeria, many low-income earners also have multiple wives and large families and can hardly be accommodated in a western style one bedroom house, even if it is the only thing they could afford. Consequently, they are excluded from the projects meant to benefit them.

d) Physical challenges

Major cities such as Abuja, Lagos, Port Harcourt and Kano are experiencing huge influxes

of people from various parts of the country. With a fast pace of urbanisation comes an added pressure on land and infrastructure. Instead of solving problems associated with land ownership, the Land Use Act has in a way validated the informal market with speculators capitalising to maximise their profit. This is evident in the assessment of a review committee set up by the government in 2010 to assess the performance of private developers, which established that developers sublet portions of allotted land to them to other developers for uses unrelated to housing development (Ikejiofor, 2014). In many parts of the nation's capital Abuja, plots of land are allocated for housing developments despite the absence of basic infrastructure. This is not only common in Abuja but is the case in most Nigerian cities. This not only brings a transportation problem but also a security challenge within most of the housing estates. This is hindered by a lack of integrated strategy for providing residential infrastructure in policy documents. Olayiwola et al (2005) opined that while the National Housing Policy clearly specified that the government would provide infrastructure facilities in layouts preparatory to allocation to developers, this is hardly implemented. This seems to have encouraged developers to renege on their responsibility of making residential layouts with the secondary infrastructure such as power, water and access roads within the housing estates. As such, these government policies are not vigorously implemented, and the government's failure to honour its part has succeeded in weakening its ability to compel the housing developers and cooperatives to honour theirs.

e) Weak political and professional interest

The high political instability in the country, coupled with an over centralised mechanism of decision making and execution, has led to gross inconsistencies in planning and organisational structures associated with housing programmes (Jibrin, 2015). The success of housing provision in developed countries has largely been on the strong political will of successive governments to continue with policies that are deemed beneficial to the citizens. On the other hand, the inability of the private sector to provide housing for low-income groups is attributed to their unrestrained profit motive which has led to the selection of the privileged and high-income earners as preferred target beneficiaries of most of the few government housing projects (Ikejiofor, 2014). Nigeria is a multi-tribal country with about 300 different tribes, and these tribal groups over time have created their own form of housing specifically adapting to their particular way of life. These housing diversities can be seen from the Ijaw form of housing constructed in riverine areas of the Niger-Delta region to that of the pastoral Fulani thatched in the north-eastern part of the country. Despite this, housing programmes hardly recognises this diversity, and instead of adopting a bottom-up approach that encourages local participation, programmes are often top-down, with both policy makers and housing providers opting for Western style buildings in a bid to remain „modern“. In the end, those policies alienate the low-income groups even though they are supposed to be the beneficiaries.

2.3 Appraisal of the Nigerian National Housing Policy

The effectiveness of government policies can be assessed by evaluating the implementation and outcomes of those policies. Public policy serves to expose the goals and objectives of the government. Several researchers have examined the performance of Nigeria's housing policy (Fadamiro et al, 2004; Jinadu, 2004; Ogu and Ogbuozobe, 2004; Ibimilua, 2011; Kehinde, 2010; and Sulyman, 2000). Many of these authors have argued that the policy provides a foundation for action on housing issues. For instance, the policy addressed crucial aspects of housing provision such as prototype designs, urban and rural housing, land access, affordable costs, use of local materials (considering climate and culture), and user preferences. The policy also considered other vital factors like health, finance, cooperatives, infrastructure, building materials (emphasizing local), maintenance, and policy reform. The policy empowered institutions like the Federal Mortgage Bank, Nigerian Building and Research Institute, and Standard Organisation of Nigeria to facilitate housing research, construction, and material standards. The policy further emphasized access to basic services like water, communication, transport, and electricity. Legal frameworks like the Mortgage Institution Decree were also introduced. The policy allowed for government, NGO, and community involvement in housing production and delivery. Tax exceptions and subsidies were granted to residential builders, and the use of local building materials was prioritized.

While the government's efforts in formulating and implementing the National Housing Policy are commendable, Agbola (1998) noted that the policy has not brought about remarkable improvements, as many Nigerians remain homeless or live in poor housing conditions. A major criticism of the policy is the lack of adequate mechanisms for monitoring, evaluation, and review (Kehinde, 2010; Akeju, 2009).

2.3.1 Review of Housing Policies and Programmes in Nigeria

The history of housing policy in Nigeria can be divided into five distinct phases: the colonial period (before 1960), the post-independence period (1960-1979), the second civilian administration (1979-1983), the military era (1984-1999), and the post-military era (1999 to present).

During the colonial period, the focus was on providing staff quarters for expatriates and indigenous personnel of government agencies and organizations. This era saw the establishment of various housing-related institutions, such as the Urban Councils (1946), the Lagos Executive Development Board (1954), the Nigerian Building Society (1955), and the Regional Housing Corporations (1959).

The post-independence period witnessed some improvements in housing provision, particularly during the First and Second National Development Plan periods (1962-1968 and 1970-1974 respectively). The creation of the National Council on Housing in 1971

further enhanced housing delivery. The Third National Development Plan (1975-1980) made additional advancements in housing programs, policies, and implementation.

The transformation of the Nigerian Building Society into the Federal Mortgage Bank of Nigeria in 1977, as well as the enactment of the Land Use Decree in 1978, were important milestones. The 1979 constitution also emphasized the use of local building materials and the relevance of the labor and construction industry. The Employees Housing Scheme Decree of 1979 mandated staff housing and housing estates.

The 1980s and 1990s were characterized by a focus on improving housing stocks in urban areas, while the rural areas were neglected, due to rapid urbanization and housing shortages in cities. The military era saw further improvements in housing policies and delivery, facilitated by the Mortgage Institutions Decree of 1989 and the Economic Liberalization Policy.

Prior to the millennium, the "housing for all by the year 2000" policy was formulated but faced administrative challenges. In 2002, the Housing and Urban Development Policy was introduced to address the inconsistencies of the Land Use Act and enable free market-based land banking and ownership.

The post-military era has witnessed significant improvements in Nigeria's housing situation, though the federal government's policies on monetization and privatization have

negated some of the objectives of housing policies and programs. Other constraints include poverty, high construction costs, inadequate financial instruments, short lending preferences, rural-urban migration, and poverty.

2.3.2 Problems Associated with Housing Policies in Nigeria

The problems that are associated with the national housing policy include implementation, inadequate research and studies on the formulation and execution of the policy, inadequate funding, shortage of skilled manpower in the building industry, insufficient infrastructural amenities, as well as ineffective housing finance (Akeju, 2007; Aribigbola, 2006; Fadiye, 2005). The housing sector in Nigeria faces several challenges, including rural-urban migration, rapid urbanization, lack of effective planning, development of slums, availability of dilapidated houses, and high costs of building materials. Despite the existing housing policy, housing problems persist in both urban and rural areas. The primary cause of housing issues in urban centers is rural-urban migration, further compounded by natural population growth.

The effects of the housing policy are not felt in rural areas, where houses are generally in poor condition, lacking access to clean water, toilets, and decent environmental conditions. Land, a crucial component of housing, is extremely expensive in Nigerian cities. Bureaucratic bottlenecks in obtaining certificates of occupancy and building plan approvals exacerbate the problem. Other factors, such as low income, high-interest rates on

mortgage loans, preference for expensive building materials, and shortage of social services, also contribute to the housing crisis.

The housing policy also faces challenges in environmental management, social integration, urban security, and governance. Furthermore, it struggles to adapt to the ever-changing socio-economic and political circumstances in the country. The policy's inability to address both quantitative and qualitative housing problems is a significant shortcoming, as the ever-increasing demand for housing outpaces the limited supply, partly due to the immobility of housing. Poverty is another factor responsible for the housing deficit in both urban and rural areas.

In conclusion, there is a pressing need for a robust and comprehensive housing policy that prioritizes the eradication of poverty, effective and efficient housing finance, land availability, affordable building materials, environmental management, accessibility to basic social services, and a robust institutional framework for housing delivery.

2.4 Theoretical Framework

Neo-Classical Approach

The neo-classical approach, as the name suggests, draws its theoretical guidance from neoclassical economics and it is very largely concerned with the analysis of utility maximization on the part of individual consumers in an atomistic housing market. Put at its

simplest, neo-classical economics views society as collection of individuals whose nature is assumed to be given. The realization of individual preferences shapes the form of the economy and the nature of society. In its analysis of the economy, neo-classical economics makes four assumptions.

First, the production of goods and services reflects the preferences of consumers. Second, all households and firms have perfect information. Third, from this basis of perfect information households maximize utility and firms maximize profits. Fourth, production is assumed to be flexible in that the factors of production can easily be interchanged. Their assumptions and overall emphasis on equilibrium conditions continue to provide the underpinnings of many studies of urban structure and housing. The general hypothesis is that households trade-off travel costs (which increase away from the city center), against housing costs (which are shown to decrease from the city center) in an attempt to maximize utility subject to an overall budget constraint (Alonso, 1964; Kain, 1962; Muth, 1969; Mills, 1972).

The relationships between transport costs, housing costs and income are welded together in this framework to predict the relationship of individual households and of different income groups within the city. Mills' (1972) model of urban structure successfully predicts the decline of land values and population density from the city center, both of which are found in most large cities of North-west Europe and North America.

The most general criticism about this approach is that the models fail to consider the structuring of household housing decisions. Households do not make choices in a vacuum. The preferences that they express and the constraints that they experience are molded by the nature of the wider social structure and by the more immediate effects of the specific character of certain systems of housing production and allocation.

In essence, the Neo-Classical Approach draws on the analysis of consumer needs and utilizes such information in the delivery and satisfaction of those needs. The theory is relevant in the analysis of the first hypothesis of the study which states that housing provision by housing providers has not met the housing needs of the low-income households in South East, Nigeria. Thus, the study examines the potency of this theory in the delivery of housing for low-income households in Ovia North East Local Government.

2.5 Empirical Review

Adedeji, Deveci, and Salman (2023), examined the challenges to the provision of affordable housing in Nigeria and the Sustainable approaches to address them. The article's findings were based on a thorough examination of the literature. The article's findings indicated that sustainable approaches for addressing Nigeria's affordable housing barriers may best be examined through the economic, ecological, social, institutional, and technical factors. The paper urges the present regime, investors, lawmakers, and private developers in Nigeria to implement these approaches for affordable housing provision. The

findings from this article will add to the current body of knowledge by providing important information on affordable housing provision and re-directing research interest towards affordable housing in Nigeria and other developing countries.

Abubakar, Umar & Ahmed (2021) assessed previous housing provision strategies and their outcome and investigates the factors that hinder the access to adequate affordable housing in Nigeria. Data for the study was mainly drawn from secondary sources, through an extensive literature review of previous housing provision programmes in Nigeria. Other sources of data include informal discussion and interviews with key stakeholders in the housing sector. The study found that major barriers to housing provision in Nigeria are in the form of legal, economic, physical, socio-cultural, and professional constraints. Furthermore, the government's weak institutional and political will to housing the urban poor is aggravating the phenomenon. For housing to be adequate, realistic policies need to be put in place and implementation vigorously pursued. Also, such policies should embrace a bottom-up approach which engages genuine participation of the urban poor at grassroots level.

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The study analyzed the housing deficit in South East, Nigeria with a view to finding the extent to which housing delivery by housing providers met the housing needs of the low

income earners in South East, Nigeria. The objectives of the study were to ascertain the extent to which housing delivery by housing providers met the housing needs of the low income earners in South East, Nigeria, identify the causes of the shortfall in the housing market in South East, Nigeria. The study adopted the survey design and obtained data from primary and secondary sources. The population of the study was 910,333 low income households and real estate professionals in the study area. A sample size of 424 was obtained with Cochran formula. The research instrument was a Likert weighing scale structured questionnaire. Validity of the instrument was measured using content validity by giving it to research experts in the field of social and hospitality sciences. The internal consistency of the instrument was ascertained using Cronbach Alpha Coefficient. The result was 0.915, indicating a high reliability of the instrument. The hypothesis were tested using Leven's T-Test for Hypothesis 1, Structural Equation modeling for Hypothesis 2, and Kolmogorov-Smirnov Test for Hypothesis 3, at 5% probability level of significance. The findings indicated that: housing provision by housing providers has not met the housing needs of the low income earners in South East, Nigeria ($t = 41.321$; $p < 0.05$), housing affordability issues represented the major cause of shortfall in the housing ,market in South East, Nigeria ($cr = 2.563$, $P < 0.05$), existing housing policies in Nigeria had not addressed the housing deficit in South East, Nigeria ($Z = .6443$; $P < .005$), the challenges of housing policy implementation were poor budgeting (4.53), misdirected focus (3.68), weak administrative structure (3.90), high rent-income-ration (3.51), and lack of continuity in

public administration (3.84). The study therefore concluded that the deficit in housing delivery in South East, Nigeria was as a result of inadequate low cost housing amidst poor implementation of policies that enhance housing affordability in the area. The study recommended that housing providers should benchmark successful housing industries in a bid to homogenize and coverage innovation strategies and effective communication processes that create value for the target population.

Akinyemi (2023) examined the multifaceted challenges that hinder their ability to secure affordable housing options in the region. The research employs a mixed-methods approach, combining quantitative surveys and qualitative interviews to gather comprehensive data on the housing situation, affordability factors, and the impact on civil servants. The findings reveal several key challenges faced by low-income civil servants in accessing affordable housing. Firstly, the limited supply of affordable housing units in Kubwa exacerbates the problem, as the demand far outweighs the available options. It utilized a structured questionnaire for this purpose. The study therefore concludes that the greater percentage of the people in the study are cannot afford adequate housing while others pay not just over 30% but over 50% of their monthly income on housing which is cost burden. This has adverse effect on their stander of living as what is left is insufficient to cater for other needs such as food, clothing, and medical bills so on. Additionally, the rising property prices and rental costs further strain the financial capabilities of civil servants, making it increasingly

difficult to afford decent housing. These factors not only affect the liability of the area but also contribute to the affordability challenges faced by low-income civil servants. Furthermore, urban sprawl and commuting burdens add to the difficulties in accessing affordable housing. The study also examines the role of the informal construction sector in exacerbating the challenges. The lack of regulation and oversight in this sector can result in substandard housing structures, posing safety risks and contributing to the overall problem of affordable housing accessibility.

CHAPTER THREE

RESEARCH METHODOLOGY

3.0 Introduction

This chapter explains the methodology relevant to this research. It contains the research design, the population and sampling techniques, the operationalization and measurement of variables, the research instrument, reliability of research instrument, sources of data, method of data analyses and model specification.

3.1 Research Design

According to Selltiz, Wrighttsman and Cook (1976), Research design is the arrangement of conditions for the collection and analysis of data in a manner that aims to combine relevance to the research purpose with economy in procedure. The cross sectional research design will basically be adopted for this study. This design is adopted and considered appropriate because it facilitates the collection of original data from the respondent.

3.2 Population of the Study

The population is the totality of the objects or elements being studied and to which the conclusions or generalization of our results will apply. The study was conducted in Ovia North-East is a Local Government Area of Edo State, Nigeria. Its headquarters are in the town of Okada. It had an area of 2,301 km² and a population of 153,849 at the 2006 census. But according to City Facts, the population is projected to be 217,461 (citi fact).

3.3 Sample Size and Sampling Technique

For the purpose of this study, Simple Random Sampling will be used. In the Simple random sampling method, each unit included in the sample has equal chance of inclusion in the sample. A total number of three hundred and eighty four (384) respondents was used for the study.

Sample size was calculated thus;

$$\text{Sample size} = (Z\text{-score})^2 * p*(1-p) / (\text{margin of error})^2$$

Z-score = 1.96 for confidence level 95%

P=217,461

Margin of error =0.5

Sample size= 384

3.4 Research Instrument

Questionnaire served as the main data collection instrument that was used. The prepared questionnaire accompanied with letter of introduction was sent to the assigned respondents to be completed and returned to the researcher. The respondents were asked not to give their names in order to increase the chance of obtaining correct information. The questionnaire was divided into two sections. Section A captured demographic characteristics while session B focused on the impact of the national housing policy on the Ovia North Local Government Area. Session B contained several questions where

respondents were asked to indicate the degree of their agreement with the statements on a likert scale measurement which indicated strongly agree (5), Agree (4), neutral (3), Disagree (2) and strongly disagree (1).

3.5 Validity of Instrument

The questionnaire used for this study was thoroughly scrutinized by the supervisor for clarity, precision and comprehension. Both the preliminary test and the main research results will be similar especially in the pattern of response from respondents to fundamental questions relating to the research study under consideration.

3.6 Method of Data Analysis

This study will use both descriptive analysis and inferential analysis. Descriptive statistics will be used to summarize the characteristics of all variables in the administered questionnaires in order to present the data in a more meaningful way, which allowed simpler interpretation of the data. Data collected or generated from the questionnaire will be analyzed using the simple percentages, mean and ANOVA techniques via the Statistical Package for Social Sciences (SPSS) 24.0.

CHAPTER FOUR

DATA PRESENTATION, ANALYSIS AND INTERPRETATION

4.1 Introduction

This chapter presents the presentation and analyses of data collected as well as the interpretation and the discussion of results of the study. The first section is based on the demographic presentations and analyses via the Statistical Package for Social Sciences (SPSS). The major task of the objective of the exercise is to answer the research questions stated in chapter one of the study. The relationships between the independent variables and the dependent variable were analyzed and then the discussions of findings were made.

4.2 Descriptive Statistics

The retrieved questionnaires containing the information gotten from the respondents was analyzed and interpreted using percentages

Table 4.1: Response Rate

Options	Frequency	Percentage (%)
Returned	143	95.3
Unreturned	7	4.7
Total	150	100

Source: Field work, 2025

One hundred and fifty (150) copies of questionnaire were distributed to 150 participant. With one hundred and forty-seven (147) copies completed and returned, representing

95.3% of the total administered questionnaires.

SESSION A

Section A: Biodata

This section shows the variables of respondents in respect of demography such as gender, age, marital status, highest education obtained and number of years spent in the institution.

Table 4.2 Demographic Information on Respondents

Variables	Frequency	Percentage
Gender		
Male	65	45.5
Female	78	54.5
Total	143	100.0
Age		
18-30 years	9	6.3
31-40years	68	47.6
41-50years	58	40.6
51 years and above	8	5.6
Total	143	100.0
Marital status		
Single	63	44.1
Married	74	51.7
Divorced	4	2.8
Widowed	2	1.4
Total	143	100.0
Educational qualification		
HND/BSC	19	13.3
MSC/MBA	78	54.5

Variables	Frequency	Percentage
PhD	46	32.2
Total	143	100.0

Source: Researcher's fieldwork survey, 2025

Table 4.2 shows that out of a total of 143 respondents, 65 are male while 78 are female. In terms of age, out of a total of 143 respondents, 9 of the respondents are within the age bracket of 18 – 30, 68 of the total respondents are within the age bracket of 31 to 40, 58 of the total respondents are within the age bracket of 41 to 50, while 8 of the total respondents are above 50 years. In terms of marital status, out of a total of 143 respondents, 63 of the total respondents are single, 74 of the total respondents are married, 4 are widowed, while 2 of the respondents are divorced. In terms of educational qualification, out of a total of 143 respondents 19 are HND/B.Sc. holders, and 78 are MSC. /MBA holders, while 46 of the total respondents has PHD as their educational qualification.

4.3 Data Presentation and Analyses according to the Research Objectives

Research Question 1: What are the link between housing policies and affordable housing in Ovia North east LG A of Edo state?

Table 4.2: Shows the Frequency Distribution of Respondents with the Above Statement

S/N	Descriptive Statistics				
	Questions	N	Total score	Mean	Decision
6.	housing policies Address the housing deficit by promoting the construction of new housing units across the country	143	579.15	4.05	Positive
7	There are set of guidelines and regulations that influence the development housing units across the local government	143	561.99	3.93	Positive
8.	housing policies impact on maintenance, and allocation of housing in the local government	143	593.45	4.15	Positive
9.	housing policies help tackle affordability issues such as rent control, social or public housing and housing vouchers	143	549.12	3.84	Positive
	Grand Mean			3.99	Positive

Source: Researcher's fieldwork survey, (2025)

Decision rule: there is a unanimous agreement when the mean values of respondents are

above 2.5, unanimous disagreement when it is below 2.5, and also respondents are neutral when the mean value is equal to 2.5. Since it is a descriptive statistic, it requires no level of significance, unless it is inferential statistics. The result in table 4.2 above shows that most of the respondents gave positive response to the itemized items in table 4.4. Majority of the respondents agreed that housing policies address the housing deficit by promoting the construction of new housing units across the country; that there are set of guidelines and regulations that influence the development housing units across the local government; that housing policies impact on maintenance, and allocation of housing in the local government and that housing policies help tackle affordability issues such as rent control, social or public housing and housing vouchers.

Research Question 2: How effective and efficient are the policies, programs in terms

of curving the problems of affordable housing in Ovia North east LG A of Edo state?

Table 4.3: Shows the Frequency Distribution of Respondents with the Above Statement

S/N	Descriptive Statistics				
	Questions	N	Total score	Mean	Decision
10.	Policies and programs do not properly ensure that housing is affordable for all income groups, particularly low and middle-income earners.	143	630.63	4.41	Positive
11.	policies, programs results to residents quality of life and good environment	143	630.63	4.41	Positive
12.	policies, programs do not adequately help in keeping costs down,	143	613.47	4.29	Positive
13.	housing policies in terms of curving the problems of affordable is being initiated in Ovia North east LG A of Edo state	143	544.83	3.81	Positive
	Grand Mean			4.23	Positive

Source: Researcher's fieldwork survey, (2025)

The result in table 4.3 above shows that most of the respondents gave positive response to the itemized items in table 4.4. Majority of the respondents agreed that policies and

programs do not properly ensure that housing is affordable for all income groups, particularly low and middle-income earners; that policies, programs results to residents quality of life and good environment; that policies, programs do not adequately help in keeping costs down and that housing policies in terms of curving the problems of affordable is being initiated in Ovia North East LG A of Edo State.

Research Question 3: What remedial measurements should be taken to curb the problem of affordable and high standard housing in Ovia North east LG A of Edo state?

Table 4.4: Shows the Frequency Distribution of Respondents with the Above Statement

S/N	Descriptive Statistics				
	Questions	N	Total score	Mean	Decision
14.	Adequate funding and sufficient infrastructural amenities is needed to curb the problem of affordable and high standard housing	143	572	4	Positive
15.	There's is need adequate housing finance and proper implementation of policies in Nigeria	143	597.74	4.18	Positive
16.	increase in the construction of affordable housing is needed to mitigate housing affordability challenges	143	586.3	4.1	Positive

17.	Employers should also advance building loans to their staff with little or no interest to enable them to build their own houses.	143	576.29	4.03	Positive
	Grand Mean			4.0775	Positive

Source: Researcher's fieldwork survey, (2025)

The result shows that most of the respondents gave positive response to all items in table 4.4. Therefore, majority of the respondents agreed that Adequate funding and sufficient infrastructural amenities is needed to curb the problem of affordable and high standard housing; that there's is need adequate housing finance and proper implementation of policies in Nigeria; that increase in the construction of affordable housing is needed to mitigate housing affordability challenges and that employers should also advance building loans to their staff with little or no interest to enable them to build their own houses..

4.4 ANOVA Result

Table 4.7 ANOVA Result

		ANOVA ^a				
Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	.872	1	.872	3.943	.05 ^b
	Residual	31.190	141	.221		
	Total	32.062	142			

a. Dependent Variable: access to affordable accommodation

b. Predictors: (Constant), National housing fund policy

The ANOVA table shows that national housing fund policy does not significantly result to access to affordable accommodation in Edo State. This is confirmed with a p- value of .05. National housing fund policy hasn't significantly led to access to affordable accommodation in Edo State.

4.5 Discussion of Findings

The study examined national housing fund policy and access to affordable accommodation in Ovia north-east local government of Edo State. The result also showed that the respondents agreed that housing policies address the housing deficit by promoting the construction of new housing units across the country; that there are set of guidelines and regulations that influence the development housing units across the local government; that housing policies impact on maintenance, and allocation of housing in the local government and that housing policies help tackle affordability issues such as rent control, social or

public housing and housing vouchers.

The study also revealed that policies and programs do not properly ensure that housing is affordable for all income groups, particularly low and middle-income earners; that policies, programs results to residents quality of life and good environment; that policies, programs do not adequately help in keeping costs down and that housing policies in terms of curving the problems of affordable is being initiated in Ovia North east LG A of Edo state.

The study also revealed that adequate funding and sufficient infrastructural amenities is needed to curb the problem of affordable and high standard housing; that there's is need adequate housing finance and proper implementation of policies in Nigeria; that increase in the construction of affordable housing is needed to mitigate housing affordability challenges and that employers should also advance building loans to their staff with little or no interest to enable them to build their own houses.

This agrees with the finding of Abubakar, Umar & Ahmed (2025) who assessed previous housing provision strategies and their outcome and investigates the factors that hinder the access to adequate affordable housing in Nigeria. The study found that major barriers to housing provision in Nigeria are in the form of legal, economic, physical, socio-cultural, and professional constraints. Furthermore, the government's weak institutional and political will to housing the urban poor is aggravating the phenomenon. For housing to be adequate, realistic policies need to be put in place and implementation vigorously pursued.

Also, such policies should embrace a bottom-up approach which engages genuine participation of the urban poor at grassroots level.

CHAPTER FIVE

SUMMARY OF FINDINGS, CONCLUSION AND RECOMMENDATIONS

5.1 Introduction

The focus of this chapter is to summarize the findings, and present the contribution of the study to knowledge, conclusion, policy recommendation and suggestions for further studies.

5.2 Summary of Findings

To facilitate the study, questionnaires were administered to the selected respondents. The Statistical Package for Social Sciences (SPSS, Version 24.0) was employed to examine the feedbacks from the questionnaires. From the findings it was discovered that national housing fund policy does not significantly result to access to affordable accommodation in Edo state.

5.3 Conclusion

This paper examined national housing fund policy and access to affordable accommodation in Ovia North-East Local Government of Edo State. The objective of the study was to study how the masses have been able to benefit from the several housing policies over the years; to measure up the level up of efficiency and effectiveness of the housing fund policy and to recommend solutions on how the government can make long lasting solutions to the housing problems in Edo State. From the findings, the empirical result revealed that national housing fund policy does not significantly result to access to

affordable accommodation in Edo state. It was also revealed that policies and programs do not properly ensure that housing is affordable for all income groups, particularly low and middle-income earners; that policies, programs results to residents quality of life and good environment; that policies, programs do not adequately help in keeping costs down and that housing policies in terms of curving the problems of affordable is being initiated in Ovia North East LG A of Edo State.

5.4 Contribution to Knowledge

The study contributes to knowledge as it was conducted in a unique context of evaluating national housing fund policy and access to affordable accommodation. This study also agrees with and contributes to some existing body of knowledge.

5.5 Recommendations

In this regard, the following recommendations are suggested.

1. This study recommends that the government should see into making acquisition and titling of land more friendly as this would enable developers to invest more in housing development. More reasonable housing schemes should be encouraged by state governments, private institutions, and local communities, as well as poverty eradication that should be the utmost concern in society and empowerment programs that should be spread to the low earners to ensure their right living conditions and enable them to afford good shelter.

2. The major aim of housing policy is to solve housing problems. In order to achieve this, there is the necessity to enhance the workability of the policy. Consequently, the Nigerian housing policy should be reviewed periodically in order to make it functional and acceptable. Apart from this, in order to attain effective housing delivery, there should be access to land, finance and building materials. This should be complemented by provision of infrastructure, housing maintenance, as well as the encouragement of insurance companies in building and selling of houses at affordable prices. Also, the implementation of housing policy should take cognizance of low income earners. Consequently, there should be provision of low cost houses for low income families.
3. In considering the low income earners, local building materials should be encouraged. Moreover, realistic housing objective must consider slum upgrading, periodic repair and maintenance, as well as urban renewal. Housing delivery strategies should include institutional frameworks, housing finance, low income rural housing and urban prototype government housing. Apart from government intervention, the private sector should be encouraged in housing production with the aid of incentives, loans and subsidies. In addition, the Federal Mortgage Bank of Nigeria that is saddled with the responsibility of guiding and controlling the operations of mortgage institution should be empowered financially so as to perform more regulatory functions in the housing market

4. There is need to increase the Supply of Affordable Housing. This can involve encouraging public-private partnerships to develop affordable housing projects, exploring innovative financing mechanisms, and providing incentives for developers to invest in affordable housing.
5. Also there is need to consider the utilization of vacant or underutilized government-owned land for affordable housing purposes.
6. The study recommend the implementation of income-based housing programs specifically tailored to low-income civil servants. These programs can include subsidized rental schemes, rent-to-own programs, and housing cooperatives. Assess the feasibility and effectiveness of these programs in meeting the housing needs of low-income civil servants and outline the steps required for their successful implementation.
7. Propose measures to improve access to mortgage finance for low-income civil servants. This can involve collaborating with financial institutions to develop mortgage products tailored to their income levels, reducing interest rates and down payment requirements, and providing financial literacy programs to enhance their understanding of mortgage processes and responsibilities.
8. The study also recommend initiatives to improve the provision of water supply, electricity, sanitation, and transportation infrastructure in affordable housing areas.

Emphasize the need for coordination between relevant government agencies and private service providers to ensure the availability of these essential services.

9. Propose initiatives to enhance the skills and capacity of low-income civil servants in navigating the housing market. This can include providing training programs on financial literacy, homeownership processes, and rental rights. Collaborate with relevant organizations and institutions to develop educational resources and workshops tailored to the specific needs of low-income civil servants.

5.6 Suggestions for Further Research

Similar studies could be conducted in other states of Nigeria. Also, the study recommends the use of a different methodology and sample size other than the one adopted in the work for future research.

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APPENDIX

QUESTIONNAIRE

**DEPARTMENT OF PUBLIC ADMINISTRATION
FACULTY OF SOCIAL SCIENCES
UNIVERSITY OF BENIN**

Dear Sir/Madam,

**REQUEST FOR YOUR COOPERATION IN COMPLETING THIS
QUESTIONNAIRE**

I am an under-graduate student of the above named University. As part of the requirements for award of B.Sc degree in Public Administration. I am conducting a research to *critically analyse the impact of the national housing policy on the Ovia North local government area of Edo state*. In this regard, you have been duly selected as a member of the sample. I also wish to assure you that your answers will be treated in strict confidence and used for the stated academic purpose only.

Thank you for your cooperation.

FRANCIS.....,
Researcher

Section A: Demographic Variables

Instruction: Please tick [] against your chosen response and record your view where necessary in the provided spaces.

Gender: Male [] Female []

Age: 18-30 years [] 31-40years [] 41-50years [] 51 years and above []

Marital Status: Single [] Married [] Widowed [] Divorced []

Highest Educational Qualification: Diploma/NCE [] HND/BSc []

MSc/MBA [] PhD []

Number of years spent in the institution: 0-10 years [] 11-20 years []
 21-30 years [] 31years and above []

Section B

Instruction: Please indicate the extent to which you agree with the following, you are to assess the following on a scale of “strongly agree to strongly disagree”.

Key: SA= Strongly Agree, A= Agree, N = Neutral, D= Disagree, SD= Strongly Disagree

S/N	What are the link between housing policies and affordable housing in Ovia North east LG A of Edo state?	SA	A	N	D	SD
6.	housing policies Address the housing deficit by promoting the construction of new housing units across the country					
7	There are set of guidelines and regulations that influence the development housing units across the local government					
8.	housing policies impact on maintenance, and allocation of housing in the local government					
9.	housing policies help tackle affordability issues such as rent control, social or public housing and housing vouchers					
	How effective and efficient are the policies, programs in terms of curving the problems of affordable housing in Ovia North east LG A of Edo state?					
10.	Policies and programs do not properly ensure that housing is affordable for all income groups, particularly low and middle-income earners.	SA	A	N	D	SD
11.	policies, programs results to residents quality of life and good environment					
12.	policies, programs do not adequately help in keeping costs down,					

13.	housing policies in terms of curving the problems of affordable is being initiated in Ovia North east LG A of Edo state					
	What remedial measurements should be taken to curb the problem of affordable and high standard housing in Ovia North east LG A of Edo state?	SA	A	N	D	SD
14.	Adequate funding and sufficient infrastructural amenities is needed to curb the problem of affordable and high standard housing					
15.	There's is need adequate housing finance and proper implementation of policies in Nigeria					
16.	increase in the construction of affordable housing is needed to mitigate housing affordability challenges					
17.	Employers should also advance building loans to their staff with little or no interest to enable them to build their own houses.					