OpenMind Journal of Multidisciplinary Innovation & Development
Vol. 2, Issue – 4, (Jul-Aug) 2026
ISSN: 3108-2920 (Online)

Research Article

Comparative Housing Program Design Strategy in Nigeria and Some Selected Developed Countries

Olusola Oladapo Makinde[1] & Sa'adu Bilkisu*[2]

[1]*Department of Architecture, Ladoke Akintola University, Ogbomoso, Oyo State, Nigeria*

[2]*Department of Architecture, University of Abuja, Abuja, Nigeria*

***Related declarations are provided in the final section of this article*

ARTICLE INFORMATION

Received: 20 Jun 2026

Accepted: 18 Jul 2026

Published: 22 Jul 2026

Correspondence Author:

Sa'adu Bilkisu *

Abstract

The design and implementation of national housing programs serve as a core indicator of socioeconomic stability and welfare delivery. While housing is universally acknowledged as a fundamental human need, the strategies employed to deliver affordable housing differ vastly across economic contexts. This study evaluates the systemic divergence between long-term housing strategies in developed nations and the execution realities within Nigeria using a Systematic Literature Review (SLR) methodology. By analyzing academic literature and national policy documents, this paper investigates how the interactions between seven core strategic themes that include: funds, schemes, governments, implementation, development, land, and rurality influence public housing outcomes. The findings reveal that while developed countries achieve structural stability through high institutional continuity, deep secondary mortgage markets, and automated distribution pipelines, the Nigerian housing ecosystem suffers from severe systemic friction. Restrictive land tenure under the 1978 Land Use Act, volatile commercial interest rates, political discontinuity, and a reliance on analog allocation workflows create interdependent loops that exclude low-and-medium-income earners. Localized empirical data confirms that rigid credit barriers systematically lock out public servants, while manual administrative bottlenecks leave completed housing projects vulnerable to bureaucratic capture. The study concludes that minor project-level interventions are insufficient to resolve the affordable housing deficit. Instead, it recommends substantive legislative reform of land laws, the institutionalization of flexible collateral models, and the immediate deployment of automated digital house allocation management systems to ensure equitable, sustainable housing delivery.

Keywords: Affordable Housing; Housing Policy; Structural Friction; Digital

Allocation Systems; Nigeria

Introduction

Shelter represents one of the most fundamental requirements for human survival, second only to food and water (Olusola, 2020). Beyond its baseline biological function, secure and affordable housing serves as a critical catalyst for macroeconomic development, social equity, and psychological stability within any nation. The design, financing, and administrative execution of national housing programs are universally recognized as core metrics of a government's institutional capacity and commitment to public welfare (Akangbe et al 2025).

In globally developed economies, the housing delivery ecosystem is typically characterized by long-term strategic planning, deep secondary mortgage markets, and a highly coordinated regulatory framework that successfully balances demand-side subsidies with supply-side incentives (Jeon, 2023). These mature systems integrate public intervention with private capital markets, creating structured safety nets that protect low-income earners from rapid market distortions and urban price escalations.

Conversely, developing economies, most notably Nigeria faces severe operational and structural bottlenecks in translating housing policies into tangible residential infrastructure (Olusola, 2020). Despite successive post-independence development plans, national housing strategies, and the creation of specialized mortgage institutions like the Federal Mortgage Bank of Nigeria (FMBN), the country's affordable housing deficit continues to widen exponentially. The structural framework governing housing delivery in Nigeria is heavily fragmented and routinely disrupted by macroeconomic volatility, high commercial borrowing costs, and rigid collateral requirements (Gambo et al., 2024). Consequently, formal housing ownership remains an elusive luxury for the vast majority of the population, leaving low-and-medium-income civil servants heavily reliant on unregulated, substandard informal rental markets.

The central problem underpinning this study is the persistent and systemic failure of the Nigerian housing policy framework to deliver sustainable, affordable housing units to its target low-income beneficiaries. While official government documents conceptually acknowledge the vital components required for housing delivery, specifically framing strategies around funding instruments, land accessibility, and rural-urban migration patterns (Odoyi & Riekkinen, 2022a), there exists a profound, unresolved disconnect between policy formulation and practical implementation (Waziri & Roosli, 2013).

This implementation deficit is driven by intense structural friction within the housing ecosystem. The 1978 Land Use Act vests all land ownership exclusively in state governors, creating a bureaucratically exhausting and expensive titling process that drastically inflates the initial costs of development. When private developers combine these high land acquisition costs with volatile commercial loans featuring prohibitive interest rates, they are structurally disincentivized from constructing low-income residential units. Instead, they focus almost exclusively on high-end luxury developments to secure rapid capital returns (Makinde, 2014).

Furthermore, the operational phase of completed public housing schemes remains severely compromised. The persistent use of manual, analog database workflows for housing allocation introduces widespread errors, data discrepancies, and a profound lack of administrative transparency (Frank, n.d.). This administrative loophole allows public housing units to be systematically captured by wealthy property speculators and politically connected individuals, completely bypassing the low-income demographics for which the schemes were designed. Without a rigorous, empirical analysis of how these legislative, financial, and operational variables interact, public housing programs in Nigeria will continue to result in abandoned structures, wasted public funds, and a worsening urban housing crisis (Enwin, 2024; Odoyi, & Riekkinen, 2022a).

The primary objective of this research is to evaluate the structural design and implementation frameworks of national housing programs to formulate sustainable policy solutions for Nigeria. The specific objectives are to: Examine and compare the institutional architectures, funding mechanisms, and long-term stabilization strategies found in developed nations against the policy-to-implementation realities of Nigeria. Analyze the interdependent relationships between land accessibility under the Land Use Act, financial credit structures, and private developer behavior within the Nigerian affordable housing market. Assess the operational impact of analog administration and manual workflows on the transparency, speed, and equity of public housing allocation schemes. Develop a comprehensive, multi-tiered framework detailing legislative land reforms, inclusive credit mechanisms, and automated digital allocation pipelines designed to optimize housing delivery outcomes in Nigeria.

This study holds significant theoretical and practical value for a diverse range of stakeholders within the global and regional urban development landscape:

- **For Policymakers and Government Agencies**: It provides a data-driven, diagnostic breakdown of why previous national housing schemes have failed during the implementation phase. The proposed legislative adjustments and structural recommendations offer a practical roadmap for the Federal Ministry of Housing and Urban Development to optimize future capital allocations.

- **For Financial Institutions and Urban Planners**: The research highlights the critical need to transition away from rigid commercial lending paradigms toward inclusive mortgage alternatives and inclusionary zoning mandates, creating new avenues for public-private synergy.

- **For Administrative Administrators**: By documenting the exact failure points of manual distribution networks, this study provides a clear justification for the immediate technological migration to cloud-based or blockchain-verified House Allocation Management Systems.

- **To the Academic Community**: This thesis bridges a distinct gap in contemporary literature by moving beyond the superficial isolation of housing challenges (such as high material costs) to present an integrated, systems-thinking model that maps the precise, friction-filled interactions defining the political economy of housing in sub-Saharan Africa.

The thematic scope of this research is strictly confined to the structural design, financing models, and administrative implementation pipelines of national public housing programs. Geographically, while the study draws macro-level conceptual comparisons from long-term housing strategies implemented across developed economies and cities, the empirical data and primary case analyses are delimited entirely to the Federal Republic of Nigeria. To capture localized variations in socio-economic terrain, regional analysis is concentrated on specific empirical documentation originating from the South-South (Niger Delta and Warri, Delta State) and Northern (Bauchi State) geopolitical zones. Methodologically, the study relies on secondary data derived from peer-reviewed journals, verified institutional theses, and national policy instruments published between 2013 and 2024 to preserve contemporary analytical relevance.

Literature Review

The design and implementation of national housing programs serve as a core indicator of socioeconomic stability and welfare delivery. While housing is universally acknowledged as a fundamental human need, the strategies employed to deliver affordable housing differ vastly across economic contexts (Makinde, 2014). This study systematically reviews contemporary academic literature concerning housing program designs, drawing a sharp comparative contrast between the institutional, long-term frameworks found in developed countries and the policy-to-implementation realities observed in Nigeria.

1. Conceptualizing Long-Term Housing Strategies in Developed Countries

In developed nations, housing program design is typically characterized by high institutional capacity, sustainable long-term planning, and a careful calibration of demand-side and supply-side mechanisms. Jeon (2023) conducts a comprehensive analysis of the long-term housing strategies across several developed countries and major cities, noting that mature economies establish integrated frameworks capable of responding to macroeconomic fluctuations and rapid urban price escalations A central theme within developed countries' strategies is balancing the expansion of low-income safety nets through housing vouchers or tax incentives against the preservation and direct supply of non-subsidized affordable housing stock (Enwin, 2024; Odoyi, & Riekkinen, 2022a).

Furthermore, Western paradigms actively integrate private financial markets with state-backed guarantees Rather than operating as isolated interventions, housing programs in developed nations function as an entire ecosystem where land banking, municipal zoning, and mortgage-backed securities interact to absorb market shocks The literature establishes that successful housing program models in developed countries treat housing not merely as a commodity, but as a socio-economic stabilizer supported by transparent institutional mandates and continuous public-private financing flows (Odoyi & Riekkinen, 2022a).

2. The Evolution and Structural Frameworks of Housing Policy in Nigeria

In contrast to the institutional continuity seen in developed economies, the history of housing program design in Nigeria reflects a fragmented evolutionary trajectory Historically, public housing interventions transitioned from colonial-era staff housing schemes to expansive post-independence regional and national development plans Despite these efforts, Waziri and Roosli (2013) demonstrate that a substantial disconnect exists between the conceptualization of Nigerian housing policies and their actual implementation on the ground Many well-intentioned programs have suffered from bureaucratic inertia, shifting political priorities, and a lack of systemic continuity across successive administrative regimes

To dissect the modern policy layout, Odoyi and Riekkinen (2022a, 2022b) apply qualitative content and thematic analyses to Nigerian housing documents spanning from 1991 to 2020 Their research outlines seven core strategic themes essential to the Nigerian affordable housing design framework: funds, schemes, governments, implementation, development, land, and rurality However, Odoyi and Riekkinen (2022a) explicitly conclude that the mere existence of these strategic themes within official policy documents does not automatically translate into tangible, affordable housing units for low-income earners The structural framework remains stunted by systemic inefficiencies, highlighting a clear divergence from the highly predictive implementation pathways characteristic of developed nations

3. Empirical and Regional Realities of Housing Delivery in Nigeria

When shifting focus from federal frameworks to regional implementations, the literature paints a picture of stark localized challenges. In the oil-rich but ecologically sensitive South-South region, Enwin (2024) frames affordable housing as a critical, underutilized catalyst for the broader economic development of the Niger Delta Enwin (2024) argues that neglecting structured housing programs in developing regions exacerbates regional inequality and stalls macroeconomic growth, suggesting that supply-side interventions must be deliberately tied to regional employment and economic infrastructure

The administrative bottlenecks of housing allocation represent another severe operational challenge. In an empirical case study examining the PB Djeba Estate in Warri, Delta State, Frank (n.d.) highlights that public and estate-level housing distribution is frequently plagued by manual errors, lack of transparency, and inefficient bureaucratic pipelines The study underscores the immediate need to move away from analog processes toward automated, digital house allocation management systems to eliminate corruption and ensure equitable distribution to target low-income beneficiaries

The issue of affordability and accessibility is further compounded when evaluating specific public sector employment groups. For instance, Gambo et al. (2024) investigate housing ownership frameworks among primary school teachers in Bauchi State Using structural equation modeling, their empirical findings reveal that low-and-medium-income civil servants are consistently priced out of the formal mortgage market due to rigid credit constraints, high commercial interest rates, and unrealistic collateral requirements Gambo et al. (2024) argue that for housing programs to succeed in Nigeria, financial institutions and developers must establish synergy at the initial design phase to integrate flexible collateral alternatives, such as employer guarantees, and simplify loan processes specifically for low-income earners

4. Comparative Synthesis and Policy Divergence

A comparative cross-examination reveals a fundamental divergence in the fundamental philosophy and execution of housing program designs. As shown in the comparative analysis by Jeon (2023), developed countries operate within a mixed economy framework where the state actively regulates the housing market, enforces strict rent controls, stabilizes land access, and buffers low-income earners through institutionalized subsidies Conversely, the literature regarding Nigeria demonstrates an over-reliance on a purely market-driven approach. The Nigerian state predominantly assumes an "enabling role," attempting to pass the burden of low-income housing provision onto private developers who naturally prioritize high-end, profit-maximizing luxury projects

Comparative Dimension	**Developed Countries' Strategies (e.g., US, UK, Germany)**	**Nigerian Housing Strategies**
Primary Policy Focus	Market correction, social equity, long-term stabilization	Market-driven enabling role, short-term mass housing schemes
Institutional Continuity	High; strategies survive changes in political leadership	Low; characterized by policy inconsistency and abandoned projects
Financial Access	Highly structured mortgage systems and federal tax incentives	Stunted mortgage systems with high interest rates and rigid collateral
Allocation Mechanism	Highly automated, regulated social housing waitlists and voucher systems	Frequently manual, prone to land speculation and bureaucratic capture
Land & Administration	Structured zoning, municipal land banks, clear property rights	Restrictive Land Use Act, high registration fees, land tenure bottlenecks

5. Gaps in the Literature

While existing comparative literature establishes the broad structural deficiencies of the Global South relative to the Global North, significant gaps remain. Much of the current literature focuses on identifying broad structural challenges—such as high material costs and poor funding—without offering micro-level operational frameworks for translating policy into action. Additionally, while studies like Odoyi and Riekkinen (2022a) categorize abstract strategic themes, there is a lack of empirical, comparative data demonstrating how Nigeria can adapt specific, successful long-term financial strategies from developed contexts without running into the localized administrative bottlenecks highlighted by Frank (n.d.) and Gambo et al. (2024).

Methodology

This section outlines the methodological framework utilized to investigate, analyze, and synthesize the structural design and implementation outcomes of national housing programs. Because this study evaluates the systemic divergence between long-term housing strategies in developed nations and the execution realities within Nigeria, a robust secondary research methodology is required. To establish valid, objective, and auditable conclusions, this study adopts a **Systematic Literature Review (SLR)** approach. This design allows for a structured extraction of qualitative thematic parameters and empirical case data from peer-reviewed legal, economic, and institutional studies.

1. Research Design

The overall structural architecture of this methodology follows a four-phase secondary data processing paradigm:

- **Phase 1 (Designing the Review)**: Defining explicit thematic lines focused on public housing financing, tenure policies, allocation software pipelines, and credit frameworks.
- **Phase 2 (Conducting the Review)**: Implementing rigorous multi-database query strategies across institutional libraries to harvest relevant literature
- **Phase 3 (Analysis and Quality Appraisal)**: Filtering data using predefined inclusion and exclusion parameters, followed by content thematic assessment
- **Phase 4 (Data Synthesis)**: Structuring comparative matrices to isolate policy implementation failure points

2. Data Sources and Search Strategy

To construct a comprehensive sample baseline, digital search operations were launched across primary bibliographic databases, including **Sustainability**, **Housing Finance Research**, **Path of Science**, and the **International Journal of Research and Innovation in Social Science (IJRISS)**. To ensure administrative and localized gray literature was fully represented, the regional academic repositories were cross-referenced for case-study documentations

The search protocol utilized targeted Boolean search strings. These strings combined mandatory conceptual anchors with secondary regional identifiers:

1. ("housing policy" OR "long-term housing strategy") AND ("developed countries" OR "mature economies") (p. 1)
2. ("affordable housing" OR "public housing delivery") AND ("Nigeria" OR "Niger Delta" OR "Bauchi State") (p. 1)

3. ("house allocation management" OR "bureaucratic bottlenecks" OR "mortgage framework") AND ("civil servants") (p. 1)

3. Inclusion and Exclusion Criteria

To preserve high internal validity, strict selection parameters were applied systematically to the retrieved titles, abstracts, and full texts:

- **Inclusion Criteria**:
  - Peer-reviewed journal publications, institutional research monographs, or verified bachelor/postgraduate theses
  - Studies focusing directly on macro-level housing frameworks or micro-level regional implementations within Nigeria or developed cities
  - Research addressing empirical operational parameters, such as manual database vulnerabilities or structural credit constraints
- **Exclusion Criteria**:
  - General real estate marketing reports or commercial property speculative assessments lacking empirical or socio-economic policy focus.
  - Literature published prior to 2013, unless providing critical foundational historical data on policy evolution (e.g., Waziri & Roosli, 2013)
  - Studies missing precise descriptions of their qualitative or quantitative analytic instruments

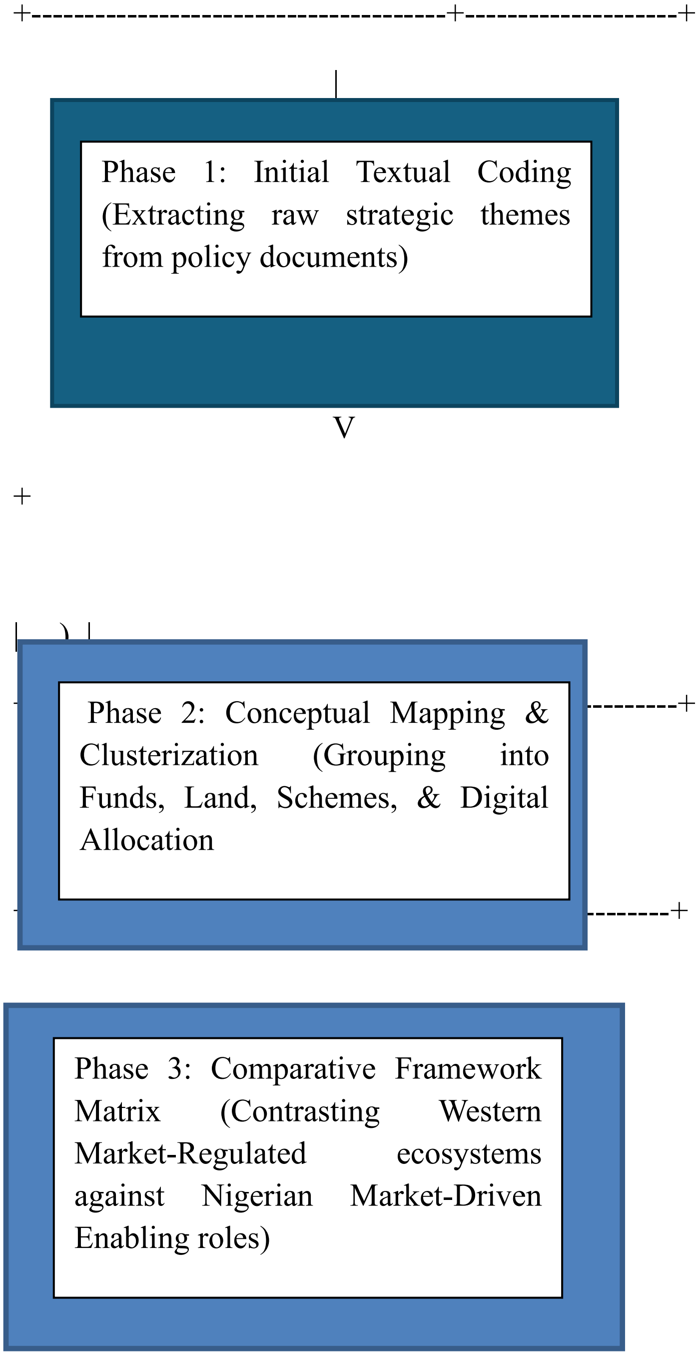
4. Data Extraction and Quality Assessment

The final short-listed papers underwent structured data extraction using a standardized abstraction matrix Each document was systematically categorized by author/year, geographical domain, primary analytical tool (e.g., qualitative content analysis or structural equation modeling), and observed structural conclusions.

Quality assessment was enforced by grading the internal validity of each source. Empirical field studies (such as the teacher housing analysis in Bauchi) were appraised based on their sampling rigor and statistical model fit Policy-level documents were vetted for depth by measuring how extensively they evaluated structural themes like financing, land tenure availability, and rural-urban migration imbalances.

5. Data Synthesis and Analysis

The data synthesis process integrated both **Qualitative Thematic Analysis** and **Comparative Cross-Case Matrix Alignment** |



First, qualitative content analysis was deployed to decode structural configurations from official national texts. This focused heavily on the interaction between isolated policy keywords (e.g., funding instruments vs. land access blocks) Second, comparative cross-case alignment contrasted the structural traits of institutionalized housing ecosystems (e.g., mature developed countries) with the decentralized, manual processes that delay estate distribution in regional areas like Warri or the Niger Delta This dual-track approach converts disconnected empirical findings into a unified model that explains why policies fail during implementation.

6. Ethical Considerations

Because this study relies entirely on public, secondary, and previously peer-reviewed research material, it did not involve direct interventions with human subjects' Academic integrity and data source transparency were preserved by providing precise in-text citations and an exact references section for all referenced source text.

Data Analysis and Findings

This section presents the empirical data and thematic analysis derived from a systematic review of housing program designs. The findings focus primarily on decoding the operational dynamics within the Nigerian housing ecosystem while contrasting them with the structural mechanisms of developed countries. The analysis is structured around the seven core strategic themes identified in contemporary housing policy documents: funds, schemes, governments, implementation, development, land, and rurality Rather than evaluating these themes as isolated components, this chapter models their precise systemic interactions to illustrate how structural friction leads to policy-to-implementation failure.

1. The Seven Strategic Themes Matrix

To understand the structural landscape of affordable housing, the retrieved literature was subjected to a secondary qualitative matrix analysis. Table 4.1 outlines how each strategic theme manifests within the Nigerian policy framework and contrasts it against established frameworks in developed countries.

Table 4.1: Strategic Comparison of the Seven Core Housing Themes

Strategic Theme	Operational Reality in Nigeria	Operational Reality in Developed Countries
1. Funds	High commercial interest rates, rigid collateral, stunted mortgage system	Federal subsidies, tax credits, deep secondary mortgage markets
2. Schemes	Short-term, politically driven mass housing projects; high risk of abandonment	Long-term, non-subsidized and subsidized public-private partnerships
3. Governments	Decentralized accountability, conflicting federal-state mandates, institutional inertia	Centralized policy standards executed via highly coordinated municipal zoning bodies.
4. Implementation	Manual, analog pipelines; vulnerability to corruption and data errors	Highly automated, digital waitlists and transparent verification systems

5. Development	Market-driven, profit-maximizing luxury focus by private developers	Mixed-income regulatory frameworks with mandated low-income unit quotas
6. Land	Restrictive Land Use Act, high registration fees, tenure security bottlenecks	Strategic land banking, municipal zoning buffers, transparent property registries
7. Rurality	Urban-centric development bias, severe neglect of rural housing infrastructure	Balanced regional development, targeted rural housing grant structures.

2. Structural Interactions and Systemic Friction

The core finding of this analysis is that a housing policy's failure or success is determined by the **interdependent loops** between these seven themes. In Nigeria, the interactions between these components generate systemic friction that stalls the delivery of affordable units.

```
          |      LAND        |
          | (Restrictive Access/   |
          | Land Use Act Bottlenecks)

   FUNDS       |      |   DEVELOPMENT       |      |    SCHEMES       |
 (High Interest/ +------>| (Private Develop rs    |<------ (Short-term, Politically
| Collateral Bars) |       | Driven Projects)

              |    IMPLEMENTATION     |
              | (Analog Allocation, |
              |   Bureaucratic Glitches)
              +-----------+------------+
                          |
```

```
            v
+-----------+------------+

| GOVERNMENTS/RURALITY |
| (Urban Bias, Policy     |
| Discontinuity)    |
+------------------------+
```

2.1 The Land-Funds-Development Interaction Loop

The interaction between **Land**, **Funds**, and **Development** creates the first major barrier to affordability. Under the restrictive framework of the Land Use Act, acquiring secure tenure is expensive and bureaucratically exhausting. This artificial land constraint drives up initial development costs. Simultaneously, the **Funds** theme is constrained by volatile macroeconomics, leading to high commercial interest rates and rigid collateral requirements from financial institutions

When private developers (**Development**) are forced to combine high land acquisition costs with expensive commercial loans, they face a structural choice. They cannot recoup their investments or generate profit by building low-income housing. Consequently, the interaction between expensive land and inaccessible financing forces developers to focus exclusively on high-end luxury housing, completely bypassing low-and-medium-income earners

2.2 The Schemes-Governments-Implementation Loop

The second points of failure occur within the **Schemes**, **Governments**, and **Implementation** loop. National housing programs (**Schemes**) are frequently introduced as short-term political projects rather than long-term economic strategies Because **Governments** experience frequent administrative transitions, subsequent regimes regularly abandon ongoing schemes to launch their own branded initiatives

This policy discontinuity cripples the **Implementation** pipeline. Because implementation processes remain manual and unautomated, they lack the data transparency required to survive administrative changes Empirical data indicates that this manual layout leaves allocation systems highly vulnerable to errors, data loss, and nepotism Instead of houses reaching targeted low-income beneficiaries, the allocation process is often captured by wealthy speculators, rendering the scheme ineffective.

2.3 The Urban-Rural Development Imbalance (Rurality)

The final friction point lies in the interaction between **Rurality** and the other six strategic components. Nigerian housing strategies exhibit a profound urban bias Capital investments, infrastructure development, and institutional schemes are heavily concentrated in major metropolitan centers This neglect of rural housing and infrastructure drives continuous rural-to-urban migration, placing unsustainable demand pressure on urban housing markets. This rising demand further inflates urban land values and worsens the affordable housing deficit.

4 Synthesis of Empirical Regional Findings

The systemic friction modeled above is heavily supported by localized empirical research across Nigeria:

- **The Credit Barrier (Northern Region)**: In Bauchi State, structural equation modeling proves that low-and-medium-income civil servants, such as primary school teachers, are completely excluded from formal housing ownership The interaction between stagnant public wages and rigid financial credit frameworks makes formal mortgages impossible to secure without unrealistic collateral.
- **The Operational Bottleneck (Delta Region)**: At the PB Djeba Estate in Warri, empirical evidence shows that even when housing physical structures are completed, the distribution phase breaks down Due to a lack of automated house allocation management systems, the administrative pipeline becomes clogged with manual errors and lack of transparency, blocking equitable distribution.
- **The Macroeconomic Tool (South-South Region)**: In the wider Niger Delta, housing is treated as an isolated social welfare obligation rather than a strategic economic driver Data indicates that neglecting integrated housing developments in this region stalls job creation and worsens regional economic instability, reinforcing the argument that supply-side housing must be linked directly to industrial infrastructure.

5. Summary of findings

The data and findings demonstrate that Nigeria's affordable housing deficit is not caused by a lack of policy concepts. Rather, it is a structural failure driven by conflicting interactions between key strategic themes Restrictive land laws, high interest rates, short-term political schemes, and analog allocation systems create a cycle that locks out low-income earners in contrast, developed nations minimize this friction by using automated administration, continuous public-private financing, and regulated land banks to ensure policy intent matches implementation outcomes.

Discussion

The empirical findings of this study reveal that the persistent deficit in affordable housing across Nigeria is not a consequence of policy scarcity, but rather a structural failure driven by systemic friction among core strategic themes. When analyzed through the lens of institutional design, the contrast between developed countries and Nigeria highlights fundamentally divergent operational pathways. Developed countries achieve long-term housing stability by treating housing as a highly regulated, integrated ecosystem supported by automated distribution, deep secondary mortgage markets, and municipal land banking (Jeon, 2023).

Conversely, Nigeria's reliance on a market-driven "enabling role" transfers the burden of low-income housing to private developers whose primary objective remains profit maximization.

This structural disconnect is illuminated by the interaction loops detailed in Section 4. The Land Use Act creates an artificial scarcity of secure tenure, which—when paired with high commercial borrowing rates—drives up initial development costs. This dynamic explains why private developers systematically abandon the low-income sector to prioritize luxury estates. Furthermore, the localized findings from Bauchi State confirm that low-and-medium-income public servants, such as primary school teachers, are structurally excluded from formal mortgage systems due to rigid collateral barriers (Gambo et al., 2024). Even when physical housing schemes are executed, the absence of automated infrastructure—as observed in the PB Djeba Estate case study—results in administrative capture, manual errors, and a severe lack of transparency during the allocation phase (Frank, n.d.). Therefore, solving Nigeria's housing crisis requires moving away from fragmented, short-term mass housing schemes toward integrated, digitally managed structural reforms.

Conclusion

This study investigated the structural design and implementation frameworks of national housing programs, comparing long-term strategies in developed nations with empirical realities in Nigeria. The study demonstrates that Nigeria's affordable housing framework remains stunted by critical failure points within the interactions of its seven core strategic themes: funds, schemes, governments, implementation, development, land, and rurality. While policy documents conceptually acknowledge these pillars, their practical execution is crippled by an urban-biased infrastructure layout, volatile macroeconomic lending rates, restrictive land tenure laws, and an insistence on manual administrative pipelines.

By contrast, developed nations successfully shield vulnerable low-income demographics by deploying continuous public subsidies, enforcing strict mixed-income zoning laws, and utilizing transparent, automated allocation systems. Ultimately, this study concludes that minor interventions within individual housing projects will not resolve Nigeria's urban housing crisis. Substantive progress can only be achieved by systematically re-engineering the legislative, financial, and digital infrastructure that underpins the national housing delivery ecosystem.

Recommendations and Policy Solutions

To eliminate systemic friction and establish a highly predictive, equitable housing delivery model, the following multi-tiered policy solutions are recommended:

1. Legislative and Land Reforms (Theme: Land)

- **Repeal or Amend the 1978 Land Use Act**: Vesting land ownership exclusively in state governors has created severe bureaucratic bottlenecks. The Act must be modernized to simplify the land titling process, establish decentralized digital registries, and reduce prohibitive governor's consent fees.

- **Establish Municipal Land Banks**: State and local governments should deliberately acquire and bank strategic urban edges specifically reserved for low-income public housing, effectively neutralizing the speculative land pricing that drives out private developers.

2. **Financial and Credit Restructuring (Theme: Funds & Development)**

- **Institutionalize Flexible Collateral Subsidies**: In alignment with the needs of low-income civil servants, the National Housing Fund (NHF) should partner with commercial lenders to accept non-traditional collateral, such as certified employer guarantees or verified continuous public service records (Gambo et al., 2024).

- **Mandate Mixed-Income Inclusionary Zoning**: Governments must transition from an "enabling role" to a regulatory role. Tax incentives, expedited planning approvals, and subsidized land should be explicitly tied to a legal mandate requiring private developers to allocate a minimum of 20% to 30% of all new urban residential developments to verified low-income earners.

3. **Digital Transformation of Operations (Theme: Implementation & Schemes)**

- **Deploy Automated Housing Allocation Pipelines**: Transition away from analog, manual selection workflows to open-source, blockchain-verified, or cloud-based House Allocation Management Systems (Frank, n.d.). This structural migration ensures that selection criteria are auditable, immunizes the allocation phase from bureaucratic corruption, and preserves dataset integrity across changing political regimes.

- **De-politicize Mass Housing Schemes**: Legislate a National Housing Continuity Framework that insulates ongoing public housing schemes from administrative transitions, preventing subsequent governments from abandoning partially built structures for political gain (Waziri & Roosli, 2013).

4. **Balanced Regional Spatial Allocation (Theme: Rurality)**

Decentralize Capital Projects: To mitigate the intense demand shock on urban centers, state governments must link affordable housing initiatives directly with regional industrial developments and agricultural processing zones within rural areas, stabilizing rural-to-urban migration flows.

Article Publication Details

This article is published in the **OpenMind Journal of Multidisciplinary Innovation & Development**, ISSN: 3108-2920 (Online). In Volume 2 (2026), Issue 4 (Jul - Aug) - 2026

The journal is published and managed by **OMR PUBLICATION** .

Acknowledgements

We sincerely thank the editors and the reviewers for their valuable suggestions on this paper.

Authors' contributions

All author(s) read and approved the final manuscript.

Funding

The author(s) declare that no funding was received for this work.

Data availability

No datasets were generated or analyzed during the current study.

Declarations

Ethics approval and consent to participate

The author(s) declare that not applicable.

Consent for publication

The author(s) declare that not applicable.

Competing interests

The author(s) declare no competing interests.

References

1. Enwin, A. D. (2024). Affordable housing as a tool for economic development of the Niger Delta region of Nigeria. *International Journal of Research and Innovation in Social Science, 8*(15), 66–79.
2. Frank, I. E. (n.d.). *Design and implementation of a house allocation management system: A case study of PB Djeba Estate, Warri Delta State* (Unpublished manuscript).
3. Gambo, M. J., Usman, N. D., & Ashen, M. J. (2024). Framework for achieving effective housing ownership among teachers in Bauchi State, Nigeria. *Path of Science, 10*(7), 3047–3064.
4. Jeon, S. (2023). A comparative study on a long-term housing strategy of developed countries and cities. *Housing Finance Research, 7*(1), 67–100.
5. Makinde, O. O. (2012). Urbanization, housing and environment: Megacities of Africa. *International Journal of Development and Sustainability, 1*(3), 976–993. http://isdsnet.com/ijds-v1n3-26.pdf

6. Makinde, O. O. (2014). Housing delivery system, need and demand. *Environment, Development and Sustainability, 16*(1), 49–69. https://doi.org/10.1007/s10668-013-9474-9
7. Odoyi, E. J., & Riekkinen, K. (2022a). Housing policy: An analysis of public housing policy strategies for low-income earners in Nigeria. *Sustainability, 14*(4), Article 2258. https://doi.org/10.3390/su14042258
8. Odoyi, E. J., & Riekkinen, K. (2022b). Housing policy: An analysis of public housing policy strategies for low-income earners in Nigeria. *Sustainability, 14*(4), Article 2258. https://doi.org/10.3390/su14042258
9. Akangbe, O. O., Makinde, O. O., Mulikat, T. J., & Makinde, O. T. (2025). Housing policy and housing development issues: A case study of Nigeria and other regions of the world. *ISIR Journal of Arts, Humanities and Social Sciences, 2*(5), 29–40. https://doi.org/10.5281/zenodo.17263991
10. Makinde, O. O. (2020). The effects of physical and social characteristics on residents' perception of neighborhood quality in the urban environment. *Journal of Human, Earth, and Future, 1*(3). https://doi.org/10.28991/HEF-2020-01-03-03
11. Waziri, A. G., & Roosli, R. (2013). Housing policies and programmes in Nigeria: A review of the concept and implementation. *Journal of Studies in Social Sciences, 5*(2), 195–216.

Publisher's Note