



NIGERIA HOUSING SCENARIOS: LESSONS TO LEARN FROM WALES AS AN ALTERNATIVE APPROACH

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ABSTRACT: *Over 40% of Nigerians, out of the country's present population of over 20 million, would reside in urban areas by 2030, according to United Nations demographic experts. Given that 20% of urban residents already live in substandard circumstances and that there is a housing shortfall of over 17 million units in what has grown to be one of the world's greatest low-income housing markets, this is a cause for concern. Many people around the world lack access to decent housing, but the problem seems to be most acute in developing nations like Nigeria. Additionally, there are not many residences available to the growing number of workers in both the formal and informal sectors, particularly in urban areas. In spite of the fact that the effective demand from the vast majority of the population has not changed appreciably, the report notes that housing demand in Nigeria, particularly in urban areas, has continued to climb dramatically. This study finds that all the factors influencing housing supply have reduced the quality of housing in the nation. The results showed a number of concerns with housing shortages based on the pattern mentioned in the literature. It looks at the methods employed to provide housing in Wales, in the United Kingdom (UK), and the strategies used to achieve this, and makes links to the situation in Nigeria in order to strengthen the country's housing institutions, restructure the systems, and create a more robust housing sector so that a balance between urban and rural housing units may be achieved.*

KEYWORDS: Affordability, Environmental Sustainability, Nexus, Slum, Strategies.

INTRODUCTION

Studies have demonstrated how seriously inadequate Nigerians' housing conditions are, especially for the low-income populations (Iwuagwu & Onyegiri, 2019). The living conditions of low-income earners, who incidentally make up the vast bulk of the urban population in Nigeria, have not changed considerably over time. Massive rural-urban drift has occurred as a result of the underdevelopment of rural areas, the government's preference for placing public infrastructure in urban areas, and other factors, including the rural residents' poor economic circumstances (Enoguanbhor et al., 2021). Large populations in urban areas have led to severe housing issues, including overcrowding and substandard housing, in a country where 60% of Nigerians are classified as "houseless" (Udoka & Owor, 2017). Figures 1 and 2 below illustrate how the majority of urban residents often live in conditions that are horrible, in mediocre or poor housing that is situated in an unhygienic environment. In Nigeria, the need for housing is increasing daily, but the majority of the urban population lacks the means to successfully meet housing demands (Oni-Jimoh, Liyanage, Oyebanji & Gerges, 2018).



Figure 1: Slum Environment within Abuja, Nigeria.

Source: CAHF, 2012.



Figure 2: Unhealthy Living Condition in Dwellings (Water source exposed to epidemic).

The private sector is the primary source of housing in Nigeria, but for a variety of reasons, it finds it difficult to meet the nation's expanding housing demand (Neema & Nicholas, 2018). There has been a spectacular increase in the population without a corresponding increase in housing units, especially among urban residents. This has resulted in a significant shortage of suitable housing units in Nigeria for the past three decades (Moore, 2019). As a result, there are poor living conditions, an increase in poverty, overcrowding, inadequate infrastructure, homelessness, and other social vices.

According to Mukhija (2014), several scholars have criticized public housing projects for failing to provide target people with high-quality, fair cost homes in the majority of developing countries and sufficient housing. The governments of developing countries are still working to solve the problem of providing suitable, affordable, and sustainable housing. However, according to Kyari, Hamza, and Muhammad (2020), providing adequate housing for everyone necessitates action from not only governments but also individuals and every aspect of society, such as the private sector, non-governmental organizations, and communities, as well as national, regional, and local government bodies as well as alliance partners (see Figure 3).



Figure 3: Social homelessness, and other social vices. Authors' Photograph (2021).

Peter Siyan et al. (2019) asserted that the results of government initiatives to solve the housing difficulties in several developing nations, including Nigeria, have recently been observed as due to the bureaucratic system in the public sectors, in addition to inadequate monitoring and evaluation of the Nigerian National Housing Policy of 1991's execution and housing policies that are not sustainable but have been adapted. Umar and Namnso (2022), who emphasized that appropriate program assessment was infrequently carried out in Nigeria, backed up this claim. Because of this, determining the true effectiveness of programs in this nation is incredibly challenging. Although the word "housing" has diverse meanings, when used literally, it refers to any building used for habitation, such as a house, shelter, or other place of residence. Housing has historically been considered one of the main factors influencing the standard of living attained by households because it directly affects how well they are able to live, as confirmed by Bashir, Dukku, and Suleiman (2021). In other words, the type of housing a person lives in can reveal a lot about their status, lifestyle, and preferences (Yahaya & Atan, 2019). The type of home a person lives in is frequently used as a yardstick to determine their social status in the majority of communities in Nigeria and throughout Africa. A community's housing situation also offers a lot of trustworthy information about how wealthy or poor he or she is. Squalor, one of Beveridge's five giants from 1942, needed to be addressed, and a suitable physical refuge in the form of decent housing was the answer (Adedayo, 2018). Unfavorable effects on child socialization practices, negative attitudes toward schooling, low achievement motivation, and social deviance were some of the negative traits linked to bad housing and criminal behaviour (Kyari, Umar, & Hamza, 2022). As a result, improved housing may benefit social pathologies, longevity, health, and education; in addition, investment also has a financial element (Enoguanbhor, 2021).

Due to its high labour-to-capital ratio, residential development may create jobs with little additional investment. In nations with fast rural-urban migration and high unemployment rates in expanding urban regions, the issue of labour use is crucial. Therefore, both social and economic justifications can be used to support higher levels of housing investment (Chris, Mary, & Kpataene, 2017). For low-income families, these economic and welfare ramifications



are particularly crucial. The first and most significant service that housing is thought to offer is shelter, which is provided by the dwelling space (Iwuagwu, Ugochukwu et al., 2019). The house offers a number of environmental services, such as water supply, sewage and solid waste disposal, energy use, and others, in addition to the services rendered by the land and utilities. Thirdly, there are some geographic advantages, including simple access to jobs (There are stories of people who were able to secure paying employment but lost them owing to a lack of housing in the city where the job existed.), educational, medical, and recreational amenities (Lawal & Adekunle, 2018).

Using the justifications from Chatterjee's citation of the Productivity Theory of Housing Investment by Burns Leland and Grebler (1981), higher aspirations, greater productivity, improved social interactions, better health, and lower absenteeism among resident workers are all directly correlated with better housing quality. According to the idea put forward, residential development has an impact on national resources from an economic efficiency perspective by converting social benefits into economic gains and it questions the value of the simple capital-output ratio as a tool for investment choice. The idea held that conventional output metrics were inadequate because they did not take into account externalities, or indirect gains to the economy from increases in labor productivity. According to Kalu, Ijeoma, Henry, and Oluchukwu (2014), the goals of consistently providing adequate housing are to reduce crowding, to provide housing for those without homes, an ever-growing population, to maintain existing homes and replace those that are in poor conditions for health reasons, and to advance housing technology. Numerous Nigerian administrations have placed a high priority on housing since the country's independence, and as a result, they have implemented a number of programs to deal with the country's housing problems. Since the issue has persisted, all of these interventions have been tried and have failed to produce the desired results (Aliyu, 2017). The goal of this work is to find an alternative strategy for resolving the housing issue urban centres in Abuja, Nigeria.

According to the government, new strategies involve cooperation between an increasing number of stakeholders needed to address these challenges (Andabai & Eze Gbalam, 2018). In Nigeria, housing needs are growing steadily, but the vast majority of people lack the resources to effectively demand more housing. The private sector, which is Nigeria's largest housing provider, faces a variety of difficulties in meeting the country's rising housing needs. Previous public housing initiatives failed primarily due to a lack of understanding of the housing crisis in the nation's urban areas and a partial and limited understanding of the housing needs of the Nigerian people. Olotuah (2015) claims that the lack of housing research in developing nations, especially Nigeria, is a bottleneck in the housing supply system.

It is detrimental to the development of high-quality concrete, according to Muhammed, Kyari, and Hamza (2022). Most of the time, the surroundings where the buildings are located are unclean, which adds to the slum-like conditions (Figure 4). After Nigeria gained independence in 1960, the government intervened in the housing market using a variety of strategies. Over the years, the Federal Government has included significant housing allocations in a number of National Development Plans (Iwuagwu et al., 2019).



Figure 4: Precarious and Deplorable Living Condition of the Urban Poor (Prone to outbreak of epidemics).

NIGERIA'S HOUSING SITUATION

According to studies, just 33% of homes are physically sound, while 44% and 19% of urban dwelling units are judged to be inadequate (Okpala et al., 2017). To bring them up to structural and societal norms, they need both modest and major repairs. Public services, particularly the provision of water and electricity, are appallingly inadequate, and the majority of urban dwellings lack sanitary facilities. Housing quality is frequently measured in terms of design, building materials, construction standards, and the provision and performance of public amenities (Nagya & Udoekanem, 2022). Consumer satisfaction with their housing and its surroundings, on the other hand, is a significant determinant of housing efficiency. Meeting the needs of specific families is an important criterion for assessing housing quality (Figure 5).



Figure 5: Slum Settlements by Waterfront. Source: Nnanna, Onah, and Onoyume (2019).

As a result, the value of a home is determined by how well it meets or fails to meet the needs of its occupants (Turner, 1972). Housing conditions in Nigeria's cities are deplorable, according to Olotuah and Taiwo (2015); this is true despite the government's interference in Nigeria's housing market. According to surveys, 75% of housing units in Nigeria's urban centres are subpar compared to those located in slums. The main indicator of the inadequate quality of the majority of urban housing is the buildings' poor physical condition. They frequently lack adequate weather protection, making them dangerous and exposed (CAHF, 2019). The concrete used in construction frequently contains excessive amounts of dust and clayey matter, and the buildings' walls are frequently made of flimsy sandcrete blocks (Figure 6).



Figure 6: Crowded Slum Settlement in Gwagwalada Area Council of Abuja FCT, Nigeria

(Source: Field Study, 2019)

According to Nwanekezie, and Onuoha, (2019), it is harmful to the development of high-quality concrete because, the majority of the time, the climate in which the buildings are located is filthy, which contributes to slum conditions Figures 7. Regarding, housing provisioning strategies in Nigeria, following independence in 1960, the government intervened in the housing market through a variety of means. Over the years, the Federal Government has made significant housing allocations in various National Development Plans (Gottdiener, Budd, & Lehtovuori, 2016). In this case, improper coordination of urban planning has led to the emergence of unauthorized structures in cities. Because of this, 60% of Nigerians are now considered to be "houseless" (Yahaya & Atan, 2019). As a result, housing in urban areas is rapidly deteriorating and there is a phenomenal increase in quantitative housing needs due to housing unit shortages. Compared to the rise in urban populations, the rate of public infrastructure and service expansion is slow, facilities are put under a lot of stress, and many locations are on the verge of collapse.



Figure 7: Crowded Slum Settlement Arise from Absence of Effective Special Planning and Development Control Source: Field Study in Abuja FCT, 2019

The rise of squatter communities in cities, the extreme congestion in existing units, and the quantity of housing units do not keep up with population growth due to slum development and other factors (Figure 8). It seems like the urban dwelling environments have been drastically damaged by subpar public services and deteriorating building structures (Sani Jibir Dukku, 2017).



Figure 8: Parts of Npape Village, One of the Slum Settlements in Abuja FCT

Source: Sahara Reporters 2018

To address these challenges, the government must turn to new approaches involving collaboration among a growing number of stakeholders. According to Adiukwu (2017), housing demands are continually growing despite the fact that the vast majority of the population lacks the resources to effectively meet housing demand. The private sector, which is Nigeria's major housing provider, faces a number of difficulties in meeting the nation's expanding housing needs. Previous public housing programs failed due to a lack of understanding of the country's urban housing crisis as well as a myopic and narrow view of the Nigerian people's housing needs failure accordance (Olotuah, 2015). Housing research is lacking in developing countries, particularly Nigeria, causing a lag in the housing supply system. Despite government intervention in the housing sector in Nigeria, surveys show that 75% of housing units in Nigeria's urban centers are substandard, with most of the dwelling units located in slums. Most times, urban housing quality is inadequate, as evidenced by the buildings' poor physical condition. They are frequently dangerous and vulnerable, and they lack adequate weather protection (Iwuagwu et al., 2016).

The Distinctive Method

Since the goal of this study is to suggest a different approach to housing regulations that will produce a sizable supply of affordable housing, housing policy must be viewed as a type of social intervention program. Literature offers strong evidence for the social component of housing requirements. As a result, housing ought to be considered a social good, and poor housing ought to be taken seriously as a social problem. Therefore, public initiatives and programs that aim to address the problem of inadequate living conditions are known as "social intervention programs" and are assessed appropriately across several disciplines (Mashi & Shuaibu, 2018). In order to analyze public housing efforts, there is no one theoretical or conceptual framework that can be used. Evaluations are instead more regularly carried out



using the approaches that are most appropriate for the circumstances of the policy under consideration. These techniques are based on the context of the policy, disciplinary ideas and conceptions, and the goal of the evaluation (Dano, 2020).

In accordance with the aforementioned claim, we contend that a novel approach should be used to deal with the housing crisis, notably in Nigeria. For over three decades, Nigeria has attempted the pro-market strategy, but it has fallen short due to the country's particular socioeconomic conditions. And this bitter pill, which has failed to solve housing issues, should not be repeatedly swallowed. Classical economists frequently assert that any flaws in the economy will eventually be fixed by the market. What exactly is the length of this long run? Will the long term occur after we have all passed away and it is likely that we will not be able to determine whether the market system was successful in solving the problems? A crucial aspect of the economy of developing countries, according to Udoka and Owor (2017), is that these countries' incomes are frequently low, which lowers their purchasing power. Because of this, some people have suggested that wages be raised to make housing more affordable for those with low incomes and ensure the success of housing programs supported by the private sector. But one should pause for contemplation given the inflationary pressure that comes with such a wage increase. For this reason, no sane government would impose such a salary hike without significantly boosting the supply of goods and services. Every government's top macroeconomic responsibility is to keep inflation under control, so it is challenging for it to simultaneously pursue policies that put these efforts in jeopardy. Additionally, as long as this circumstance and all other "negative" socioeconomic factors continue, attempts to provide low-income earners with affordable housing solely through market-oriented means will be ineffective.

Without spending the effort to research the history of housing in these nations, some academics may be tempted to borrow examples from the industrialized western economies where private sector-driven, successful housing schemes have been implemented—market-oriented industrialized nations, including the US, Canada, the UK, Germany, Japan, and France. The government entered the housing market aggressively and continues to do so (Yinger, 2015; Doling & Ronald, 2012).

These nations did not even use the "private sector driven" housing policies they are selling to Nigeria to address their own housing issues. Instead, their governments actively intervene by building housing units and subletting them to people with low incomes. The governments continued to make such large investments in the housing sector until the issues were at a manageable level (Doling & Ronald, 2012). The world's economy detests direct government involvement in the creation of private goods, which is ruled and directed by the doctrine of classical economics. The authors however recommend a major redesign of Nigeria's affordable housing because Nigeria needs an all-encompassing solution to its housing issues. According to thorough research, the housing issue in Nigeria has a number of root reasons. The first and most important factor is the migration from rural to urban areas. Due to the migration of people from rural to urban areas, there are now significantly more Nigerians living in urban areas. The percentage of Nigerians living in cities increased from 7% in the 1930s to 10% in the 1950s to 20%, 27%, and 35% in the 1970s, 1980s, and 1990s respectively (Aikpehae, Isiwela, & Adamolekun, 2016). Today, urban areas of various sizes are home to more than 40% of Nigerians. Due to the prevalence of this population in urban areas, there are severe housing issues that have led to overcrowding and subpar housing. Some people, particularly those with



low incomes, live in unfinished buildings, abandoned vehicles, and beneath flyovers and bridges, where they are exposed to risks, according to Egidario, Patrick, and Eziyi (2016).

Aminu, and Ruhizal (2013), on housing policy, assert that 60% of the nation's population, or more than 90% of the population, is homeless. Why did this rural-urban divide persist? Okowa (2016) cited the "urban bias in Nigerian development" as the cause of this. It originates from the colonial era. Most likely as a result of early infrastructural gaps in rural areas, as well as for convenience in proximity, communication, and administration. All of the government's parastatals, agencies, and ministries are concentrated in the capital cities. This brought a large number of job seekers for the civil service to the cities. In response, businesses and businesspeople flocked to the cities in search of contracts and marketplaces for the delivery of their goods and services. Due to the resulting congestion, the already-existing infrastructure was severely strained. As a result, more government attention was drawn to the need to preserve and expand the availability of these services. More people from the countryside were lured to the city as it happened more frequently, further congesting it. As a result, the government is compelled to concentrate on enhancing urban living standards while paying less attention to rural ones. Up until now, this pattern has continued. As a result, there are already and will continue to be more homeless Nigerians in urban areas. And as long as the aforementioned factors persist, the government's reliance on market forces to supply affordable housing will never be sufficient to address the issue.

According to Ducksu and Youngsang (2017) that the rural-urban migration was at its lowest point before the discovery of oil. Before the discovery of oil, Nigeria's economy was based primarily on agriculture. Oil was discovered in the 1950s, after being found throughout the 1930s and 1940s. From the 1950s, when it was only 10%, to the 1990s, the 1970s oil boom and Nigeria's development strategy's urban orientation were to blame for the large migration of Nigerians from rural to urban regions, when it was 35%. By 2002, there were 43.3% more Nigerians living in urban areas than in rural ones. This percentage increased to 50% by 2006, and it is anticipated that 65% of Nigerians will live in urban areas by 2025. Regrettably, the government has not been addressing the root causes of the issues in the housing industry. These are only the unfortunate results of a massive misallocation of limited economic development resources.

The degree of inefficiency in the sector is another issue with housing that is hardly ever discussed in literature. Almost every urban resident, with the exception of natives, owns two homes—at least one in the city and one in their hometown village. The only exceptions are the elderly (mainly those in retirement), a limited minority of widows (approximately 20%), and their offspring. People, notably in the northern regions of the country, live in typical rural villages in Nigeria and their daily jobs are based there. The remaining 95% of the population, which is made up primarily of tenants who rent apartments, is concentrated in urban areas. Most of these people may never be able to own homes in the city due to their socioeconomic situation, but they all already have empty rooms and homes in the village. The majority of them only use these homes or rooms when they travel to other villages for gatherings or ceremonies. The majority of Nigerian households and villages are in a comparable circumstance. This shows that there are currently more housing units in Nigeria's rural areas than in its cities (though there are not enough houses for the entire population). Rural locations have far higher housing supplies than urban areas do, which contrasts with metropolitan areas where housing is scarce and demand is higher. It is obvious that figuring out how to reduce rural-urban movement and direct those in need of housing in the right way is this sector's biggest problem.



The market has disappointingly failed in this circumstance, and that is a clear fact, and will ultimately fail to provide accessible homes for the majority of people under the current circumstances.

Keynes (1936) observed that because we will all die in the end, we cannot plan for the future. They unquestionably won't be in a position to assess if the market's balancing act has provided the majority of people with access to cheap homes. In such circumstances, Keynes (*ibid*) counseled governments to step in and regulate economic activity and provide essential infrastructure in order to promote economic growth and development. The urbanization of Nigerian growth and job seekers' difficulty in finding good work in rural regions are the two key problems we currently face. Nobody can dispute the truth that trend reversal is the only genuine remedy, not even governments with the correct policies. According to Mohammed, Kyari, and Hamza (2022), the government shouldn't just intervene in this case. That intervention must be carefully prepared to meet the targeted population's expectations and goals.

Poverty and growing inequality continue to afflict the economy, and there is hardly any middle class. All efforts to provide such housing will be a waste of resources if we utilize N2.8M (\$16,970) as the ongoing cost for a two-bedroom apartment. Low-income individuals currently make as little as N18, 000 (\$109.1) per month, given the expense of living. Such people never consider saving for a home, and as a result of their situation, they are unable to use the FMBN's credit services because they lack collateral or other financial institutions. These reasons explain why this industry still lacks incentives for both domestic and foreign investors. Once more, there are still cultural boundaries in place, and they are not going to go away anytime soon. Due to the lack of genuine attempts to enhance local production, building materials are expensive and are expected to remain so. And given the continued rural-urban movement, it is quite likely that the typical market solution to Nigeria's housing crisis will remain ineffectual.

Wales Affordable Housing Strategies and Actions

Taken Wales is a developed region of the United Kingdom. Wales has a population of around 3 million people and 1.3 million individual households. The Welsh Assembly Government, or WAG, owns nearly three-quarters of the 1.3 million homes (WAG, 2010). In Wales, housing strategies in both the private and social sectors are geared toward providing people with affordable housing options. Unsuitable housing has been targeted for elimination through housing policies and strategies. The Welsh Housing Quality Standard was then put into effect, and all social housing had to comply by 2012. Compared to 8.5% in 1998, 13.4% in 1993, and nearly 20% in 1986, less than 5% of Welsh homes were unfit in 2004, according to Essex, Smith, and Williams (2005); National Assembly for Wales, NAW (2005); and (2008). In comparison to prior years, this represented a significant improvement. Compared to 1968, when nearly a third of Welsh housing lacked basic amenities, less than 1% of Welsh homes did so in 2004. This demonstrates the significant improvement in housing conditions in Wales since the 1960s, 1970s, and 1980s. Wales has seen significant housing development since 2004. The One Wales agreement and the comprehensive review of affordable housing in Wales, among other things, have fueled the developments (Davies, 2010a). A target has been set within the One Wales commitment to increase the supply of affordable housing. A number of mechanisms for delivering housing in high-demand areas have been established in order to increase the supply of affordable housing (Davies, 2010b). Wales' first housing act's priorities were Legislation.gov.uk (2014). The One Wales policy statement has replaced the document



with a change in housing context, and in particular the issue of affordability (Essex, Smith, & Williams). In order to improve the strategic housing function and promote the development of more affordable housing, the Welsh Assembly Government has taken a number of actions in collaboration with others, as stated by Essex, Smith, and Williams (2008).

An Overview of Nigeria's Housing Strategies and Lessons To Learn From Wales (UK)

Olotuah and Taiwo (2015) asserted that there are several factors responsible for the inadequate response of the government to fulfill the population's quantitative housing needs in Nigeria, as well as for poorly planned and poorly carried out government housing programs. These result from a lack of attention paid to the housing needs of the poor, as well as from a lack of political will and political acumen to see government housing programs through to their logical conclusion. Existing housing stock is insufficient to accommodate the population in Nigeria's urban centers due to the country's growing quantitative housing needs. A thorough investigation into the scope of the urban poor's housing needs has not been adequately addressed to reveal their qualitative, quantitative, socioeconomic, cultural, and psychological facets. Additionally, the government's strategy for addressing the nation's seemingly unsolvable housing crisis has been inconsistent. This is clear from the national level. The institutional structure of housing policy and the methods employed to accomplish that goal are constantly changing.

Following Wales' lead, accurate data must be used to conduct a thorough housing need assessment, especially with regard to demographic factors like population growth and urbanization trends. On the one hand, there is a need for accurate, up-to-date, and robust information about the nature and extent of housing need and demand, and on the other hand, there is a need for housing inadequacy (qualitatively). Housing policies must ensure that the right type of housing is available to the poor majority while also improving the quality of existing housing stock and neighbourhoods, addressing environmental concerns and improving the quality of urban services and infrastructure. Without it, the physical well-being of the occupants will suffer significantly. Public housing policies and strategies have evolved over time in response to the new roles that the government has taken on (facilitation of an enabling environment) in meeting the housing needs of the populace, particularly the urban poor. A thorough review of national housing policies is required on a regular basis. Similarly, the government's housing provision and delivery programs should be evaluated on a regular basis. This would help to improve the country's housing database.

Government policy calls for the operation of an effective housing finance system. However, the housing finance system was dogged from the start by unsolvable problems (Olotuah & Taiwo, 2015). Government funding for operational support was erratic, and there was no equity contribution. The banks and insurance companies in the financial sector of the economy declined to make investments in the National Housing Fund on the grounds that the returns on their investments would be below average. The housing finance system performed similarly poorly in terms of loan disbursement primary. Due to inadequate capitalization, poor management practices, and other factors, mortgage lenders were unable to provide sufficient financial intermediation in the delivery of housing, and unable to generally create mortgages that would qualify them for loans from the National Housing Fund (Olotuah, 2001). They were also bogged down by problems with land acquisition, title issuance, registration and transfer of land, and inconsistencies in government policies. The lack of political will on the part of



Nigerian governments, as well as the lack of continuity in government policies as a result of the country's long history of political instability, are largely to blame for this scenario.'

CONCLUSION

In Nigeria, the public sector has a larger role in creating policies than in providing housing. Despite significant financial investments made in the housing sector in National Development Plans, very little has been done to meet predetermined targets for housing construction. The need for in-depth research into the scope of Nigerians' housing needs is overwhelming. Additionally, the government's strategy for addressing the nation's housing issues must be consistent. The household/user population should be included in the housing program from policy formation through program implementation, in order to maintain sustainability. The government should launch a massive housing development program with due consideration for the local communities to address the needs of the urban poor. Given the aforementioned assertion, the authors recommended that the experience of Wales should serve as a guide for conducting a thorough housing need assessment based on accurate information, especially with regard to demographic factors like population growth and urbanization trends. Despite Nigeria's housing crisis, public sector intervention, particularly for low-income earners, is still justifiable. Given the public health consequences of poor housing, the government has a significant role to play in establishing housing standards (space, health and sanitation, and amenities). The nation's housing provision strategies have a significant impact on housing quality.

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