**PRACTICAL CHALLENGES OF HOUSING IN ADAMAWA, NIGERIA**

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**Abstract**

One of the goals of sustainable development is the delivery of acceptable housing for Nations in the universal. This is because Housing is one of the utmost important requirements of individuals next to food and clothing. Housing requirements has been an alarming phase in Nigeria, On the supply side, frequent government policies have earlier designed at incapacitating the enormous shortage through frequent housing reform programmes. Despite these prior efforts, housing remains an illusion to an average Nigerian. Despite multiple schemes implemented by various governments around the country, affordable housing remains elusive to the average Nigerian. Because the situation is comparable to that of other developing nations, it remains a key concern in these countries’ socioeconomic development. This article, therefore, reviews the challenges to the practical provision of affordable housing in Nigeria with a view to addressing them. The article’s findings were based on a thorough examination of the literature. The article’s findings indicated that practical approaches for addressing Nigeria’s affordable housing barriers may best be examined through the economic, ecological, social, institutional, and technical factors. The paper urges the present regime, investors, lawmakers, and private developers in Nigeria to implement these approaches for affordable housing provision. The findings from this article will add to the current body of knowledge by providing important information on affordable housing provision and re-directing research interest towards affordable housing in Nigeria and other developing countries.

Keywords: Challenges, Housing policies, housing programmes, sustainable housing, Practical technique.

1. **INTRODUCTION**

Housing indicates one of the most fundamental human needs. As a component of the environment, it has a philosophical influence on the health efficiency, social behaviour, fulfilment and general welfare of the community (Waziri & Roosli, 2013). It is thus defined as buildings or other shelters in which people live, an abode and to a Nation, serious component in social and economic strata (Waziri & Roosli, 2013). Good housing is very essential to welfare, survival and strength of people. A study by UN (1996) reported in Aribigbola (2011) articulated growing concern over the failing housing conditions in urban areas of developing nations. Based on these rising concerns, and to meet the numerous housing challenges especially in developing nations, the international community established the Habitat Agenda on housing in Istanbul to deliver shelter for all, achieve sustainable human settlements as well as the acknowledgment of prime responsibility for implementing the Habitat Program (Aribigbola, 2011).

The United Nations estimates Nigeria’s population will reach 228 million in 2023, rising to 400 million by 2050. More than 40% of Nigerians reside in cities, creating a demand for affordable housing as well as an affordable supply of essential amenities like power, water supply, health facilities, transportation, and other government services (Aribigbola, 2011). Though the government has made previous attempts (Waziri & Roosli, 2013), these efforts have been insufficient, particularly for middle-class families, and the objective has not been realized since many individuals in need of housing are unable to afford it. As a result, they frequently reside in substandard homes, semi-urban neighborhoods and slums.

Nigeria, like other developing countries is saddled with uncontrollable growth of the urban population caused by lack of provision of infrastructural facilities and poor economic conditions in the rural areas. The proportion of the Nigerian population living in urban centres has increased phenomenally from 7% in the 1930s, 10% in 1950, 20% in 1970, 27% in 1980 to 35% in 1990 (Waziri & Roosli, 2013). Over 40% of Nigerians now live in urban centres of varying sizes. The incidence of this population in urban centres has created severe housing problems, resulting in overcrowding in inadequate dwellings, and in a situation in which 60% of Nigerians can be said to be “houseless persons” (Federal Government of Nigeria, 2004).

Besides the incidence of overcrowding in the existing housing stock, rural-urban drift has occasioned the sprouting of make shift dwellings or squatter settlements in cities that are devoid of minimum structural and normative quality. Majority of the houses are constructed with all sorts of refuse/second-hand materials in illegally occupied self-allocated land, they are badly maintained and lack the basic necessities of life like sanitary facilities, light, air and privacy. As evidenced by past researches in housing studies, most urban centres in the country are characterized by high density buildings, acute sanitary problems, pollution of air, surface water, noise and solid wastes (Usman, *et al.,* 2021). According to Choi, (2020), estimated 2.3 million urban dwelling units are substandard, only 33% of urban houses can be considered to be physically sound, and 44% and 19% require minor and major repairs respectively to bring them to normative and structural quality.

According to Okonjo-Iweala (2014)**,** about 100,000 housing units are built each year, and an average of 80% of Nigerians live in casual housing, which is overwhelmed by difficulties associated to poor quality and inadequate infrastructure that have previously been deliberated (Federal Government of Nigeria 2009)

Studies have shown that challenges such as Land Use Act, Infrastructural Insufficiency, Deficiency of Long-Term Funds, Properties Agreement and Designation Administration, High Cost of Building Materials, Enforcing Foreclosure, Nigeria Taxation System, Construction Methods, Construction Permits Issue, Collaboration Issues (Adedeji, *et al.,* 2023).

Therefore, this article examines the practical challenges to housing in Nigeria with a view of proffering solutions to the existing problems.

1. **PROBLEM STATEMENT**

Since the creation of the state in 1991 from the then Gongola State, the housing situation in the state could be described as deplorable, requiring declaration of state of emergency in the sector. Shortage of housing in major towns appears unsolvable with increasing rural-urban drift and as more civil servants are moving to urban cities (Usman, *et al.,* 2021). Residential accommodation and public buildings are very scarce and even some government offices are still operating in rented houses. This scarcity of housing has pushed the cost of rented buildings very high as an average 3-bedroom flat rents between N200,000.00 – N300,000.00 per annum and a duplex lets for between N500,00.00 – N1,200,000.00 per annum in the three major towns (Choi, 2020). Obviously, these rents are not affordable to majority of the citizenry resulting in emergence of squatter settlements as alternative accommodation. This ugly situation still persists today and not much has been done by government to increase the housing stock in relation to demand for residential and office accommodations in the state especially. Hence, the need for this study to look at the practical challenges to the issues of housing in Adamawa State Nigeria

1. **METHODOLOGY**

This paper used the exploratory approach. Usman, *et al.* (2021). advocates that exploratory design is carried out for either one or two purposes, namely; a preparatory examination of an issue for gaining knowledge or for data collection for appropriate application to an administrative or to solve issues. Exploratory survey can be used as stand-alone design because of its limited scope (Windapo, Oboirein, & Omeife, 2021) and at the same time, it could be used as a stand – alone design when it is used to provide information (Usman, *et al.,* 2021); Goel and Ramanathan (2017).

1. **RESEARCH FINDINGS**
2. **Lack of Long-Term Funds**

At the moment, the prime lending rate in the banking industry is still as high as 17.5% (Goel and Ramanathan, 2017). making it hard to employ such funds for home development. To make mortgage access more accessible to beneficiaries the lending rate should be at affordable rate, it is important to mention that the government has recognized this and are now evaluating the whole mortgage application procedure.

1. **Properties Approval and Title Paperwork**

The growth of the real estate and property markets was hampered by uncertainty surrounding the state of land documentation and delays in the procedure, which made it challenging to promote or sustain loan development. Reforms have reduced the time needed to complete the property approval process from 274 to 80 days in Nigeria, but much work remains as it just takes one day in several other nations like Norway and Singapore (Gan, Zuo, Wen, & She, 2019). It is important to note that Abuja and Lagos’s improved property approval procedures have contributed to saving time in part. The advancements made in Lagos State and Abuja Geoinformatics should be emulated by other state governments in their respective states. Investors typically feel at ease in settings with minimum hassles and automatic registration.

1. **Land Use Act**

The 1978 Land Use Act (LUA) has evolved into a barrier in the release of land for housing development. The Land Use Act (LUA), which was designed to make land more available to all Nigerians, has instead become a major hurdle to home ownership in Nigeria. The LUA’s permit regulations, as well as the process of obtaining a Certificate of Occupancy, make land transfers difficult, time-consuming, and costly (Goel and Ramanathan, 2017).

**d. Infrastructural Inadequacy**

Further big barrier to creating affordable housing is a shortage of fundamental infrastructure, such as roads, water, and power, which accounts for around 30% of housing. Most times, developers must provide the infrastructure, which always raises the cost of the dwellings they build. As a result, such properties eventually become expensive. If the objective of delivering affordable housing is to be met, both the private and governmental sectors must contribute significantly to the supply of primary infrastructure. The absence of access roads continues to be a key concern, explaining why the suburbs and hinterland are unappealing and why land prices in cities are so high. Nigeria has just 195,500 kilometers of road, of which 135,000 kilometers are in disrepair (Gan, *et al* 2019). In comparison, India has 3.4 million kilometers of road. Today, the Indian road network is still growing at a rate of 9 km per day.

1. **High Cost of Building Materials**

Because of the sector’s heavy reliance on imports, construction costs are significantly higher than typical, making houses expensive. The high cost of cement, which accounts for around 40% of building materials, has been a major contributor to Nigeria’s high construction costs. Cement makers argue that the tough working environment, such as a lack of steady energy, high fuel costs, and a poor road network, is to blame for the high cost of cement. In addition, the naira’s depreciation, various taxation, and incoherent economic policies are all factors influencing the price of cement. Cement prices have gradually risen, reaching an all-time high in 2022 (Choi, 2020).

1. **Enforcing Foreclosure**

Accordig to Choi (2020), some entrepreneurs and local banks have highlighted the lack of foreclosure legislation as a factor for not participating in the housing market. Though the frequency of foreclosure is normally very low in most nations (particularly in low- and middle-income countries), it is crucial for shareholders to understand that they can take ownership of their collateral and collect their loans as soon as possible. Investors can even put up with a protracted foreclosure procedure if they have trust that the rules will be applied properly and transparently.

1. **Nigeria Taxation System**

The tax burden is one of the most significant hurdles to large-scale affordable housing provision. The application of VAT at various stages of the housing development process adds additional charges, up to 35%, to the cost of a property, well before registration charges and service charges are factored in. Tax holidays, deferrals, or exclusions on materials or house sales, as well as other tax-related measures, have been utilized successfully in several nations for low- and middle-income families. These advantages can be utilized effectively to entice entrepreneurs into the property business. Several societies have demonstrated that minimizing the taxation rate on housing boosts the number of deals and boosts or maintains overall housing-related fiscal revenues.

1. **Construction Methods**

According to Goel and Ramanathan (2017), dependence on conventional building methods has also harmed the sector. In Nigeria, industrialised building technologies that are both economical and time effective for large-scale housing developments are still uncommon. Panelled modules manufactured in a plant and integrated on-site to form a three-dimensional structure are examples of industrial building goods. Prior to shipment to the site, volumetric construction is used to create three-dimensional modular pieces in a controlled industrial environment. Panelled and volumetric methods are combined in hybrid techniques. Pre-cast concrete foundation assembly, pre-formed wire looms, and mechanical engineering composites are all examples of floor or roof cassettes.

1. **Construction Permits Issue**

Permits for construction are typically obtained with delays. The treatments are complicated and costly. The difficulty and expense of regulatory processes associated to building licenses is another significant element that entrepreneurs evaluate when making investment decisions. Jigawa State, a Northern region, has the greatest platform (ranks top) in Nigeria for processing planning permission (Gan, *et al* 2019).

1. **Collaboration Issues**

The absence of efficacious cross-sector coordination amongst industry players continues to be a fundamental impediment to achieving affordable housing goals. The type of activities and projects required to improve the supply of housing in Nigeria necessitate extensive coordination and synergy between involved parties (Gan, *et al* 2019).

1. **RECOMMENDATION**

Based on the findings from reviewed literature, five (5) principal components of sustainable affordable housing were identified. They are social, economic, environmental, institutional and technological components. These include the following;

**i. Social strategies of sustainable affordable housing**

Earnings or income difference has often been mentioned as a major global obstruction to most people’s access to affordable housing. Because of their lower financially status, a substantial number of Nigerians have been noted to be displaced in terms of housing (Olanrewaju, Tan, & Abdul-Aziz, 2018).

Choi (2020) stated that one of the social strategies of sustainable affordable housing is that it pursues to abolish income or wealth discrimination through the raise of social capital, attachment and consistency. Social consistency brings about a sense of fitting, social unity and emphasizes on the requirement to interrelate within families and communities. Similarly, social capital conveys about sustenance and co-operation among societies consequently foremost to the actualization of security requirements of households. Moreover, social attachment brings about the unconstrained access of households and families to possessions thus leading to the effective participation of the families in economic, political and social activities within the community. Entirely of these collected can substitute the affiliation as well as inter relationship between the low-, middle- and high-income households thus reducing extremely, the frequency of income/wealth segregation.

Additionally, the prevalence of poor maintenance culture and uncontrolled management of public facilities has also been described as a challenge preventive the low-income earners access to acceptable housing globally. Poor maintenance and the desertion of public facilities has become a common exercise in Nigeria and numerous other African countries (Olanrewaju, *et al.,* 2018). Poor maintenance has led to an improved percentage of aged and deficient infrastructures all around the world (Choi, 2020).

Furthermore, the frequency of insufficient infrastructural growth has similarly been acknowledged as a challenge confronting low-income housing in utmost African nations (Gan, *et al* 2019). Most African countries have been described as emergent nations and home to most low-income earners across the globe hence, infrastructural development is in inadequate supply. Nevertheless, complete the preparation of high-density housing development and the variety of housing categories which are social strategies of sustainable affordable housing as reported by (Choi, 2020) low-income earners housing challenge of inadequate infrastructure can be addressed. Also, by enthusiastic high density housing development as well as variety of housing types, the low-income appreciates proximity to the accessible infrastructures as well as devote less on other non-housing costs. This strategy equally leads to diverse housing development and by extension equally decreases income discrimination.

**ii. Economic strategies of sustainable affordable housing**

Most nations in the world have recognized and authorized the private sector with the obligation of the delivery of housing whereas the government of these states simply act as an enabler and advocate. In contradiction of this framework (Gan, *et al* 2019) reported that the development of housing in the world and most African nations is vulnerable by the inaccessibility of inducements to private stakeholders and inventors. Private segment players are revenue oriented hence, most of their productions are exorbitant to the low-income. The problem that the cost of housing emanates with are moved by the inventors to the households through rental or absolute procurement thus making the low-income incapable to access existing units (Murphy, 2016). However, Mulliner & Maliene, (2015) noted the strategy of providing developers with motivations (loans, tax rebates etc.) which transpires to be one of the economic strategies of sustainable affordable housing if implemented by stakeholders, can help address the challenge and by extension, grant the low-income greater access to housing. Likewise, enticements in the form of elasticity in design can equally go a long way to motivate developers there by leading to lower housing prices for the low-income (Murphy, 2016).

Additionally, the low financial status of low-income earners in Nigerian has also been described as one of the motives why housing is in limited stock to the low-income (Mulliner & Maliene, 2015). Prices of current housing units in Nigeria are outside the spread of the low-income earners as a consequence of their underprivileged financial position. However, the establishment of housing subsidies in the system of mortgages at lower interest charges to low-income households been another economic strategy of sustainable affordable housing can assistance to address the challenge (Murphy, 2016). Similarly, Mulliner & Maliene, (2015) noted that the economic emphasis of sustainable affordable housing is to deliver households with enticements in the system of abridged transport as well as extra non-housing costs. Inclusive, the establishment of financial enticements to lower income households shall cushion the economic influence of the low-income in that way resulting into improved housing for the low-income.

**iii. Environmental strategies of sustainable affordable housing**

Universally, buildings consume close to 40% of energy thus making it the highest consumer of energy (Murphy, 2016). The building and construction industry contributes nearly one third of Global Greenhouse Gas (GHG) Emissions (Mulliner & Maliene, 2015). Against this framework, (Murphy, 2016) sued for the need for the implementation of energy efficiency strategies Similarly, the environmental strategy of sustainable affordable housing seeks to attain energy conservation in buildings through the reassurance and advancement of the use of energy efficient lighting systems, solar heating technologies, energy efficient heating systems, ventilation and air condition systems, installation of water efficient appliances, rain water harvesting technologies as well as the enhancements of the housing envelops generally (Ganiyu, Fapohunda, & Haldenwang (2017); Olanrewaju, A., Tan, S. & Abdul-Aziz, A. (2018).

These strategies no uncertainty can lead to an increase in the housing cost which is previously unaffordable to the low-income but though, with an enticement driven housing market, achieved (Ezeigwe, 2015). Similarly, Olanrewaju, *et al.,* (2018) submitted that close to 80% reduction in energy consumption can be realized in buildings that implement the above cited strategies. This will certainly lead to extra ease in the environment equally indoors and outdoors for the low-income earners.

**iv. Institutional strategies of sustainable affordable housing**

The low-income in Nigeria has remained reported to be displaced with veneration to housing as an effect of ended politicization of the system, the nonexistence of political will on the part of the political gladiators, exploitation as well as the inadequate contribution of the private sector (Ezeigwe, 2015). The studies further testified that advanced mass houses that were previously meant for the low-income were at the long run allocated to high- and middle-income earners who had no prerequisite for them but for the indicator that they are associates of the stakeholders in the Nigerian housing sector. The high- and middle-income earners do later re-sell the housing components and equally put out approximately for rent. In all, the low-income earners are continuously schemed out of housing opportunities in Nigeria. Though, a key institutional strategy of sustainable affordable housing pursues to authorise the private sector in the delivery of mass housing as suggested in the enabling approach (Ebekozien, Abdul-Aziz & Jaafar, 2019).

Additionally, government mass housing development has also been plagued by confidentiality, discrimination and ineffectiveness. In Nigeria for example, are of the opinion that the occurrences of social menace to embrace the desire for extra revenue, the engagement of unqualified persons to man housing departments and agencies, irrational professional charges amongst others have held the delivery of housing to the low-income down for years. Furthermore, the studies added that the development leading to the award of contracts are marred through all sort of irregularities (Ebekozien,*et al* 2019).

. However, with sustainable affordable housing practice, all of these variances can be addressed. A key institutional strategy of sustainable affordable housing is focussed on a procurement procedure that is actual and translucent (Ebekozien,*et al* 2019).With a translucent and actual procurement process in place, the occurrences of favouritism, ineffectiveness and undue desire for profit can be addressed. This will certainly help in the transfer of government housing projects to those it was intended for (the low-income).

Furthermore, the time allotted to developmental approval has similarly delayed the appropriate units of housing to the low-income in Nigeria (Ezeigwe, 2015). The studies added the administrative process as well as the unnecessary interruption has led to charge and time overproductions. However, with the exercise of sustainable affordable housing, these encounters can as well be addressed. An institutional strategy of sustainable affordable housing harps on the requirement to reorganise planning and endorsement establishments as well as responsibilities to resident establishments (Ogunsanmi, 2013).

**v. Technological strategies of sustainable affordable housing**

The frequencies of insufficient technological proficiency, incorrect conception of sustainable technological procedures, hesitation about technological presentations as well as the continually fluctuating nature of technology has again remained a challenge limiting the development of sustainable affordable housing in developing nations (Olanrewaju *et al.*, 2018). Moreover, the continuous escalation of the prices of building materials attached with the deprivation of the environment due to over manipulation elicited by developmental actions equally demands for the requirement to develop and upgrade local resources to sustainable standards. Similarly, advancement of local resources to sustainable standards entails (Ogunsanmi, 2013). As a means of advancing, a significant technological strategy of sustainable affordable housing harps on the necessity to promote technological innovation (Ogunsanmi, 2013). This motivation brings around the desirable responsiveness. Furthermore, alternative technological strategy of sustainable affordable housing efforts scheduled the upgrade of the use of reusable, and recyclable constituents (Ogunsanmi, 2013). Resolving this, the environment shall be more preserved and the frequencies of adversity can be achieved.

Likewise, the pace at which technology is progressing possess a treat to prior services (Ebekozien,*et al* 2019). As an effect, inventors devote more capitals to leasing and convey in professionals in other to manage through technological variations. This development has additional fixed the low-income as a consequence of the cost of the ultimate product. Though, with the advancement, and development of resident technological strategy of sustainable affordable housing, numerous of these challenges can be addressed (Ogunsanmi, 2013). Through encouraging the development and evolution of local technology, the insufficiency of skilled labour can be resolved although direct engagements of skilled labour force. Likewise, the enormous finances disbursed on professionals will be reduced. As a result, housing values shall be extremely reduced thus increasing the low-income employee’s admittance to housing.

1. **CONCLUSION**

In understanding the Nigerian housing challenges, it identifies the insufficiency of affordable housing in Nigeria and the frequency at which it is declining, it is progressively imperative to explore on sustainable solutions to improve this shortage and to integrate sustainability structures into the development of affordable houses. The article indicated that features of sustainability are not being encompassed in affordable housing schemes for Nigerians and that this shortage of affordable housing strength through sustainable approaches that are environmental, economic, social, institutional, and technical. This would certainly advance the breathing standards of people in Nigeria irrespective of their earnings and position, hence improving their eminence of lifecycle and well-being.

Therefore, establishments and other building subdivision contributors in Nigeria must intensify public responsiveness of the housing perception by emphasizing its benefits. The Nigerian government should urgently incorporate and encourage technologies that are both economical and conservational for the construction of different type of new houses. In the same way, resolutions for sustainable housing in Nigeria need to be proposed. However, for more research into the concept of sustainable housing cannot be stressed. Future pragmatic and appropriate research should investigate the mechanisms, guides for housing in Nigeria holistically.

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