

## Review on Recent Dynamics and Constraints of Affordable Housing Provision in Nigeria: A Case of Growing Economic Precarity

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**Abstract :** Successive governments in Nigeria are faced with the pressing problem of how to house an ever-expanding urban population, usually low-income earners. The question of housing and affordability presents a complex challenge for these governments, as the commodification of housing links it inextricably to markets and capital flows. Therefore, placing it as at the center of the government's agenda. However, the provision of decent and affordable housing for average Nigerians has remained an illusion, despite copious schemes, policies and programs initiated and carried out by various successive governments. Similarly, this phenomenon has also been observed in many countries of Africa, which is largely a result of economic unpredictability, lack of housing finance and insecurity, among other factors peculiar to a struggling economy. This study reviews recent dynamics and factors challenging the provision and development of affordable housing for the low income urban populace of Nigeria. Thus, the aim of the study is to present a comprehensive approach for understanding recent trends in the provision of affordable housing for Nigerians. The approach is based on a new paradigm of research: transdisciplinarity; a form of inquiry that crosses the boundaries of different disciplines. Therefore, the review takes a retrospective gaze at the various housing development programs/schemes/policies taken by successive governments of Nigeria within the last few decades and exams recent efforts geared towards eradicating the problems of housing delivery. Sources of data included relevant English language articles and the results of literature search of Elsevier Science Direct, ISI Web of Knowledge, Pro Quest Central, Scopus, and Google Scholar. The findings reveal that factors such as; rapid urbanization, inadequate planning and land use control, lack of adequate and favorable finance, high prices of land, high prices of building material, youth/touts harassment of developers, poor urban infrastructure, multiple taxation, and risk share are the major factors posing as a hindrance to adequate housing delivery. The results show that the majority of Nigeria's affordable housing schemes, programs and policies are in most cases poorly implemented and abandoned without proper coordination. Consequently, the study concludes that the affordable housing delivery strategies in Nigeria are an epitome of lip service politics by successive governments; and the current trend of leaving housing provision to the vagaries of market forces cannot be expected to support affordable housing especially for the low income urban populace.

**Keywords :** affordable housing, housing delivery, national housing policy, urban poor

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