

TOWARDS A SUSTAINABLE RESIDENTIAL HOUSING AND ENVIRONMENTAL DEVELOPMENT IN NIGERIA

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Abstract : Over the past few decades in Nigeria, society's lifestyles were environmentally and politically unsustainable. Any first time visitor to most of Nigerian cities can clearly see the disparity between the lifestyle of the affluent citizens which negate the general degraded residential neighbourhoods in terms of the slum appearance of the environment, type of buildings and their conditions in addition to the bad road network within each of the two contrasting neighbourhoods occupied by the affluent and less fortunate ones. Although there have been recent successes in many areas of environmental policy by the current administrations of the central and state governments in terms of road upgrading and cleanliness of the major roads through daily sweeping, however, the same degree of progress has not been recorded by many of the State governments in respect of residential neighbourhoods development across the country. This study examines how far the two tiers of governments in the country have performed based on their vision, mission and capacity by comparing the achievements of various regimes in the areas of residential housing provision and sustenance of the environment. The method employed for study involved comprehensive and detail review of the past policies and efforts of the of Nigerian government at solving the country's housing problems. The study found out that there is the need for the society at large to stop threatening its own life support systems as well as the lives and livelihoods of its members. The study recommended that policy makers need to carry out and publish achievements as well as outstanding environmental challenges of each government regime immediately the regime leaves office so that incoming administration can have basis of measuring their performances with a view to improving on the achievements of earlier governments.

1.0 Introduction

Over the past few decades in Nigeria, society's lifestyles have been environmentally and politically unsustainable. This situation came as a result of continuous degradation of the environment, continuous depletion of resources by the populace at large, widespread poverty as a result of massive unemployment and series of inter and intra conflicts among politicians. These issues threaten the stability of the environment in which we live.

Environmental problems are acute and persistent in the country despite several efforts by successive governments to improve the situation. One major reason is the lack of environmental consideration in the planning and building of major projects. It is noteworthy that many housing projects are usually sited and embarked upon to satisfy the political, social and economic needs of the people without taking into consideration the possible impact of such projects on the environment.

Environmental degradation can negatively affect people's security, health, social relations and material needs. Environmental change thus affects human development options, with poor regions, poor people, the young and the elderly all over the world being the most vulnerable' (Okpala, 1986). When degradation of the environment occurs, it suffers a loss of intrinsic qualities or decline in capacity. Degradation of the environment is therefore a reduction in the capability of the environment to satisfy a particular use.

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Although there have been successes in many areas of environmental policy, yet not all regions have made the same progress. The world still faces a number of persistent sustainable development problems such as poverty and hunger, the loss of biodiversity and climate change. There is therefore a need for an up-to-date knowledge base, which policymakers can use to solve environmental issues.

2.0 Key Principles for Sustainable Development Strategies

There is a growing recognition that strategies which will achieve poverty reduction through sustainable development require commitment to a number of key principles. The sustainable development strategies should be:

(i) **People-Centered** : While many past development strategies have been about development, they have often had mixed effects on different groups. An example is a situation whereby the Federal and State site and services residential housing strategy targeted towards provision of developable land for all. The allocation of plots on such locations among the three income-groups in the society often favored the high and middle-income groups who are in the minority against the low-income group who constitutes the majority of the population. More should be done to ensure that all strategies have long-term beneficial impacts on disadvantaged and marginalized groups, such as the poor.

(ii) **Comprehensive and Integrated** : Residential housing strategy such as the provision of low-cost housing estates across the length and breadth of the country. The earlier plan for a comprehensive residential housing provision across the country, in stages, though good at inception and fully embraced by the society, was discontinued as soon as there was a change of political power. Also, the provision of low and medium houses by the previous administrations in the country both at the Federal and State government levels failed to be integrated into the live pattern of most Nigerians because of the high selling prices placed on the various types of flats available for sale. Most of individuals, who attempted to acquire such houses on mortgage terms, failed to meet the mortgage conditionalities with respect to equity contribution and/or high interest repayment. Rarely have residential housing development strategies taken care of the imbalance in the economic condition across board, social status and the environment in mind is very difficult to achieve. However, if residential housing sustainability is to be sustained, economic and social status of members of the society in addition to the environmental issues cannot be ignored.

(iii) **High-Level Political Commitment and Influential Led Institutions** : There is the need for policy continuity by successive governments while politics should not toy with strategies aimed at providing residential houses for those who voted politicians into power. Government agenda at housing the masses must not be allowed to be watered down in the face of the institutional inertia and resistance for change by established elites, senior ministers, as well as the more influential government departments such as the finance ministry.

(iv) **Process and Outcome-Orientated** : Strategic approaches to-date have been dominated by focus on delivering documents, often prepared by officials and/or consultants, and in most cases based on insufficient, weak or outdated analyses. This approach has often resulted in inadequate processes for building consensus on agreed ways forward. A commitment to the quality of the process, and a focus on outcomes and forward looking approaches rather than resorting to backward looking approach is what is required to address the problems at stake.

(v) **Participatory** : Most strategies adopted in the past at mitigating the problem confronting our environment have been prepared with only limited participation from the appropriate stakeholders in the issues affecting the environment. To address the problem, clearly the various governments at both the state and federal levels must as a matter of necessity be involved, including local authorities, the private sector and civil society groups, as well as marginalized groups must equally be carried along to make any planned programme(s) to address the menace

mitigating successful implementation of sustainable and enduring housing policy. There are often constraints of time and resources, as well as fears over losing control of the process. However, experience shows that broader participation can be helpful in opening up the debate to new ideas, exposing issues that need to be addressed, and can develop a consensus on the need for action that leads to better implementation. However a diversity of views needs to be managed to ensure that this does lead to planning paralysis.

(vi) *Incorporating Monitoring, Learning and Improvement* : Strategy formulation and implementation should be an iterative process. Monitoring and evaluation needs to be built into strategies so as to get the much desired result from such strategies. There should be feedback incorporated into the strategy so as to ascertain the workability of any adopted strategy and also allow interventions (if need be) to be made into the adopted strategy with a view to getting an improved result. Too often, interest falls away once the first version of the strategy has been finalized and put into operation without the necessary inbuilt monitoring and evaluation process. Results tend to be poorly monitored, and future strategies often fail to build on past lessons.

(vii) *Targeted with clear Budgetary Priorities* : Priorities need to be based on sound diagnosis that recognize economic and political constraints, and limited institutional capacity. Governments, civil society and donor institutions need to appraise the issues critically and know which of the issues are worth pursuing. Strategy needs to be fully integrated into the budget process to ensure that plans have the financial resources with which to realize the set objectives, and budgets must be used as the necessary tool with which to make informed and meaningful planning. Strategies not based and linked to budgets tend to be mere wish lists and in the same vein, budgets also not based and linked to plans lead to unclear and often misplaced priorities.

(viii) *Capacity Consistent* : Many strategies set in the past, have failed in some countries where such countries lacked the human resources and required skills to implement them. The people at the helm of developing strategies must be aware of the human constraints to implementing such strategies and make adequate provision for developing the necessary human capital expected to carry out the implementation of strategy so formulated.

(ix) *Building on Existing Processes and Strategies* : Any strategic planning put in place for the purpose of addressing the problem of the environment needs to take into account what already exists in a country. Therefore, a strategy for sustainable development is not supposed to be a completely new planning process. Rather, what has been on the ground before should take into consideration and factor into the new one being put in place. These suggested principles describe a set of desirable processes and outcomes, yet allow for local differences. They do not represent a checklist of criteria to be met. Rather, they are principles towards which strategies should aspire. Moreover, there is nothing new in any of the above principles - many of them are entirely consistent with basic good strategic planning. But experience shows that, despite best intentions and commitments, these principles are seldom observed. The challenge may be one of strengthening incentives and securing a commitment for change, rather than a problem of lack of knowledge.

3.0 Challenges Faced by the Previously Adopted Housing Policies in Nigeria

3.1 Sites and Services Scheme Programme

The initiative for the introduction of site and services scheme in emanated from the international lending community and in particular the World bank. Given the rising figures of 'spontaneous or squatter settlements', in cities all over the third world, in the face of tight planning control, regular demolitions, and high-cost construction programmes, the World Bank argued for a new approach to urban development which incorporated various forms of aided self-help (World Bank, 2000) the two 'packages' which received the most support were sites and services scheme, and upgrading schemes. Essentially, the first provided low-income beneficiaries with serviced plots including tenure security and help to build their own houses; the

second approach helped house-owners in existing squatter areas obtains tenure to their land, and to improve their dwellings.

The Sites and Services programme was first adopted by the Federal government in 1986 as a viable alternative for housing delivery through increased supply of serviced plots at affordable costs. The aim of the programme was to create easy access to developable land, which had for long hindered home ownership. The programme involves the provision of serviced land for housing development and commercial activities in a well laid out and planned environment. Such services include roads, drains, water supply, electricity and other municipal services. Since the commencement of the Programme in 1986 only about 20,000 plots have been allocated in about 20 states of the federation. In the 2001 fiscal year, contracts were packaged for Kuje and Gwarinpa both in the FCT for the provision of roads and drain to further add to sites and services provision efforts of the Federal Government. Since the first attempt made in 1986 by the Federal Governments several state governments and private individuals have also been making efforts in the same direction at providing building plots for the populace of the country. However, this housing provision option or strategy has not achieve much success as desired due to some inherent problems such as lack continuity and provision of enough infrastructures and services to meet the expectation of the expected occupants of these service plots. In most cases, some of the sites are mere layouts estate provided with minimal services such as untarred roads without drainages which do not encourage people to take advantage of such sites. Many of these sites exist all over the country essentially provided by the government. And, in spite of the fact that they may help to improve tenure security, the programme is capital-intensive in nature and the initial target population, low-income, usually do not benefit from them. Aluko (2002) opined that the cost attached to each plot is usually beyond the reach of the urban poor. For the programme to achieve the objective for which it was introduced, the inherent problems identified much be seriously looked into.

3.2 Federal Housing Low and Medium Housing Scheme

The Federal Housing Authority, was established under Decree No. 40 of 1973, and amended by CAP 136 LFN of 1990. It did not however begin operation until 1976. Federal Housing Authority's functions and roles include formulating proposals for the Federal Government on the issues relating to housing provisions and ancillary infrastructural services and implementing those proposals so approved by government. Towards the first all African Festival of Arts and Culture (FESTAC), the Federal Military Government begun mass housing development, it embarked on the development of the Festival Town in Lagos, and in different state capitals (NHP, 1991).

Under the National Housing Policy of 1991, FHA was mandated to develop and manage real estate's on commercial and profitable basis in all states of the federation, provide site and services scheme for all income groups, with special emphasis on low-income groups in the major cities of the country; and provide low income houses in all states of the Federation. Drawing experience from its past failure, FHA's housing delivery effort under the 1991 National Housing Policy is made to be end-user driven through cooperatives, Housing Associations, Key workers' Scheme, and House improvement (Nubi, 2008). As a source of strength, the agency (Federal Housing Authority), has well over 53,000 housing units in about 77 estates and a land asset holding of over 10,000 hectares nationwide to its credit, the FHA has spent over N30 billion on housing development and ancillary infrastructure. It also has an asset base of approximately N5 billion. The agency is placed in a pivotal position to contribute so much to provision of residential accommodations to a large section of the population. Its activities can also boost manufacturing and distribution of building materials such as cement, iron rods, roofing sheets, ceiling sheets, timber products, nails, paints, etc. through new housing development or housing renewal.

3.3 Mortgage Loan through Primary Mortgage Institution from National Housing Fund Scheme

Primary Mortgage Institution was conceived to give the housing provision efforts of the Federal Government of Nigeria much desire push. However, not much has been realized from this direction the area of housing provision in the country. As at the last count, 195 PMIs remain licensed out of which only 74 regularly send their returns to the Central Bank of Nigeria (CBN). It is believed that most of the 120 PMIs that have not been sending their reports to the CBN either dormant, insolvent or no longer in existence of all the PMIs, only 54 are accredited by Federal Mortgage Bank of Nigeria (FMBN) for the purpose of National Housing Fund funded refinancing while only 50 of the PMIs are registered members of the Mortgage Banking Association of Nigeria. However, observers have estimated that less than 20 PMIs are actively operating. World Bank (2000) in its report lamented that many PMIs in Nigeria were established by individuals shareholders who invested the minimum =N=5 million paid-up capital often without any knowledge of the housing finance industry. The report went ahead to state that some PMIs were founded as a second-best alternative to commercial banks (that required larger initial capital). Shareholders and facilitators of most the PMIs were mostly private individuals, state governments and real estate developers. The Federal Mortgage Finance Limited, the only Federal Government owned-PMI in operation faces serious financial problems.

3.4 Current Housing Delivery Efforts in Nigeria

In 2003, the federal government also established the Federal Ministry of Housing and Urban Development, and Proposed a Housing Reform, in view of the fact that there were not many affordable houses in Nigeria. There was an illusion that houses were available. But most of them were high-priced. Mabogunje (2004) opined that a number of other legislation needs to be amended substantially to bring their provisions in line with the new housing regime. The touchstone in such reviews is to reduce red-tape and ensure that various legislations are compatible with demands of a free and robust market economy. The period 2003 - 2004 witness a housing policy that recognized the private sector on the driving seat of housing delivery in the country, the key features of this policy include the placement of the private sector in a pivotal position, for the delivery of affordable houses, on a sustainable basis; assignment to government of the responsibility for the development of primary infrastructure for new estate development; and review and amendment of the Land Use Act to ensure better access to land and speedier registration and assignment of title to developers. Others are the development of a secondary mortgage market, involving the FMBN and the establishment of a new mortgage regime, under the NHF, to facilitate more favourable mortgage terms; and a five-year tax holiday for developers (Aluko, 2002).

4.0 The Way Forward

With the current prevailing housing and environmental debacle in Nigeria which culminated in the development of slums, squatter settlements and overcrowding in homes, what then is the hope of this generation and the generation yet to be born for decent and affordable housing? The future may look bleak, yet there may be light at the end of the tunnel if concerted, coordinated and appropriate steps are taken now in putting in place well articulated strategies at facilitating housing provision and delivery.

4.1 Sustainable Strategies for the Provision of Housing

Housing construction can be regarded as a key economic sector of any nation. Moreover, in mixed economics such as what is applicable to a country like Nigeria, housing construction in a way helps the capitalist mode of production as the increased consumption of building

materials helps to strengthen the capital. In essence therefore, housing programmes provide an easy access to income which is one way of thinking however is quite different to basic needs approach. In the process of providing themselves with shelter, people want: a good location, land, building materials, finance, technology, amenities, security of tenure and good environment. Against what the people want, the government housing programmes in the past (mass housing) provides one type of housing out of several types, produced one way out of several ways. What can be learnt from the failure of mass housing in the most countries is that the government's response should be directed towards the provision of what the people want. The differences between the existing popular housing and government housing and planned approach housing can be illustrated as follow :

Government housing → Land → Services → Building → People

Existing Popular Housing → People → Land → Building → Services

Planned Housing → Land → Services → People → Building

The present understanding of housing is based on the need for providing the people with access to the housing elements whereby all the people can be reached through the governments' strategy and programmes.

In Nigeria, there are ample evidences that majority of more than 150 million people in the country are not without rental, their own built or purchased houses most especially in the urban areas of the country. It was against the background of the above scenario that vision 20:2020 steering committee in recognition of the importance of housing to the nation's development and growth made housing one of the thematic areas studied by the National Technical working group and ended up with the vision "to make the housing sector one of the top three contributors to the nation's economy by adding 10 million decent and affordable houses to the national stock by the year 2020".

The above stated figure is by no means an easy task to achieve as it will entail adding minimum of 1 million houses to the housing stock annually for the next 10 years. As at today housing and infrastructure related sectors account for a just about 3.64% of the nation's annual Gross Domestic Product (GDP) and to be amongst the contributors to the economy by year 2020, the sector needs to sustain an average growth rate of 15% over the next 10 years. To achieve this set feat, there will be need to develop the housing market through the availability housing finance to majority of Nigerians and also provide appropriate legal and regulatory framework that will attract private local and foreign investors to develop attractive housing products for that market. Also, in earlier times, housing programmes tried to build complete houses and the cost of providing housing prices was much too high. Mass housing could thus meet only a small fraction of the total housing need. In late seventies and early eighties, site and services project was used for the mass housing program but this approach also could meet only the fraction of the need.

The concept of right to adequate shelter' should be locally interpreted to ensure accessibility and affordability. The government will work towards creating such conditions, as all families will be able to satisfy their shelter need over time. Shelter policies should be based on the awareness and understanding that poor and disadvantaged group will build the majority of housing they need by themselves. Housing strategies should be designed as :

- a. To develop cheap, affordable and sustainable design practices,
- b. To increase access of the poor to building materials by encouraging small producers, labour intensive methods, equitable distribution system, and research indigenous building materials,
- c. To make housing loan easily available to the target group,
- d. To increase the access of the people to land for housing by initiating innovative land development project s.
- e. To disseminate information and generate adequate awareness of the people on sanitation, health and environment,

f. To mobilize and generate resources of housing from the people and develop cohesive communities,

g. To manage housing development through the initiation of decentralized building process, privatisation, more equitable distribution of resources and developing local cadre.

h. To promote research work on housing production and improving the housing process.

In reality as well as in the past, in number of countries, governments often tried to implement a housing policy by executing a series of different types of housing projects but these almost ran into difficulties. The policy was unsustainable because it depends on the target group. Therefore sustainable housing strategies need to aim at promoting the supply of housing without the need for repeated government interventions to keep the process going. Thus, the role of the government is to enable the private-commercial and non-commercial sectors to supply as much as different kinds of as possible and to facilitate the process. The key factors that influence house prices include :

- a. Land with infrastructure
- b. Regulations
- c. Finance
- d. Enterprise.

(i) **Land with Infrastructure** : An important part of the price of the house is the cost of the land and infrastructure provision. Consequently, the measures to increase the supply of land are essential to reduce the price of land or at least stop it from rising too fast such as land readjustment or land pooling programme can also help for housing programmes.

(ii) **Regulations** : Legal and regulatory measures can also increase the supply of land. Examples are vacant land tax and the introduction of related laws. Standards, regulations and procedures are another factor in supply of affordable housing but high standard, very rigid regulations and lengthy procedure, which tend to drive price upwards. The procedures in developing countries are usually tedious, time-consuming, and expensive. Therefore, approval procedures need to be transparent and short, if possible to have one stop window. Standards and regulations should be as much as possible according to income groups and types of housing.

(iii) **Finance** : Financing is equally important for developers and homebuyers. Many developing countries do not have a housing finance system that reaches the target income groups. There may be good reasons why there is no good housing finance sector such as :

- a. A majority of a population is simply too poor to save in bank.
- b. Banks do not want to lend money for housing,
- c. The population does not fully trust banking system.
- d. The banks are only prepared to lend for a short period of time,
- e. The bank interest rates are too high on housing part as compared to other loans.

Therefore, long time borrowing (such as mortgage -loans) requires long term lending which is one of easy way to support housing program for target groups.

(iv) **Enterprise** : Housing market consist of few enterprises with their own funding who are prepared to take risk and develop housing for sale. Enterprises often depend on a large extent on a financial institution and the down payment of the homebuyers to finance their project. In housing delivery, as developer needs good financing skills, a good reputation and good marketing skills to be successful and this can only come with experience.

4.2 Sustainable Housing Financing Strategy

Sustainable housing finance falls under three major dimensions as follow :

- a. Stable political sustainability of the strategic decision and programs.
- b. Operational sustainability
- c. Long-term financial sustainability.

a. For program to be politically Sustainable, they should have broad support and strong commitment from the stakeholders with an active participatory process and unstable political situation creates lot of problems for the said programs.

b. Operational sustainability should be ensured by technically well prepared feasibility studies which address social and ecological aspects of the projects and also to have good relationship with target groups.

c. Long-term financial sustainability depends on sound fiscal management of the program, well resource mobilization systems, development of broad local taxes system and credit support program for the investors.

4.3 The Place of Technology in Housing Provision

Technology is a key component of housing development strategies. Housing shortages in developing countries are bearing the burnt of this due to the population explosion. Over fifty percent of the world's population lives in cities and two out of three cities dwellers live in third world. Three-quarters of the world's mega cities in the future will emerge in the developing countries as shown in the table. Without appropriate technology, concern institutions could not begin to cope with sustainable city problem such as housing production and its market system. Whatever the problems, chances are that technology can contribute to an important part of the solution. However, technological decisions require serious care. Not every technology is appropriate due to differences in geography, economy, standards of living, social conditions and culture. The most appropriate technology will require a degree of learning and innovation to allow for a best fit to the problem at hand and the solution desired.

In housing development we have to use labour-intensive technologies are more appropriate than capital-intensive technologies. Labour intensive technologies have lower capital costs, employ more workers and produce goods and services, cheaper to operate, easy for maintenance and repairs and more widely affordable by wider section of population. In the housing development and market aspects, the main goals of the technology policy should therefore be geared to:

1. Develop local building materials
2. Utilize the existing labour and skills in proper way.
3. Make improvements in traditional construction technologies.
4. Adapt technologies to local conditions and encourage the learning-by-doing process.
5. Encourage inter regional technology transfer by sharing experiences and disseminating information widely.
6. Improve the management practices.
7. To explore on availability of capital.
8. To mobilize resources in a right way.
9. Develop technical capacity as professional manpower.
10. To promote research and development programs.

In the sum up, which one is important technology for the development of the housing programs that depends on number of factors to be considered in deciding what is appropriate, which is shown in box-8. In considering various factors, it is important that "appropriate" be seen in relation to level of development and economy.

Due to complexities of housing development and its market potentials and risks, it is necessary to develop planning, management, financing and legal tools and mechanisms to facilitate the process. The physical planning tools tried to work in isolation, it failed in past. Due to urban complexities, indicating a need for integration of planning at various levels (national to local levels). The "Integrated Action Planning" is appropriate tool which is defined as a community driven, participatory planning process to facilitate development through the identification of realistic and affordable projects, integrated -within a multi sector investment plan (MSIP) to support the goals of a physical and environmental development (PEDP).

The integration of planning with action is possible only through the judicious use of such tools. In housing development process, land use is changed by action and projects. Actions are influenced by funding, participation, market forces and interests. Then the land-use plans should therefore be realistic. After that, legal tools are needed to ensure equity, access and to establish ownership rights. Management tools ensure better participation, partnership formation and prioritisation. Investment planning tools ensure the flow of funds continuously in a desired direction. In multi sectoral investment planning, the programs run by different actors should therefore come under a general investment-planning framework for sustainable housing financing. MSIP provides an umbrella framework under which many actors can work in a coordinated manner. MSIP is viewed both as a planning and investment tool to ensure appropriate funding of housing and infrastructures. It is a process for setting investment priorities. It helps to translate plans into action. It links planning with budgeting and hence action, this type of planning tools is very helpful to solve the housing problems of developing countries.

- a. Once investment-planning framework is agreed upon, interspaced, inter-sector and inter-agency coordination will be improved.
- b. Activities take place when backed by investment. There will be constant interplay of market forces.
- c. MSIP process urges local governments to work as corporate bodies with financial liabilities and accountability.
- d. It helps to establish good relationship, financing-production-cost recovery financing to ensure sustainable development.
- e. It creates competitive market environment.
- f. It ensures balanced development.
- g. No problem on the project sites, h. It makes the project transparent,
- i. It is a grass root planning approach program.

MSIP will influence the implementation of urban projects by relating the demand for resources with infrastructure, housing, expected returns and development goals. There is also a technique called "Land Pooling/Readjustment" has a potential for planned provision of housing and its related infrastructures in the project. This type of technique is very useful to handle the housing problems of developing countries such as Nigeria. The land pooling helped to improve the housing program by :-

- (i) Providing infrastructure and services in the most economic way.
- (ii) Discouraging the urban sprawl growth
- (iii) To support the supply of land for housing without external investment
- (iv) It is a simple mechanism to recapture the earned income and alternative to finance urban infrastructure.

But, still there are some emerging issues on land pooling/readjustment which include

- a. The tendency for the land prices increases erratically.
- b. possibilities for the tenants getting smaller site plots.
- c. Possibilities of no easy access for the low income groups to have housing plots,
- d. Possibilities for all the profit and benefits from such investment to go to landowners,
- e. Landowners are only concerned with the financial prospect in monetary terms not with the social objectives of the programs,
- f. Infrastructure within the program is not integrated with the infrastructure out side.
- g. Financial returns are short terms concerns.

In essence, therefore the Land pooling program can best be used as an effective tool for housing delivery with infrastructure while the following tools and instruments can be added and integrated with:

- a. Involvement of private sector.

- b. Partnership building.
- c. Bankable approach for housing production.
- d. Set program long-term housing sustainability with its market.
- e. To develop market incentive for attracting investment to housing development.
- f. To create housing process as a capital marketing.
- g. To establish good urban governance that stakeholder not only contributes their financial support but also benefit from the housing process,
- h. Make environment for the poor people to have access to banks, where they can obtain micro-loans for saving and loans associations.
- i. To promote rental housing programs,
- j. To ensure sustainable housing and market development through appropriate technologies, planning and thinking.

5.0 Conclusion

The number of issues is seen in the field of sustainable housing and marketing process so that through housing process initiated by the people themselves, their concerned institutions are urged to provide housing, infrastructures and services and the demand is created for the private sector to operate. Housing process initiates the shaping of future towns and saves the existing towns from major catastrophes. Housing and infrastructure development works create jobs and generates employment opportunities and have significant multiplier effects. The MSIP and land pooling approaches are choice tools for solving some issues on housing process, but some modifications are required according to the strategies of sustainable housing and marketing process. To ensure sustainable housing and market development at all levels, long term strategies should be based on: land policies, infrastructural development, appropriate technologies, good public-private partnership, balanced financing, affordable approaches, creating balanced urban-rural developments.

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