Nigerian Housing Development Policies Impact on Lagos Housing Deficit (1960 – 2020): A Critical Literature Review

Oluwapelumi Obayanju

Abstract

This paper critically examines the evolution of housing development policies in Lagos, Nigeria, from 1960 to 2020, and their subsequent impact on the housing deficit in the region. The literature review integrates various scholarly sources that explore the historical context, the emergence of different housing policies, and the effectiveness of these strategies in addressing the housing gap in Lagos. This paper evaluates the predominant housing development strategy within the housing development phases, and its implementation in Lagos Nigeria,

The findings highlight that despite numerous policies implemented by the Nigerian government, the housing deficit remains a persistent challenge due to issues at the level of execution, funding, and gaps between the policies and the populace. This research aims to contribute to the understanding of how policy evolution shapes housing development and proposes recommendations for more effective approaches in the future.

Keywords

Housing: policies, development, deficits, challenges, implementation

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1 Introduction

The evolution of housing development policies in Lagos has been driven by the city's rapid population growth and urbanization since Nigeria's independence in 1960. The migration of people seeking better opportunities has intensified the housing deficit, leading to a series of policy interventions aimed at providing affordable housing solutions (Owolabi et.al 2023; Heinrich Böll Stiftung 2023). Despite the efforts, Nigeria faces a housing deficit of around 22 million, with Lagos accounting for approximately 4.7 million of these figures (World Bank, 2023; Oluwatayo & Amole, 2021; Heinrich Böll Stiftung 2017, 2023). The cost of housing continues to rise, making it unaffordable for low and medium-income earners. Over the years, five National Housing Development Phases from 1960 to 2020 have attempted to address the housing gap, but many planned housing units were never constructed.

State-initiated housing in Nigeria began during the colonial era, particularly after the 1920s bubonic epidemic in Lagos. Housing projects were initially targeted at expatriates, leading to the creation of Government Reserved Areas. Direct Housing Construction emerged as a predominant strategy for low-cost housing schemes. This approach, along with Site and Services strategies, has remained prevalent (Bello, 2019; Ayoade & Onifade 2020; Chinwe 2015). Other strategies include Slum Clearance and Resettlement and Core Housing/Incremental Housing (Olotuah, Taiwo 2015; Ibimilua & Ibitoye 2015; NBRRI 2013). However, these initiatives have not effectively reduced the housing deficit.

Currently, approximately 60% of Nigeria's population lives in urban centres, with most state-led housing interventions focused on these areas (World Bank Data, 2024). Lagos, as the case study for this research, exemplifies the urban housing crisis. The paper evaluates the various housing development phases to identify the predominant strategy implemented during each period and assess its effectiveness. Despite the numerous policy phases, the critical question of how to reduce the housing gap and provide affordable housing for urban middle-income and low-income demographics remains unanswered. This research aims to trace the missing links in the effectiveness of Nigerian housing development policies from 1960 to 2020, using Lagos as a case study. The study benchmarks each housing development phase against the realization of estimated housing stocks to understand the practical outcomes of stated policies.

2 Method and Definitions

2.1 Method

This publication is conducted using Critical Literature Analysis (Rachel R.N. 2024, Jack C. 2025) by reviewing total of 150 literatures, analysing the key thread of thought regarding housing development policies and deficits in Nigeria and Lagos City to identify the way forward in the Nigerian context. The literature comes from peer-reviewed outlets such as journals, conference proceedings, book chapters, also included were other documents from organizations, government parastatals, and research institutions within housing research framework. Through analysis via the key thread of thought cited below, a total of 72 literatures were found relevant for this article, and they are all listed in the reference section.

These literatures search was conducted using the following electronic databases: Scopus, Web of Science Core Collection, ScienceDirect, Google Scholar, JSTOR, Taylor & Francis Online, SpringerLink, Wiley Online Library, and Emerald Insight. These databases were selected because they index high-quality peer-reviewed publications in housing, urban planning and development studies. These are literatures that were published between 1985 – 2025 due to the historical context of this paper. The key thread of thought that informed the choice of the 72 listed references were on Housing

Development Policies, Housing Development Strategies, Urban City Reports, Global South Housing, Housing Provision, Housing Deficits, due to the evaluation of housing development impact of this paper.

The data collection process in the literature review is structured around this main theme of *evaluating the successive housing development policies in Nigeria* and finding the predominant housing policies, this enabled to trace the missing link in the effectiveness of the *Nigerian Housing development polices 1960-2020*, with Lagos as case study. Within the context of the literature reviews, the following questions served as guiding compass; *What lead to the initiation of each housing development phases and the proposed number of housing units that were planned for each phase? How the realizations and the non-realization of stated housing stocks for each housing development phase have led to the current housing deficits? How the patterns of the relationship between the challenges of each predominant housing strategy have evolved over time to the current housing backlogs? How the predominant housing strategies have been operationalized in Lagos Nigeria within the time frame 1960 – 2020.* These questions were the key words that were used for data collection, from the bulk of search results, the total of the cited references was eventually reviewed, and this led to the conclusion and findings.

2.2 Case Study

The case studies within the context of this research refers to the studied literatures and the geographical urban context of Lagos city with respect to its housing polices and deficits.

Research identifies Lagos as a significant case study due to its rapid urbanization and housing deficit. As Africa's largest city and projected to be the world's largest by 2100, Lagos' housing policies have evolved since the colonial era and the establishment of the Lagos Executive Development Board in 1948 (World Bank, 2023; Victor, 2022; Ayoade & Onifade, 2020).

The city was central to the First National Housing Development Scheme from 1962 to 1968 and has seen various state-initiated housing policies since 2000 (Olotuah & Taiwo, 2015; UNHabitat, 2015; Aduwo et.al, 2016).

2.3 Definition of Terms

2.3.1 Housing

According to the Nigerian National Housing Policy Handbook (2010), housing involves providing safe, comfortable, functional, affordable shelter within a neighbourhood, supported by continuous maintenance. Housing includes sustainability attributes like energy efficiency and resource conservation for improved quality of life (Nigerian Government, 2007). UN-Habitat (2022) defines housing as a physical structure providing shelter and necessary services for health, security, and well-being. The World Health Organization (WHO, 2021) emphasizes housing's role in public health, considering the residential environment and its impact on well-being. The Universal Declaration of Human Rights states that adequate housing is a fundamental right for health and well-being (United Nations, 1948). Overall, housing encompasses social, economic, and environmental aspects contributing to the quality of life.

2.3.2 Housing Development Policy

Researchers such as Moore 2019, Schmid 2023 asserts that housing development policy consists of laws, regulations, and administrative practices aimed at producing and delivering housing. It provides guidelines and goals but does not specify detailed strategies, establishing limits for discretionary actions. The primary goal of Nigeria's national housing policy is to make decent shelter available and affordable for all. It addresses land ownership, housing finance, and construction and delivery (Nigerian Government 2007). A policy requires a strategy for enforcement to achieve the intended programmes of action.

2.3.3 Housing Deficit

Housing deficit refers to the gap in the number of houses needed to accommodate a population (Moore 2019). It includes inadequate shelters and overcrowded conditions. The deficit can be measured annually or as a backlog. It is also defined as the difference between households and permanent dwellings and can be estimated for a specific period or date.

In Lagos, 75.0 per cent of the housing deficit affects families earning less than three times the minimum wage (World Bank 2020)

3 Results

Housing is a critical issue in Nigeria, driven by rapid urbanization and population growth. The country's housing deficit is estimated to be around 22 million units, placing immense pressure on housing markets (Akeju, 2007). This demand has led to informal settlements, inadequate housing conditions, and overcrowding. Challenges include inadequate funding, high building material costs, lack of infrastructure, and inefficient policies (Ibem & Amole, 2010). The underdeveloped mortgage market and complex land tenure systems, governed by the Land Use Act of 1978, further complicate housing development (Omirin, 2002). Bureaucratic delays and inconsistent government policies also hinder progress.

Successive Nigerian governments have introduced initiatives to improve housing. The National Housing Policy (NHP), revised in 2012, aims to provide affordable, sustainable housing by encouraging private-sector involvement and public-private partnerships. The Federal Mortgage Bank of Nigeria (FMBN) was established to provide long-term credit facilities to mortgage institutions. The National Housing Fund (NHF), managed by the FMBN, encourages Nigerians to contribute towards homeownership (Akinmoladun & Oluwoye, 2007). However, the effectiveness of these policies is limited by corruption, fund mismanagement, and the NHF's inability to meet housing finance demand (Olotuah & Bobadoye, 2009).

Mass housing schemes like the Federal Housing Authority (FHA) estates aim to provide affordable homes to low- and middle-income earners. Despite efforts, the number of houses built remains insufficient to meet the housing deficit (Ibem, 2011). Private-sector involvement through public-private partnerships (PPPs) has increased, with projects like Lekki Gardens and Eko Atlantic City addressing urban housing needs (Olayiwola, Adeleye, & Ogunshakin, 2005). However, private developments often cater to higher-income groups, excluding many low-income earners (Makinde, 2014).

To address the housing crisis, experts advocate sustainable policies targeting urban low- to middle-income earners, such as slum upgrading and urban renewal, to improve informal settlements (Ibem & Aduwo, 2013).

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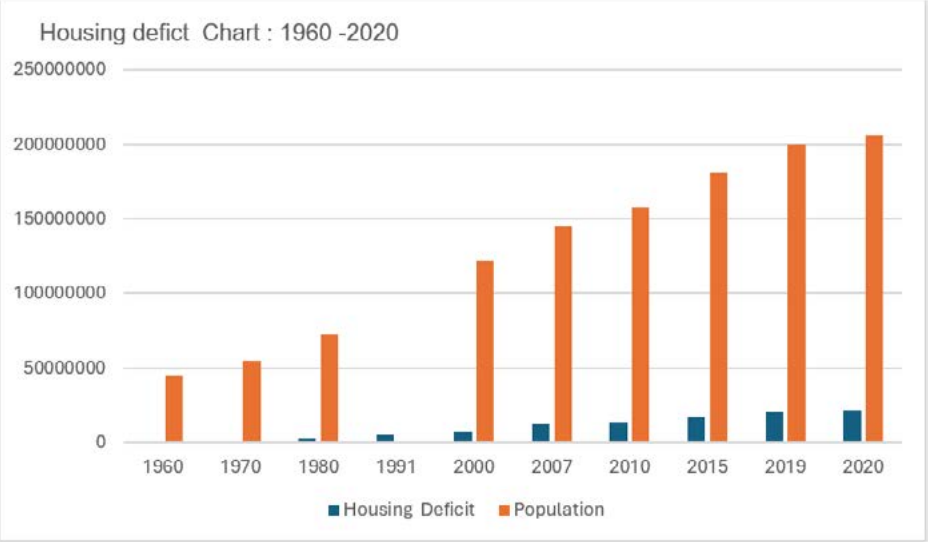


Fig. 1 – Housing deficit trend chart in Nigeria between 1960-2020
Sources: FMWHN (2007), Aribigbola (2008), Ibem (2011), UNHabitat (2006,2015), World Bank (2016), Pison (2019), Federal Mortgage Bank of Nigeria (2020); Adeoye et al. (2020), Statista (2024)

Private-sector developments often cater to higher-income groups, excluding most Nigerians (Makinde, 2014). Experts recommend sustainable policies targeting urban low- to middle-income earners, such as slum upgrading and urban renewal, to improve informal settlements (Ibem & Aduwo, 2013). By providing essential infrastructure like roads, water, and electricity, the government can significantly enhance living conditions for millions residing in informal housing, addressing the widespread housing crisis in Nigeria (Ibem & Aduwo, 2013).

3.1 History of National Housing Development Policy Phases in Nigeria (1960-2020)

Ayoade, A. & Onifade, V. (2020) stated that the Nigerian Public Housing involvement began in the colonial time following the 1920s eruption of the bubonic epidemic in Lagos. During the period 1900 – 1960, government involvement was targeted particularly on the delivery of accommodation for foreign personnel and selected native personnel-the government did not attempt to provide housing for the public. Since the independence of Nigeria in 1960 the government had adopted various strategies in its intervention in housing. The Federal Government has over the years made substantial allocations to the housing sector in the various National Development Plans (Olotuah O, Taiwo A.A ;2015).

PHASE	YEAR	HOUSING DEFICIT	NATIONAL POPULATION	HOUSING POLICY
First National Development Plan (1962-1968)	1960	500,000	45,000,000	Direct Housing Construction
	1970	1,000,000	55,000,000	
Second – Fourth National Development Plan (1970-1985)	1980	3,000,000	73,000,000	
Fifth National Development Plan (1962-1968)	1991	5,000,000		Site and Services Housing Policy + Direct Housing Construction
	2000	7,000,000	122,000,000	
	2007	12,000,000	145,000,000	
	2010	14,000,000	158,000,000	
	2015	17,000,000	181,000,000	
	2019	20,000,000	200,000,000	
	2020	22,000,000	206,000,000	

Tab. 1 – Housing deficit trend in Nigeria between 1960-2020
Sources: Federal Ministry of Housing (2007), Aribigbola (2008), Ibem (2011), UN-Habitat (2006,2015), World Bank (2016), Pison Housing Company (2019), Federal Mortgage Bank of Nigeria (2020); Adeoye et al. (2020), Statista (2024)

3.1.1 *The First National Development Plan (1962-1968): Adoption of Direct Housing Construction*

The First National Development Plan was Nigeria's inaugural attempt at systematic economic planning after gaining independence in 1960. The plan aimed at transforming the economy from a colonial-dependent structure into a more diversified and self-reliant one. It focused on industrialization, agriculture, transportation, education, and urban development, with significant allocations to infrastructure and social services (FRN,1981). Housing was a component of the broader urban development agenda, reflecting the growing demand for residential accommodation due to rapid urbanization, particularly in Lagos. The effort of government at housing provision was focused principally on Lagos, the then capital city of Nigeria, as it became the centre of economic activities under the development plan, the city attracted a significant influx of migrants from rural areas seeking better economic opportunities. This migration led to a population surge in Lagos, causing an unprecedented demand for housing. By the mid-1960s, Lagos' population had nearly doubled, putting immense pressure on the city's infrastructure and available housing (Mabogunje,1990). The government recognized the need to address this housing crisis, but the rapid rate of urbanization outpaced development efforts.

The Federal Government proposed the construction of 61,000 housing units but only 500 units (less than 1%) were built. The political chaos and the resulting civil war (1966-1970) contributed to the marginal progress recorded during this period.

Under the First National Development Plan, the Nigerian government-initiated housing projects to address the urban housing shortage. The Lagos Executive Development Board (LEDB) played a central role in implementing these projects. One of the notable projects was the construction of low-cost housing estates, such as the Surulere Housing Estate, which was developed to provide affordable housing for middle- and low-income earners. Despite these efforts, the number of units produced was insufficient to meet the growing demand.

The housing estates built during this period provided some relief but were largely inadequate for Lagos' rapidly growing population.

This resulted in total of 60,500 housing deficit backlog in Lagos Nigeria, according to Macrotrend, (2024), the total population growing from 926,000 – 1,353,000 during this time frame.

The First National Development Plan laid the groundwork for future housing

policies in Lagos, even though its immediate impact on housing supply was limited. The period highlighted the need for more comprehensive urban planning and a targeted housing policy. It also set the stage for subsequent development plans, such as the Second National Development Plan (1970-1974), which gave greater emphasis to housing and urban development, attempting to address the deficits left by the first plan.

3.1.2 Second National Development Plan (1970-1974): Development of Estates

The Second National Development Plan (1970-1974) followed the first national development plan with the aim of addressing the country's post-civil war reconstruction and economic development needs. This plan aimed to improve various sectors, including housing, infrastructure, and industry, with Lagos being a focal point due to its status as the economic hub and the capital at the time.

In Lagos, the federal government initiated several housing programs under the Plan. For instance, the Federal Housing Authority (FHA) was established in 1973 to oversee housing development across the country, with Lagos being a major beneficiary due to its status as the capital. The FHA's early interventions included the construction of large public housing estates aimed at providing affordable homes for low- and middle-income earners.

One of the notable housing projects initiated during this period was the construction of FESTAC Town, designed as a residential area for participants of the 1977 Second World Black and African Festival of Arts and Culture (Omirin, 2002). Although FESTAC Town was planned during the 1970-1974 development period, its completion occurred later. Still, the town represents the impact of federal planning and urban development policies initiated under the Second Plan.

The Federal Government initiated the National Housing Programme and Direct house construction for the public during the Second Development Plan Period. It planned to build 59,000 housing units throughout the federation. In that plan period government also established the National Council on Housing which consisted of all State Commissioners of Works and Housing. Monies allocated by the federal government and some state governments were negligible while some states did not allocate money for such programs.

The impact of the Second National Development Plan on Lagos' housing sector was mixed. While the government made significant strides in constructing public housing estates, the population growth in Lagos, driven by rural-urban migration, far outpaced the available housing stock. Between 1963 and 1974, Lagos experienced a population explosion from about 665,000 to over 1.4 million people (Mabogunje, 1990). This rapid growth led to severe housing shortages, despite the government's efforts.

The Plan's focus on state-driven housing schemes reflected a broader national strategy of public sector involvement in housing delivery. However, bureaucratic inefficiencies, poor implementation, and corruption marred the realization of many of the ambitious housing projects (Agboola, 1997). As a result, housing deficits in Lagos continued to grow, leading to the proliferation of informal settlements and slums across the city.

Nevertheless, the development plan did have lasting impacts on Lagos' urban landscape. Large-scale public housing estates such as Surulere and Dolphin Estate are products of the government's post-civil war efforts to provide mass housing for Lagosian (Onibokun, 1985). These estates helped shape the city's urban development pattern, though they ultimately fell short of solving the housing crisis.

3.1.3 Third National Development Plan (1975-1980): Mortgage Loan and Public official quarters

In the Third Development Plan government pledged to provide housing for all income groups, especially low-income groups, and to ensure that average urban workers

did not pay more than 20% of their monthly income as rent.

The thrust of the government's effort was the direct construction of housing units at the Federal and State levels, increased construction of quarters for public officials, and expanded credit facilities to enhance private housing construction.

A target of 202,000 housing units was set by the Federal Government of Nigeria (FGN), however, the actual number of units constructed was 28,000 which was only 14% of the target set (FGN, 2004) or about 3% of the actual housing shortage of 867,000 by 1975 (Benjamin, 2000).

3.1.4 Fourth National Development Plan (1981-1985): Affordability and citizen participation

The Fourth National Development Plan witnessed a housing provision drive based on the concept of affordability and citizenship participation, this was necessary because of economic difficulties, particularly after the oil bust of the early 1980s, affected housing policies, and the government introduced Structural Adjustment and Economic Liberalization Program (SAP), this reduces the government's ability to fund large-scale housing projects diminished, leading to a shift in focus towards private sector participation.

The government planned the construction of 160,000 housing units nationwide between 1979 and 1983. It proposed the construction of 2,000 houses for each of the then 19 states and Abuja annually, out of which 80% was earmarked for low-income earners. By 1983 only about 20% of the set target was achieved (FGN, 2004, Olotuah 2020).

The second phase of the housing program (with a target of 20,000 dwellings to be built all over Nigeria) was initiated mid-way through the first phase. It did not take off in several states mainly because of undue politicization and the uncooperative attitude of the state executives.

Precisely 47,500 housing units were built across Nigeria, and 2,634 housing units were built in Lagos Nigeria, and Lagos population grew from 2,736,00 to 3,500,000 during this time frame.

The planned housing unit to be built in Lagos during this phase was 10,000 units, however 2,634 housing units were realised, this created a backlog of 7,366 housing units

3.1.5 Fifth National Housing Policy Phase (1984 -2020 – till present): Combination of Strategy

The strategies of the government in the realization of its housing programs changed in 1984 from direct housing construction to the provision of sites and services. The sites-and-services program was handled by the Federal Ministry of Works and Housing. Between 1984 and 1988, the ministry developed 20 estates with 11,393 serviced residential plots.

In 1991 the Federal Government formulated the National Housing Policy, the goal of which was to ensure access to adequate and affordable housing for all Nigerians by the year 2000. Towards achieving the goal of the National Housing Policy, it was estimated that a total of eight (8) million housing units would be required to cater to the existing and future needs of the population. These were further broken down into five million for the urban areas and three million for the rural areas. Eight hundred thousand (800,000) housing units were estimated to be constructed yearly to meet this need.

In 1994 the Federal Government initiated a new housing scheme and proposed to build 121,000 housing units in state capitals where housing needs were acute. Only 1,114 housing units were completed (in Kado Estate Abuja) and commissioned on 15 December 1994 (Benjamin, 2000).

In 2004 the Federal Government proposed the construction of 18,500 housing units throughout the federation, with at least 500 units in each of the states of the

federation and the Federal Capital Territory. The program took off in April 2005 in Ekiti State.

The major thrust of the Fifth National Housing Policy was the development of a housing finance system geared towards ensuring an enabling environment for the generation of housing finance, with the private sector as the main source. For the realization of this objective, the National Housing Fund (NHF) was established by the enactment of Decree No. 3 of 1992. Decree No. 82 of 1993 reorganized the mortgage industry with the deconsolidation of the Federal Mortgage Bank of Nigeria (FMBN). The NHF was established primarily to address the constraint of the mobilization of long-term funds for housing development and to nurture and maintain a stable base for affordable housing finance. Thus, it was to facilitate the mobilization of low-cost funds as long-term loans for building, purchasing, and improving houses.

The poor performance of the National Housing Policy in meeting its set goals and objectives led to a comprehensive review, which culminated in the Housing and Urban Development Policy of 2002. The new National Housing Policy was proposed in 2002, and its first draft came into publication in January 2004. The 2002 National Housing Policy was aimed to increase housing supply, provide affordable housing, increase Public-Private Sector Participation and land reforms, but these were not achieved because many of the housing projects catered more to the middle and high – income groups

NR.	TIME FRAME (NATIONWIDE)	PLANNED (NATIONWIDE)	REALISED (LAGOS)	DEFICIT (LAGOS)	POLICY
1.	**1962-1968: The First National Development Plan**	61,000 housing units in Lagos Nigeria	500 Units	60,500 housing Units	Direct Housing Construction
2.	**1970-1974: The Second National Development Plan**	59,000 housing units throughout the federation	Not accounted	100,000 – 150,000 housing Units	
3.	**1975-1980: Third National Development Plan**	202,000 housing Units	28,000 housing Units	174,000 housing Unit	
4.	**1981-1985): The Fourth National Development Plan**	160,000 housing Units Nationwide	2,634 housing units were built in Lagos	250,000 housing Units	
5.	**1984 -2020: The Fifth National Development Plans (The National Housing Policy Phase)**	adoption of site and service scheme 121,000 housing units in state capitals 18,500 housing units throughout the federation, with at least 500 units in each of the states of the federation and the Federal Capital Territory.	20 estates with 11,393 serviced residential plots. 1,114 housing units were completed (in Kado Estate Abuja) and commissioned on 15 December 1994 The program took off in April 2005 in Ekiti State.	500,000 – 3.5 Million housing Units	Direct Housing Construction + Site and Services Housing Policy

Table 2: showing housing backlogs from unrealised housing plans
Sources: Lagos State Government (1960), Olotuah (2006,2020), Olotuah & Bobadoye (2009), UN-Habitat (2006), World Bank (2016), Pison Housing Company (2019) Federal Mortgage Bank of Nigeria (2020)

3.2 EVOLUTION OF HOUSING DEVELOPMENT IN LAGOS CITY

3.2.1 Lagos City: Urbanization, Housing Development and Government Actors

Lagos, Nigeria's commercial center, faces significant housing challenges, including a shortage of quality housing, infrastructure, overpopulation, poverty, and inequality. These issues have led to high rents, overcrowding, slums, and substandard housing (Housing and SDG IN Urban Africa, 2021). Urbanization is characterized by high population densities, urban sprawl, and informal settlements, with about 66% of residents living in slums lacking basic services (UN-Habitat, 2020). Estimates indicate a housing deficit of over 3 million units (Olotuah, 2016), exacerbated by rapid growth, high land prices, and ineffective housing policies.

Before 1928, planned residential areas in Lagos were limited to Ikoyi, Apapa, Ebute Metta, and Yaba. Ikoyi housed expatriates, while the other areas had some planned road networks. Lagos Island's indigenous housing was unplanned and overcrowded, leading to influenza epidemics and bubonic plague between 1924 and 1930. The Lagos Executive Development Board (LEDB) was established in 1928 to clear slums and relocate families to Surulere. Planning authorities have since become important in metropolitan Lagos.

The Ikeja Area Planning Authority (IAPA) was created in 1956 to control development outside the Federal Capital Territory. In 1958, the Western Nigeria Housing Corporation was established to provide housing finance. In 1972, the LEDB, IAPA, and Epe Town Planning Authority merged to form the Lagos State Development and Property Corporation (LSDPC) to improve efficiency in the housing sector (Lagos State Government, 2022).

The Jakande administration (1979-1983) implemented a massive housing

development program, but rapid population growth and economic challenges, including the introduction of the SAP in 1986 and increased petroleum fuel prices in 1994, have exacerbated housing issues. The federal government's 1994 National Housing Scheme for Lagos has stalled due to rising building material costs. Despite five phases of the National Housing Development Plan (1962-2020), affordable housing for middle and low-income residents remains an unresolved issue, with a housing deficit of around 4.7 million units in Lagos (Heinrich Boell Foundation, 2017, 2023).

3.2.2 Lagos Housing Development Distribution

Lagos is divided into two main areas: the Island, with affluent neighbourhoods like Ikoyi, Victoria Island, and Lekki, and the mainland, which has middle-class areas like Surulere, Yaba, and Ikeja, alongside informal settlements. The Island is known for luxury developments driven by high land values (Aluko, 2011). Rising housing costs on the mainland push middle-income earners to less-serviced areas (Ajibola et al., 2012). Housing development in Lagos is unequal, reflecting socio-economic disparities. Government efforts often exclude the urban poor, while private sector focus on luxury housing exacerbates inequality. Addressing these housing challenges requires more inclusive policies and equitable development distribution.

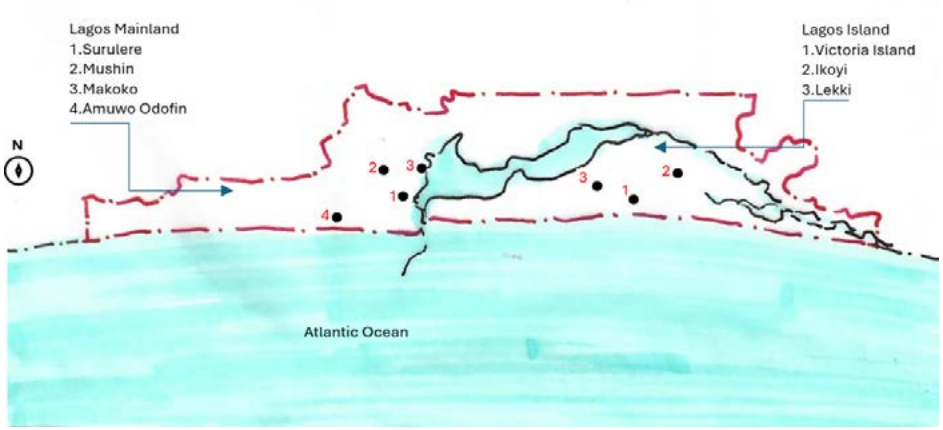


Fig. 2 – Map of Lagos showing Island (High Income earners areas - Victoria Island, Ikoyi, Lekki) Mainland (Middle income areas-Surulere, Yaba, Ikeja, Low-income areas – Mushin, Ajegunle, Makoko) and the distribution of the post-independence housing projects within the city
Source: Authorial image

3.3 THE PREDOMINANT HOUSING POLICIES AND PROGRAMMES IN LAGOS (1960 – 2020)

From the forgoing evaluation of the five successive housing development policies phases, and how the unrealised housing unit target led to the accumulated deficit, one can see that the two predominant housing development policies are Direct Housing Construction and Site-Services System of housing development has been used so far in Nigerian and as well in Lagos City, this is further established what researchers such as Egidario B. Aduwo, Patrick A. Edewor, Eziyi O. Ibem (2016) stated , that successive governments in Nigeria have since the mid-1920s engaged in different strategies in attempts to resolve urban housing challenges confronting low-income earners, and these strategies are the two predominant housing development strategies are Direct Housing Construction and Site -Services Policy.

3.3.1 DIRECT HOUSING CONSTRUCTION

3.3.1.1 Slum Clearance and Resettlement Strategy

Slum clearance or slum evacuation is an urban renewal strategy aimed at redeveloping low-income settlements into new developments or housing. This method has long been used to rebuild urban areas (Young 2016). Slum upgrading, another approach, aims to address legal, physical, social, and economic issues in an area. This includes legalizing land tenure and improving infrastructure and services, which fosters a sense of ownership and investment among residents (City Alliance 2024).

Slum upgrading involves repairing and renewing areas to prevent further deterioration. It is a cooperative effort between the state and residents, where the state provides serviced sites for residents to design and build their own housing (Ragheb, A., El-Ashmawy., 2021). The approach became popular in Africa in the 1970s and 1980s, heavily influenced by the World Bank's views on minimal state involvement and community participation. However, Werlin (1999) argues that relying on a minimal and often weak state to address slum issues is an illusion, and there are reservations about the effectiveness of community participation (Adama 2020).

In Lagos, Nigeria, from 1960 to 2020, slum clearance and resettlement projects reflected the city's rapid urbanization and the challenges of managing informal settlements. These efforts have often been characterized by a tension between urban modernization goals and the needs of the city's poor. While there have been attempts to improve living conditions through upgrading and resettlement, these efforts have frequently fallen short, leading to ongoing housing and urban development challenges.

Implementation of Slum Clearance and Resettlement Strategy in Lagos

Obalende and Mushin Slum Clearance Attempts(1960s-1970s): In the late 1960s, the Lagos Executive Development Board (LEDB) initiated early attempts at slum clearance, focusing on areas like Obalende and Mushin. However, these efforts were relatively small in scale and often displaced residents without providing adequate resettlement options.

Maroko Evictions (1970s-1980s): One of the most significant slum clearance projects occurred in 1990, under the military regime of General Raji Rasaki. The government forcibly evicted over 300,000 residents from the Maroko slum, located in a prime area close to Victoria Island. The stated aim was to reclaim the land for development and address environmental concerns. The Maroko evictions were highly controversial, criticized for their brutality, lack of proper resettlement, and the failure to provide adequate compensation. The cleared land was later developed into high-end real estate, highlighting the socio-economic divide in Lagos.

Olusosun and Other Clearances (1990s – 2000s): As Lagos continued to grow, more slums were targeted for clearance. The Olusosun slum, located near the city's main landfill, was one such area. Evictions were often justified on the grounds of environmental health and urban renewal, though they frequently led to displacement without adequate alternatives for the residents.

Makoko and Otodo-Gbame Evictions (2012,2017): High-profile evictions in areas like Makoko (a waterfront slum) and Otodo-Gbame highlighted ongoing tensions between slum residents and the state. In 2012 and 2017, these communities faced forced evictions, often justified by the government as necessary for environmental reasons or urban development. These evictions were widely criticized by human rights organizations for their lack of due process and failure to provide resettlement options.

Badagry and Ikorodu Resettlement Program (2010s – 2020s): In recent years, there have been some efforts to provide resettlement for displaced communities, but these have often been inadequate. New resettlement areas, such as those in Badagry and Ikorodu, are usually far from the city centre, lacking basic infrastructure, and often fail to meet the needs of displaced residents.

Overall, slum clearance and resettlement projects in Lagos have been characterized by a tension between the goals of urban modernization and the needs of the city's poor. While there have been attempts to improve living conditions through upgrading and resettlement, these efforts have often fallen short, leading to ongoing challenges in housing and urban development.

3.3.1.2 Core Housing Strategy

Core housing policy refers to the set of principles, strategies, and measures implemented by governments and institutions to ensure that citizens have access to adequate, affordable, and safe housing. It is a key component of social policy aimed at addressing housing needs, reducing homelessness, and ensuring that housing is accessible to all socio-economic groups, particularly vulnerable populations. (OECD 2021, UN -Habitat 2020, World Bank 2020)

The core housing strategy evolved significantly in Lagos between 1960 - 2020 due to various factors, including population growth, urbanization, economic changes, and government policies Despite government efforts, informal and incremental housing development which is a parallel self-made system emerged as a solution to the housing deficit. Individuals and communities began building homes in phases, often starting with basic structures and gradually improving them as resources allowed.

Implementation of Core Housing in Lagos

Surulere, Ikeja and Shomolu Housing Estates (1960-1979): The Nigerian Building Society (NBS) and Lagos Executive Development Board (LEDB) played significant roles in housing provision, this LEDB was tasked with initiation of the construction of low-cost housing estates like Surulere, Ikeja, and Shomolu under the National Housing Program (NHP) to address housing shortages.

Low-Cost Housing Schemes (1980 – 1999): The 1980s and 1990s were marked by economic instability, structural adjustment programs (SAPs), and military rule. These factors hindered large-scale housing development. The Federal Government launched the Low-Cost Housing Scheme, targeting middle- and low- income earners. However, the program was hampered by corruption and mismanagement, therefore due to the inadequacies of government housing schemes, many Lagos residents turned to self-help housing strategies. This period saw a significant rise in informal settlements, with residents building incrementally as resources became available.

Increase of incremental Housing and beginning of high-end developments (1999-2015)

The return to civilian rule in 1999 brought renewed attention to housing, with the government recognizing the need for more sustainable urban development strategies. The Government initiated the 2002 National Housing Policy which emphasized private sector involvement and encouraged public-private partnerships (PPPs) in housing delivery. However the private sector involvement focused on high-end housing development such as Lekki Peninsula Development, this led to the persistence of informal settlements, such as Makoko, reflected the ongoing reliance on incremental housing. Residents continued to build and expand their homes in stages, often without formal approval or infrastructure.

Home Schemes and Incremental Housing (2015 – 2020) The Lagos State Government introduced policies aimed at improving housing supply, such as the Lagos State Home Ownership Mortgage Scheme (Lagos HOMS). However, these initiatives primarily benefited the middle and upper classes. Despite modernization efforts, the gap between housing demand and supply remained vast. Incremental housing remained a common strategy for the urban poor, with many of these building on the city's outskirts in areas with limited infrastructure.

The core housing strategy in Lagos has largely been shaped by the challenges of rapid urbanization, economic fluctuations, and inadequate government interventions.

Incremental housing has played a crucial role in accommodating the city's growing population, particularly for low-income earners. While government policies have attempted to address housing shortages, the informal and incremental approach remains a dominant method for many Lagos residents, reflecting both the resilience and challenges of urban living in Nigeria's largest city

3.3.2 SITES-AND-SERVICES STRATEGY

Site and Service housing policy, used in developing countries, provides low-income families with plots of land equipped with basic infrastructure like roads, water, sanitation, and electricity, allowing them to build homes incrementally (UN-Habitat 2011, World Bank 2002). In Lagos, Nigeria, this strategy addresses urbanization challenges, housing shortages, and informal settlement growth. First introduced in the late 1960s and early 1970s, influenced by global urban planning trends and organizations such as the World Bank, the approach involved providing serviced plots with essential infrastructure, leaving housing construction to beneficiaries. Despite varying success from the 1960s through 2020, the goal was to offer cost-effective housing solutions by enabling families to construct their homes over time, adapting to their financial capabilities (UN-Habitat 2011, World Bank 2002).

Implementation of Site and Services Policy in Lagos Nigeria

FESTAC Town and Satellite Town Project (1970s - 1980s): In the 1970s, Lagos saw its first major Sites-and-Services projects. The Lagos State government, in partnership with the Federal government and international donors, developed several such projects. Notable examples include the FESTAC Town project and the Satellite Town scheme.

Despite good intentions, the projects faced significant challenges. The allocation of serviced plots was often marred by corruption and political interference, leading to the exclusion of low-income earners, the primary target group. Additionally, many allocated plots remained undeveloped for years due to a lack of financial capacity among allottees to construct houses.

Lagos Metropolitan Development (1990s - 2000s): By the 1990s, the effectiveness of the Sites-and-Services strategy was increasingly questioned. The focus shifted towards more comprehensive urban renewal programs that involved not just the provision of serviced plots but also the direct construction of housing units by the government or private developers. The World Bank continued to support Sites-and-Services projects in Lagos, but with a renewed emphasis on integrating these with broader urban development programs, including slum upgrading and the provision of social services. Projects like the Lagos Metropolitan Development and Governance Project (LMDGP) in the early 2000s included elements of the Sites-and-Services approach.

Resurgence and Modern Applications (2010s - 2020): From the 2010s to 2020, Lagos saw renewed interest in the Sites-and-Services strategy due to rapid population growth. The government recognized the limitations of market-driven housing solutions and incorporated the strategy into broader urban development policies. Modern applications focus on creating sustainable communities with pre-established infrastructure, as seen in projects like Eko Atlantic City. However, challenges such as land acquisition, financing, and effective public-private partnerships persist. Critics argue the strategy may not adequately support low-income groups without more support. The Sites-and-Services strategy in Lagos highlights the broader urbanization challenges in Nigeria. For success, it needs a holistic approach that integrates housing with social, economic, and environmental planning (UN-Habitat 2011, World Bank 2002).

4 Conclusion

This study emphasizes that housing development policies in Lagos have been crafted in response to disease outbreaks, rapid urbanization, population growth, and socio-economic challenges such as inequality and poverty. These policies are shaped

by a combination of international frameworks, national government initiatives, and local interventions aimed at addressing housing deficits and improving living conditions.

Analysing the National Housing Development Policy in Nigeria from 1960 to 2020 reveals ambitious plans often hindered by inadequate implementation and socio-economic challenges. Lagos, as the epicentre of Nigeria's urban growth, illustrates the complexities of addressing housing in a rapidly expanding metropolis. While there were periods of progress, persistent housing deficits and increased rural-urban migration highlight the challenges. The direct housing construction policy, particularly in terms of slum upgrading and resettlement, has faced resistance due to social inequality and the disintegration of social networks. The Site and Service housing policy, which faces challenges like land acquisition and ineffective public-private partnerships, offers liberty in construction choices and has seen less resistance, leading to the development of satellite towns that help decongest Lagos City.

The rapid urbanization of Lagos led to increased housing demand, but the supply was insufficient, resulting in the growth of informal settlements. Despite government efforts, the housing deficit continued to grow significantly. During 1962–1980, Lagos' population grew from 926,000 to 2,572,000, with 28,500 housing units realized, leaving a backlog of 234,500 units.

The Structural Adjustment Program (SAP) of the mid-1980s exacerbated economic hardships, reducing the government's capacity to invest in housing. Increased private sector involvement often catered to higher-income earners, leading to high-cost private housing estates, while the housing needs of the lower-income population remained unmet. The urban population of Lagos grew from 2,736,000 to 14,368,000 within this period, with only 2,634 housing units built out of the planned 299,500.

Slum clearance often led to the disintegration of community networks and social support systems, exacerbating poverty and homelessness. The new developments replacing slums were usually unaffordable for original residents, increasing economic inequality. However, some slum clearance efforts allowed for better urban planning and reduced environmental degradation, although often resulting in new slums due to inadequate resettlement plans.

The core housing strategy in Lagos has been shaped by rapid urbanization, economic fluctuations, and inadequate government interventions.

Incremental housing has played a crucial role in accommodating the city's growing population, particularly for low-income earners. While government policies have attempted to address housing shortages, the informal and incremental approach remains dominant, reflecting both resilience and challenges in urban living. This offers an opportunity corridor in bridging the housing deficit gap, around 87% of the housing need is among low- and very low-income households, this means that reducing the housing need gap within this demography will ultimately yield an immediate and long-term result of housing stock backlog reduction. Land – Starter House – Retail approach is recommended, this a system where the government provides services land with basic infrastructure such as drainage, electricity and access roads are provided, the owner builds a core-starter house which comprises the basic spaces needed for a family unit such as Living room, bedroom, kitchen, toilet and bath, and a final retail phase can be added which can be a rental room, shop or upstairs extensions depending on the structure of the core-starter house. This will immediately increase housing supply and accessibility among the low-income demography.

Policy framework supporting incremental housing strategy can be adopted in Lagos, this policy will detail the finance system through low-interest incremental housing loans, support housing cooperatives for communal finance, integrate incremental housing layouts into the Lagos state Development Plan.

The Sites-and-Services strategy in Lagos, providing plots with infrastructure for incremental housing construction, has had mixed results. While contributing to urban development and infrastructure provision, it has not fully addressed the housing needs of the growing population, especially the urban poor. For effectiveness, this strategy needs to be part of a broader, inclusive urban planning framework, ensuring affordable finance access, transparent allocation processes, and strong institutional support.

In conclusion, the key impacts of housing policies in Lagos from 1960 to 2020 illustrate the need for more inclusive, sustainable, locally shaped, and well-implemented policies to address the housing needs of all residents, particularly the urban poor. Future research could focus on how these predominant housing policies can be further operationalized on a global and local scale within the context of urban housing provision.

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Informace o autorovi

Oluwapelumi Obayanju, M.A Architecture
Department, Urban Planning and Settlement Renewal
Faculty VI, Institut für Stadt- und Regionalplanung
Technische Universität Berlin
oluwapelumi.obayanju@campus.tu-berlin.de