

## An Assessment of Public Housing Delivery in Ilorin, Kwara State

**\*Esv Olowoleru Olaitan Adedeji \*\*Arch. Familua  
Oluwaseun Solomon \*\*\*Abdulkareem Reshidat Arike**

*\*Estate Management and Valuation Department, Federal Polytechnic, Offa.*

*\*\*Architecture Department, Kwara State Polytechnic, Ilorin, Kwara State,*

*Nigeria. \*\*\*Estate Management Department, Kwara State Polytechnic, Ilorin, Kwara State, Nigeria.*

**Keyword:** *Housing Affordability, Housing Design, Housing Condition, Housing Delivery*

### Abstract

*Nigeria is a multi-ethnic nation with over 250 tribal groups. Despite striking uniformity and sameness visibility in various house reforms in Nigeria. Each tribal group has created its own unique model of housing which is sympathetic to its environment and mode of life of the people. Thus, the Nigeria government has demonstrated its concern for the state of housing in the country in ways through the establishment of mortgage finance organizations whose responsibility is that of housing delivery, although, these institutions have little or no success. Therefore, the federal government most proposed reforms that would strengthen the various mortgage finance institution all over the states so as to enable them be committed to their functions which is to support in provision of affordable housing in the country. This study will examined the assessment of housing delivery in Ilorin, kwara state Nigeria with objectives of identifying the various design of housing, the assessment of the housing condition, and the affordability. 75 Questionnaire were administered to*

*the resident (i.e55 questionnaire) and the ministry of Housing and Urban Development (20 questionnaire) through sample random technique base on different location of the houses and the departments of the ministry. From the field work, there are findings that involve in affordability of the housing, poor Architectural design and low quality building materials. From the view of the fact that the public sector has displayed greater flexibility and potential for housing production. I am of the opinion that in line with the provisions of the national housing policy, government should provide necessary amenities like electricity, streetlight, access road, water and also to provide land for developers and create chance to professional in building industries.*

---

## **Introduction**

It was stated that 1,000 million people in Africa, Asia and North America about half the total population of these continents were homeless or living in the houses which are dangerous to health. Recent studies have shown that housing delivery is a high contentious and politicized issue that is of great concern to administrators, scholars and the public in Nigeria (Sule, 2001). In the last decades, the influx of people into urban areas, the national population increase and inadequate responses by the government have contributed to the bad situation in this country, to the extent that economic development and the welfare of the citizens are adversely affected. However, housing delivery system in Nigeria is a combination of various inter-linkage components such as land, infrastructures, building materials, building regulations policies and more importantly the finance component (Ebie, 2003).

It has been observed that rapidly population and poor economic growth have compounded the problem of inadequate housing in Nigeria. These housing, inadequacies, particularly for the low income group, have been complicated by high rate of population growth, real estate values, rural immigrants, deplorable urban and infrastructures and lack of implementation of planning policies. Today, the problems of inadequate supply of housing in Nigeria steam from the

inability of government to build the requirement number of housing units for the population.

Apart from that, the in appropriate arrangement given by the national housing fund (NHF) to the financial and mortgage institutions providing fund for housing construction and high cost of construction has led to shortage in housing delivery by the institutions. Beside, the problems have become more critical in the cities where huge housing supply deficits, dilapidated housing condition, high cost of housing as well as pro-life ration of shuns and equator sitted exist that the roles and consequences of the interactions among institutions generated in diverse settings have been linked to the formation, composition and socio-characteristics of institutions. Consequently, Mukhija(2000). Klijn and Teisman(2002) have suggested that the structure and contextual situations in which they operate the determine of the outcome of their interactions within a system.

### **STATEMENT OF PROBLEM**

The problems of this research work will highlight and emphasized on the assessment of housing delivery in Nigeria are as follows;

- i. What is the type of properties in the case study?
- ii. What are the infrastructural facilities provided in the case study?
- iii. What is the concept of housing delivery in the case study?
- iv. What is the policy practiced in Ilorin,Kwara state?
- v. What are problems associated with the housing policy in mandate III housing estate Ilorin,Kwara state

### **AIM AND OBJECTIVES OF THE STUDY**

The aim of this research work is to examine the assessment of Public housing delivery in Nigeria with reference to mandate III housing estate, Ilorin, Kwara state.

### **OBJECTIVES**

1. To identify the types of properties in the case study.
2. To Assess the public housing delivery in Nigeria.
3. To exam the problem associated with the public housing delivery and also provide possible recommendation to the problems.

## SCOPE OF THE STUDY

The scope of the study would be limited to low income housing estate, mandate III housing estate, Ilorin, Kwara state. The housing estate is necessary wide study, which may lead to over-generalized conclusion and constraint that may be countered in terms of data collection and timing of the research project.

## RESEARCH METHODOLOGY

This involves the adequate description of the research area, stressing on the inclusiveness of the chosen area of this study, the research tools and sampling techniques necessitating the administration of questionnaire, interviews and visual observation. Which primary data collected from field survey i.e. through personal (one on one), interview, questionnaire administration was done personally 75, which 50 questionnaires to the resident, and 20 to the ministry of housing and urban development. Retrieval of copies of questionnaires was also carried out personally to examine direct personal observation with people attitude within the area. And Secondary data used for this research is extracted from the work off various scholars, government agencies (ministry of environment, Lagos state), related to the subject matter, libraries, textbooks, journals magazines, workshops which are relevant to the research work being carried out. The sampling size is 24% of the total population of study of 160 building were sampling, and the staff ministry from different department. This is based on the random sampling method with a view that a total of 75 copies of questionnaires were administered which reflected a good size or portion of every population unit relevant to the survey. The assessment of the housing estate in Ilorin was quantitatively determined using the model developed by Frankfort-Nachmias (1996) to arriver 75 on the assessment. The sample size determined is as follows

$$n = \frac{Z^2pqN}{e^2(N-1) + Z^2pq}$$

where N = population

n= sample size

p= 95% confidence level of the target population

q= 1-p

e= Acceptable error (0.05)

z = 1.96 ( the standard normal deviation at 95% confidence level.)

## **LITERATURE REVIEW/ CONCEPTUAL FRAMEWORK CONCEPT OF HOUSING**

Housing is more than provision of houses, it involves the act of providing shelter or lodging and cover the process of producing house, regarding from the acquisition of land for housing development to the subdivision of the layout in which reconnaissance is taken for all the ancillary services and community facilities. It also includes factor of housing production, like architecture design, finance material and labour among other (Efobi 2002).

In other words housing should be used to cover all social, accepted ways by which a man acquire a tertiary, the price he pays for it and manner in which the stock of the house are maintained and enlarged.

Many scholar and key players in the housing sector within and across the Nigeria boundary have defined housing from various perspectives. In respective of the perceptive, the central focus of the definition are the same the centrality of their definition could be seen in the aspect of the fact that housing goes beyond being a brick and mortar, the present of adequate infrastructure is also essential.

However, it is a fact that the performance government through all the agencies in housing delivery has been critical from all indicators around us. No wonder why slogans like “housing for the poor” housing for all in year 2000 and others ceased to the light of the day: even implementation of 1991, housing policy has been a mirage.

It could be concluded that if not the remarkable effort of private sector, there could have been a great pandemonium between the rich and the poor, which could have led to a revolution in Nigerian. (Olatubosu 2003).

### **CONCEPT OF HOUSING SCHEME IN NIGERIA**

Among the three necessities of life is housing, others are being food and clothing. The need for shelter is as old as man himself. Studies have shown that right from the stone age even up till today, the need of man for shelter cannot be over emphasized. Man needs shelter at least to protect himself from physical and weather elements such as sun, rain, wind and even from wild animals and also for other protective reasons.

Housing can be defined as a residential environment which man uses for shelter and the environs of the structure needed or designed for his physical and mental health as well as the social well being (omole 2005). In a civilized society, it is

an inherent right of every family to live in a decent home at a reasonable cost and in a desirable community where all the necessary infrastructures are provided.

## **TYPE OF HOUSING**

Housing is of different types and it is classified in different way depending on the part of the world you are in;

1. Housing types based on location or setting:
  - i. Rural housing: These are usually characterized by simplicity in design, structure and use of local building material (Agboola 2000)
  - ii. Urban housing: These houses located in urban area made with modern building materials (Olatunbosu 2004).
2. Housing types based on ownership structure:
  - i. Private individual housing: These are houses owned and managed by private individual in the society and they form the larger bulk of housing stock in most economy (2006).
  - ii. Public housing: These are houses constructed and owned by public outfit such as government house, the ministry, department and agencies (Alabi 2002).
  - iii. Co-operative housing: These are houses owned and managed by co-operative social. They are product of private co-operative effort (Kuye 2002).
  - iv. Community housing: These are houses owned by community guest house. Most of these houses are constructed through community effort.
  - v. Condominiums housing: These are the individual actual owned and holds title to his apartment and accept sale financial responsibility of the house owners of such house have joint interest (Oluwande 2007)
3. Housing types based on structure design and layout:
  - i. Single detached housing: These are houses which are completely independent of any other structure. The garage may be located within the house or in a separate structure, detached houses owner are generally occupier (Adetunji 2001)
  - ii. Semi-detached housing: These are one or two family with a common wall between houses for economy purpose, they are usually

characterized by independent entrances. It is similar to a single detached houses but they are usually located in the small plot and the construction is cheaper (Omole 2001)

- iii. Multi row housing: this are rooming apartment found in many cities and rural settlement in Nigeria. They are narrow in shape to maximize the number of units in a row and are very cheap to built. They contain 8 to 14 rooms i.e. 4 of 7 on each site and separated by narrow lobby (Agboola 2004)
4. Housing type based on internal composition and height
    - i. The bungalow housing: this is the type of houses which is all on one level or one floor, it is characterized by low laying structure on the ground without upper floor. (Arugbola 2005)
    - ii. Low rise housing: this are single floor rooms or 2 to 3 story building which may be detached or rooming apartment (Orukobu 2000)
    - iii. High rise housing: this are normally constructed in built up area of urban center e.g. CBD due to large shortage and cost the ranging from 5 to No building, they are characterized by the use of elevator to case up and town movement (lift) (Uche 2007)
  5. Housing type based on building materials
    - i. Wooden housing: These are housing constructed with wood.
    - ii. Mud houses; These are houses constructed with mud
    - iii. Bricks houses: These are houses constructed with bricks
    - iv. Block houses: These are houses constructed by hollow, sandcrete block

## **CO-OPERATIVE SOCIETIES AND HOUSING DELIVERY IN NIGERIA**

The activities of co-operative societies in financing housing are impressive in Nigeria in the past two decades Agboola (1998) asserted that these societies are usually organized as social associations but with more explicit commitment to financial activities of individual and thus the collective's interest of their member. Their emergence is generally a response to prevailing social needs of their localities. These co-operative groups have very effective methods of generating funds both from within and outside their member such funds, irrespective of their state purposes, which seldom specifically include housing, could sometimes be diverted to house building. In addition to giving house-

building loans to members, co-operatives societies also embark upon model housing construction aimed at encouraging member to save towards purchasing a dwelling this is an attempt to initiate government housing scheme to which most of their member does not have access. Example can be sited from Reis (1995) into the activities of two co-operative unions at Ibadan in 1995. The two co-operative unions are Ibadan co-operative theft and credit union (C.T.C.U), and the owolowo union. Reis observed that the two co-operative, though with varied membership, facilities housing ownership for member in diver's ways. One of which is constructed of blocks of plats, which are allotted to member at subsidized rate. Such ventures illustrate the potentials of co-operative societies to curtail the effect of economic recession of its members. Also co-operative organization such as the likes of owo multi-purpose co-operative credit thrift co-operation society (C.T.C.S) in Nigeria are playing significant role in assisting members in owing housing. Such assistance is given in the area of land acquisition, processing of document and materials acquisition.

### **Housing Needs in Nigeria**

Housing need refers to the inadequacy of the provision of accommodation when compared with the socially accepted rate. In other words, housing need in a nation, state or city is the difference between the total number of household and number of dwellings supplied.

### **Housing affordability In Nigeria**

In order to define housing affordability, we need to cast our mind to the concept of effective demand and ineffective demand. Consequently, housing affordability can be defined as the number of households which have the ability to pay for housing at a determined price or rent. This effective demand in housing is refer to as housing affordability. This concept of affordability emanates the fact that everybody wants a home but not everybody can afford to pay for the cost of car even rent a house.

It is the wish of every individual to live in a decent house, however this will be a function of task and what the individual earn as income, that is, a person may wish to live in an estate or in a house of good quality but will be able to afford it. The prices of building materials going up almost on a daily basis, not to talk of cost of labour. It is usually imperative also to conduct a housing survey to determine the proportion of the population which can afford housing pre-

determined price or rent. In other words, know whether there is housing affordability, it is necessary to conduct a housing survey so as to determine the housing affordability rate.

### **Housing Policies in Nigeria**

Housing policy can be defined as a plan of action, statement of aim and ideas, especially one made by the government, political parties etc. Therefore, housing policy is a written document which usually comprises of specific objectives, strategists and programs; aim at solving the housing problems or meeting with the ever-increasing housing needs and demands of the country.

The federal republic of Nigeria housing policy of February, 1191 is an example of such a document called housing policy. There is no country in the world where there are no poor people, but the fact is that the term 'poor' is relative term. It is the poor and how income earners that are seriously affected by housing problems this is perhaps why government have to intervene by putting forward a grand housing policy for her citizens to this end, every country has his\her own housing policy addresses to the needs and housing problems confronting their nation

### **HOUSING POLICIES AND PROGRAMMES IN NIGERIA**

The involvement of the past governments in housing sector as examined under their distinct namely; the Colonia Era, The post independence period (1986-2000). The past policies and programmers of the both the public and private section on housing sector are not are not received in a desired solution.

Lagos Executive Development Board embarked on other works which resulted in the following among others; workers housing estate (phrases ii), surulere Different state governments in the way or the other embarked on different programmes in alleviating housing problems. Examples is the Lagos state government

That gave a revived the rents edit in 1997.

### **THE CONCEPT OF HOUSING DELIVERY**

The concept of housing delivery encompasses the process which allocates housing units to household in any country. This process involves the production of new housing, renovation of existing units and allocation of both new and existing housing to demanders, (Agboola 1998). The process is influenced by

economic demand and need, the producer's perception of this demand, by social goal and government programmes, by many laws and regulation and by the availability and the cost of financing. The housing delivery system includes such functional components as land and infrastructure, construction technology, labour and building materials, housing finance and mechanism for allocating houses to consumers, (Raster 1999). In summary, therefore, the housing delivery system comprises of the building industry, and the government machinery for regulating, controlling and facilitating housing delivery to the final consumers. Therefore, housing delivery is essentially the whole gamut of processes, actor and regulatory work involved in the production, supply and consumption of housing by the final consumers.

### **IMPACT OF PUBLIC AUTHORITY ON HOUSING DELIVERY IN NIGERIA**

In coming to terms with the reality of the acute housing shortages in Nigeria, the federal government, through its transportation agenda (2007 -2015), has estimated that it would cost about ₦60trillion to provide ₦17million housing units, working on the conservation price of ₦3.5million per unit. In line with this policy statement, the federal housing authority, one of the agencies through which government realises its programmes and policies in the housing sector, has evolved alternative model for the delivery of mass housing in the country. For a far decade, the Nigerian housing sector has been derailed by various anomalies ranging from policy inconsistency, lack of sustainable approaches to housing production, to befuddling land allocation system. While the federal government national housing programmes has not been sustainable the fact that the various agencies through which it intends to implement these policies and programmes lack proper funding has continued to consign housing sector to a perpetual state tax.

According to federation housing authority, some of the near models aimed at achieving sustainable mass housing delivery to Nigeria includes; Direct Development, Public-Private Partnership, Public-Public Partnership, co-operative housing etc F.H.A realized a nearly developed sustainable mass housing delivery model would lead of the delivery of 112,000 units of housing across the country.

## DATA INTERPRETATION AND ANALYSIS OF RESULTS

This research aim is to analyses all the data collected in the course of the research, so as to make it meaningful to the reader. Data presentation refers to the process by which the researcher will now put forward or submit he/she findings and what he/she examined for further study. Data analysis is a process of inspecting, transforming and modeling data with the goal of highlighting useful information suggesting conclusions and supporting decision making.

Data analysis has multiple facets and approaches, encompassing diverse techniques under a variety of names, in different business, science and social science domains.

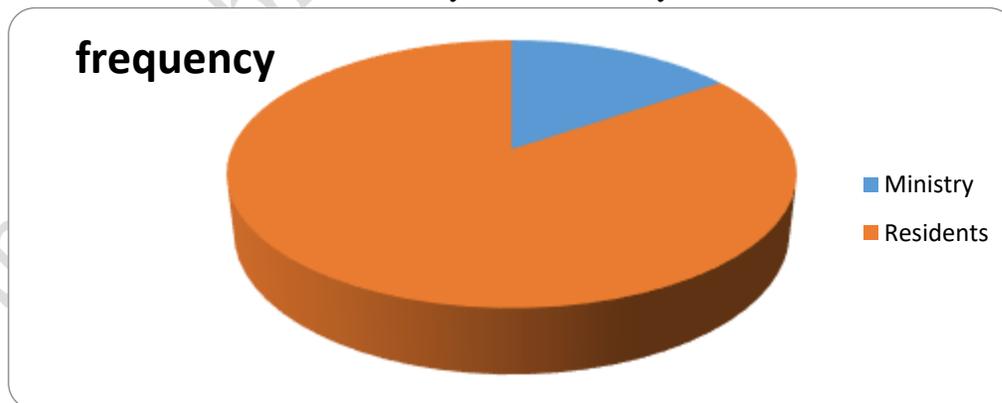
With the assistance of the occupant of the estate and the estate the Ministry, 55 of the questionnaire were completely filled by the occupants and ten 20 were completely fill by staff of Ministry.

### QUESTIONNAIRE DISTRIBUTED TO THE RESPONDENTS

RESPONDENT	FREQUENCY	PERCENTAGE
Ministry	20	26%
Resident	58	74%
TOTAL	78	100

SOURCE: RESEARH FIELD SURVEY, 2020

From the research made, the table above shows the total number of questionnaire, 74% were distributed to the occupants of the case study, while 26% were distributed to Ministry which is analysis from the chart below.

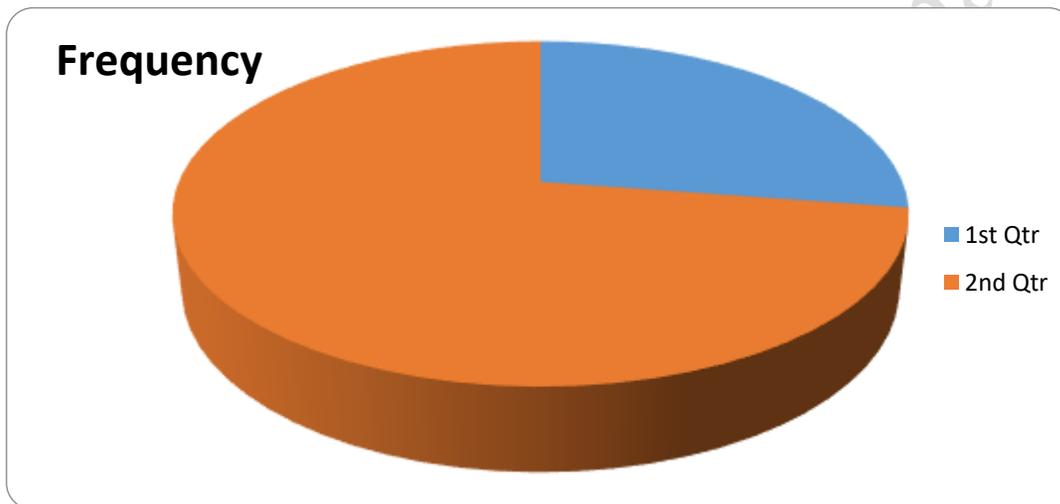


### QUESTIONNAIRE RETRIEVED FROM THE RESPONDENTS

<i>RESPONDENT</i>	<i>FREQUENCY</i>	<i>PERCENTAGE</i>
<i>Ministry</i>	20	27%
<i>Residents</i>	55	73%
<i>Total</i>	75	100

SOURCE: RESEARCH FIELD SURVEY, 2020

The table above shows that 27% of the questionnaires were retrieved from Ministry while,73% were retrieved from the occupants of the estate.



SOURCE: RESEARCH FIELD SURVEY, 2020

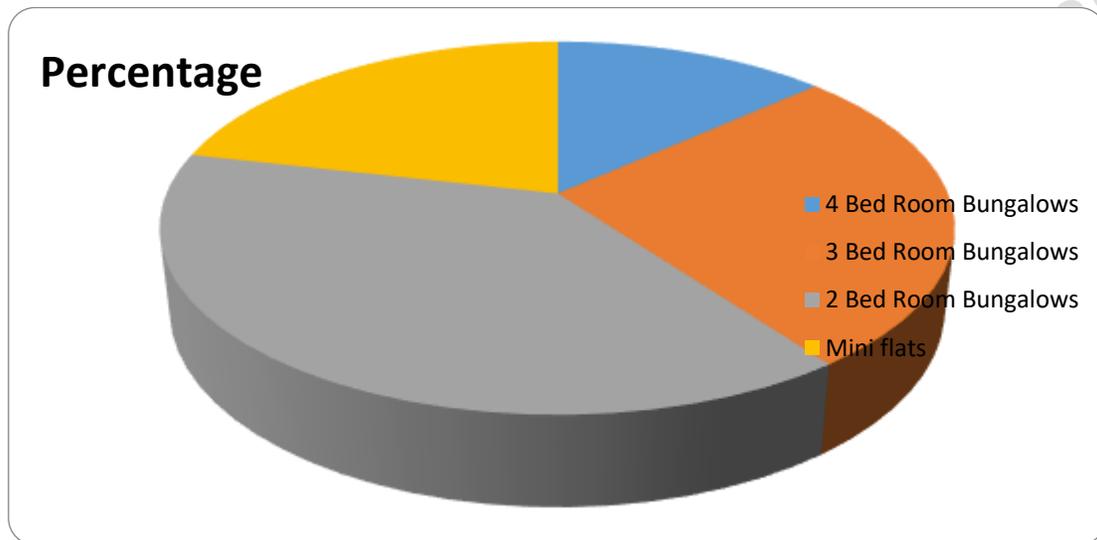
From the table 4.2 above it shows that 11.11% of the questionnaires were retrieved from estate surveyors and valuers while, 88.89% were retrieved from the occupant of the estate.

### **THE DESIGN OF MANDATE III PUBLIC RESIDENTIAL HOUSING ESTATE**

<i>RESIDENTIAL PROPERTY</i>	<i>FREQUENCY</i>	<i>PERCENTAGE</i>
<i>4BEDROOM BUNGALOWS</i>	10	13.3
<i>3 BEDROOM BUNGALOWS</i>	20	26.6
<i>2 BEDROOM BUNGALOWS</i>	29	38.6
<i>MINIFLATS</i>	16	21.4
<i>TOTAL</i>	75	100

SOURCE: RESEARCH FIELD SURVEY, 2020

The table above illustrate the design of the types of residential public housing estate (Mandate III housing Estate) in Ilorin kwara state. The estate consist of 4 bed room flats, 3 bedroom flats, 2 bedroom flats and Mini flats as listed above with prescription in frequency and presented with percentage in form of chart below.

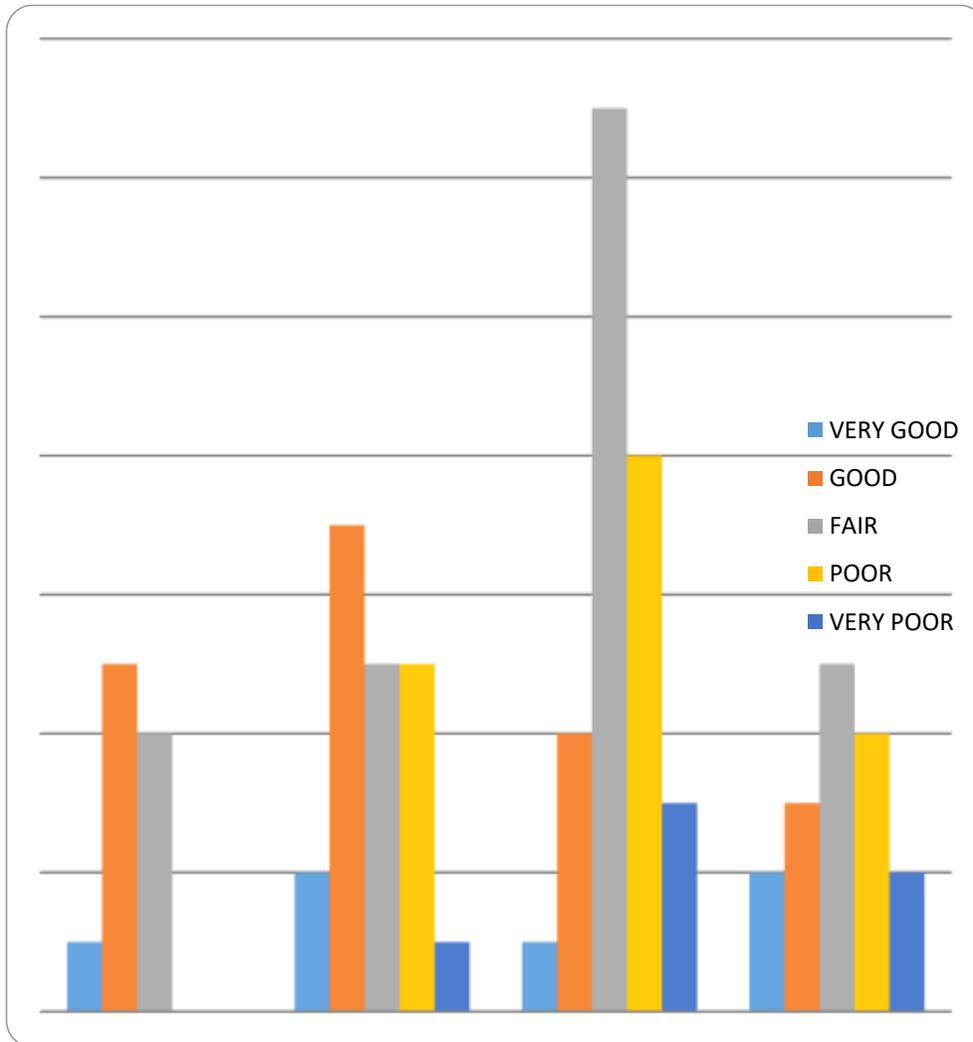


**THE STRUCTURAL CONDITION OF THE PUBLIC HOUSING ESTATE (MANDATE III HOUSING ESTATE) IN ILORIN KWARA STATE.**

<i>RESIDENTIAL PROPERTY</i>	<i>VERY GOOD</i>	<i>GOOD</i>	<i>FAIR</i>	<i>POOR</i>	<i>VERY POOR</i>	<i>TOTAL</i>
<i>4BEDROOM BUNGALOWS</i>	1	5	4	-	-	10
<i>3 BEDROOM BUNGALOWS</i>	2	7	5	5	1	20
<i>2 BEDROOM BUNGALOWS</i>	1	4	13	8	3	29
<i>MINIFLATS</i>	2	3	5	4	2	16

SOURCE: RESEARCH FIELD SURVEY, 2020

The table above illustrate the structural condition of the public housing estate in Ilorin kwara state. The condition of the are describe inform of very good, good, fair, poor and very poor depending on the attractive of the property which is presented in chart below



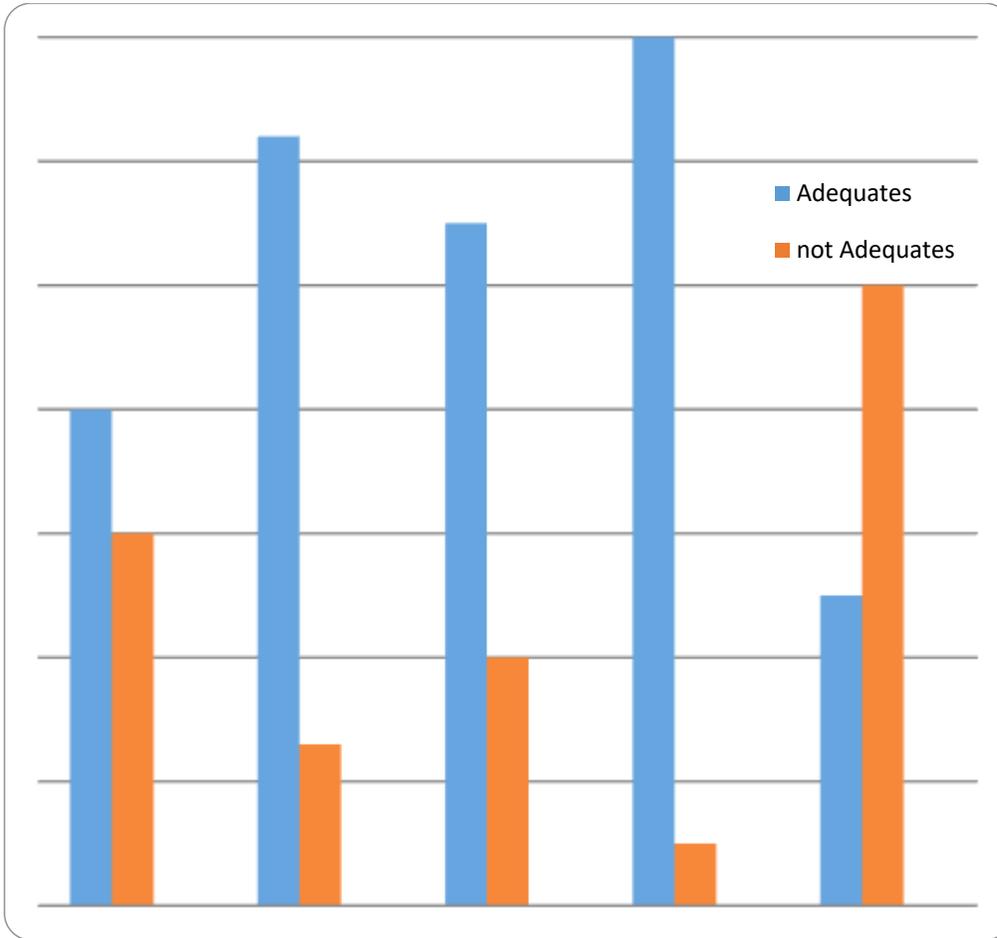
Source: Researchers Field Survey, 2020.

#### THE FACILITIES/INFRASTRUCTURES WITHIN THE ESTATE

<i>FACILITIES</i>	<i>ADEQUATE</i>	<i>NOTADEQUATE</i>	<i>TOTAL</i>
<i>Serene environment</i>	40	30	75
<i>Water supply and storage</i>	62	13	75
<i>Security</i>	55	20	75
<i>Electricity</i>	70	5	75
<i>Road</i>	25	50	75

From the research made, the above shows the facilities which are within the state are service environment with 40 Adequate and 30 not Adequate , the adequacy of water supply and storage was 62 Adequate and 13 not Adequate , security measure was 55 Adequate and 20 not Adequate , road

network/accessibility was 25 Adequate and 50 not Adequate ,, electricity supply was 70 Adequate and 5 not Adequate ,.

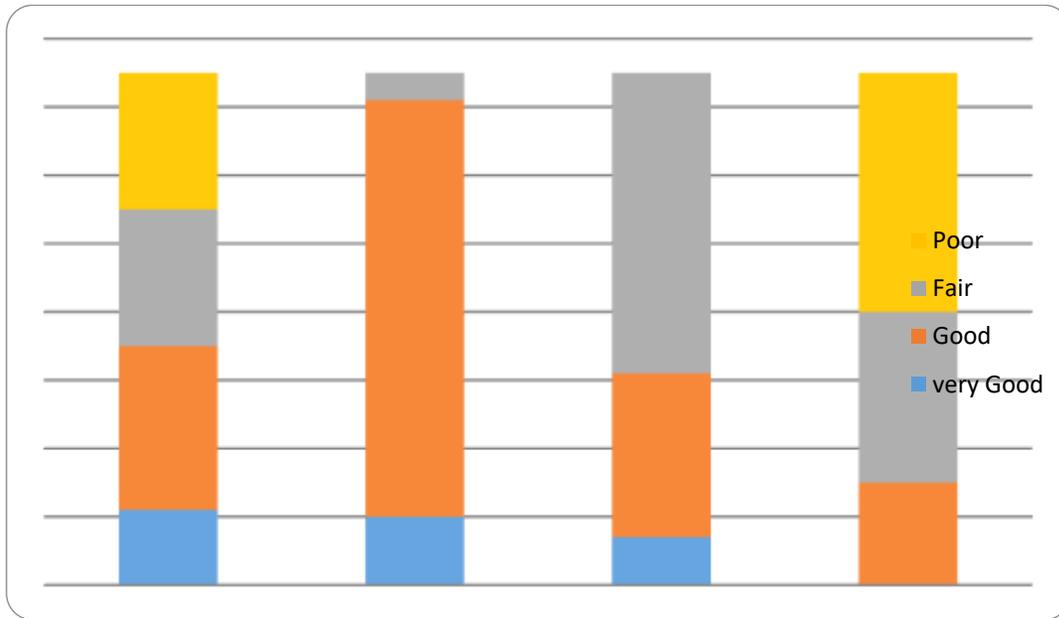


### THE CONDITION OF THE FACILITIES WITHIN THE ESTATE

<i>FACILITIES</i>	<i>V.GOOD</i>	<i>GOOD</i>	<i>FAIR</i>	<i>POOR</i>	<i>TOTAL</i>
<i>Service environment</i>	11	24	20	20	75
<i>Water supply and storage</i>	10	61	4	—	75
<i>Security</i>	7	24	44	—	75
<i>Road accessibility</i>	-	15	25	35	75

SOURCE: RESEARCHER FIELD SURVEY, 2020

The table describe the facility condition within the estate base on the retrieved of questionnaire and each facility have their means of accessing with the aspect of their working condition and describe in very good, good, fair, and poor as presented in chart below.



## **SUMMARY, RECOMMENDATION AND CONCLUSION**

### **SUMMARY OF THE FINDINGS**

Housing delivery is a highly contentious and policies issues that is of great concern to administrators, scholars and the public in Nigeria. In the last few decades, the influx of people into urban areas, the natural population increase and inadequate responses by the government have contributed to the worsening housing situation in this country, to the extent that economic development and the welfare of the citizens are adversely affected.

However, the provision of adequate housing in Nigeria and other developing nations alike still remains one of the most intractable challenges facing human and national development.

Secondly, since mortgage is expected to aid both supply and demand sides of housing delivery, it is imperative to develop a functionally efficient mortgage system, the current situation where interest rate is high as 18% and tenure as short as ten years will not make the mortgage affordable and therefore will not achieve the desired purpose.

Finally, there should be need to develop a nationally application institutional and legal framework in line with the international global best practice. This can then be adopted by various states of the federation with the modifications to suit the unique circumstances. This national institutional framework will be

important to attract foreign investors and private developers who can inject heavy capital that is cheap into housing delivery in the country.

## **RECOMMENDATIONS**

Housing looked at the various housing delivery in the study area, the following recommendation have been put forward so as to be able to solve the problem facing in mandate III irewolede housing estate.

### **1. Improvement of Housing Infrastructures.**

As earlier discussed, most housing units in the study area are of low quality which arises as a result of the effect of quality of building materials, effect of age and use without a corresponding maintenance and repair works.

Repairs or renovations of houses and dilapidated infrastructures like street lights, worn units pipes and transformer for good and regular supply of electricity in the area will go along way in improving the living condition and physical appearance of the people and the environment respectively.

### **2. Enlightenment Programme**

The dwellers of the study area should be enlightened on how to use and maintain the existing housing facilities. It will enlightened, on how to finance house in urban area. They should enlightened of the need for clean, health, decent and diseases free environment.

### **3. Provision of adequate infrastructure**

Provision of social infrastructures and public utilities in the study area will go a long way to improve the housing situation.

This includes recreational facilities, good and by benefit waste disposal, health facilities, motor able road, pipe born water and even waste disposal facilities etc.

**Federal institutional finance:** In order to alienate the housing delivery in the study area, there is need for the government to finance individual to build houses by providing or creating help centers for them (mortgage and bank loan). And also The recommendations observed during the research work in reducing the shortage of housing needs and policies in the country is that the federal government should developed an institutional and legal framework guiding the performance of both private and public sector in housing provision, comprehend a scope of application in housing provision and the extent to which it generalized and stated in the housing policy in housing affordability.

## CONCLUSION

The modernization of public services and infrastructure is the promise of government at all levels in Nigeria, made to their citizens at the inception of the new democratic experience. The challenges posed by paucity of funds seem to be threatening their ability to fulfill this golden promise. There is no area where the fulfillment of that promise alive.

Therefore, to close the viewing cap and remove the housing deficit that currently exist within and across the urban areas in Nigeria, mortgage that are carefully, planned and implemented can assist the government to improve the quality, reduce the price and extend the coverage of services and they can accelerate the provision of housing delivery that are crucial for economic development and social progress in the housing sector in view of the dealt and non affordability of loan able funds in the country.

## REFERENCES

- Agboola T. (1998), "The Housing of Nigerians : A Review of policy Development and implementation. Research Report No. 14 Development policy Centre, Ibadan.
- Adewusi, (2013), "The world of public private partnerships. CBIE-khusbupate@cbi.org.uk
- Oletubosu** (2004), "The world of public private partnerships. EUC-khudhupa@euc.org.uk
- Farlam, T. (2005), "The evaluation of public private Partnerships in human Settlement, Macmillan publisher, London.
- F.G.N (2006), "National Housing, Housing in Abuja, Federal Ministry of Housing and Urban Development, Abuja.
- Klijn &- Teisman. (2002), "Privatization in sub-sahara Africa: Discussion Paper no. 2002/pg 12.
- Kuye O. (2003) Principle and practices of property Valuation in Nigeria (Volume Two) Yaba college technology, Lagos
- Megbalugbe & Osamiwonyi (1997), "Housing finance in Nigeria, Daniel Jackson publisher, Lagos.
- Thomas (2009) , "The concept of Public Private Partnership in housing delivery in Lagos State.
- Omole F.K (2005), "National Housing Policy" Research Report Presented at Covenant University, Ota.

Onabokun, D. (2009), "Public private partnership in the provision of Sustainable Human settlements, presented at investors forum held in Eko Hotel and Suite, Victoria Island, Lagos.

Raster, R.L (1999), "Housing Delivery System. Centre for Real Estate Education and Research. College of Administrative Science. Ohio University (OSU), U.S.A

Rondihelli, D & Max Lacons (2000), "Policies and Institutions for managing Privatization. International Experience" International Labour Office. Geneva.