

## **EFFECT OF HOUSING DEFICIT ON NATIONAL DEVELOPMENT: THE NIGERIAN PERSPECTIVE**

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### **3.1 Abstract**

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*Housing is one of the paramount indices of measuring standard of living of the citizens and the growth of a state. Housing ranks first among the three basic human needs; hence, it is crucial to the welfare of every human. It is in the light of above that this study employed secondary data such as articles, textbooks, internet resource, government documents etcetera to explore the effects of Housing Deficit on National Development. The study reveals that the rate of housing deficit is alarming. This is as a result of cumbersome process of acquiring lands, high costs of providing infrastructure and inadequate access to loan facilities vis-à-vis gaps in the relevant legislation that empowers estate developers cum lack of accountability and regulation in the dealings between estate developers and home buyers has caused untold hardship to many Nigerians. The paper recommends that the various tiers of government should formulate and implement people-oriented policies for the construction of affordable mass housing units annually for the citizens to enhance national development.*

**Keywords:** Mass, housing deficit, national development, citizen

### **Introduction**

Globally, governments across the levels are saddled with the responsibility of providing the basic human needs to make life meaningful for the citizens. Among these services is housing which is a basic necessity of life. Housing is one of the paramount indicators of measuring standard of living. It ranks first among the three (3) basic human needs; hence, its availability is very crucial to the welfare of every human. Over the years, the performance of the housing sector is one of the yardsticks by which the health of a nation is measured. Housing markets and housing construction in various economies have served as an engine of growth; as it has played a leading role in the process of economic recovery from depression. Housing construction has also played an important role in urban economies of developing countries by creating employment, especially for unskilled labour. The construction and house building industries have both constituted a “port of entry” to urban labour markets.

In Nigeria, housing has been classified as the second most important human need after food; therefore because of its importance to humanity, it has become a scarce commodity, hence

governments makes deliberate efforts to intervene in assisting the populace to acquire decent houses. This results in safety and health needs of the citizens which enhance national development. Successive efforts by governments are in the areas of formulation of policies, establishment of relevant institutions and launching of mass housing program to provide affordable houses to citizens. This is in recognition of the need to motivate them to be more productive in order to enhance national development. This is in line with the understanding that housing is one of the basic needs of citizens.

In spite of the importance of housing among the needs of citizens and the enactments of mass housing policies and program, gaps still exist between housing supply and demand. Statistics reveals that the proportion of Nigerian population living in urban areas has increased from 24.5 per cent in 1985, to over 51 per cent in 2017, with urban population of over 99,967,871 (Anthony, 2019). The housing demand is estimated between 38 and 44 million units while housing construction is roughly 100,000 units per year. This is insufficient taking into account the estimated 17 million units of housing shortfall in Nigeria (Fashola, 2018).

Corroborating the above, Amos, (2014) stated that the rapid rate of urbanization in Nigeria is however not matched by a corresponding development in technological, industrial and economic growth. This accounts to why there is enormous urban housing shortage in the country. The result of this is the rapid deterioration of housing in the urban centres. The above explains the phenomenal increase in quantitative housing needs arising from shortages in housing units that does not match the population explosion and leading to severe overcrowding. Consequently, the unending search for permanent remedy to housing in Nigeria remains unabated.

### **Methodology**

This study is conceptual in nature and it employed secondary data such as articles from reputable journals, textbooks, internet resource, government documents, and several others to explore the effect of Housing Deficit on National Development.

### **Theoretical Framework**

This paper adopts social Welfare Theory to explore the effects of housing deficits on national development. The Social Welfare Theory was propounded by Joshi in 1969. The Social Welfare Theory originated because of the desire for a humanitarian approach to ameliorate the sufferings of the workers and their families. This could be on account of the beneficial effects of comprehensive industrialization and the adverse social consequences on labour problems which have evolved in the process of transition from tradition to modernity (Josh, 2017). Joshi, in his Social Welfare Theory, talked about services which include provision of accommodation, amenities, adequate canteens, rest and recreational facilities, sanitary and medical facilities. Others are arrangement for travel to and from work, including social safety measures as it contributes to develop the conditions under which workers are employed (Josh, 2017).

The Social Welfare Theory is suitable to this study because it looks at how social welfare has been used by industries as an administrative strategy to improve the productivity of workers through provision of accommodation. Non provision of accommodation for citizens and other work-related issues could lead to poor working and social life of workers and a decline in performance or efficiency of the personnel (Josh, 2013). The provision of accommodation and other related benefits could spur the workers to action in their daily activities. It confirms that when this need is met, it would ease off related anxieties and put them in a better frame of mind thereby enhancing productivity and thus national development. The Social Welfare Theory is most applicable in this study considering fact that the provision of accommodation

for the citizens through mass housing would enhance markets productivity and ultimately propels national development of Nigeria.

### **Conceptual Discourse**

#### ***Concept of Mass Housing***

Mass housing connotes many things to different people. The National Housing Policy (NHP) (2012) defined mass housing as the system of providing a sizeable quantity of residential buildings for public and civil servants, with sufficient infrastructure and public utilities. This includes planned, safe, decent, affordable, durable and hygienic surroundings to meet the essential and unique demands of the population.

Chinwe (2014) described mass housing as the provision of housing on a large scale by government or in collaboration with private sector for public purchase either on owner-occupier or leasing. This definition focused on mass housing for developmental purposes without considering its impact on the welfare of public servants. It is thus, not considered suitable for this study. Adetokunbo (2015) viewed mass housing as a process of developing home ownership and most importantly assisting low income earners to have their personal place of abode. The view did not highlight indicators of mass housing schemes that enhance workers welfare. The definition however, focuses on expanding mass housing for increase affordability. It however, did not state the source of funds that would ensure sustainability. Adetokunbo's mass housing is pertinent for this study either, hence justification for this study to fill the seeming lacuna resulting from previous studies.

#### ***Concept of Housing Deficit***

Housing deficit refers to a deficiency or lack in the number of houses needed to accommodate the population of an area. According to the Collins English dictionary, *housing deficit* is a dearth or lack in the number of houses required to accommodate the population of an area. Housing deficit refers to the number of shelters which do not have adequate conditions to be habitable, plus the number of housing units that need to be built to shelter all families who currently lack one and as a result, share a shelter with another household in overcrowded conditions (Carols, 2012). It can also be measured as the difference between the number of households and the number of permanent dwellings. The deficit can be estimated for a given period of time (flow), for example, an annual deficit, or it can be at a given date in which case it is sometimes referred to as housing backlog (stock). It has been estimated that 75.0 per cent of the housing deficit in Nigeria is concentrated in families earning less than three times the minimum wage (World Bank 2013).

#### ***Concept of Development***

According to Abu, (2018) development represents the gamut of transformation by which the social system reshapes the diverse basic needs of individuals and social groups within the society. The term development presupposes the provision of economic services, political, and the wellbeing of humankind. It considers the significance of quantifiable measures such as consumption levels, availability of consumer choice variables, vis-a-vis access to basic public goods and services, such as health, education, human dignity, respect, individual self-esteem etcetera. Therefore, development is a social concept that focuses on both the physical and psychological well-being of the large sections of the society. Today, development has become germane and a topical subject of global discourse. It is a common global agenda that requires collective participation of policy actors and the citizens across the globe. This is because socio-economic and political indices of development are parameters used to assess the progressive potentials of a country and its citizens in the aspects of good quality of life, exercise of all human rights, and self-determination in the democratic processes among others.

### ***National Development***

The term national development has meant different things to different people at various times. UNHCH (2011), view national development as a qualitative and quantitative improvement in the living conditions of people of a state in line with national objectives, as indicated in its National Development plans. Development plans aimed to reduce in the level of unemployment, enhance equitable distribution of income, mitigate poverty, substantially improve the quality of life and create employment opportunities among others.

Nwolise (2012) views national development as the process of transformation of economic facet of the state through human and technological advancement and application to produce higher per capita income, good roads, bridges, speedy communication and other facilities. The author hinges his definition on economic transformation of a country and human capacity to improve infrastructure for national development. Sadique (2012) conceptualizes national development as the political, social, environmental and economic progress of a society and its transformation through human and technological advancement to produce higher per capita income, industries and national infrastructure. Tolu and Abe (2011) perceived national development as “the reduction of poverty within a society and the improvement of the standard of living of members of that society. They further stated that, it involves meeting the basic material needs such as food, shelter, education and healthcare. It is also concerned with non-material requirement such as participation in economic and political decisions affecting the condition of individuals’ lives and their wellbeing.

### **Housing Intervention Schemes in Nigeria**

The federal government of Nigeria in its attempt to solve the issue of Housing deficit has initiated some Housing program scheme among which are: Policy of Owner Occupier Housing Scheme, Provision of Loan Facilities to Acquire, Home Renovation Loan,

#### ***Policy of Owner Occupier Housing Scheme:***

According to Ayapere (2005) the Federal Government of Nigeria under its popular monetization policy sold its properties through Federal Mortgage Bank of Nigeria to workers occupying them. Monetization policy means converting into cash, the fringe benefits being enjoyed by civil servants as part of their remuneration package and condition of service (Ayapere, 2005). However, under the scheme, the government houses which were for the use of bureaucrats and other political office holders were to be converted into private property (Bakare, 2011). The policy provides that those civil servants occupying government houses can own the houses by paying 10 per cent of the value of the house up front. While the 90 cent per will be calculated and spread across remaining years of service to be deducted monthly from their salaries through Federal Mortgage Bank of Nigeria. The provision of the policy especially as regards to the sales of government properties helped civil servants to own houses which motivated them to be more productive. The workers who were hitherto living in government properties benefited from the policy by keying into the scheme and subsequently owning the houses.

#### ***Provision of Loan Facilities to Acquire House:***

Corroborating Policy of Owner Occupier Housing Scheme, the government initiates the above scheme as a result of escalation of prices of houses and building materials. The need for intervention by the government in its provision has become more urgent than ever before. The FG through Federal Mortgage Bank of Nigeria came up with National Housing Fund Scheme since 1992. The mandatory contribution of 2.5 per cent of the salary of contributors

to the scheme of the entitled civil servants to access a housing loan was introduced (Joseph, 2017). This idea of the National Housing Fund Scheme is necessary to complement the efforts of government. The National Housing Fund Scheme has provided developed packages over the years to make funds more accessible to contributors in order to own their houses. In the same vein, Cooperative Society provides property loans to its members at affordable prices in order to assist them to own their houses. This further shows the importance of houses in the lives of an individual.

#### *Home Renovation Loan:*

In addition, Home Renovation Loan is a package introduced by the National Housing Fund Scheme to assist contributors who might not qualify to access housing loans to benefit from it. It is a soft loan from one to 5 million Naira payable over a period of time through the beneficiaries' salaries. Home Renovation Loans play a key role enabling personnel who hitherto thought they might never benefit from the National Housing Fund Scheme due to some of its conditions to enjoy the benefit. The loan acts as a bridge to bring all contributors on board to access loans from the scheme. According to Bakare (2011), the package which was introduced in 2016, has so far benefited a lot of workers cutting across all categories.

### **Housing Deficit and National Development**

The provision of affordable housing for the majority of the population has remained a major challenge for many countries. Several housing intervention schemes have been proposed as a solution to the ever-increasing demand that far outstrips supply, resulting in an acute shortage. Buttressing the above, Gbajabiamila, (2021) observed that Nigeria housing deficit rate was alarming. The deficit is estimated to be between 17 and 20 million housing units. According to him, this number was increasing annually by 900,000 units. Gbajabiamila (2021) contend that the potential cost of overcoming the deficit was about six trillion naira (N6 trillion). "However, there are gaps in the relevant legislation that empowers some real estate developers, while they capitalize on this opportunity to also operate with impunity, stealing away the dreams and billions of naira of hard-working Nigerians. "A lack of accountability and regulation in the dealings between these real estate developers and home buyers has caused untold hardship to many already struggling Nigerians, who desire to own their own houses. This has seriously affects national development.

Literature abound associates overcrowding, poor and insufficient social amenities, unsatisfactory and unwholesome environmental conditions and urban squalor to housing deficit. In the same vein, absence of open space, the development of land area leading to overcrowding of buildings, and inaccessibility within residential areas are manifestations of housing problems and housing needs. According to studies, the housing shortage has had a number of other effects on young people, including rising rents, a negative impact on family life, and issues with intergenerational fairness, and an increased risk of homelessness (Ansah & Ametepey, 2014).

Contrary to the foregoing negative effects, mass Housing contributes to Infrastructural development and significantly to human development, poverty reduction and national development. This is achieved through the provision of electricity and roads, associated with major housing projects. The mass housing scheme has assisted in the provision of access to remote areas through the construction of roads meant to serve its estates and to ease transportation for the host communities and estate tenants. In the same vein, the boreholes and mini water projects constructed also serve adjoining communities. This attracts people to build houses outside the estates making them home owners and enhance their wellbeing as well as contribute to national development.

In addition, housing sector in Nigeria contributes about 0.38 percent to GDP compared to 30 and 70 per cent in USA and the UK respectively (Ahmed, 2018). Many skilled and unskilled work forces such as masons, painters and carpenters among others dominate the housing sectors. This portrays the economic potential inherent in mass housing for enhanced national development.

The mass housing projects have been a major source of employment for both skilled and unskilled labour through direct government Support: The initiation of mass housing for the citizens are attributed to direct government support. The government demonstrated strong political will and got involved directly towards developing housing schemes for their citizens by setting up the Federal Housing Authority. Consequently, the schemes helped in providing sustainable mass housing for low-income earners in the country for enhanced national development.

In the same vein, the provision of mortgage loans and grants that could be accessed helped in achieving sustainable progress in providing affordable homes for the citizens. The benefit of the loans helps them meet the criteria for mortgages by increasing their equity contribution towards acquiring a home. Therefore, the easy access to mortgage loans and grant is an essential requirement for development of mass housing schemes in order to enhance national development.

### **Challenges against Mass Housing for National Development in Nigeria**

In spite of the benefits of Mass Housing programs to the citizens and the attendant contribution to National Development, the scheme is faced with the following challenges:

**Land Use Act 1978:** The Land Use Act 1978 is the legal framework regulating land ownership and land allocation in Nigeria. The Act vested the power of land ownership, town planning and building permit on the state governors. Oftentimes the land allocated for mass housing by government are far away from city centres thereby negatively affecting the attraction of the property to prospective buyers. The mass housing estates also face some difficulties in acquiring title deeds for lands as well as perfecting Certificate of Occupancy for the individual beneficiaries particularly land allocated by states. The cost of land particularly in highbrow states could be as much as 20-30 per cent of the total cost of the project (Ewurani, 2019). The problems associated with land acquisition include government bureaucracy, difficulty in acquiring title deeds, compensation, and sentimental attachment to land from various communities. These problems have limited the operations of the scheme to about 15 states of the country, despite allocating lands in all the 36 states including the FCT (Handbook, 2017). The Land Use Act therefore constitutes a problem for efficient delivery of mass housing in Nigeria, thus affecting national development.

**Cost of Infrastructure:** Basic infrastructure and building materials are essential for the effective mass housing projects. The cost of building materials and the location of the environment of the houses dictate the cost of the houses. The cost implication of providing quality infrastructure therefore affects the prices of houses and impact on the provision of mass housing for national development. Essential infrastructure like access roads, electricity and provision of water is vital to the provision of mass housing. These infrastructures affect the quality of the location and cost of the houses. For example, the cost of providing infrastructure in Kurudu Estate for instance was estimated at ₦800 million for the provision of roads, culverts, electricity and water (Ewurani, 2019). The cost of providing quality infrastructure within the mass housing estate therefore affects the unit cost of houses and its impact on the provision of mass housing for enhanced national development.

**Stringent Loan Conditionalities:** Across the world, known sources of housing funds are from governments, private enterprises, mortgage banks, individual savings and insurance.

However, in Nigeria sources of loans for housing are mostly from Federal Housing Authority (FHA), Federal Government Staff Housing Loan Board (FGSHLB) and Federal Mortgage Bank of Nigeria (FMBN). The loan conditions include 3 - 6 per cent interest rate payable over a period of 30 years. The number of houses acquired through individual efforts outweighs those acquired through established housing estates built by either government or private developers. Mass housing developing agencies activities is limited by the high interest rate charged by private and commercial banks which in most cases is between 22 - 35 per cent, limited payback period and collaterals of about 5 – 10 years. All these limitations continue to thwarted achieving housing for all by Year 2020 (Litikang, 2019). The combination of high population that are below poverty level and low incomes implies that about 85 per cent of Nigerians cannot afford a mortgage loan to buy the most basic home of about ₦5 million even at concessionary interest rates (Akande, 2019). The commercial and mortgage banks have played less vital role at efforts of housing provision in the country. The reason is that banks do not grant the privilege for enduring lending which housing projects demands.

**Cumbersome Process of Acquiring Lands:** The Land Use Act 1978 has not largely provided the intended uniform measures to standardize the land ownership and facilitate its availability for development. According to Jinadu (2019), the NHP has so many loopholes among which are lack of supplementary legislation and lengthy process for obtaining Certificate of Occupancy (C-of-O) and letter of consent. The inability of Land Use Decree to clearly spell out rights and powers of the FGN as trustees of land obviously hampers its effort to acquire suitable lands in the states. The inability of citizens to acquire choice lands on concession from inception has been the major setback of the scheme. The cumbersome process of acquiring lands therefore constitutes a challenge in the provision of mass housing for enhanced national development in Nigeria.

**Lack of Transparency and Accountability:** The quest for transparency and accountability from operators of the housing program and the inability of the operation of the scheme to exercise transparency and accountability in its operation has resulted in the failure of the Housing Fund Schemes to meet the aspiration of the citizen. Lack of transparency and accountability encourages corruption such as diversion of funds, selling of houses to non-contributors and price inflations. These scandals involving government officials has attracted public attention and have done more damage to the overall credibility of this laudable government program.

**Low Income:** The national minimum wage is now thirty thousand naira (₦30,000.00.) However, by August 2021 most state yet to implement the new policy. Ideally, the salary of a civil servant should be enough to plan to own a house which is a physiological need based on the Need Theory of Maslow. Hence, the income of civil servants is thus a stimuli to the government towards provision of affordable housing. The average income of civil servants poses a great challenge to the success of housing scheme. The prices of houses offered by most government housing schemes are well beyond target population. Affordable Housing Scheme most times ended up been bought by wealthy individuals in the society. They in turn rent out to the same citizens who were supposed to be the beneficiaries and thus the aim of the scheme becomes defeated. The inability of the low-income earners to benefit from mass housing scheme often cause the target beneficiaries not to trust government initiatives and this has adversely affected the scheme. This often create a situation whereby the government maybe trying to address the housing need of their personnel but in reality they are not, because basic income is not sufficient enough to afford them the opportunity to key into the scheme.

Ironically, the cost of building a house in Nigeria is relatively higher while the average income level is relatively lower compared to global average (Emma & Vida, 2013). This means even when there is supply of housing units, the price tag whether self-built or off the shelf purchase is out of the reach of majority of Nigerian; thus, making affordable housing still a mirage. Many Nigerians cannot afford the houses provided by the government; not to talk of that built by the private individuals and corporate bodies. Attempts to make housing relatively easy for low-income earners to own a house, led to establishment of the National Housing Fund (NHF) mainly to mobilize funds that will facilitate the provision of affordable housing for Nigerians (Aikeju, 2018). According to Fadamiro, Taiwo, & Ajayi, (2004) despite all these efforts, many Nigerians do not have access to affordable housing. Up to the end of the first quarter of the 21<sup>st</sup> century, Slums are the only sources of abode for the common Nigerians. This is because in Nigeria, there are teething problems associated with mass housing towards enhanced national development.

### **Ways Forward**

Inspire of the problems bedeviling housing schemes in Nigeria, the idea of providing housing to Nigerians is essential in meeting the basic needs of the citizens. Thus this paper, offer some solutions to tackle the housing deficit in Nigeria among which are:

- (a) **Family Homes Fund Limited:** The Family Homes Fund Limited is a partnership between the Nigerian Sovereignty Investment Authority as founding shareholders and Federal Ministry of Finance. It came into effect in 2018. The fund is designed to draw contributions from state and federal government in order to cover the housing shortfall in 15 years time. The fund is an ambitious housing focused fund in Africa South of the Sahara. The Family Homes Fund Limited set aside about ₦1 trillion by 2023, to assist millions of Nigerians realize the dreams of owning a house (Anthony, 2019). Through partnership with great players in the housing sector, the fund plans to facilitate the supply of about 500,000 homes by 2023, thus enhancing national development. To be eligible for selection to work with Family Homes Fund Limited, partners will be either public or private sector operators including co-operatives with impeccable track record of building homes. A partner must be able to show proof of financial prowess to meet project costs not covered by Family Homes Fund Limited financing, particularly pre-scale, pre-development and statutory approval cost (Anthony, 2019). Qualified beneficiaries are able to lease a decent home for a monthly cost not exceeding 40 per cent of their family income including an option right of refusal at any time. The implementation and execution of the fund could serve as a workable prospect to facilitate the provision of mass housing on national development.
- (b) **Developing the Nigeria Mortgage Re-Finance Company:** Nigeria Mortgage Re-finance Company (NMRC), is a public-private sector led initiative aimed at improving access to finance for Nigeria's housing market. Shareholders of the Nigeria Mortgage Re-finance Company include the FGN, the Nigerian Sovereign Investment Agency (i.e. the Nigerian Sovereign Wealth Fund), development finance institutions (such as the IFC and Shelter Afrique) as well as various primary mortgage banks and commercial banks in Nigeria. The Nigeria Mortgage Re-finance Company is essentially a re-financing institution which provides mortgage lending banks with increased access to liquidity and long-term funds. By deepening the available liquidity in the housing finance market, the Nigeria Mortgage Re-finance Company helps to bridge the funding costs for residential mortgages in the country. Okonjo-Iweala, (2014) asserted that the FGN negotiated a US\$300 million financing agreement with the International Development Association (IDA) on very concessionary terms. Of this sum, about US\$250 million was to be disbursed in installments to Nigeria Mortgage Re-finance Company as Tier 2 Capital subject to various establishment of a

Mortgage Guarantee Facility for lower income borrowers; while US\$25 million will support the development and piloting of Housing Microfinance Products.

- (c) **Simplifying Land Titling Procedures:** Simplifying land titling is another issue to be addressed in the drive towards solving housing deficit in Nigeria. Houses must be built on land, and people will only invest in their homes only if they can be assured of security of tenure. Families also want assurance that their real estate investments will serve as a secure asset for themselves and their loved ones. Due to Nigeria's Federal structure, ownership rights for land are vested in the office of the Governors of various State Governments. And the delays in obtaining the so-called "Governor's consent" for land titles creates frustration and uncertainty for many housing developers and home owners. The FGN has initiated a pilot scheme with some selected State Governments which were willing to fast-track their land approval procedures. The Governors committed their support to Nigeria Mortgage Re-finance Company initiative by providing the enabling environment for mortgage origination. Specifically, the FGN asked these State Governors to commit to simplifying property registration, to provide access to serviced plots of land for developers. Other measures put in place by the federal government are to implement a standardized mortgage foreclosure law and to assign dedicated officials to liaise with the Nigeria Mortgage Re-finance Company on this initiative. Furthermore, simplifying land titling procedures holds another good solution of improving the activities of AHS in provision of houses to civil servants.
- (d) **Improve Income:** This mass housing scheme cannot work if there is no improvement in the income of the people. This means that the Federal Government has to look into existing salary structure and do all necessary reforms in this regard. (El-Rufai, 2011). Also, the Federal Government have to compel every organization that has workers to implement the minimum salary scale irrespective of the number of workers in that organisation. The harmonization of salary scale for all workers will enable private companies to be able to pay living wage salaries to workers. The lifetime income of an average Nigerian discounted with the expected inflation should be able to provide a decent house for him. In this scheme, government subsidy to the citizen should be in the form of provision of housing estate and land for the private companies involved in the building of houses.
- (e) **Review Applicable Regulations and Policies:** Nigeria should fix its housing policies and regulatory framework including those required for effective operation of Real Estate Investment Trusts. Furthermore, to cater for the vast majority of Nigerians, government should consider other forms of inexpensive housing ideas such as pallet homes, outbuilding, shipping containers, etc.

## **Conclusion**

This study examines the effect of housing deficit on national development with a view to enunciating strategies to reposition the scheme for efficient service delivery. The cost of building houses in Nigeria clearly shows that it is not affordable for the citizens just as the provision of infrastructures is essential for the effective delivery of mass housing. The paper identified some variables essential for mass housing to include infrastructural development, employment opportunity, Easy Access to Mortgage Loans and Grants and direct government intervention in this sector. The identified challenges militating against mass housing programs include: cumbersome process of acquiring lands, high costs of providing infrastructure and inadequate access to loan facilities with its negative effect on national development. However, some solutions to ameliorate the housing deficit in Nigeria include reviewing the Land Use Act 1978. All activities associated with provision of affordable housing must be in consonant with prevailing inflation rate in the country. Also efforts must be intensified in the promotion of

transparency and accountability mechanisms in the activities of the provision of affordable housing for the citizens.

### **Recommendations**

This study recommends among others that:

- a. The Federal government should liaise with the Federal Ministry of Works and Housing to review the Land Use Act 1978
- b. There should be formulation and implementations of people-oriented policies for the construction of affordable mass housing units annually for national development.
- c. The government should ensure the provision of quality infrastructure within the housing estates to make them attractive to the citizens.
- d. Stakeholders and Mortgage banks should advocate for the removal of stringent conditions for the citizens to access housing loans and simplify the processes for the acquisitions of the houses.

The above conditions when addressed will assist government in meeting its obligation to the citizens in the provision of affordable housing. This will translate to meeting the basic needs of the citizens and improvement in the overall national development.

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