

Effect Of Government Policy On Housing Delivery Project In Nigeria: A Case Study Of Oyo State Low-Income Housing Programme

OGUNDIRAN A.A¹, AROWOLO B.E¹, MORADEYO O.S¹, OLADENI, I.A²

¹ Department of Estate Management and Valuation, The Polytechnic, Ibadan, Oyo state.

²Department of Estate Management and Valuation, Adeseun Ogundoyin Polytechnic, Eruwa, Oyo state.

Email: adevinkaogundiran@gmail.com, moaradevo.oluwatunmise@polyibadan.edu.ng

Abstract: *This research examines how government policies affect the provision of housing in Oyo State, Nigeria, with a particular emphasis on the program for affordable housing in the state. The study investigates the effects of government interventions on the accessibility, affordability, and total provision of housing to low-income households. The study made use of a descriptive survey research. The population of the study were public and private domains, as well as from Oyo State Housing Corporation-employed corporate real estate experts and registered real estate businesses. A sample of seventy (70) respondents were selected by the non-probable Purposive Sampling method. Data was collected using a research questionnaire which was analyzed by SPSS software. The descriptive statistics such as frequency tables, percentages was used in analyzing the data. The findings highlight the persistent issues of inadequate and inconsistent funding, bureaucratic delays in land acquisition, substandard construction practices, affordability challenges, regulatory inefficiencies, and limited community engagement. The government's strategies, including public-private partnerships and the use of local materials, have shown promise but require more robust frameworks and support to achieve their intended outcomes. It was recommended that the state government should allocate more funds specifically for low-income housing projects to ensure consistent and adequate financing. In addition, the government should seek international grants, loans, and investments from financial institutions and donor agencies to supplement domestic funding.*

Keywords: affordability, delivery, housing, low income and policy.

Introduction

Housing is a fundamental human need and a crucial factor in socioeconomic growth, promoting better health, safety, and well-being. It is a basic need of man for shelter and it enhances healthy social wellbeing (Bala and Bastani, 2012). The housing deficit in Nigeria has led to a significant scarcity of housing units, exacerbating the country's housing crisis (Moshood, 2016). Aribigbola (2011) expressed growing concern over the deteriorating housing conditions in urban areas of developing nations. Many regions, including Oyo State in Nigeria, struggle to provide affordable housing. The ongoing shortage, particularly for low-income populations, highlights the need for efficient government policy and involvement. Oyo State, with its diverse and growing population, faces challenges like congestion, poor infrastructure, and informal settlements. The Nigerian government has implemented policies and initiatives to address housing needs, including partnerships, state-level programs, and federal legislation. Despite these efforts, affordable housing remains out of reach for many low-income households. The National Housing Policy's ambitious goal of housing for all remains an unattained dream, with the government's inaction and lack of commitment perpetuating a frustrating reality for the majority of citizens (Adejumo, 2008).

To address the shortage, Oyo State has launched low-cost housing initiatives, but progress has been hindered by inconsistent policies, lack of financing, and administrative roadblocks. To tackle the housing shortage, immediate and efficient policy action is necessary. Comprehensive policies should focus on streamlining regulatory frameworks, incentivizing private sector participation, improving access to affordable finance, collaborating with stakeholders and including local communities

Effective policy intervention can promote sustainable urban growth, enhance quality of life, and ensure adequate housing for all residents in Oyo State. By addressing affordability and accessibility challenges and implementing well-crafted policies, Oyo State can significantly reduce its housing problem.

Statement of Research Problem

Despite numerous government measures, Oyo State continues to face a serious housing scarcity. This poses a major threat to the welfare of the state's residents, particularly those from low-income families. The lack of acceptable and fairly priced housing, which

results in congested living quarters, the expansion of informal settlements, and an overall decline in the standard of living among several inhabitants, is often referred to as the "housing deficit." Oyo State is experiencing significant housing scarcity as its population grows rapidly. Because there is a significant disparity between housing supply and demand, numerous individuals live in substandard conditions.

Urban areas like Ibadan face severe overcrowding due to a surge in population and inadequate housing supply, leading to a shortage of essential services like power, water, and sanitation. The housing crisis worsens as demand outstrips supply, and affordability becomes a significant concern. High land prices, construction costs, and limited access to affordable finance exacerbate the issue. Inefficient land allocation and bureaucratic delays further restrict housing accessibility. Weak policies, poor implementation, and corruption hinder effective housing delivery, resulting in unmet housing needs and unfinished government projects. Therefore, this study investigates the effect of Government Policy on Housing Delivery Project in Nigeria; a case study of Oyo State low-income housing programme.

Aim and Objectives of the Study

Aim

To evaluate the effect of government policy on the delivery of low-cost housing in Oyo State

Objectives

- i. To assess the current state of low-cost housing in Oyo State
- ii. To analyze government policies related to housing delivery
- iii. To evaluate the effectiveness of these policies in meeting housing needs to provide recommendations for improving housing delivery.

Literature Review

Government Policies on Provision of Low-Income Housing

Government housing regulations have a significant impact on the availability, affordability, and quality of housing, especially for low-income people. Governments around the world have implemented a range of strategies to address the housing crisis, particularly among low-income households. Policies can take various forms, ranging from delivering housing to establishing frameworks to encourage private sector participation. Many countries implement government interventions such as tax rebates, public-private partnerships, and subsidies. Bredenoord and Van Lindert's (2019) study, for instance, underlines the success of inclusionary zoning regulations in certain Latin American countries, where developers must reserve a share of new construction for low-income residents in order to gain development approval.

Similarly, programs for affordable housing in the United States and the Netherlands have showed how complete policies that integrate financing options, regulatory frameworks, and subsidies can significantly enhance the availability of homes for low-income populations. Land policies and regulatory regimes have a significant impact on home supply. The efficient completion of housing developments is contingent on the effective allocation of land and the creation of property rights. Land tenure issues typically complicate housing supply in several developing countries, including Nigeria.

The controversial Land Use Act of 1978 gave the state government control over land ownership. Even though it was intended to ease land management, it has frequently resulted in unethical behavior and bureaucratic hold-ups, impeding the effective distribution of housing. According to Adediji and Olotuah (2020), land policy improvements are critical for improving housing delivery. They recommend creating land regulations that encourage the development of affordable housing, expediting the land acquisition process, and enhancing transparency.

Overview of Housing Policies: Nigerian Context

Over time, Nigeria's housing policy has evolved, with varying degrees of success. The 1991 National homes Policy (NHP) and its updates aim to provide all Nigerians with affordable homes. Despite these efforts, the housing shortage remains a major issue. According to Ayedun, Siyanbola, and Oni (2019), inconsistencies in policy execution and a lack of consistency in government

programs have impacted the success of Nigeria's housing efforts. Recent research emphasizes the importance of taking a more integrated approach to housing development in Nigeria. According to Ibem and Alagbe (2020), in order to develop sustainable housing in Nigeria, financial issues, land accessibility, and effective governance institutions must be resolved.

They argued that unless these fundamental issues are addressed, government interventions will continue to fail to meet their goals. Numerous studies have identified the primary barriers that low-income housing in Nigeria must overcome. These include high building costs, limited financial accessibility, and inadequate infrastructure. According to Adedeji and Olotuah (2020), numerous low-income families are unable to receive mortgages or loans due to rigorous lending regulations and high interest rates, highlighting housing affordability as a major barrier. In addition, study demonstrates that the goals of housing projects are usually undermined by corruption and inefficiency in the allocation of housing units. According to Akeju's (2021) research, political intervention and a lack of openness in housing plans exacerbate the housing problem, resulting in the exclusion of targeted beneficiaries.

Impact of Government Policies on Housing Delivery in Oyo State

The creation of affordable housing estates and public-private partnerships are just two of the initiatives the Oyo State government has implemented to expand the supply of cheap housing. Research, however, suggests that these actions haven't made much of a difference. According to Olotuah and Taiwo (2023), such efforts have led to the construction of more housing units, but their general effectiveness and long-term viability have been hindered by issues with funding, upkeep, and execution. Government rules have a significant influence on the efficacy of low-income housing delivery programs.

These regulations set the standards for the type, quantity, and affordability of housing supplied to low-income populations. The literature from 2018 to 2024 offers perspectives on how various policies impact housing delivery, showcasing the successes, challenges, and lessons learned in various contexts, including Nigeria and Oyo State. Appropriate government initiatives have the potential to raise housing availability and affordability. For instance, inclusionary zoning laws, which reserve a portion of recently created land for affordable housing, have been successful in several communities. Inclusionary zoning regulations in the UK can significantly increase the supply of affordable homes without requiring government funding, as per Mulliner and Maliene's (2018) research. Nevertheless, government policies aimed at improving housing affordability in Nigeria have yielded contradictory results.

The National Housing Fund (NHF) was established to provide low-income individuals with affordable mortgages. Despite its promise, the fund has been criticized for its small scope and bureaucratic barriers. According to Agboola and Olatubara (2019), the program's stringent qualifying conditions and a lack of understanding make it impossible for numerous low-income families to obtain NHF loans.

Public-Private Partnerships (PPPs) in Housing Delivery

PPPs, or public-private partnerships, are becoming more frequently recognized as a viable solution to the housing issue. PPPs combine the strengths of the public and private sectors to build housing developments. For example, PPPs have aided the Lagos Home Ownership Mortgage Scheme (Lagos HOMS) in Lagos State, resulting in the construction of thousands of residential units. According to Fadeyi, Adebayo, and Salako (2020), collaborations have enhanced housing delivery timelines and reduced prices when compared to government-sponsored projects. Nevertheless the regulatory framework and the clarity of the agreements influence PPP success.

Oyo State has used public-private partnerships to produce affordable housing complexes. Although the number of dwellings available has increased as a result of these efforts, Olotuah and Taiwo (2023) reported that issues such as confusing profit-sharing agreements and site acquisition delays have periodically hampered project success.

Subsidies and incentives are an important component of government housing programs meant to alleviate financial hardship for low-income households. Direct subsidies, which include grants or low-interest loans, can help more people become homeowners. The South African government's Reconstruction and Development Programme (RDP) has substantially decreased the housing deficit for low-income groups through housing subsidies. According to Turok and Borel-Saladin (2021), these subsidies have helped low-income people afford decent housing.

Similar approaches have been implemented in Nigeria through a variety of organizations. The Federal Government established the Family Housing Fund (FHF) to provide finance to developers for the building of affordable housing. According to Akeju (2021), the impact has been limited due to a shortage of funds and execution issues, highlighting the need for more effective monitoring and evaluation procedures to ensure that subsidies are delivered to the intended users.

Housing Policies in Nigeria

Nigeria experienced a serious housing problem, which was addressed by the landmark National Housing Policy of 1991. Increasing the number of dwellings, increasing private sector participation, and ensuring that low-income people had access to affordable housing were among its priorities. Nevertheless, a number of challenges hampered the policy, including inadequate execution, inadequate funding, and a lack of cooperation among essential stakeholders (Olotuah & Taiwo, 2023). To address the shortcomings of the 1991 policy, the Nigerian government revised the National Housing Policy in 2006.

The new policy prioritized sustainable development and the use of locally produced construction materials to ensure that all Nigerians have access to appropriate and affordable housing. Despite these gains, the policy faced ongoing financial and execution issues. In addition to prioritizing affordable housing even further, the 2012 National Housing Policy contained measures to enhance private sector engagement through public-private partnerships (PPPs). The program's purpose was to supply one million housing units annually to middle- and low-income families. Supporting urban regeneration projects, improving land management, and increasing mortgage finance were critical components. Nevertheless, persistent challenges like as insufficient money and bureaucratic roadblocks limited the policy's efficacy (Akeju, 2021).

Other housing policies embarked upon by the government are as follows:

i. Housing Fund (NHF) Scheme

Nigerians, particularly those with low incomes, can now obtain low-cost mortgages thanks to a major financial endeavor known as the National Housing Fund (NHF), which was established by the NHF Act of 1992. Employees are expected to contribute to the National Housing Foundation, which provides low-interest financing for housing construction. However, administrative barriers and a lack of beneficiary understanding have limited the availability of NHF loans (Agboola and Olatubara, 2019).

ii. Family Homes Fund (FHF)

The Family Homes Fund (FHF), which is part of the federal government's Economic Recovery and Growth Plan (ERGP), was established in 2017. The FHF intends to fund the construction of affordable housing for developers. The fund targets job development throughout the housing value chain and intends to construct 500,000 dwelling units by 2023. Although the FHF is a significant step toward addressing the housing shortage, its success is dependent on ongoing funding and its implementation (Akeju, 2021).

iii. Economic Sustainability Plan (ESP) 2020

In response to the COVID-19 outbreak, the Nigerian government unveiled the Economic Sustainability Plan (ESP) in 2020, with housing playing an important role. The ESP aims to stimulate economic growth and create jobs by making major investments in new housing construction. With a focus on low-income earners, the plan asks for the construction of 300,000 housing units over the course of a year. The ESP emphasizes the government's recognition of housing as a key driver of social stability and economic recovery.

Challenges and Future Directions

Nigeria's housing industry still faces several obstacles in spite of these actions and legislation, such as:

- i. Land Tenure and Administration: According to Adedeji and Olotuah (2020), the property Use Act of 1978, which concentrated property ownership with state governments, resulted in fraudulent land allocation and bureaucratic delays.
- ii. Funding and Financing: The lack of viable financing options for developers and buyers remains a significant barrier. High loan rates and onerous lending criteria exacerbate the issue (Agboola & Olatubara, 2019).
- iii. Policy execution: The effectiveness of housing policies is jeopardized by irregular policy execution and a lack of consistency in government initiatives. To ensure that policies produce the expected effects, effective monitoring and evaluation procedures are essential (Olotuah & Taiwo, 2023).
- iv. Construction Quality: There have been reports of insufficient construction and the use of inferior materials, both of which have an effect on the life span and habitability of the residential units.
- v. Affordability Issues: Many of the apartments in this project remain outside the means of low-income individuals, even with the low cost of construction and inflation. The high cost of the materials is the reason for this.
- vi. Maintenance and Sustainability: It has proven difficult to maintain housing estates over the long term, with certain regions experiencing neglect and decay.

Methodology

The study made use of a descriptive survey research design. The population of the study were public and private domains, as well as from Oyo State Housing Corporation-employed corporate real estate experts and registered real estate businesses. Data were collected using structured questionnaires, and analysis was conducted using the proper statistical techniques. Based on a five-point Likert scale used to score the respondents' responses, the study's conclusions showed that Purposive Sampling was the most appropriate technique. The study's seventy (seventy) respondents were selected by the non-probable Purposive Sampling method. These respondents were drawn from the public and private domains, as well as from Oyo State Housing Corporation-employed corporate real estate experts and registered real estate businesses. The study's response rate was 62%, and it has been appropriately

adjusted for this investigation. Statistical Packages for Social Sciences were used to handle and analyze the study's data (SPSS). Statistical methods were utilized to examine the data obtained from the questionnaire that was delivered to the participants. Finding the mean and percentile scores was part of the mandatory test. Percentages were also used to examine participant background and respondent characteristics.

Results and discussion

The main research instrument used for the study is structured questionnaire. The instrument was administered on the population of the study. The response of the population to the research instrument was analyzed. The results are presented in Table 1.

Table 1: response to the study questionnaire

Category of Respondents	Number	Percentage
Corporate Real Estate Professionals	24	54.6
Registered Estate Surveying and Valuation firms in Oyo state	20	45.4
Total	44	100

Source: Authors Field Survey, 2024

A total of 70 questionnaires were administered to the two categories of respondents. As shown in Table 1, 52 questionnaires were retrieved but 44 were fit for analysis, others were disqualified mainly due to incomplete attempts notably on the key objectives of the study. The study therefore attained 62% response rate and is hereby adjudged sufficient for the study. Previous studies Ojo (2004) had adjudged response rate of 40% and above suitable to validate the findings of the study.

Characteristics of Respondents

The characteristics of the study population were analyzed to ascertain respondents suitability to provide opinion on the subject of the study. This is aimed at providing basis for the validity of the study data. For this purpose therefore six features were examined namely; gender, age, academic qualification, income class; information about property ownership and condition of the property in which the owned. The Table 2 elicit the result on the above six features.

Table 2; Descriptive statistics of Respondents characteristics

Gender category	Number	Percentage
Male	36	82
Female	8	18
Total	44	100
Age category	Number	Percentage
18-30 years	8	18
31-40 years	18	41
41-50 years	14	32
51-60 years	4	9
Above 60 years	0	0
Total	44	100

Academic Qualification

Category	Number	Percentage
ND	4	9
HND	14	32
B.Sc/B.Tech	16	36
MSc	8	18
PhD	2	5
<u>Total</u>	<u>44</u>	<u>100</u>

Income Class

Category	Number	Percentage
Low	12	27
Middle	22	46
High	12	27
<u>Total</u>	<u>44</u>	<u>100</u>

Ownership of property

Responses	Number	Percentage
Yes	24	55
No	20	45
<u>Total</u>	<u>44</u>	<u>100</u>

Residence condition

Response	Number	Percentage
Good	23	52
Fair	19	43
Poor	1	5
<u>Total</u>	<u>44</u>	<u>100</u>

Source: Authors field Survey, 2024

Construction and the real estate sector has been mainly male dominate as evidence in the study's gender distribution. 82% of the study population is male while 18% are female. The age on the other hand is synonymous with the experience and relevant technical expertise in real estate practice, 41% are between 31 and 40 years; 32% above 40 years, 18% are between 18 to 30 years while 9% are between 51 to 60 years respectively. Academic qualification shows that 68% have Higher National Diploma and its first degree equivalent, 23% have academic qualification above the benchmark of Master of Science and PhD.

The income class indicates that 63% are middle and high class income earners while 27% are low income earners. 55% on the other hand owned the property or alternative accommodation. The overall condition of residence where the respondents live is good as

52% of the respondents while 43% are in fair condition. Only a member of the study population acknowledge has condition that is bad and this represents an insignificant portion of the entire population.

Imminent cause of failure in previous low income housing scheme.

The study's objective seeks to identify factors responsible for the failure of previous endeavor of the public sector to provide affordable houses for the low income group in the area. Qualitative data were collected utilizing ten factor identified from related literature survey. Respondents were asked to rank using 5 – point likert scale; 1= very low; 2= low; 3= moderate; 4= high; 5= very high. The result is presented in Table 3.

Table 3: Imminent causes of failure in previous low income housing scheme

Cause	Very low	Low	Moderate	High	Very high	Total
Security of tenure	23%	27%	18%	18%	14%	100
Lack of Affordability	0%	9%	4%	23%	64%	100
Poor Habitability	0%	0%	14%	41%	45%	100
Lack of services	2%	4%	41%	5%	48%	100
Lack of Infrastructure	9%	0%	23%	32%	36%	100
Location	24%	5%	19%	22%	24%	100
Lack of Cultural Compatibility	0%	4%	14%	27%	55%	100
Inadequate Supervision	26%	18%	22%	15%	19%	100
Inadequate Planning	9%	9%	18%	41%	23%	100

Source: Authors Field Survey, 2024

Security of tenure as one of the causes of failure of previous low income housing scheme. The above result shows that security of tenure for land is low represented by 27%, very low by 23%, 18% for high and moderate and 14% for very high. In terms of affordability 0% went very low, 9% low, 4% moderate, 23% high and 64% very high. This indicates that housing affordability was high. For poor habitability, low and very low were 0%, 14% moderate, 41% high and 45% very high indicating that habitability as cause of failure of past policies is very high. Lack of services show 4% for low, 2% for very low, 41% for moderate, 5% for high and 48% for very high. This result indicates that lack of services was very high. For lack of infrastructure, 0% went very low, 9% very low, 23% moderate, 32% high and 36% very high showing that lack of infrastructure as cause of failure of low income housing is very high. Location of the houses show 5% to be low, 24% very low and very high, 19% moderate and 22% high. This means that location as a factor is very low, for cultural compatibility, 55% answered very high, 27% high, 14% moderate, 4% low and 0% very low respectively. Inadequate supervision shows 26% for very low, 18% low, 22% moderate, 15% high and 19% very high. For inadequate planning, 9% represents low and very low, 18% moderate, 41% high and 23% very high indicating a high rate of inadequate planning.

Challenges facing the provision of Housing for the low-income group

Extant deficits in housing stock for the low income group may not be entirely neglected. As seen from the foregoing literature review, there have been several attempts and policies aimed at meeting the housing needs of the low income group in Oyo state. This section of the study examined why the relevant government policies have not made significant impact as planned. Ten factors were identified; population growth, cultural diversities, lack of up to date about the low income group, lack of fund, lack of collateral, unemployment, ineffective legal and regulatory framework, land tenure system, non-involvement of the local stakeholders and difficult terrain. The perception of the respondents is presented in Table 4.

Table 4: challenges faced in Housing the low income

Challenges	very low	low	moderate	high	very high	Total
Population growth	9%	2%	14%	41%	34%	100
Cultural diversity	9%	12%	25%	11%	43%	100
Lack of up to date Data on the income Group	5%	9%	9%	9%	59%	100
Lack of fund	0%	9%	9%	18%	59%	100
Lack of collateral	7%	2%	2%	27%	50%	100
Unemployment	5%	5%	9%	36%	45%	100
Ineffective legal & Regulatory framework	14%	18%	16%	18%	34%	100
Land tenure system	0%	5%	9%	45%	41%	100
Lack of stakeholders Involvement	7%	2%	32%	32%	27%	100
Difficult terrain	9%	23%	11%	18%	39%	100

Source: Authors field Survey, 2024

On the population growth, 9% of respondents answered very low, 2% low, 14% moderate, 41% high and 34% very high. Cultural diversity as a challenge to low income housing was very high represented by 43%, 11% high, 25% moderate, 12% low and 9% very low. Lack of data on income group was also seen to be very high with 59%. Lack of fund has the same percentage with lack of data showing high rate of lack of fund as 59%. Lack of collateral also was very high at 50%. Unemployment taking 45% as very high. Land tenure system has 41% as very high. 34% very high goes for ineffective legal and regulatory framework. For lack of stakeholder's involvement, moderate has the highest frequency with 32% followed by very high at 27%. Finally, 39% went for very high difficult terrain.

Conclusion

The analysis of Oyo State's low-cost housing delivery projects reveals several critical insights into the effects of government policies on housing provision for low-income earners. While the government has made considerable efforts to address the housing deficit through various initiatives, several significant challenges have hindered the effectiveness and sustainability of these projects. Key findings highlight the persistent issues of inadequate and inconsistent funding, bureaucratic delays in land acquisition, substandard construction practices, affordability challenges, regulatory inefficiencies, and limited community engagement. These factors collectively undermine the potential benefits of housing projects intended to provide affordable and decent living conditions for low-income households.

The government's strategies, including public-private partnerships and the use of local materials, have shown promise but require more robust frameworks and support to achieve their intended outcomes. Addressing the identified barriers is essential for enhancing the success of low-income housing initiatives in Oyo State.

Recommendations

To improve the effectiveness of low-cost housing delivery projects in Oyo State, the following recommendations are proposed:

- Increase Budget Allocations:** The state government should allocate more funds specifically for low-income housing projects to ensure consistent and adequate financing.
- Explore Alternative Funding Sources:** The government should seek international grants, loans, and investments from financial institutions and donor agencies to supplement domestic funding.
- Strengthen Financial Management:** Implement transparent and accountable financial management practices to reduce corruption and ensure funds are used efficiently.
- Improve Transparency:** Establish clear guidelines and procedures for land transactions to enhance transparency and fairness in land allocation.
- Introduce Housing Subsidies:** Provide subsidies or financial aid for the lowest-income groups to make housing more affordable.
- Develop Innovative Financing Solutions:** Implement micro-mortgages, housing cooperatives, and other inclusive financing options to improve access to affordable housing finance.

References

1. Adedeji, Y. M. D., & Olotuah, A. O. (2020). "Affordable Housing for Low-Income Earners in Nigeria: Challenges and Prospects." *Urban Planning and Development*, 146(2), 04020015.
2. Adejumo, A. A. (2008). Some Thoughts on Affordable and Social Housing in Nigeria. Available online at <http://www.nigeriavillagesquare.com/articles/akintokunbo-aadejumo/some-thoughts-on-affordable-and-social-housing-in-nigeria.html> 10 March, 2013.
3. Agboola, A., & Olatubara, C. O. (2019). "Challenges of Accessing the National Housing Fund by Low-Income Earners in Nigeria." *Journal of Housing and the Built Environment*, 34(4), 1123-1140.
4. Akeju, A. A. (2021). "Corruption and Housing Delivery in Nigeria: Implications for Sustainable Development." *International Journal of Public Sector Management*, 34(3), 313-330.
5. Aribigbola, A. (2008). Housing Policy Formation in Developing Countries: Evidence of Programme implementation from Akure, Ondo State, Nigeria. *Journal of Human Ecology*, Vol. 23(2), 125-134.
6. Ayedun, C. A., Siyanbola, O. O., & Oni, A. O. (2019). "Housing Policy in Nigeria: An Overview." *International Journal of Housing Markets and Analysis*, 12(1), 33-46.
7. Bala & Bastani (2012). A Review of Housing Delivery Efforts in Nigeria. An article written by Nigerian editorial: Nigeria online Policy News paper from www.editorialnigeria.com.
8. Bredenoord, J., & Van Lindert, P. (2019). "Affordable Housing in Latin America: Policies and Tools for Social Housing." *Habitat International*, 86, 10-20.
9. Fadeyi, O., Adebayo, A., & Salako, A. (2020). "Public-Private Partnerships in Housing Delivery: The Lagos HOMS Experience." *International Journal of Urban Management*, 15(2), 85-102.
10. Ibem, E. O., & Alagbe, O. A. (2020). "Sustainable Housing Development in Nigeria: Prospects and Challenges." *International Journal of Housing Policy*, 20(2), 193-213.
11. Lagos State Government. (2019). "Lagos State Rent-to-Own Scheme: A Pathway to Homeownership." Retrieved from Lagos State Government Official Website.
12. Moshood, I. (2016). Housing Deficits: The Myths, The Realities Economic Confidential. Retrieved from economicconfidential.com/2016/01/housing-deficits-myths-realities/
13. Mulliner, E., & Maliene, V. (2018). "An Analysis of Inclusionary Zoning in the UK and Its Implications for Affordable Housing Provision." *Housing Studies*, 33(3), 1-15.
14. Olotuah, A., & Taiwo, O. (2023). "Housing Delivery in Oyo State: Policy, Practice, and Challenges." *Journal of Contemporary African Studies*, 41(1), 25-42.
15. Smith, S., & Johnson, L. (2020). "Affordable Housing Policies in the US and Europe: A Comparative Analysis." *Journal of Housing and the Built Environment*, 35(4), 853-872.
16. Turok, I., & Borel-Saladin, J. (2021). "The Impact of Government Subsidies on Low-Income Housing in South Africa." *Urban Forum*, 32(1), 67-89.