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Providing Adequate and Affordable Housing: A Pathway to Addressing Kogi State's Housing Deficit

Isah Obenege Suleiman[1], Muhammed Adamu[2], J.A Olanusi [3], Usman Abdulazeez Adeiza[4], Nuhu Abdulkarim Abdullahi[5], Anate Francis Ojo[6]

[1]Department of Architectural Technology, Kogi State Polytechnic, Lokoja, Nigeria
isahobenege@kogistatepolytechnic.edu.ng
[2]Confluence University of Science Technology, Osara, Kogi State
muhammedad@custech.edu.ng
[3]Joseph Ayo Babalola University, Osun, Osun State
jaolanusi@jabu.edu.ng
[4]Department of Architectural Technology, Kogi State Polytechnic, Lokoja, Nigeria
usmanabdulazeeza@gmail.com
[5]Department of Architectural Technology, Kogi State Polytechnic, Lokoja, Nigeria
archnuhu@mail.com
[6]Department of Architectural Technology, Kogi State Polytechnic, Lokoja, Nigeria
fraidayanate@gmail.com
Corresponding Author: isahobenege@kogistatepolytechnic.edu.ng

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Abstract: *Kogi State faces a housing problem that is not only quantitative but also one of affordability, land, finance, infrastructure and delivery capacity. Local studies indicate rising housing demand and building-material costs in Lokoja, a weak link between housing policy and low- income households, and a long record of housing announcements that outpace completed, occupied schemes. Federal and state announcements since 2025, including a state memorandum of understanding for 228 semi-detached houses and federal Renewed Hope estates, make a clear delivery framework timely. This conceptual, desk-based paper argues that the deficit cannot be closed by building houses alone. Drawing on Turner's housing-by-people thesis, Stone's residual-income view of affordability, Nigerian housing scholarship and Sustainable Development Goal 11.1, it proposes the Kogi Affordable Housing Delivery Framework (KAHDF). The framework has six pillars (affordable land, affordable finance, affordable construction, appropriate design, enabling infrastructure and accountable governance), a four-question affordability screening test, measurable indicators for each pillar, and a phased implementation pathway. The paper concludes that architects and other built-environment professionals should take an active part in housing policy, community development and evaluation, and it identifies the empirical work needed to test the framework.*

Keywords: affordable housing, housing deficit, Kogi state, housing finance, sustainable housing.

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INTRODUCTION

Housing is more than a physical structure. It provides shelter, security, privacy and social standing, and it is a platform for livelihoods and human development. Sustainable Development Goal 11 calls for inclusive, safe, resilient and sustainable human settlements, and Target 11.1 seeks access for all to adequate, safe and affordable housing and basic services by 2030 (United Nations, 2015).

Nigeria has struggled to turn this aspiration into supply that ordinary households can afford. Makinde (2014) describes a delivery system in which need, demand and supply are structurally mismatched. Estimates of the national deficit vary widely, from about 20 million to about 28 million units in recent reports, and are contested because definitions differ (allAfrica, 2024; allAfrica, 2026; Adedeji, Deveci and Salman, 2023). The practical lesson is that the quantity of units matters less than whether the right units reach the households that need them.

Kogi State illustrates the problem. Lokoja is the state capital and a transport node that attracts civil servants, traders, students and migrants. Kumije, Barnabas and Achimugu (2022) trace its expansion after the creation of the state in 1991 and link it to unplanned growth, informal land allocation, pressure on infrastructure and a widening gap between income and shelter costs. Omanayi, Yakubu and Obidiya (2026a, 2026b) report on housing need, supply and demand in the metropolis. Together, these studies point to a market in which low- and moderate-income households have few options.

Aim and objectives. The paper aims to propose a practicable pathway for providing adequate and affordable housing in Kogi State. Its objectives are to (i) clarify adequacy and affordability for the Kogi context; (ii) identify the main constraints on delivery, using the most recent verifiable evidence; (iii) draw lessons from key housing scholarship; and (iv) propose an integrated delivery framework with indicators and an implementation pathway.

Method and limitations. The paper is a conceptual, desk-based review of peer-reviewed studies, Nigerian policy instruments (the National Housing Fund Act and the National Housing Policy), government announcements and the SDG framework. Each source cited was checked against a publisher, repository or official page. No primary data were collected, and no source reviewed provides a household-level deficit estimate for Kogi State. Announced projects are treated as announcements, not delivered units, until official completion records are obtained. The framework is therefore a proposition for testing, not a validated model.

Adequate and Affordable Housing: Working Definitions

Adequate housing

An adequate dwelling gives reasonable protection from weather, sufficient space, security of tenure, access to water, sanitation and energy, safety and a healthy environment. SDG 11.1 places housing inside a wider system of basic services and settlements. A scheme that deliversmany units without roads, drainage, water, power, schools and clinics is therefore an incomplete housing solution.

Affordable housing

A common benchmark treats housing as affordable when it costs no more than 30 per cent of household income. Studies in Kogi State show how often that benchmark is exceeded: in Anyigba, Ojochenemi and Yahaya (2022) found that about 84 per cent of respondents spent above the 30 per cent threshold. Ratio tests are useful but blunt. Stone (2006) argues for a residual-income approach, which asks whether a household can still meet other necessities after paying for housing. The distinction matters because a cheap plot far from work, schools and markets can impose high transport and service costs.

For this paper, a house is affordable in Kogi State when the household's total housing burden is compatible with its income. That burden includes land, rent or purchase price, finance charges, transport, energy, water, maintenance and waste services, and it leaves enough income for food, health and education.

The Housing Challenge in Kogi State

Population growth and rising demand

Lokoja has grown steadily as the seat of government and a river-and-road node. Omanayi, Yakubu and Obidiya (2026a) assess need and supply in the metropolis, and a companion study (2026b) examines demand and the problems residents perceive. The second study recommends large-scale acquisition and construction of low-cost units and public-private partnerships aimed at low-income workers. Kumije et al. (2022) attribute the pressure partly to rural-urban migration after Lokoja became the state capital.

Public delivery: past schemes and recent announcements

The record of state-led delivery is mixed and needs careful verification. Kumije et al. (2022) document schemes during Governor Wada's administration (2011–2016): 272 housing units in Lokoja for flood victims in 2014, more than 200 units at Crusher-Felele, and a public-private partnership for 405 houses for civil servants, of which two phases (105 and 170 units) were

reported complete by the end of 2015. They also record a later memorandum of understanding for 1,000 affordable units that, at the time of writing, had not been actualised, and they observe that Kogi State had no stand-alone housing policy but relied on the domesticated National Housing Policy.

More recent announcements point to renewed activity. In March 2025 the state government signed a memorandum of understanding with Family Homes Funds Limited for 228 semi- detached houses (Kogi State Government, 2025a). A May 2025 press release from the state housing ministry lists student hostels and other projects as part of a coordinated plan (Kogi State Government, 2025b), and the commissioner has said land has been allocated for federal and Renewed Hope housing in the state (Kogi Reports, 2024). A mortgage-funded estate in

Lokoja is also listed by the Federal Mortgage Bank of Nigeria with 160 units delivered (Federal Mortgage Bank of Nigeria, n.d.).

These sources support a more cautious claim than a flat statement that no housing has been built. What the evidence suggests is that large, state-led, income-targeted schemes in Lokoja have been intermittent, that several announcements lack public completion data, and that households continue to depend mainly on the informal and private rental market. Verifying completion, occupancy and beneficiary profiles is a priority for future work.

Rising construction costs

Kumije et al. (2022) found that rising building-material costs, linked to inflation and exchange- rate pressure on a sector dependent on imported inputs, significantly affect affordability in Lokoja. Cost increases pass through to prices and rents, push low-income households towards overcrowded or informal housing, and sustain pressure on the existing stock. Industry commentary in early 2026 likewise identifies material costs and expensive long-term finance as key obstacles to affordable delivery (allAfrica, 2026).

Land, planning and infrastructure

Kumije et al. (2022) note that residential plots in Lokoja have often been sold by local chiefs without community facilities, that many buildings lack planning permits, and that development-control capacity is weak. Land is the first cost input, and unserviced land transfers infrastructure costs to households. Evidence from other states suggests that land policy can be a direct affordability lever: the Federal Ministry of Housing and Urban Development reported that free land from Gombe State reduced the cost of units in a Renewed Hope estate by up to 30 per cent (Federal Ministry of Housing and Urban Development, n.d.).

Housing finance

The National Housing Fund was created by the 1992 Act to mobilise savings for housing and to fund construction, purchase and improvement. Access is limited for many low- and moderate-income households by eligibility, documentation, tenure security and repayment capacity. Kumije et al. (2022) add that, in Lokoja, there is no mechanism for risk sharing or insurance that would encourage lenders to serve lower-income borrowers, and that financial institutions tend to lend to wealthier clients.

Mismatch between supply and effective demand

Demand that cannot pay is not effective demand. Kumije et al. (2022) report a widely held view that government low-cost estates end up occupied mainly by middle- and high-income earners, because designs and prices do not respond to the target group. A scheme can therefore deliver many units and still miss the households in greatest need. Comparable Nigerian programmes illustrate both sides: Yobe State and Family Homes Funds delivered 2,350 units with repayment periods of up to 15 years, yet officials said demand continued to outpace supply (allAfrica, 2024).

Lessons from Housing Scholarship

Turner (1976): housing as a process. Turner argued that households should have control over decisions in the housing process. For Kogi State this means government need not deliver a finished house to every household; it can supply land, infrastructure, technical help and finance, and let households build and expand over time.

Stone (2006): residual income. Affordability depends on what remains after housing costs, which draws attention to location, transport and running costs and not only to price.

Makinde (2014): a holistic system. Makinde shows that the delivery problem spans supply and demand and supports coordinated programmes over isolated interventions. Land, finance, materials, infrastructure, planning and construction must move together.

Olotuah and Aiyetan (2006): bottom-up low-cost housing. They argue that sustainable low- cost housing in Nigeria needs a participatory approach involving local cooperatives, associations, local governments and communities.

Recent reviews. Adedeji et al. (2023) review the obstacles to affordable housing in Nigeria and the sustainable approaches that could address them, while Akinyemi and Adegun (2023) review the literature on social housing delivery, design, affordability and impact. Both support combining supply measures with finance, design and governance reform.

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The Kogi Affordable Housing Delivery Framework (KAHDF)

The framework treats affordability as a system problem. Each pillar has an action, a Kogi-specific rationale from the evidence above, and an indicator, so that progress can be monitored and reported.

Table 1: The six pillars of the KAHDF

Pillar	Strategic action	Indicator (examples)
1. Affordable land	Audit state land; release and service well-located parcels; secure titles	Hectares serviced and titled; share of plots within a set travel time of jobs and schools
2. Affordable finance	Link households to NHF, mortgages, cooperatives, rent-to-own and incremental loans	Households financed by income band; average housing cost-to-income ratio
3. Affordable construction	Local materials, standard components, bulk procurement	Cost per square metre against baseline; share of local content
4. Appropriate design	Compact, expandable, climate-responsive prototypes	Prototypes approved; post-occupancy satisfaction
5. Enabling infrastructure	Roads, drainage, water, power, sanitation, schools, clinics	Share of units with all services at handover
6. Accountable governance	Needs assessment, delivery unit, transparent allocation, public data	Published targets and annual reports; share of units allocated to target income groups

Pillar 1: Affordable and serviced land

Serviced land should come before mass construction. The state should audit its land holdings in and around Lokoja, release strategically located parcels, regularise titles and plan access roads, drainage, water, power and waste services before building starts. Because informal allocation and unpermitted building are documented problems in Lokoja (Kumije et al., 2022), land release should be paired with development-control capacity and community engagement. The experience reported from Gombe suggests that free public land can lower unit costs materially.

Pillar 2: Affordable finance

The National Housing Fund Act provides a statutory framework, and the Federal Mortgage Bank of Nigeria lists mortgage, construction and estate-development products. The state can improve access by facilitating the following:

- housing cooperatives and savings groups;
- mortgage and NHF literacy;
- land documentation to meet lender requirements;
- developer finance tied to affordability conditions;
- rent-to-own schemes;
- incremental construction loans; and
- targeted assistance for vulnerable households.

Pillar 3: Affordable construction and local materials

Costs can be reduced by lowering dependence on imported and expensive inputs where technically appropriate. Options include stabilised or compressed earth blocks, locally produced interlocking blocks, laterite-based construction, bamboo and timber, locally produced tiles, and passive cooling and natural ventilation. Any material option should be tested for strength, durability and user acceptance in pilots before scale-up, and Adedeji et al. (2023) discuss sustainable building techniques as part of the response to the affordability problem. Standard components and bulk procurement can further reduce cost.

Pillar 4: Appropriate design and incremental housing

Affordable does not mean poor quality. Prototypes should include compact one-bedroom units, two-bedroom starter homes, expandable three-bedroom homes, courtyard and row housing, and rental apartments. The federal Renewed Hope estates already use semi-detached bungalows designed to expand from one to two or three bedrooms (Federal Ministry of Housing and Urban Development, n.d.), which shows the model is being tried nationally. In an incremental scheme the government or agency provides serviced land, approved prototypes, a core structure and technical supervision, and households expand as income grows. This follows Turner (1976) and the design principle of building what people can afford while designing what they can expand.

Pillar 5: Enabling infrastructure

Roads, drainage, water, electricity, sanitation, schools, clinics, markets and transport links should be programmed and budgeted with each scheme, with handover conditional on services being in place. This applies SDG 11.1's link between housing and basic services.

Pillar 6: Accountable governance and partnerships

Policy should rest on evidence, not on the number of units announced. Kumije et al. (2022) found that Kogi State had no stand-alone housing policy and that many residents were unaware of the national policy. A Kogi housing policy, a needs assessment by income band, a delivery unit, transparent beneficiary selection, published targets and periodic post-occupancy evaluation would strengthen accountability. Government cannot finance all requirements alone, so roles should be defined across actors.

Table 2: Roles in public-private-community partnerships

Actor	Contribution
Government	Land, infrastructure, planning approval, incentives, policy and targeted subsidies
Private developers	Capital, construction expertise, project management and maintenance
Financial institutions	Mortgages, construction loans and cooperative lending products
Communities and cooperatives	Savings, bulk purchasing, labour, local knowledge and beneficiary organisation

Housing cooperatives for civil servants, teachers, artisans and other groups can pool savings to buy land, purchase materials in bulk, share infrastructure costs and commission standard but adaptable designs.

An Affordability Screening Test for Kogi Schemes

To keep schemes focused on the target households, this paper proposes that every proposed scheme answer four questions before approval:

1. *Who is it for?* Which household income band is targeted, and what share of units is reserved for it?
2. *What will it cost them in total?* Does the combined cost of rent or repayment, transport, energy, water and maintenance leave a defensible residual income (Stone, 2006), and how does it compare with the 30 per cent benchmark?
3. *Is it serviced and connected?* Will water, power, drainage, roads and access to jobs and schools exist at handover?
4. *Can they finance and grow it?* Is there a suitable finance product, and can the unit expand as income rises?

A scheme that fails any of these questions should be redesigned before construction begin

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The Role of Architects and Built-Environment Professionals

Architects should extend their role from designing individual high-value buildings to housing research, community facilitation, policy advice, development strategy and project management. Practical contributions include low-cost prototypes, climate-responsive layouts, local-material systems, incremental models, community layouts, housing standards by income group and post-occupancy evaluation. Institutions such as Kogi State Polytechnic can support the framework through applied research, prototype testing and training in appropriate building technology.

Implementation Pathway

Table 3: Phased implementation

Phase	Actions	Milestone
Short term (0–12 months)	Housing needs and land audit for Lokoja; verify status of announced schemes; draft state housing policy; establish a delivery unit and stakeholder platform; register cooperatives	Published baseline and policy draft
Medium term (1–3 years)	Service pilot sites; approve prototypes; launch incremental and cooperative pilots; agree finance arrangements with NHF and mortgage institutions	Pilot sites serviced and first households financed
Long term (3–10 years)	Scale to other urban centres; evaluate and revise standards and codes; institutionalise the programme	Annual public reports and independent evaluation

CONCLUSION AND RECOMMENDATIONS

Kogi State's housing challenge cannot be solved simply by building more houses. The task is to deliver the right houses in the right places at costs that households can sustain, supported by land, infrastructure and finance. The shift from production to delivery asks who the houses are for, where they should be, what those households can afford, how they will finance them and how they will live after occupation. The evidence reviewed shows rising pressure in Lokoja, cost constraints, weak policy-to-delivery links and a need to separate announcements from completed, occupied units.

Recommendations

1. Adopt a Kogi housing policy and programme based on a needs assessment by income band, and publish baseline data.
2. Audit state land, then release and service well-located parcels before construction.
3. Verify and publish the status, cost and beneficiary profile of announced schemes,

including the 2025 memorandum for 228 units.

4. Pilot incremental and cooperative schemes alongside conventional estates.

5. Test and approve local materials and standard components through research and procurement rules.

6. Link state programmes to NHF, mortgage institutions and cooperative savings. 11. Define roles and incentives for public-private-community partnerships.

7. Apply the four-question affordability screening test to every scheme.

8. Involve architects and other professionals in policy, design, community engagement and evaluation.

Limitations and further research

This paper does not provide a household-level estimate of Kogi State's deficit. Future work should survey households by income band, map land holdings and servicing costs, compare the cost of local-material and conventional construction in Lokoja, and test the framework's indicators in a pilot.

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