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RESEARCH ARTICLE

A Systematic Review of Housing Shortage in Nigeria

Iniobong Beauty John^{1,3, *}, Michael A. Adebamowo², Samuel Adekunle³, Clinton Aigbavboa³, Ibironke Elizabeth Aaron⁴, Adedoyin Afolabi⁵

¹ Department of Quantity Surveying, Faculty of Environmental Sciences, University of Lagos, Nigeria

² Department of Architecture, Faculty of Environmental Sciences, University of Lagos, Nigeria

³ Centre for Sustainable Construction Management and Leadership in the Built Environment, Faculty of Engineering and the Built Environment, University of Johannesburg

⁴ Department of Estate Management, Faculty of Environmental Sciences, University of Lagos, Nigeria

⁵ Department of Economics, Faculty of Social Sciences, Lagos State University

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Corresponding author:
ijohn@unilag.edu.ng

ABSTRACT

Particularly in the Global South, housing shortage has been a major issue worldwide. Using the Preferred Reporting Items for Systematic Reviews and Meta-Analyses (PRISMA) approach, this study investigates the housing challenge in Nigeria within the context of current economic conditions and government policies. Given that Nigeria is the most populous country in Africa and that it is experiencing rapid urbanization, it is understandable that the country is facing an acute shortage of affordable housing. To address the problem, this study identifies key factors affecting housing affordability, such as inflation, poor maintenance practices and ineffective regulatory enforcement. It also examines existing government policies, including the National Housing Fund, and evaluates their effectiveness in addressing the housing deficit. The study found significant gaps between policy intentions and outcomes, highlighting the need for more robust and inclusive housing strategies. The study concludes with recommendations for policy improvements and methods to enhance housing affordability in Nigeria.

Keywords: Housing affordability, Government housing policy, Nigeria, Housing deficit, Housing conditions

1.0 Introduction

Nigeria is a densely populated Africa nation, inhabited by about 218 million people (Kumar et al., 2021). This rising population is domiciled in the urban region where there are small land masses. In any country like Nigeria, the population level determines the demand for housing (Onyegiri & Ugochukwu, 2016). Given that the three basic needs of life are food, clothing and shelter, how well a nation manages and evenly distributes resources among citizens would determine their standard of

living (Olugbenga et al., 2017; Onyegiri & Ugochukwu, 2016).

Although Nigeria has a vast land mass, most of that mass is located in the country's north (Salihu et al., 2021) however there is a lot of rural-urban migration tending towards southern Nigeria. It is therefore not surprising that the housing deficit in southern Nigeria is huge (Oni-Jimoh et al., 2018). Thus, the existence of a large population influenced by constant rural-urban migration contributes to the

problem of housing inadequacy. No doubt, buildings in rural areas differ from those in urban areas, as the latter cost more to build (Igwe et al., 2017; Kotabe & Helsen, 2022). Most contractors building houses in urban areas use substandard materials during construction, and this affects housing durability and conditions. Buildings that meet the Land Use Act standards are mostly unaffordable (Enisan, 2017; Igwe et al., 2017).

Previous studies have focused on issues of housing affordability and improved housing conditions, given that housing is a necessity (Jaiyeola & Bayat, 2020). Recently, housing cost has risen significantly owing to a sharp rise in the cost of building materials (Adediran et al., 2020; Ahmed et al., 2022). Unlike in developed countries such as Japan, China and the USA, where houses are constantly checked to ensure suitable maintenance practices are observed, most ageing buildings in Nigeria are hardly given timely renovation, leading to frequent cases of building collapse and deplorable housing conditions (Kumar, 2021).

In the Nigerian housing sector, there is also the problem of failure to check the amount of noise, gases and dust that affect inhabitants of the vicinity. Clearly, the agency that is responsible for monitoring housing structure in Lagos State, the Lagos State Building Control Agency (LASBCA), has not been quite effective and transparent in discharging its responsibilities (Onyegiri & Ugochukwu, 2016). This study provides details concerning government housing policies in a developing country, with the focus being on Nigeria.

2.0 Housing

A typical house is a structure designed to be used as a permanent residence for people. Houses are typically built using various materials such as wood, stones and bricks. The general design of a house includes a kitchen, bathroom, living room, and bedroom. Housing can be described as any place where people live that provides the basic human need of shelter, which could be a house, an apartment, a homeless shelter, etc. (Adediran et al., 2020). Living spaces are those areas within these structures that are meant for habitation, such as bedrooms, kitchens and bathrooms, and type of

housing can impact the quality of life (Adegun et al., 2019).

Dimensions of Housing

According to the United Nations (2014), there are six dimensions of housing adequacy, viz: affordability, suitability, habitability, absence of crowding, absence of discrimination, and presence of tenure security. Housing may be regarded as affordable if it costs not more than 30% of a household's monthly income. Suitability refers to the appropriate size and design of the housing unit, as well as the availability of basic amenities. Habitability in housing refers to the basic condition of the housing unit, including structural soundness, protection from the elements and freedom from unhealthy conditions. When housing is free from crowding, it means that the number of occupants in a housing unit do not exceed the space available, with the ratio being generally no more than two people per room. Housing that is free from discrimination is housing that is accessible to everyone regardless of race, creed or national origin. Security of tenure means that individuals have the legal right to occupy their housing unit as long as they wish and are not subject to eviction (Alkali et al., 2018).

Housing Affordability Case Studies

This section reviews housing affordability in the context of developing African countries, notably Nigeria and Ghana. The two countries were selected because of Nigeria's large population and Ghana's diversified economy and investment climate — factors which make housing a critical need in the countries.

Housing Affordability in Ghana

Ghana is a developing country that relies heavily on housing data and population census findings for planning at both the national and sub-national levels. This reliance on data can often lead to planning decisions that are not in line with the actual needs of the people. As a result, the Ghana government needs to develop a more comprehensive and effective planning process that takes into account the input of all relevant stakeholders (Jaiyeola & Bayat, 2020). According to the Population and Housing Census (PHC),

Ghana's population was 24.6 million, with around half living in urban areas. This is an important statistic that on the distribution of the population and where housing services need to be focused. In Ghana, the majority of the population are based in the southern cities of Kumasi, Sekondi-Takoradi, and Accra. Together, these cities hold more than 28% of the country's population. This concentration creates challenges for the Ghanaian government in providing services and infrastructure to citizens (Mukhtar et al., 2016).

In recent years, there has been a trend towards urbanization, as reflected in the increased housing stock, number of households and number of households per house. This trend is likely to continue as more and more people move to cities in search of greater opportunities and a higher quality of life. Compound houses are the most common housing typology found throughout Ghana. These houses accommodate multiple households in a shared building and typically feature a courtyard in the centre of a large compound. Compound houses provide their residents with a sense of community and security and are often passed down across generations (Akinyode, 2017). It is necessary to create interventions that are designed specifically for different segments of the market (Adegun et al., 2019). By doing this, it will be possible to satisfy the needs of a larger portion of the population. Additionally, careful planning is required to ensure that the housing market meets the current and future needs of Ghanaian citizens.

Housing Affordability in Nigeria

There is a big housing problem in Nigeria, especially in the cities. In rural areas, people often live in quite basic homes made from materials like mud and thatch. In the cities, many people live in overcrowded and substandard housing, given the severe shortage of decent housing in the country. This is a major problem because many live in conditions not conducive to good health and well-being (Alkali et al., 2016). Housing problems in rural areas are often caused by poor-quality homes and a lack of affordable housing options. This can lead to overcrowding and poor living conditions, as well as a feeling of isolation from the rest of the country. Ajayi et al. (2020) explains that rural housing is inadequate because social services

cannot be properly linked to them. He argues that this lack of connection creates a vicious cycle where residents of rural areas are unable to access the resources they need to improve their living conditions, meaning that social services are even less likely to reach these areas. To break this cycle, Ajayi believes that investment is needed in both rural housing and social services (Ajayi, 2020).

Urban housing problems are complex and varied but often include homelessness, slum dwellings, squatting and overcrowding. In many cases, these problems are caused by a lack of affordable housing options and can be exacerbated by poverty, unemployment and social exclusion. The ever-increasing population of urban dwellers in Nigeria, coupled with the high rate of urbanization, results in a housing deficit. The Nigerian government is unable to provide adequate housing for the people, resulting in a housing crisis wherein many people are forced to live in overcrowded and cramped conditions, often without running water or electricity. This can lead to poor health and sanitation problems (Oyalowo et al., 2022). No doubt, housing conditions indicate the level of residents' well-being (Igwe et al., 2017). In Nigeria today, the two major issues are housing unavailability and poor housing conditions (Ezennia & Hoskara, 2019).

Housing Policies and Programmes in Nigeria

In every country, the housing system is policy-regulated; as such, housing policies are crucial to the operations of government and agencies within the housing sector, with policies determining the coordination of activities within the sector (Festus & Amos, 2015). The first Nigerian housing policy was introduced in 1991 by the military in the bid to ensure that all Nigerians can own houses, thus boosting their productivity levels (Odeyemi et al., 2019). The housing plan triggered the initiation of the Presidential Committee on Urban Development and Housing, which had the responsibility of introducing relevant housing policies and reviewing previous policies introduced by the government (Festus & Amos, 2015; Oni-Jimoh et al., 2018). The committee worked to ensure that the policies introduced by the government were effective and that there was growth in the housing sector,

especially in the urban areas (Mukhtar et al., 2015; Festus & Amos, 2015).

In 2003, other housing institutions were introduced by the federal government to ensure further effectiveness and efficiency in the sector. These institutions were the Urban Development Bank (UDB) and the Federal Mortgage Bank of Nigeria (FMBN), both of which boosted productivity in the industry (Olugbenga et al., 2017). Three years later, however, the number of agencies and institutions in the housing sector was reduced, following the pruning down of federal ministries and institutions from 19 to twenty-seven (27) (Mukhtar et al., 2015; Onyegiri & Ugochukwu, 2016). Thus, these four institutions, which were previously independent, started operating interdependently (Kumar et al., 2022). Consequently, the housing sector became more productive, following the elimination of operations duplication and improved government financing of the sector. The ministry now manages the housing structures and the policies introduced by the government within this sector (Jaiyeola & Bayat, 2020).

The National Building Code

The National Building Code was enacted in 2007 following a series of building collapses, particularly in Lagos. The policy aims to ensure the safety of buildings and their occupants by specifying minimum standards for construction, maintenance and fire safety (Akinluyi et al., 2022). The Code specifies a set of requirements that must be met in the construction of buildings in order to ensure public safety and satisfaction. The code includes

provisions for structural stability, fire safety, and sanitation, etc.. By adhering to the Code, builders and developers can help create a safe and enjoyable built environment for all (Ahmed et al., 2022).

The Nigerian Building Code focuses on six key areas that architects, estate surveyors and other building-related experts are expected to improve upon: inappropriate structuring of buildings and towns, constant collapse of buildings, poor referenced design of buildings by experts, rise in the adoption of non-experts during construction, use of non-tested materials during construction, and inadequate sanction to offenders of building legislations. The building code was introduced to ensure the safety and construction of quality housing in Nigeria (Kalu et al., 2021).

3.0 Materials and Methods

This study employs the Preferred Reporting Items for Systematic Reviews and Meta-Analyses (PRISMA) framework to review existing literature on government housing policies and their impact on housing affordability in Nigeria. The PRISMA approach ensures transparency and reproducibility of the review process, enhancing the reliability and validity of the findings.

Barriers to Housing Affordability in Nigeria

This section provides insights into the different barriers to housing affordability in Nigeria. The PRISMA model is quite relevant for reflecting the outcome of this work, as shown below:

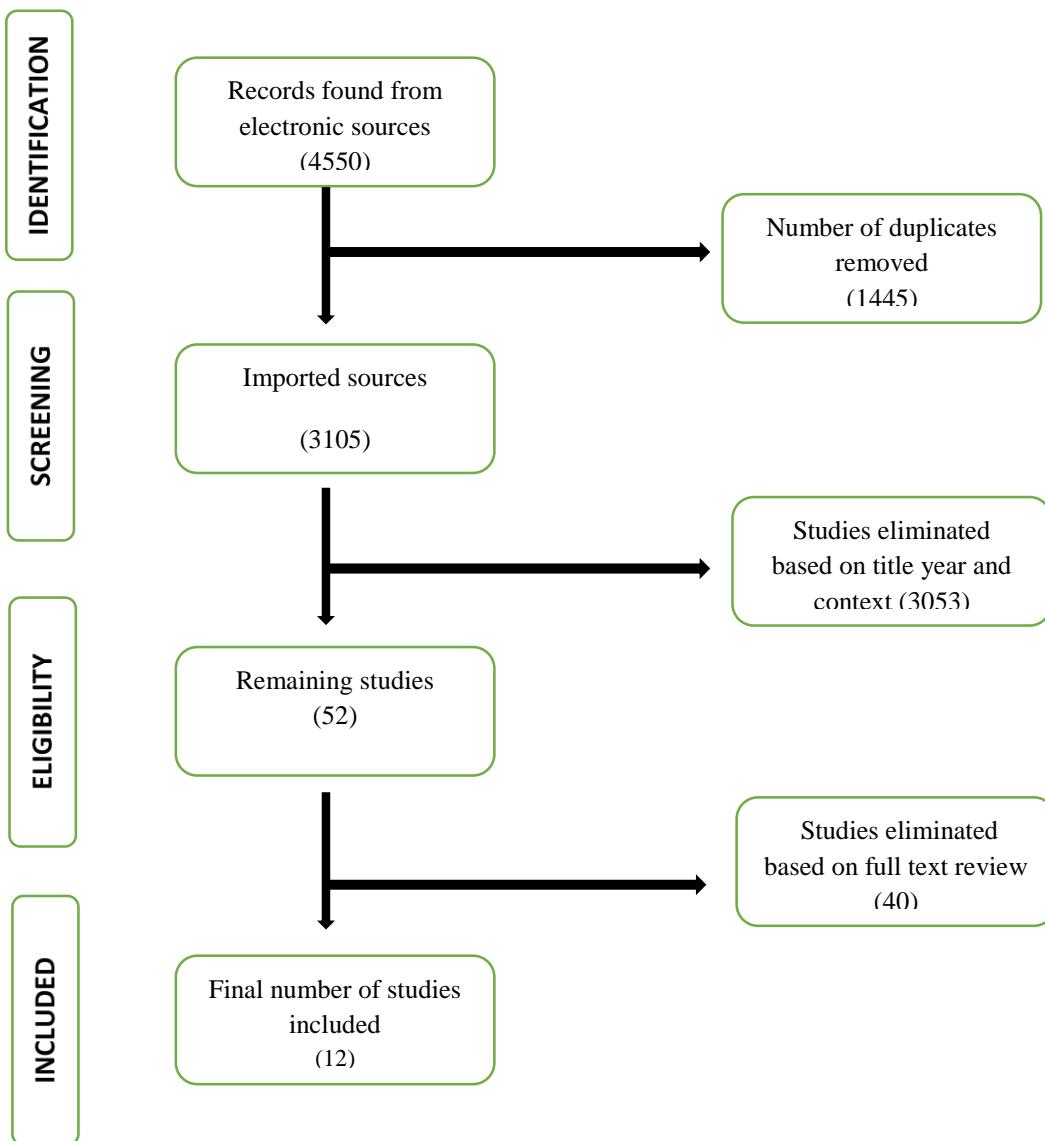


Figure 1: PRISMA flow diagram

4.0 Data Identification

A comprehensive search strategy was used to identify relevant studies. The search was conducted across multiple electronic databases, including PubMed, Scopus, Web of Science, and Google Scholar. The search terms used were "housing affordability," "government housing policy," "Nigeria," "housing deficit," and "housing conditions." Both peer-reviewed articles and gray literature were considered to ensure a broad inclusion of pertinent information. The study identified different materials that provided insights into affordability issues in Nigeria. Different experts have made scholarly contributions to

housing affordability in Nigeria, including Abubakar and Aina (2019), who wrote on the prospects and challenges of sustainable housing in Nigeria; Adediran et al. (2020), who focused on the fundamentals of affordable housing in Nigeria; and Adegun (2019), who discussed housing affordability for low-income earners in Akure, Nigeria.

Duplicates and Exclusion Process

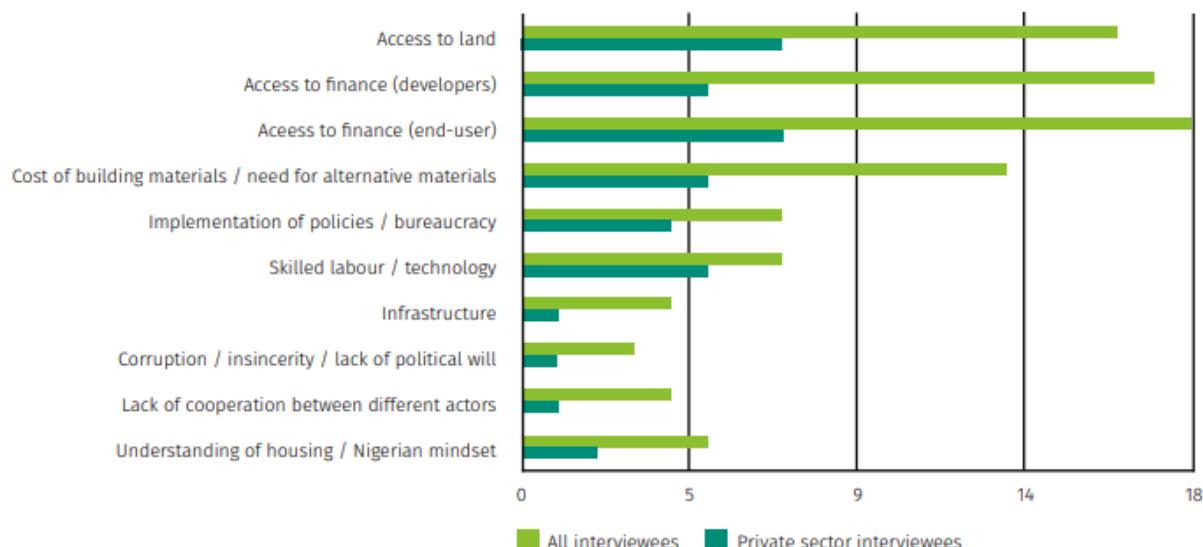
During the scholarly search, a total of 4,550 publications was identified on PubMed, Scopus, Web of Science, and Google Scholar using the set search terms, viz: "housing affordability,"

"government housing policy," "Nigeria", "housing deficit", and "housing conditions." The publications were screened and checked for duplications. Subsequently, the number of publications was pruned down to 3,105, with 1,445 duplicates eliminated. Subsequently, other non-duplicate documents were removed based on context of title and year, leaving only the more recent studies on housing affordability in Nigeria. Accordingly, over 3,053 documents were eliminated based on these parameters, leaving the researchers with only the most recent studies.

Screening and Eligibility Process

Thus, following the adoption of the PRISMA model, only 52 studies remained. Before the inclusion of the documents that were used in this part of the work, full-text reviews were made on the remaining fifty-two 52 documents to eliminate publications that were not required. After the full-text review of the studies, only 12 documents were available for inclusion in the findings for the outputs of the prima model. Some of the findings were those of Prive (2022), Salihu et al. (2021) and Odeyemi et al. (2019). The inclusion criteria comprised studies focusing on housing affordability and government policies, studies conducted in Nigeria, and articles published in the English language in quantitative and qualitative studies.

Figure 2: Barriers to affordable housing



Source: Centre for Affordable Housing Finance in Africa, 2015

5.0 Findings and Discussion

According to Prive (2022), based on world indicators, four factors influence housing affordability in Nigeria, viz: low purchasing power, inadequate supply of high quality products, lack of related goods and services, and lack of access to housing finance. As of 2020, it was revealed that 46.94% of Nigerians lived in the urban horizon of the country irrespective of the level of growth experienced within the housing sector (Salihu et al., 2021). According to Salihu et al. (2021), 46% of Nigerian inhabitants live below the poverty line, hence the prevalence of housing unaffordability in the country.

Odeyemi et al. (2020) posit that approximately 50% of the population resides in urban areas. Of this urban population, approximately 80% live in conditions characterized by general disorder and overcrowding, a situation often resulting in inadequate access to strategic necessities such as clean water and sanitation facilities. These overcrowded conditions also lead to increased crime rates and a general mistrust of law enforcement. Further contributions were provided by KPMG regarding housing affordability.

As societies continue to develop rapidly, the lack of town planning and adequate infrastructure has produced urban sprawl, which is unhealthy for both the environment and the residents. Findings by Odoi and Riekkinen (2022) showed that Nigeria's market for housing units is plagued by a lack of access to affordable financing, high costs of land registration and building materials, and lengthy regulatory procedures. This lack of affordability and accessibility continues to be a major constraint on the housing market in Nigeria. Chindengwike

(2023) explains that in order to meet the projected demand for 23 million new homes by 2020, it will be necessary to construct 2.6 million homes per year. This is a daunting task for both government and private-sector actors in the housing industry.

Government Policies Affecting Housing Affordability

Housing policies have been introduced at different periods in the country, as shown in Table 1.

Table 1: Government Policies and Programmes Affecting Housing Affordability in Nigeria

S/N	Year	Government System	Government Policies and Programme	Aim(s)	Results
1	Between 1962 and 1968	Civilian government, later military administration	First Development Plan (1NDP)	<ul style="list-style-type: none"> • There is a lack of affordable housing for people who are not government officials. • This housing is limited and mainly for the elite middle and high class. • Aims at constructing 24,000 housing units. 	About 500 housing units were completed.
2	Between 1970 and 1974	Military administration	Second National Development Plan (2NDP)	<ul style="list-style-type: none"> • The government saw housing as a social and political responsibility. • Federal housing was established. • Aims at constructing 54,000 housing units. 	About 10,000 housing units were completed.
3	Between 1979 and 1982	Civilian government	Fourth National Development Plan (4NDP)	<ul style="list-style-type: none"> • Mass housing construction supported by the World Bank. • The 4NDP aimed at focusing on eight states in the country. 	Only "Bauchi" was covered during project implementation
4	Between 1981 and 1985	Civilian government later military administration	Fourth National Development Plan (4NDP)	<ul style="list-style-type: none"> • Initiation of 1st national housing program. • Aims at constructing 440,000 housing units. 	About 105,600 housing units were completed.
5	Between 1986 and 1991	Military government	National Housing Policy of 1988	<ul style="list-style-type: none"> • Termination of housing program based on affordability. • Establishment of a national housing policy 	National housing projects were put on hold because of difficulties in economic conditions.
6	Between 1991 and 1999	Military government	National Housing Policy of 1991	<ul style="list-style-type: none"> • Introduction of access to decent housing scheme. 	About 7500 houses were completed under this scheme.

				<ul style="list-style-type: none"> support on the national housing for all 	
7	Between 2000 and 2011	Civilian government	Social Housing Policy	<ul style="list-style-type: none"> Revision of the Land Use Acts of 1978. Introduction of new social housing policies. 	Inconsistency on the part of the government.
8	Between 2012 till date	Civilian government	National Housing Policy	<ul style="list-style-type: none"> Introduction of recent urban and housing policies. Aims at constructing 700,000 housing units. 	About 175,000 houses were completed under this scheme.

The findings reveal four (4) development programmes adopted by the Nigerian government from 1962 to date. However, after the introduction of the different national development programmes, other policies were initiated, such as the National Housing Policy, the Housing and Urban Development Policy, and the Social Housing Policy, etc. According to Okwu et al. (2017), there have been more policy contributions by the Nigerian government on housing affordability. Over the years, the government aided the elite in accessing housing, especially in government areas and estates. Salihu et al. (2021) observed that the civilian dispensation has not been able to match the contributions of the military era to housing affordability in Nigeria. It is worth noting that policy and planning in the Nigerian housing sector have been readjusted to a numerical dimension to better serve the people.

This readjustment will allow for a fair and more efficient distribution of resources. According to Sakariyau et al. (2021), one of the major contributions of the Nigerian government within the housing sector has been the introduction of different policies and programmes. As Tajudeen and Basirat (2017) noted, one of the crucial agencies introduced by the government has contributed to growth within the housing sector. On its part, the Directorate of Food, Roads, and Rural Infrastructure provided rural infrastructure through the building of rural roads and boosting food supply. The agency also promotes rural development by maintaining and developing these infrastructures. As Ugochukwu and Chioma (2015) reported, the federal government has introduced the National Housing and Urban Development Policy, which ensures private-sector assistance in providing quality housing to Nigerians. The policy is aimed at

achieving objectives such as providing affordable housing to Nigerians, improving housing quality and standards, encouraging private-sector participation in the housing sector, and creating employment opportunities in the construction industry.

6.0 Conclusion and Recommendations

The study highlighted policy measures to address housing affordability in Nigeria since independence. It was found that the Nigerian government has adopted four development programmes from 1962 to date. Following the various national development programmes were policies such as the National Housing Policy, the Housing and Urban Development Policy, and the Social Housing Policy. Since Nigeria is facing many economic problems within its housing sector, including inflation, the study also examined the impact of inflation on housing affordability alongside the interconnectedness of the issues.

In the light of the findings, the study recommends that the Nigerian government should focus on providing a favourable environment for the private sector to invest in the housing sector and provide more support for poor and vulnerable households. The government should also institute a national housing policy that incentivizes the construction of low-cost housing units and makes them accessible to low- and middle-income earners. No doubt, it will be necessary to enact laws and regulations that will enable the effective and efficient management of the housing sector.

Furthermore, it is important for the government to increase access to financing for housing development and home ownership. Similarly, there is need to improve the delivery of housing services,

including water, sanitation, and electricity. Also to be enhanced is the capacity of local governments in planning and delivering quality housing services. It will also be necessary to for the Nigerian government to review its housing policy periodically to keep them relevant to the society. Policies should provide affordable and decent housing for all Nigerians, as well as improve the living conditions of those currently living in substandard housing. By reviewing the policy regularly, the government can ensure that it is achieving its goals while making the necessary adjustments.

7.0 Policy Implications

There is an imbalance in the supply and demand of housing in Nigeria, which affects consumer demand for housing. When outputs are limited at existent price levels, inflation increases alongside consumer demand for housing. This situation creates difficulties for people who are trying to buy or rent housing, as they have to compete with others who are also looking for housing. The challenge of housing affordability must be tackled with every sense of urgency to eradicate homelessness. All stakeholders in the housing sector must work together to realize the goal of affordable housing. Low-income groups have difficulty accessing housing finance because of inadequate collateral and high interest rates. Microfinance schemes could help by providing loans at low interest rates and no collateral requirements. This would enable low-income households to finance their housing needs and improve their standard of living. Indeed, there is a great need for more funding to be provided for research into local building materials so that ways can be found to make them stronger, more durable and affordable. This will benefit both construction companies and homeowners in the long term.

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