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## Sustainable Housing Delivery for The Urban Poor in Nigeria: Literature Findings

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**ABSTRACT:** *The plight of the urban poor towards achieving adequate and satisfying housing accommodations remains a recurring decimal in Nigeria. Previous housing policies, concepts, strategies, and initiatives failed to establish a long-term sustainable housing delivery for this particular urban populace with recurrent quality and quantity shortages. This article underlines the challenges facing housing delivery for the urban poor and the need for appropriate and timely developmental strategies to ensure sustainable and effective housing delivery in Nigeria. It examines housing policies, housing conditions, and the constraints of sustainable housing delivery for the urban poor through a systematic review of academic outputs. It was discovered among others that sustainable housing delivery for the urban poor in Nigeria is challenged by the factors of incessant and unmatched urbanization, lack of socio-cultural considerations, economic realities, neglect of urban core, and inappropriate housing policies among others. The paper contributes to the body of knowledge on housing delivery from the perspective of the urban poor and concludes by highlighting some recommendations that are likely to obliterate the challenges identified and discussed.*

**KEYWORDS:** housing delivery, sustainability, urbanization, urban challenges, urban poor

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### INTRODUCTION

The understanding of cities' expansion together with the expectation that more cities shall continually emerge is needed for efficient planning and management of the cities. This is as well required to overcome the challenges that cities in the developing countries face, as well as to make both current and future cities liveable, sustainable, and capable of realizing their full potential especially by providing sustainable housing, which is one of the most basic requirements and pre-requisites for man's survival (Waziri & Roosli, 2013). Unfortunately, the logic that urban growth and developments need to be anchored on man's survival through adequate provision of urban infrastructure, sustainable housing, and meeting of citizens' needs especially in housing the urban poor does not seem entrenched in the developing countries (Ayoola & Amole, 2014).

In Nigeria, however, there is a clear imbalance between urban growth and housing availability. Housing delivery is surrounded by issues ranging from unavailability, non-affordability, and inflexibility among others (Tunner, 1972; Ayoola & Amole, 2014). The majority of the housing available for the urban poor at the urban core is said to be substandard and lacks necessary

public services and social amenities as a result of incessant urban expansion, neglect, and lack of proper urban management, which frequently leads to bureaucracies and socio-economic inequities (Hassan, 1980). Slums, shanties, and squatter colonies are strewn across cities in most developing countries since the housing need of the urban poor are not addressed.

The meagre concern for housing facilities for the urban poor shows a knowledge gap regarding the suitability and sustainability of housing needs and delivery in Nigeria. There seems to be scanty knowledge about how the housing needs of the urban poor have been met, and the suitable approach and policy intervention in the face of the consistent and untiring urbanization. This identified gap informed the need to understand the characteristics of urban growth and its effects on residential housing accessibility and availability in Nigeria; the housing needs of the urban poor, values of housing; and the housing delivery approaches and the success rate in Nigeria. Valid recommendations for improving housing supply and sustainable housing delivery in the country shall be suggested.

## RESEARCH METHODS

This research deployed setting up research questions, categorizing appropriate studies, evaluating the relevance of studies, pulling out evidence, analysing and presenting findings. A broad search and careful selection of relevant academic journal articles, conference proceedings, and book chapters were conducted in the Scopus/ Web of Science and Google scholar databases. Keywords were used as the "search words" in the databases which returned several articles. All items regarded as potentially relevant were later screened and those with content or parts providing information on sustainable housing delivery or urban poor housing were eventually selected. References of the selected publications were checked to identify relevant publications not captured in the searched databases. In all, a total of 62 articles were eventually reviewed among which are thirty-nine (39) journal articles, six (6) conference proceedings, nine (9) book and book chapters, and eight (8) URL materials.

### Urban Growth and Housing Challenges in Nigeria

Urbanization generally provides amazing opportunities for city formation (Nyambod, 2010). As evident in literature, the overall population of Nigeria during the 2006 census was about 140 million people with about 32 million households. Using the 3.8% annual projected urban growth rate, Nigeria currently has a population of about 262 million people and 53million households (NBS, 2011). Raji (2008) opined that Nigeria is one of the fastest urbanizing countries in Africa, United Nations corroborated this position and predicted that by 2050, Nigeria's population may hit about 300 million, making it one of the top ten most populated countries in the planet (Amao, 2013). Urbanization brought many gains to the developing countries such as the emergence of megacities and metropolitan cities (Cohen, 2006; Jiboye, 2011). This high rate of urbanization on the other hand has resulted in an unimaginable increase in the number of people living in the cities. However, in Nigeria, the rapid rate of urbanization and urban growth, as well as the resulting increase in population, is not being matched by an equal and proportionate increase in housing provision.

Historically, urbanization in Nigeria began in the medieval period. Mabogunje (1969); Adunwo, et al. (2016) revealed that the collapse of the Sudanese empires in the West African countries of Ghana, Mali, and Songhai paved way for urbanization in the Northern Nigeria

during the 17th century; this led to the formation of cities of Kano, Zaria, and Katsina, (Okpoko, 1998). More so, urbanization in the south-western region of the country began in the 18th century when the powerful kingdoms of Oyo, Ekiti, Benin, and Ondo, with coordinated local trades, agricultural production, local technology in iron mining, smelting, and clothes weaving emerged and later became administrative capitals (Okpoko, 1998; Oyeleye 2001). The number of towns across the three regions in Nigeria rose to twenty-four (table I) during the colonial rule; four of these towns namely Lagos, Kaduna, Port Harcourt, and Nsukka emerged as the administrative centres during the period while Jos and Enugu emerged as the industrial hub (Olujimi, 2015). The 1991 census report also indicates the south-western region as the most urbanized in the country, while the North central region is the least urbanized (Adunwo, et al. 2016).

Ogbazi (1992) traced housing challenges in Nigeria to the pre-colonial times when cities are being formed out of necessity without any formal urban planning and sufficient housing concerns for the underprivileged masses. The city's urban core, which is the indigene's ancestral home, that houses the urban poor and accommodates urban migrants, is frequently poorly built, overcrowded, lacks facilities, and degenerates into slums (Okeke, 2004; Dimuna & Omatsone 2010; Adunwo, et al. 2016). There exists a glaring imbalance, lack of urban services, lack of planning, as well as the lack of formal housing in Nigeria (Adunwo, et al. 2016). These challenges with evident effects on all urban fabrics are said to be responsible for factors of unreliable administrative, institutional, and management frameworks and policies. More so, the financial and economic difficulties, inconsistent physical planning, and lack of local participation are highlighted as major roadblocks to sustainable housing delivery in Nigeria (Basorun & Fadairo, 2012; Makinde 2014; Iwuagwu & Iwuagwu, 2015; Olutoge & Obakin, 2017).

Cities in Nigeria currently reflect discords and imbalances in urban infrastructural demand and supply; they are continually being plagued by various challenges such as overpopulation, inadequate urban infrastructures, illegal land-use changes, and unapproved conversion and transformation of housing among others (Brown & Chikagbum, 2017; Olubi & Ayoola, 2020). Slum and squatter development are on the rise due to insufficient and unsustainable housing provision, increased housing demand, and competitive demand for urban property (Fourchard, 2003; Jiboye, 2011). As a result of these, the urban poor, a large majority of urban residents, who constitute about 50% of Nigeria's urban population are forced to live in conditions that constitute an insult to human dignity (Alkali, 2005; Coker et al., 2007; UNFPA, 2007; Aribigbola, 2008; United Nations, 2018; Adesoji and Iyanda, 2019).

Urbanization cannot be condemned in its totality; it is the driving force behind urban development and expansion through which many cities of repute that cater to human needs emerged. However, unplanned urban growth generates homelessness and poses a serious threat to urban survival in developing countries (Fadamiro and Fadairo, 2000; Cohen, 2006); it is responsible for the current lack of suitable and sustainable urban housing in Nigeria (Adunwo, et al. (2016). Despite declaring adequate housing to be a fundamental human right, government efforts to meeting this critical human need have generated minimal success, and as the country continues to experience rapid urbanization, the future pathways to sustainable housing delivery for the urban poor remain a mystery. Jiboye (2011) opined that urban population growth shall continue with its significant challenges to housing and urban development. Failure to address

this challenge with a sustainable approach might consequently result in human populations posing a threat to the continued survival of the cities (Obianyo, et al 2021).

Table I: List of Towns in Nigeria during Colonial Era

S/N	Northern Region	Southern Region	Easter Region
1	Kano	Benin	Bonny
2	Katsina	Ibadan	Enugu
3	Zaria, Kaduna	Badagry	Abonnema
4	Sokoto	Lagos	Opobo
5	Borno	Wamba	Onitsha
6	Jos	Abeokuta	Calabar
7	Kafanchan	Iseyin	Umuahia
8	Bauchi	Osogbo	Owerri

Source: Olujimi (2015)

### Housing Needs in Nigeria

Housing shortages and housing needs are a global issue that is not unique to Nigeria (Adesoji & Iyanda, 2019). According to UN-Habitat, about 30% of the world's urban population lives in slums and dismal conditions, and about 35% of the world's rural population lives in deplorable conditions. More than two billion people on the planet, according to some estimates, are in serious need of adequate housing (Enoghase, et al 2015). However, the Nigerian situation reveals an ever-increasing, incomprehensible, and impoverished housing shortage, resulting in unbelievable levels of shelter poverty. Over 40% of the total population in Nigeria live in the cities, the majority of whom lack shelter, indicating growing and acute housing shortages. The need for housing, as well as the inability of the urban poor to secure it, generates an imbalance that works against the fabric and layout of urban areas (Ekong & Onye, 2013). Housing shortages in Nigeria for the urban poor seem to be responsible for very high rental pay of about 60% of their average disposable income, significantly higher than the UN-recommended 20-30%. More so, research reveals that only 10% of Nigerians can afford decent housing, compared to 72% in the United States, 78% in the United Kingdom, 60% in China, 54% in Korea, and 92% in Singapore (Adesoji & Iyanda, 2019; Emiedafe, 2015). This underlines the fact that housing needs, as well as the importance of long-term housing delivery in Nigeria, cannot be overemphasized.

Housing demand and supply in Nigeria are out of balance, according to UN-Habitat (2006; 2010), with the latter greatly outnumbering the former. Global data indicates that Nigeria has the least available urban housing in the world, with a city environment plagued by poor living conditions, slum development, and homelessness, among others. The continuous urbanization in Nigeria puts a strain on housing delivery thereby making a demand exceed supply. There exist only 23 housing units per 1000 people, with a total estimated housing shortage of between 17 to 20million houses (Mabogunje, 2004; Enoghase et al. 2015; Ezeigwe, 2015; Jiboye, et al 2020). The high poverty rate in the country is another factor that renders long-term housing unattainable and unavailable to the bulk of the urban poor (Jiboye, et al 2020; Amao, 2013). In the actual sense, housing stock in both rural and urban areas in Nigeria is woefully inadequate as shown in table II. The available ones are of poor quality and are unsustainable thereby

making the country's growing urban population result in unregulated, overcrowded, and unplanned urban settlements that are unfit for human habitation. This unwholesome situation thus calls for policy reorientation if meeting future projected urban expansion and the requisite housing needs in terms of quantity, quality, and long-term housing delivery is anything to come by.

The individuals' socio-economic conditions and cultural preferences provide community spirit and identity on one hand and instrumental to their housing requirements on the other hand. Arguably, the urban poor often prefer residence within the urban core; this enables them to retain their local identity. The middle and high-income residents on the other hand may value security and privacy and thus opt for residence in the city's transition or periphery zones (Olotuah, 2009). The need for housing is an important and genuine human need that requires appropriate regulations and policies to achieve. It is expected that housing provisions for the urban poor are inclusive, safe, resilient, and sustainable (Obianyo, et al 2021) without neglecting individuals' peculiarities. A thorough grasp of the housing needs and values of different economic levels, social classes, and cultural inclinations as well as a dependable and holistic urban growth management system, are fundamental to sustainable housing delivery (Ayoola and Amole 2014)

Table II: Estimated Housing Needs in Nigeria (1991-2001)

	Urban Areas (‘000 units)	Rural Areas (‘000 units)	Total (‘000 units)
Housing Stock in 1991	3,373	11,848	15,221
Estimated no. of households in 2001	7,289	15,295	3,916
Required output (1991 – 2001)	22,584	3,447	7,363
Required annual output (1991 – 2001)	391.6	344.7	736.3

Source: UN-Habitat (2001)

### Housing Delivery Approaches in Nigeria

Nigeria has witnessed diverse housing delivery interventions during different periods and at different times in history (Morakinyo et al., 2012; Obianyo et al., 2021). It began in the colonial era with the establishment of a strategy to provide housing for "expatriate and selected indigenous workers" in Lagos and other regional capitals of Kaduna, Ibadan, and Enugu in response to the bubonic plague of 1928 (Onibukun, 1975; Aribigbola, 2000). This marked the beginning of housing intervention in Nigeria which consequently altered and transformed the urban structure and pattern of distributions of towns and cities (Fourchard, 2013).

The post-independence period in Nigeria (1960 - 1999) recorded huge improvements in urban housing and infrastructural delivery. During this period, several national housing developmental programs and strategies were introduced (Ibimilua, 2015). For instance, housing was acknowledged as a social obligation by the government. Housing policy was also introduced which aimed at ensuring that housing units were built to realistic standards, affordable, and met the housing needs of the urban poor. Various physical and development planning which include housing provision and the need for housing and a healthy human environment for all were highlighted during the period (Ekong and Onye, 2013).



The Federal Housing Authority was established during the post-independence period to make recommendations to the federal government on housing and ancillary infrastructural services through national housing programs. The policy's goal was to ensure that Nigerians owned or had access to decent, safe, and healthy housing at an affordable cost. The policy also aimed to supply 350 low- and moderate-income housing units in each of the federation's states (Waziri & Roosli, 2013). The housing delivery situation of post-independence period was influenced by the United Nations Habitat I (Vancouver) and Habitat II (Instabul) declarations through which the Nigerian housing sector witnessed the highest housing policies and higher numbers of public and social housing deliveries for the urban poor in history.

The 20<sup>th</sup> century's untiring wave of urbanization and the return of democracy in 1999 constitute an enormous impact on housing delivery in Nigeria. There are continual growth pressures on cities; the increase in population creates growing housing and population density challenges, and a lack of capacities to adequately shelter new urban comers as well as the poor urban dwellers. There is a quantum increase in informal settlements on the outskirts of the cities; and the creation of urban slums defined by unacceptably high population densities, inadequate urban infrastructure, and basic services within the cities. Massive reviews of prior policies, as well as the introduction of the Public-Private Partnership (PPP) system to provide finance for housing in Nigeria, is one of the steps taken toward effective housing delivery during this period.

PPP has been lauded in the Nigerian housing sector because it encourages multi-stakeholder participation, improves public sector housing productivity, provides high-quality facilities and services, and makes housing affordable (Ogunbayo, et al 2021). Through a more acceptable regulatory and financial environment, the government's role is increasingly shifting from direct provider to enabler of housing (Aropet, 2011). Although this does not imply a reduction in government responsible for providing affordable housing to its citizens, but rather encourages a collaborative approach to the use of institutional, human, physical, and financial resources in the public, private, and so-called third sectors to meet housing demand (Ong & Lenard, 2002). This housing delivery approach guided by the United Nations Habitat III (Ecuador) declaration highlights the need for housing for all and a global commitment to sustainable urbanization, as well as the New Urban Agenda (Ekong,& Onye, 2013). It empowers the private sector as the primary answer to the country's housing shortage, with the government acting as an enabler and facilitator in the supply of housing (Abdullahi, 2010).

However, despite all efforts in the field of housing and urban development over the years, Nigeria's housing infrastructure remains deficient, insufficient, and unsustainable in both quantity and quality. Currently, the majority of the urban poor are either homeless or live in inhuman and dilapidated slums (Ogunbayo, et al 2021; Obianyo, et al 2021). There is an acute shortage in the housing stock (about 20million units) those available are outside the financial reach of the urban poor; urban environments are characterized by unpleasant and unliveable neighbourhoods, inadequate infrastructures and services, and overcrowding, among others. These point to the ineffective, unfulfilling, and unworkable housing policies in Nigeria (Mabogunje,2004; Aribigbola, 2008; Ayoola & Amole, 2014). Analysis of the previous interventions in housing delivery in Nigeria reveals that between 1962 and 2010, federal housing intervention yielded only 95,594 units of low-cost housing across the country,

accounting for just 14.63 percent of the supposed housing unit as shown in table II, thus making sustainable housing delivery for the urban poor an illusion.

Evidently, the continuous housing delivery challenges in Nigeria do not appear to be due to the lack of applicable policies or programs, but rather to the lack of commitment and political will on the part of the government. Successful governments in Nigeria since the colonial period failed to ensure effective and good urban governance, which recognizes effectiveness, equity, participation, accountability, and scalability of policies. The previous housing policies benefit only the rich, politicians, and upper economic classes thereby making housing provisions to be continually out of reach of the urban poor who continue to live in slums. This calls into doubt the long-term viability of Nigeria's housing reform plans and techniques, necessitating a comprehensive, up-to-date, and realistic housing approach that embraces the people's culture and orientation, ready to address the disparities across tribes and the cultural inclinations in the country (Jiboye, 2011).

### **Sustainable Housing Delivery in Nigeria**

Housing is an important component of the social dimension of sustainable development (NAHA, 2006), it offers "shelter, refuge, comfort, security, and dignity" to man; promotes national growth, and supports the economy. Its appropriateness in quantity and quality indicates the standard of living and social class of individuals (Douglas, 2008; Jiboye, 2009). Sustainable housing provision is the process of addressing the current population's housing needs by providing functional, efficient, and well-designed housing in an appropriate environment while also guaranteeing their housing goals through programs and policies that are neither biased nor antagonistic to future populations (Olotuah & Bobadoye, 2009). This can be achieved through proper characterization of housing needs, evaluation of end users' participation to assure their satisfaction, and ensuring that future generations' critical needs are met (WCED, 1987).

In the actual sense, sustainable housing is adequate in quantity, up-date in quality, with reasonable environmental standards where adequate and affordable housing thrives, residents are protected against all vices, and citizens have adequate living conditions with not more than three people sharing the same room (Jiboye, et al 2020). An environment where housing supply is adequate with a focus on affordable homes, infrastructure, and social amenities support, where homelessness is addressed by rehabilitating disadvantaged areas, prioritizing the formation of new communities, and protecting the ecosystem with adequate green facilities (Jiboye, et al 2020). Sustainable housing delivery is the production of housing of the right sort, in the right location, for the right people, and to a satisfactory standard to the health, harmonies, and future of the cities (Ajanlekoko, 2001; Douglass, 2008; HC, 2008).

An examination of the urbanization trends viz-a-viz housing availability in Nigeria indicates a significant imbalance between housing provision and urban expansion. This has been a repeating problem, with the country currently experiencing a housing shortage of almost 20 million units. Currently, the housing demands of the masses, particularly the urban poor, who cannot afford good housing daily, necessitate aggressive measures to maintain a balance. Needed attention to the housing demands of the urban populous, with a clear grasp of the variations, diversities, and economic position guarantees the sustainable delivery. This requires reconsideration or reviewing of essential parameters such as "housing policy

formulation, decision, implementation, and monitoring"; social acceptability, economic viability, and active participation of the local community in housing decision-making (Douglass, 2008; Jiboye, 2009).

Generally, sustainable housing delivery in Nigeria has been a phantom because of the ineptness of the government on housing delivery matters. More so, the urban poor exhibit unique cultural, traditional, climatic, and socio-economic characteristics with varied perspectives on space utilization and arrangement; they represent the faces of the urban cities with a thorough awareness of their environment, local construction resources, and implementation options. They are in the best place to determine their needs and priorities but unfortunately, they are never included in the housing policy and delivery processes (Ayoola & Amole, 2014). Foreign housing is oftentimes imposed on them in terms of design and materials with the accompanying massive financial load that exceeds their ability to pay, hence continual urban dilapidation and slum formation in Nigeria.

The neglect of indigenous and traditional house types in design and construction makes urban poor completely irrelevant and unconsidered in the developing countries' (Jiboye and Ogunshakin, 2010). In most cases, the physical look of urban structures is prioritized over the functions and flexibility to the needs of the tenants (Gyuse, 1993; Adedokun, 1999; Jiboye, 2004; Olubi & Ayoola, 2021). Most housing design violates residents' tastes and lifestyles with an ultimate lack of uniqueness and relevance. Arguably culture and tradition are not antagonistic to modernity if both are intelligently and mutually initiated (Awotona et al., 2019). This type of arrangement helps in the expansion and regeneration of urban housing with the possible ability to produce housing of the right sort, in the right location, for the right people, and to a satisfactory standard critical to the future needs (Ajanlekoko, 2001; Douglass, 2008; HC, 2008).

Sustainable urban housing delivery requires the incorporation of the unique housing needs of the urban poor into housing policy and delivery processes. Sustainability embraces man's culture and history and preservation of such in the face of developing modernity become imperative for sustainable housing development (Jiboye & Ogunshakin, 2010). Rather than creating housing that is spatially irrelevant to its occupants, modern home development should consider significant components of traditional design that might improve quality and long-term livelihood; especially for the urban poor through a responsive housing policy that takes into account people's physical, socioeconomic, and cultural characteristics. It is important to embrace low-cost housing with sustainable materials towards achieving sustainability (Olutoge & Obakin 2017).

## DISCUSSIONS

Notable trends from literature pinpoint the need to reconcile urban growth and urban development to achieve sustainable housing delivery. Given that housing is one of the most fundamental human rights, the housing needs of the urban poor should be given adequate attention. The socio-cultural aspect of urban life seems highly significant as it provides environmental and housing justice and equity. Harmonization of these urban parameters through the assessments of individual local needs, culture, local design, construction techniques as well as materials aid the actualization of sustainable housing delivery for the



urban poor in Nigeria. This view was supported by Jiboye & Ogunshakin, (2010); Ogunbayo, et al (2021) that the erroneous and persistent neglect of the cultural differences, indigenous and traditional house types in design and construction are instrumental to the high cost of housing in Nigeria. Housing design must embrace the resident's cultural inclinations and lifestyles. Accurate and mutual combinations of culture and tradition with modernity are notable ways toward sustainability and regeneration of urban housing. Rather than creating housing that is spatially irrelevant to its occupants, modern home development should consider significant components of traditional design that might improve quality and long-term livelihood, especially for the urban poor.

Sustainable housing policies that delegate a certain degree of power to the urban poor through the participation of ordinary individuals in the activities of their city and town are imperative. Existing housing policies need to be re-examined and re-energized to ensure the introduction of local content, housing availability for the urban poor as well as overall urban growth. According to Jiboye (2011); Morakinyo et al., 2012, the calls for a re-examination of housing characteristics and the introduction of responsive housing strategies that promote the national and socioeconomic reality, cultural identity and infrastructure, and environmental significance toward meeting the urban poor's housing needs within the constraints of available resources in Nigeria must be prioritized. Sustainable urban housing delivery requires the incorporation of the unique housing needs of the urban poor into housing policy and delivery processes.

The main mortgage institutions which are the catalysts for policy implementation are not available to low-income earners, and the majority of city residents are unaware of the policy and its potential in financing housing (Aribigbola, 2008; Makinde, 2014). Government must reconsider public housing for the urban poor as a form of social responsibility. The laudable achievements of the government of the day in fulfilling their social obligation to ameliorate poverty through soft loans tagged "Trader Money, Market Money, and Farmer Money" could be replicated in the housing sector. "Housing Money" that can be funded through the "Housing Trust Fund" for the urban poor and (or) a light housing loan arrangement with mortgage institutions and minimum deductible amount, within the reach of the urban poor can be introduced. More so, the process of obtaining housing loans, housing aids, and incentives need to be restructured to identify and meet the housing need of the urban poor (Anugwom 2005; Makinde 2014). The public housing rental charges should be revisited to reflect the current economic and financial realities of the urban poor. The institutional process for distributing low-interest loans to the urban poor should be reworked and made easier and more accessible. The importance of integrated housing project planning in which residents have access to a full range of community amenities is crucial to the development and long-term viability of communities. Governmental planning agencies should be more involved in housing delivery processes through the implementation of building laws as well as the development of integrated housing development and delivery plans for the urban poor. Makinde, (2014), buttressed this position by emphasizing the need for up-to-date qualitative and quantitative housing data by governmental planning agencies for planning performance benchmarks. This has the potential to curtail contractors' poor performances, address construction quality challenges and ensure an inclusive and sustainable housing delivery strategy for the urban poor. More so, the government at all levels need to address the challenges of inadequate infrastructure at the urban core.

Above all, Nigeria continues to record a persistent housing shortage in the urban areas because of a lack of sincerity and political will on the part of the government toward the operationalization and implementation of previous housing policies. Authors such as Jiboye, (2011); Waziri & Roosli, (2013); Obianyo, et al. (2021) opined that housing delivery challenges in Nigeria do not appear from a lack of applicable policies or programs, but rather due to the lack of commitment to the part of the government towards the provision of sustainable housing for the urban poor. To this end, government readiness and commitments to ensuring effective and good governance that prioritizes devolution of housing decision-making and participatory processes to include the urban poor cannot be overemphasized.

## CONCLUSIONS

This paper assessed housing challenges facing the urban poor within the cities as a result of unmanaged urbanization trends and poor implementation of housing policies. A review of academic outputs made it clear that the urban poor is attached to the urban core and the provision of sustainable housing infrastructure within this important urban sector is currently inadequate which as well hampers the quality of life of the urban poor, their livelihoods, and living environment. Efforts are required from the government, stakeholders, and policymakers toward sustainable housing delivery for the urban poor and the entire urban environment such that human existence would not become a significant threat to the city's survival in the nearest future. This paper contributes to the growing body of knowledge on sustainable housing delivery from the perspective of the urban poor within the urban cities in Nigeria. Future research is encouraged to understand the extent of the housing needs of the urban poor; also, unravelling the ways physical transformations of the urban cities affect urban poor housing would be useful. This knowledge can contribute to sustainable housing delivery and the survival of the urban poor across developing countries.

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