

# THE NEW SOCIAL HOUSING SCHEME IN NIGERIA: HOW BENEFICIAL FOR THE LESS PRIVILEGED?

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## ABSTRACT

The Nigerian government recently inaugurated a Special Committee on National Social Housing Scheme (NSHS) with a presidential mandate to provide housing for its less privileged citizens. In the pilot phase of the scheme, the committee was to build 18,000 units of houses across the country before the end of 2006. The present initiative can be seen as a belated effort in the dying days of Obasanjo administration to offer alternative to previous low-cost housing schemes, which have failed to impact the housing situation of majority of Nigerian households. The effort of government to embark on a social housing scheme in favour of the less privileged Nigerians is a commendable exercise because it has started on a sound footing as usual with a near-perfect planning phase. But like everything "Nigerian", the fear today is for an effective implementation and evaluation of the programme to make it work according to its stated goals. This paper takes a critical look at the past housing schemes for the less privileged group, providing an overview of their failure to respond to the housing needs of this group. While recognizing the imperative of social housing as government's responsibility, the paper stresses that not until some key areas or inputs in housing provision are adequately addressed and re-structured through direct government's policies of intervention, the scheme might end up the same way as those before it.

## INTRODUCTION

Housing provision has long been a global issue for public debate worldwide and has continued to receive priority attention in both developed and developing economies. Still, the problem of housing deficit persists in many cities of the world, particularly those of the Third World countries where it has become an enduring consequence of the rapid and uncontrolled urban growth. The threat posed by rapid urbanization and its adverse effect on economy, particularly its impact on housing was what informed the United Nations to declare housing as a fundamental human right (Wahab, 2002 p.73) in order to oblige different world governments to see it as their social responsibility (Mabogunje, 2002 p.3).

The global problem of inadequate and unaffordable housing also led to the United Nations' declaration of housing for all by the year 2000 to encourage various world governments to create an enabling environment for adequate production of housing. In addition, two major UN conferences on housing were held in Stockholm in 1972 and at Istanbul in 1996 to find ways to respond to the global housing shortages.

However, in spite of these global efforts, housing provision is still a knotty problem in many of the world cities (Wahab, 2002 p.73). A report by the Global Strategy for Shelter for the year 2000 adopted by the United Nations in 1996 observed that more than one billion people worldwide have shelter unfit for human habitation. Since the 1990s, this figure has steadily risen. In Nigeria, many housing experts believe that more than 50 percent of Nigerians are without shelter and those who have access to average housing do so at a very high percentage of their disposable income (Wahab, 2002, p.73), and that the problem of housing deficit in the country affects mostly the less privileged group (Abrams, 1964; Sule, 1982; Gyuse, 1984; Onyeuka, 2001, Wahab, 2002; Ogunba et al, 2002, Asaju and Ogunleye, 2005 etc.).

Overall, the country needs to produce 720,000 housing units a year based on an estimate of 9 dwelling units per 1,000 of population. Of the estimated housing need of 8million that was targeted to be met in the year 2000 (Iseh, 2004), neither the government nor private sector was able to achieve this figure (Asaju and Ogunleye, 2005 p.118).

It is interesting to note that growth and development of any nation is bench marked by its ability to provide the citizens with

decent, safe and aesthetically pleasant accommodation at both accessible and affordable cost on continuous basis. Conversely, a nation's level of primitivism is measured by its inability to adequately and effectively house its citizens. In spite of its enormous wealth, Nigeria is still unable to meet the civilized standards in housing provision.

The current thrust by the government to provide social housing in the country should therefore be viewed as a strong instrument of modernization in this direction. However, it should also be foreseen as being laden with a sizeable amount of political intrigues arising from the extent of economic consequences that are associated with programme of this magnitude. The question arising from this is how far can it go to benefit the target group and how can it be sustained after the current government who initiated it is gone? These questions are germane at this point in time, considering the failure of past housing schemes to meet the housing needs of the less privileged.

This paper reviews the past housing schemes, which were ostensibly tagged "low-cost" houses for the less privileged Nigerians and examines the probable reasons for their failure to respond to the housing needs of this group. While seeing the imperative of social housing as shelter responsibility of government to its citizenry, the paper examines and rationalizes the importance of some key areas in housing provision, which must be addressed if the success of the scheme is desirable. The paper adopts a regional approach in the assessment, using Akwa Ibom State as a case study. The method of study is descriptive in nature, using both theoretical and empirical support. The paper is organized in six sections, namely- introduction; past government's efforts in housing provision; concept of social housing; social housing as shelter responsibility of the government; key areas of intervention, and conclusion.

## PAST GOVERNMENT'S EFFORTS IN HOUSING DELIVERY IN NIGERIA

Although efforts of the Nigerian government in housing provision could be traced back to colonial period where the focus was on providing quarters for expatriate staff and selected indigenous public service employees, the enormity of housing problems came to fore after the country's

independence. The Nigerian civil war of 1967 – 1970 as well as the states' creation exercise aggravated the problem of housing shortage and the ruling military junta then was drawn into participation in the housing provision. This period coincided with the implementation of the First and Second National Development Plans of 1968-1974. It also witnessed the drawing up of ambitious programmes through which the federal government intended to construct about 60,000 housing units nationwide.

However, at the end of the plan periods, housing was completely neglected with the most conspicuous achievement being the establishment of Federal Housing Authority in 1973. It was from the 3<sup>rd</sup> National Development Plan (1975-1980) that government took a more comprehensive and direct intervention in housing sector, setting aside a total of ₦2.6 billion for 202,000 housing units across the nation (NHP, 2004). Although achievement was less than 15 percent of the target to be met at the end of the plan period, it marked the beginning of government's active involvement in housing provision in the country. For the first time, the concept of low-income housing developed by the World Bank was incorporated into Nigeria's housing policies.

Laudable as these policies and schemes appeared, they failed to meet the housing needs of the less-privileged group. Consequently, by the time the civilian government came to power in 1979, the vexed issue of housing for the less privileged was capitalized on and became good enough for politicking. The Shagari administration therefore embarked upon an elaborate national housing programme with the low-income earners ostensibly targeted as the main beneficiaries. Although a total of 40,000 units were to be built annually nationwide, the overall achievement was only a paltry 20 percent (NHP 2004), and the houses never benefited the target group.

In attempt to address the funding inadequacies and other issues of past housing policies, the federal government in 1985 set up a committee to draw up housing policy to favour the less privileged. The National Housing Policy (NHP) launched in 1991 was an outcome of the exercise and was followed by the establishment of the National Housing Fund (NHF) in 1992. The NHP was an arrangement whereby government would play the role of an enabler while the private sector provides the vehicle for the delivery of housing services. The NHF was to act as a vehicle for ensuring continuous flow of finance into housing development on long-term basis. The establishment of Primary Mortgage Institutions (PMIs) was to mobilize individual and corporate savings and to serve as a channel for lending of loans to individual contributors to the fund. In addition, the federal government on its own set up Federal Mortgage Bank (FMBN) to operate as a PMI and to serve as a model for the privately owned PMIs.

In spite of the obvious good intentions of the housing policy and its instruments, the implementation of this housing package, like all good intended policies of Nigerian government somersaulted, becoming haphazard, and in many instances, not implemented according to its stated goals. Documented studies have shown the failure of the PMIs and the NHF to impact the housing delivery situation in the country in both qualitative and quantitative terms (See for instance, Ogunba, 1999, Onyeuka, 2000, Elikwu, 2001). These studies have also shown that only a few prospective homeowners have had access to loans from PMIs. Ogunba et al (2002) have found that many PMIs were facing banking system distress in the 1990s with the result that more than 75 percent of them had their licenses forfeited by the FMBN.

However, since the baby could not be thrown away with the bath water, and government, still conscious of its responsibility of providing housing for the less privileged, initiated the new social housing scheme, repositioning the FMBN to play a leading role as a financial warehouse in the implementation of this revolutionary approach to housing delivery (Umoren, 2006).

Looking back at various times over the last 40 years, successive governments in Nigeria have attempted to provide viable public subsidized housing in the country. Even though the various housing policies and actions were meant to stimulate housing delivery in the country, studies have shown that they always ended up in the production of high cost housing for the high-income earners (Sule, 1982; Wahab, 2002; Jaiyeoba and Amole, 2002; Ogunba et al, 2002; Asaju and Ogunleye, 2005). In their studies, Jaiyeoba and Amole (2002) have found that the houses usually tagged "low cost" buildings meant for the less privileged group were actually available and affordable only by the rich. This is because their selling costs were usually beyond the gross annual income of the less privileged group. In Akwa Ibom State, the Ebiye low-cost houses in Uyo, is a good example of such financial incapacitation of this group. These houses were meant for low-income civil servants in the state but they ended up being purchased and owned by top government officials since the less privileged could not afford even the mandatory deposit payment and the 3 year repayment period (See Table 1 below). A closer look at this table will reveal that while the less privileged group would require up to 10 years repayment period from their accumulated income without any other expenditure, the more privileged group could do so within 1 or 2 years, thus meeting the conditions for acquisition. A survey of ownership status in the estate has confirmed that 90 percent of the houses are owned by those in salary grade level 12 and above while only 10 percent are owned by the target group (Table 2). This trend of development in the state has supported Jaiyeoba and Amole (2004) assertion, and may be an indicative of the general situation in other housing estates across the country. Going by the short time frame within which payment are to be made, it is obvious that the target group generally cannot afford those houses.

The general situation has portrayed the fact that housing for the less privileged is still utopian because of their lack of access to long-term housing finance. This dismal performance of housing delivery system in the country could be blamed on past government's policies, which lacked any philosophical underpinnings and social service element for the less privileged (Sule, 1982), and these are the basic links that might help policy makers formulate proper and effective policy for housing delivery in Nigeria. A review of available information has shown that at the policy statement level, each subsequent plan represents a significant improvement and move in the direction of meeting the needs of the less privileged group (Asaju and Ogunleye, 2005 p.117). However, the way these policies have so far been implemented has left much to be desired.

In evaluating such implementation, two basic problems have been identified. Firstly, government's approach to housing production has been through a provider system, which is responsible for the high cost of finished houses (See Table 3) with consequent denial of access to the less privileged group in the housing allocation process (Sule, 1982). This particular shortcoming of the system has drawn severe criticism from the international organizations who could be potential sources of funding for housing production in the country. Nonetheless, this approach has tended to dominate the minds of policy makers in housing provision in the country.

The second problem is the housing finance system, which is hamstrung by lack of suitable forms of credit for the provision of houses for the less privileged. This problem is consequent upon current pervasive level of poverty, inhibiting savings and investment, poor fund mobilization and paucity of long term finance for housing loan; inadequate institutional framework for lending and loan recovery; and lack of segmentation of housing finance system ((Ogunba et al, 2002). The general lack of awareness of the operation and benefits of housing finance system through capital markets has also been noted by Asaju and Ogunleye (2005 p.116) to contribute to this problem. They have also noted that the depository model of housing finance offers no credit solution to

the housing needs of majority of Nigerians. This, they pointed out, is as a result of the medium-term loan conditions of commercial banks, which are very prohibitive to long – term housing development. Onyeuka (2001) in his paper delivered at the 6<sup>th</sup> annual conference of Quantity Surveyors has linked

the galloping inflationary trends in the economy and the concomitant rise in the cost of building materials to people's inability to own houses. A market survey conducted by the authors and reported in Tables 4 and 5, and Figure 1, has provided empirical evidence to support Onyeuka's assertion.

**Table 1:** Level of Income / Expected Period of Accumulation for Acquisition of Ebiye Housing Estate, Akwa Ibom State

S/N	GRADE LEVEL	BASIC ANNUAL INCOME (₦)	SELLING PRICE PER THE 2-BEDROOM DETACHED BUNGALOW	MANDATORY 20% DEPOSIT ₦	ESTIMATED PERIOD OF PAYMENT FROM ANNUAL INCOME *	REPAYMENT PERIOD (YEAR)
1	1 <sub>15</sub>	63,456	600,000	120,000	10	3 YEARS
2	2 <sub>15</sub>	70596	600,000	120,000	9	
3	3 <sub>15</sub>	77460	600,000	120,000	7	
4	4 <sub>15</sub>	85248	600,000	120,000	7	
5	5 <sub>15</sub>	97860	600,000	120,000	6	
6	6 <sub>15</sub>	119892	600,000	120,000	5	
7	7 <sub>15</sub>	156024	600,000	120,000	4	
8	8 <sub>15</sub>	198816	600,000	120,000	3	
9	9 <sub>15</sub>	235128	600,000	120,000	3	
10	10 <sub>15</sub>	270,780	600,000	120,000	3	
11	12 <sub>11</sub>	314364	600,000	120,000	2	3 YEARS
12	13 <sub>11</sub>	345612	600,000	120,000	2	
13	14 <sub>11</sub>	379260	600,000	120,000	2	
14	15 <sub>9</sub>	429915	600,000	120,000	1	
15	16 <sub>9</sub>	475788	600,000	120,000	1	
16	17 <sub>9</sub>	533316	600,000	120,000	1	

Source(s): Akwa Ibom State Ministry of Lands and Housing (2000) \* Authors estimates (2006)

**Table 2:** Ownership of Houses at Ebiye Low-Cost Housing

S/N	INCOME GROUP	NO OF OWNERSHIP	% OF OWNERSHIP
1.	1-5	-	0
2.	6-10	10	10
3.	12 and above	90	90
		100	100

SOURCE: Authors' Field survey (2006)

**Table 3:** Cost of Private Versus Contractor Built Houses

S/N	HOUSE TYPE	PRIVATE BUILT PRICE (₦)	CONTRACTOR BUILT PRICE (₦)
1	1 Bedroom Detached Bungalow	Between 1.5 - 2.0m	3.5- 4 m
2	2 bedroom Detached Bungalow	2 m N3.5m	5-6.5m
3	3 bedroom Semi-detached Bungalow	4 m – 5.5m	8.5- 10m
4	4 bedroom Duplex	5.5- 7.5m	11.5- 13.5m

SOURCE: AGBOLA & ADEGOKE (2006)

**Table 4:** Public Service Salary Increment Between 2002 -2006

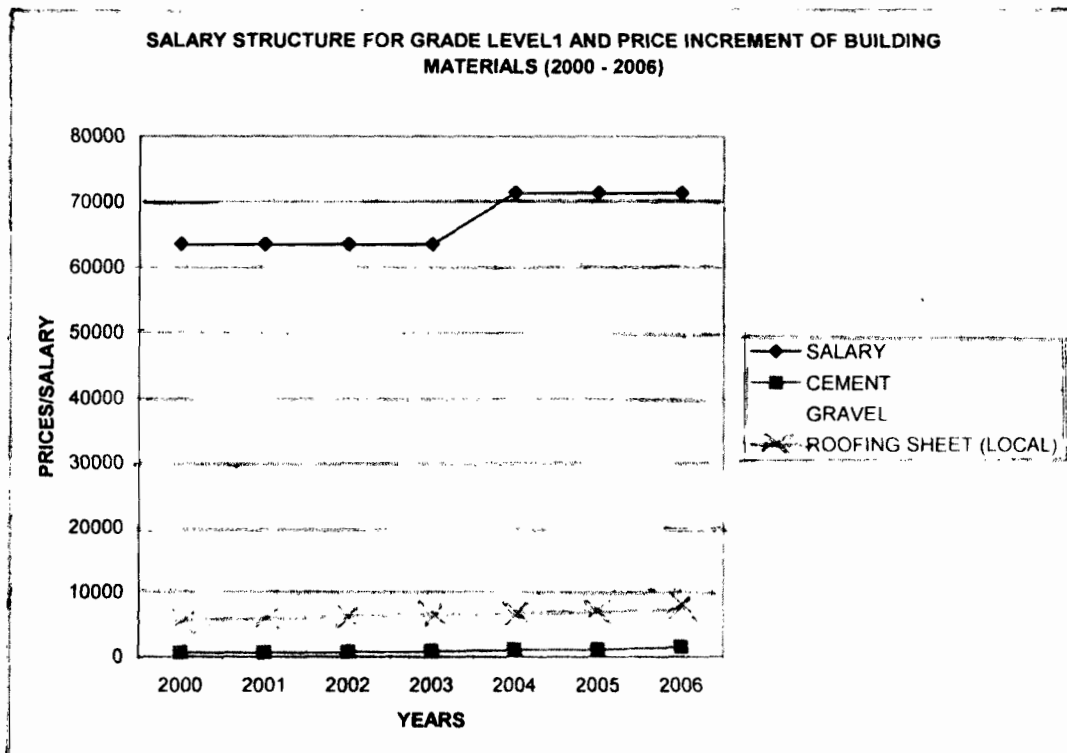
G/L	2000 (₦)	2001 (₦)	2002 (₦)	2003 (₦)	2004 (₦)	2005 (₦)	2006 (₦)
1	63456	NO INCREASE	NO INCREASE	NO INCREASE	71388	NO INCREASE	NO INCREASE
2	70596	"	"	"	77388	"	"
3	77460	"	"	"	83659	"	"
4	85248	"	"	"	92073	"	"
5	978960	"	"	"	105697	"	"
6	119892	"	"	"	129490	"	"
7	156024	"	"	"	168505	"	"
8	198816	"	"	"	212734	"	"
9	235128	"	"	"	251586	"	"
10	270780	"	"	"	289739	"	"
12	314364	"	"	"	330084	"	"
13	345612	"	"	"	362889	"	"
14	379260	"	"	"	398219	"	"
15	419906	"	"	"	436710	"	"
16	475788	"	"	"	494821	"	"
17	533316	"	"	"	554650	"	"

Source: Akwa Ibom State Ministry of Finance (2002 & 2004)

Table 5: Changes in Prices of Some Building Materials 2000 – 2006

ITEMS	PRICES IN NAIRA						
	2000	2001	2002	2003	2004	2005	2006
Cement/bag	650	650	750	800	1050	1100	1500
60 ton. of sand	300	3000	3,500	3500	4,000	5000	600
60 ton. of Gravel	7300	8500	10000	12000	12,000	13500	16,000
A bundle of roofing sheet (Local)	5500	5600	5900	6000	6200	6800	7500
Emulsion Paint (4 lit)	500	550	570	600	650	700	800
Steel Door (Single)	6100	6300	6500	6700	6800	7200	8500
Flush Door	2100	2500	2700	2900	3000	3500	4800
Gloss Paint (4lit)	750	800	820	1000	1100	1150	1200

Source: Market Survey by the Authors (2006)



Figs 1 as deduced from Table 4 and 5

### THE CONCEPT OF SOCIAL HOUSING AND THE LESS PRIVILEGED NIGERIANS

From the preceding discussion, it appeared that the efforts of government in housing delivery for the less privileged have not yielded the desired impact. The initiation of the social housing scheme can therefore be seen as another attempt to address the lingering neglect of this group by the past housing programmes, and social housing appears to be one of the options opened to the government to ensure that the less privileged is comfortably housed.

Social housing can therefore be viewed as a move by the government and/or in collaboration with the private sector to provide incentives for the less privileged to access home ownership. The less privileged can ordinarily be described as those who are either deprived or have no ability to own or do something for themselves. Such circumstances may come about by reasons of disability, destitution, age, lack of marketable skills, low education attainment, unemployment or poverty. However, the term is used here to refer to those Nigerians in the low-income bracket of salary grade level 01-

10 in the public service or equivalent income in the private sector who contribute 2.5 percent of their income to the NHF (FMHUD, 2006).

The social concept for the less privileged in this context is therefore not synonymous with the very poor because by its nature, persons accessing accommodation under the scheme must earn a secure income formally or informally to be able to afford periodic payment for the house (Umoren, 2006)

### SOCIAL HOUSING AS SHELTER RESPONSIBILITY OF THE GOVERNMENT

Given the current national reform agenda of this government in which privatization is the cornerstone to correct market distortions and develop viable and flexible economic systems on one hand, and also given the fact that social housing scheme requires direct government's intervention if the less privileged is to be provided with decent accommodation on the other, the question now is what should be the role of government in the scheme? Or specifically, what should government do under the scheme- to continue to

provide, support, enable or empower the housing delivery system (Jaiyeoba and Amole, 2002 p.154)?

The inability of government to supply enough housing to all segments of the population underscores the imperative for a collaboration and division of labour between government and private sector as the best available option if the demand for housing for all is to be adequately met. This approach, long advocated by UNCHS, emphasizes housing provision on popular participation, reduction of legal and other barriers for effective private sector participation and on termination of government subsidies to all except to the less privileged whose needs are not provided for by any other sector.

As one of its key principles, the Global Strategy for Shelter (GSS) to the year 2000 had placed much emphasis on this enabling strategy, which is the facilitation of actions of all participants in the housing production process (UNCH, 1996). An introduction of the enabling shelter strategy to housing provision has a potential conflict inherent in it – a conflict between the need for liberalization (private sector incentives etc) and the need for regulation (to correct market imperfections etc to ensure adequate supply of housing to the less privileged). However, such conflict can be resolved if government takes appropriate steps in its housing policies. This implies a veer of policies that favours both intervention and liberalization. By granting security of tenure to the less privileged and at the same time giving greater incentives to the private sector, the provision of accessible housing to the less privileged and affordable one to more privileged can be effectively and simultaneously pursued.

The challenge, however, lies in the creation of a model, which will integrate the different capabilities of the various sectors in the housing sector and to coordinate their efforts in specific areas and programmes. For the sustainability of the social housing scheme, government must evolve a strategy in which emphasis would gradually shift from being a mere provider of physical and social infrastructure and some assistance in plot and building material provision to an emphasis on setting the conditions right for self-help and mutual aid as well as non-governmental and community active participation in programme upgrading in order to make the better-off people in parts of an upgraded area pay more than the poor in other parts.

#### KEY AREAS OF INTERVENTION TO SUSTAIN THE SOCIAL HOUSING SCHEME

In order to meet the imperative of social housing and at the same time sustain it, the three important areas or inputs in housing, namely land, finance and technology must be legally and institutionally re-structured to favour the less privileged. Unfortunately in Nigeria today, each of these areas does not favour them.

##### Land:

Land is a major input in housing provision and within our social context as a people, land is the most fundamental resource around which our social structure revolves. It is crucial to matters relating to legacy, descendancy and property ownership, and is easily the most emotive factor in our social organization (Ola, 1984 p.65). One of the main problems facing housing in Nigeria is lack of access to urban land particularly for the less privileged (FMHUD/HABITAT, 1987). Today, urban land price varies from ₦500, 000 to ₦10m per plot and in some cases more, and access to land for the less privileged is mainly through customary or other informal means (Ogunba et al. 2002 p.348).

The Land Use Act of 1978, which was meant to provide easier and cheaper access to land for development, has not favoured the less privileged. The Act was intended to dispossess the various vested interests in land and it presupposes that government was aware that this was an area of social abuse and that it was prepared to improve the situation, and not to substitute it by taking from the less privileged group to give to the more privileged one.

Incidentally, the land on which public housing is built is compulsorily acquired and the justification for such acquisition without satisfying the housing needs of the majority has seriously been questioned (Sule, 1982).

Consequently, government must redress the aspect of the Act pertaining to land acquisition and payment of compensation with a view to enabling the displaced communities, who are mainly the less privileged Nigerians to benefit from new housing scheme on such land. Payment of compensation does not often commensurate land value and in most cases has been resisted by the affected people, often resulting in project abandonment (Ola, 1984 p.72). Government must recognize the emotive factor in land matters and should handle the matter more equitably.

##### Finance:

Finance is a critical element in housing investment and its availability determines access to other key inputs of land, labour, materials and infrastructure. A Report by FMHUD/HABITAT (1987) has indicated that institutional sources of housing finance are often inaccessible to most Nigerian households, particularly the less privileged because of their poor savings capacity. Traditionally, these groups are considered a high-risk group by most financial institutions since they do not guarantee high return on money borrowed.

Government, being aware of the existing problem in housing finance system, must evolve a better system and model that will more effectively contribute to making more financial resources available and accessible for the production of more and better housing particularly for the less privileged and most vulnerable segment of the population under the social housing scheme. Whereas government is committed to funding the pilot phase of the scheme, subsequent flexible financial arrangements must be fluid enough to sustain a lofty scheme of this nature. This is to preempt a situation that in event that the provision of housing for the less privileged no longer meets the economic and political expediencies of the government of the day, the scheme will not be left to die a natural death like those before it. To this end, government should consider mobilizing multi-national corporations as well as creating conducive environment to attract commercial banks and enterprises to contribute 1 percent of their profits to the social housing scheme as part of their Corporate Social Responsibilities (CSR), which is a new concept for sustainable development in the world's poor countries

##### Technology:

Technology is another area for the success of social housing scheme because it is the level of technology decided that significantly affects housing costs. In fact, it is the high cost of providing housing that has thwarted government's effort at impacting housing supply for the less privileged

From the hindsight of previous housing schemes, and for the successful implementation of the present one, government must evolve a strategy in term of cost reduction that will bring down cost of building. Beneficiaries should be given the opportunities to participate in every stage of project design, implementation and monitoring, which affect them. The role of government and public authority at various levels should be limited to facilitating house construction through establishment of more appropriate regulating framework and not by the provider system. The engagement of estate developers should be appropriated in place of the provider paradigm.

Government must also reform regulations that will improve the supply of adequate and cheap building materials, encourage the use of inexpensive indigenous building materials and traditional construction techniques, which would allow slower but real improvement of building technology for the poor.



## CONCLUSION

If one takes a trip round Nigerian cities, one would come to terms with the fact that majority of Nigerians live in dehumanizing housing environment. Many are unable to even rent rooms as their accommodation and have resorted to sleeping under the bridges, in uncompleted buildings etc. He will also find that most of the less privileged Nigerians who have access to average housing do so at very high costs. This situation informs the imperative for social housing, which traditionally should be a concern for any serious-minded government at all levels because, ethically, it is supposed to have shelter responsibility not only for all its citizens but also in an equitable manner.

Social housing therefore appears to be the only veritable way that would ensure that the less privileged Nigerians have a roof over their heads given the fact that they rarely have access to loans and capital to acquire homes. It strongly underscores government's responsibility to ensure that the social housing scheme benefits the less privileged this time around and to see to it that this group is reasonably accommodated. Thus, the seriousness with which the scheme is implemented to achieving this goal is crucial in assessing the level of success. Already, 2006 has come and gone, and the pilot phase of the scheme in Akwa Ibom State is yet to get off the ground. It is only hoped that the 18,000 housing units that were to be built across the nation may not end up at the policy statement level as those before it.

A housing scheme with housing economics, planning and environmental objectives is fundamental to achieving national goal of housing for all, particularly the needs of those who cannot secure affordable accommodation under the present market conditions and who need direct government assistance. It must, however, be understood and accepted that housing provision that favours the less privileged is really beneficial for the over all economic growth of the nation.

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