# *URBAN GROWTH AND HOUSING POLICY PERFORMANCE IN LAGOS STATE: GOVERNANCE CONSTRAINTS AND THE CHALLENGE OF ACHIEVING SDG 11*

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**Keywords**

Housing affordability; Housing policy; Urban administration; Urban governance; SDG 11; Lagos State; Nigeria

**Abstract**

***Research Problem:*** *Urban expansion in Lagos State is outpacing the provision and administration of formal housing, leaving many poor and middle-class families out of the formal housing market. The effectiveness of housing policy in addressing urbanisation and achieving SDG 11 remains uncertain, despite several interventions.*
***Methods/Theory:*** *A cross-sectional survey was conducted among 400 residents and stakeholders in the housing sector in the Alimosho Local Government Area. Housing demand, policy performance, institutional and financial constraints, and environmental consequences are analysed using structured questionnaires, with a special focus on urban governance and administration.*
***Results:*** *It has been found that the impact of housing policies has been marginal in increasing housing stock and has had little effect on housing affordability. Underperformance of the policies can be linked to poor implementation capacity at the local level, inter-agency coordination problems, land administration constraints and lack of financing for housing.*
***Conclusion:*** *The housing problem in Lagos is not only one of provision but also of inadequate governance and policy administration.*
*Knowledge Contribution: The study shows how administrative capability and institutional coordination impact housing policy and inclusive urbanisation in fast-growing African cities.*
***Recommendation:*** *The study suggests more coordination at the metropolitan level, improved local planning capacity, effective land administration, housing financing, and investments to achieve SDG 11.*

## Introduction

Urbanisation is redefining cities in the Global South, offering scope for economic development and increasing demands on land, housing, infrastructure, and environment (Aslam, Hussian, & Sattar, 2025; UN-Habitat, 2020; World Bank, 2022). Rapidly growing cities have experienced such rapid population growth that housing needs have outpaced the capacity of the institutional and housing sectors to respond, causing shortages and increased housing unaffordability (Rahman & Khan, 2025; Hughes, 2025). It becomes clear that the issue lies not only in housing production but also in the capacity of urban governance institutions to translate policies into reality.

The problem becomes even more evident in Lagos State, Nigeria's economic powerhouse and among the fast-growing megacities of Africa, which had over 23 million residents in its metropolitan area by the beginning of the 2020s due to migration, demographic growth, and mobility in the region (Ayeni et al., 2025; Oyawolo et al., 2024). Growing demand for housing has been accompanied by high land and construction costs, speculation, a shortage of financing for housing development, poor planning and management, and complex land management (Ige, 2025; Bako & Balogun, 2023).

Although several interventions, such as the Lagos State Housing Policy, Rent-to-Own programme, National Housing Fund, urban renewal projects, and public-private housing programmes, have been implemented, low-income and middle-income families remain largely excluded from formal housing markets (Olajide et al., 2026; Akinwande & Hui, 2023). Over 60% of Lagos's inhabitants live in informal settlements, facing overcrowding, inadequate infrastructure, unsatisfactory sanitation, and a lack of basic amenities (Chang & Ross, 2024; Ege et al., 2024). Informal settlements make people susceptible to environmental hazards, such as floods and pollution (Orimoogunje & Aniramu, 2025; Ndimele et al., 2024).

The fact that such results persist is indicative of problems with policy implementation and organisational capacity rather than solely of problems with policymaking from a public administration perspective. The provision of housing in Lagos depends on several organisations, including the Lagos State Ministry of Housing, the Lagos State Physical Planning Permit Authority (LASPPPA), the Lagos State Lands Bureau, local planning authorities, the Lagos State Development and Property Corporation (LSDPC), and financial actors. Despite previous studies examining housing shortages, informal settlements, spatial inequality, and housing affordability in Lagos, little attention has been paid to linking the governance and implementation processes to household-level affordability and sustainability outcomes.

To address the research gap, this study examines housing policy performance from the perspective of urban governance and institutions. Specifically, the drivers of housing demand and affordability pressures are identified; institutional, financial, and governance challenges are considered; the effectiveness of current housing policies in providing affordable housing for low- and middle-income households is assessed; and the implications of housing outcomes for environmental sustainability and urban resilience are examined.

The research offers three contributions. First, it builds on the theory of governance and housing policy performance by examining the link between institutional capacity, coordination, land administration, and finance with affordability outcomes. Secondly, it links housing governance to environmental vulnerability and urban resilience by examining housing outcomes through a

broader lens than housing supply alone. Lastly, the research adds to the literature on SDG 11 by linking institutional performance to efforts made to achieve inclusive, safe, resilient, and sustainable urban development in rapidly growing African cities.

The research aims to address the following research questions:

1. What are the primary factors that determine the level of housing demand and the pressure on affordability in Lagos State?
2. How do institutional and governance limitations affect the performance of housing policies?
3. To what extent have housing policies contributed to increased access to affordable housing among poor and low-income residents? and
4. What are the impacts of current housing trends on environmental sustainability and urban resilience?

In general, this article treats housing affordability as an issue of public administration and urban governance, rather than merely a housing market deficit.

## 2. Literature Review

### 2.1 Urbanisation and Housing Pressures in the Global South

Urbanisation has become a characteristic feature of socio-economic change in the Global South, where urban areas have become home to most of the world's growing urban population (UN-Habitat, 2020). Whereas urbanisation may spur economic activities and innovation, the literature is unanimous about the fact that many developing countries' urban areas have experienced more rapid growth rates than their administrations and markets have been able to keep up with in terms of providing appropriate housing and infrastructure facilities (Marinković, Džunić & Marjanović, 2024). Consequently, housing shortages and unaffordability have become structural outcomes of urbanisation rather than mere policy mistakes.

Academics highlight that these outcomes are not solely due to demographic factors but also depend on institutional capabilities and regulatory efficacy (Kordel & Naumann, 2024; Mrani, Radoine, Chenal, & Kamana, 2025). It seems that urban areas with fragmented planning and poor housing finance structures face more severe housing crises; this suggests that unaffordable housing in urban areas is essentially a product of institutional mechanisms.

### 2.2 Housing Affordability: Conceptual Approaches and Governance Implications

Housing affordability is a component of urban policy; however, there is no agreement on its definition. Ratio measures, implying that people spend some of their income on housing, are still used. However, they have been criticised for failing to account for income fluctuations and informal-sector characteristics specific to developing countries (Lizarralde & Fauveaud, 2024). Nevertheless, the residual income approach defines affordability as households' ability to satisfy needs other than housing (Łuczak, 2025).

Recent research points to an increasing trend toward multifaceted consideration of the issue at hand, including factors such as housing quality, distance from amenities, and environmental safety (Wang, Zhou & Fu, 2026; Chen & Zou, 2025). The reviewed literature should also account for the importance of governance in influencing the outcomes.

### 2.3 Informality, Housing Markets, and Environmental Risk

In truth, studies have shown a connection between costly housing and the emergence of

informal housing in rapidly growing cities (Yankson, 2026; Ewnetu & Seo, 2025). It is natural for there to be an informal housing reaction to the exclusion experienced through formal housing programmes that cannot adequately cater for poor and middle-class people. The realisation has prompted researchers to stop seeing informal housing as a failure to comply with city housing policies.

Informal housing in African cities typically forms in environmentally sensitive areas such as wetlands and floodplains, where land acquisition is easy, although the risk is high (Bhanye, 2025). In Lagos, there are examples of informal housing, flooding, poor sanitation, and climate risks (Orimoogunje & Aniramu, 2025). Such examples demonstrate that housing policy failures create both social exclusion and environmental vulnerability.

### 2.4 Housing Policy Responses in Nigeria and Lagos State

However, housing policy in Nigeria is not short of ambitious dreams and failures. Since Nigeria's independence, the government has pursued several initiatives to increase housing stock and promote homeownership, among other objectives, including public housing, housing finance, and public-private partnerships (Ololube, 2025). However, the evidence shows that these strategies have primarily benefited upper-income individuals, while affordability remains a problem for poor and middle-income citizens (Kurmanbekova, Du & Sharples, 2025).

Some examples of Lagos State's efforts to implement national housing policies include the rent-to-own programme, the provision of public housing through the Lagos State Development and Property Corporation, and urban redevelopment projects (Brown & Ikiriko, 2025). These programmes have succeeded in increasing housing supply but have failed to ensure affordability due to entry barriers, high costs, and a lack of mortgages (Adetoyinbo, Gupta, & Okoruwa, 2026). In African megacities such as Nairobi and Accra, where housing policy does not align with implementation capabilities and governance systems, similar results can be observed (K'Akumu & Gateri, 2025).

### 2.5 Urban Governance, Institutions, and Policy Effectiveness

Theories of urban governance and institutional theory play an important role in understanding the large gap between the implementation of housing policies and their expected outcomes. According to institutional theory, the success of a policy depends not only on policy tools but also on the capacity of implementing institutions to deliver the policy agenda. The capacity of institutions, the ability to coordinate among them, regulatory capabilities, and the incentives of institutional action are the key aspects in this theory (North, 1990).

For instance, within the housing domain, such constraints manifest as inefficiencies in land management, delays in land-use approvals, ineffective enforcement of development control laws, and poor coordination among housing, planning, land, and environmental institutions (Ezeanah, 2025). In Lagos, bureaucracy, insecure tenure, high development costs, and limited access to long-term financing have hampered the delivery of affordable housing (Akangbe, Makinde, Mulikat, & Temitope, 2025). This implies that housing affordability is not only an outcome of market dynamics but also a product of administrative capacities and other factors.

Thus, the literature suggests that governance processes essentially govern the performance of housing policy in highly urbanising cities. While there is a substantial body of literature on housing deficiencies, informality, affordability, and environmental vulnerability in Lagos, little empirical research

has examined how governance limitations affect the implementation of housing policy and, in turn, the affordability and sustainable urbanisation. This research paper aims to bridge this gap through an investigation of four related topics: the causes of housing demand and affordability pressures; the institutional, financial, and governance limitations of effective implementation of housing policy; how current policies enhance access to affordable housing for poorer and medium-income families; and finally, how current housing outcomes affect environmental sustainability and urban resilience.

In doing so, the research shifts the locus of analysis from policy design to implementation, thereby conceptualising affordable housing as a problem of public administration and urban governance. In relation to SDG 11, which advocates for cities and communities that are inclusive, safe, resilient, and sustainable, the research contends that the sustainable urban development in Lagos needs not only an increased supply of housing but also a greater capacity of institutions, metropolitan governance, land administration, housing finance, and implementation systems.

## 3. Methodology

For this study, a cross-sectional survey design was used to analyse the performance of housing policies in Lagos State with particular emphasis on how urban governance and institutions influence housing affordability and sustainability in urban areas. Housing policy performance in Lagos State was investigated empirically using the Alimosho Local Government Area (LGA) as a case study. This area was specifically selected because of its rapid urbanisation, high housing demand, prevalence of poor and middle-class people, the presence of informal housing settlements, and high environmental pressure. All of these features make this location a good setting for studying the interrelations between urban development, housing policy, urban governance and sustainability.

Study subjects included housing stakeholders and residents of Alimosho LGA facing challenges with affordable housing. The number of samples was determined using Cochran's formula, which yielded 400. The research subjects who were residents were selected through stratified sampling, while the stakeholders were selected through purposive sampling. This distribution was designed to incorporate perspectives on both policy and policy implementation. It thus serves as an evaluation tool that covers all aspects of housing policy performance from the perspective of public administration and urban governance.

Data were gathered using a structured questionnaire tailored to address the four research questions. Question one concerned issues such as urban growth, population dynamics, migration, housing needs, and pressures that lead to affordability challenges. Question two addressed institutional capacity, interinstitutional cooperation, land management, regulations, housing finance, and many other issues. The third question addressed access to housing policies and programmes, housing affordability, knowledge of housing policies, and the effectiveness of housing policies for low- and middle-income groups. Finally, question four addressed housing conditions, the presence of informal settlements, and environmental risks associated with them.

Expert reviews and alignment with the research theory determined validity. The reliability of the instrument was assessed through pilot testing. It showed a Cronbach's Alpha of 0.77. SPSS software version 27 was used for the data analysis. The use of descriptive statistics such as frequency distributions, percentages, means, and cross-tabulations helped identify trends in socio-economic attributes, housing, and stakeholders.

Data analysis was structured around the four research questions: housing demands and affordability challenges; institutional and governance challenges; housing policies; and the environmental and urban resilience consequences of housing policies.

From the study's public administration perspective, housing affordability cannot be seen solely as an insufficiency in the housing market but as a result of institutional capacity, administrative coordination, financial arrangements, land governance, and regulatory efficiency. This methodology will provide a basis for analysing how governance affects Lagos's housing system's response to urbanisation and SDG 11.

## 4. Findings

The findings relate to each of the four research questions and centre on the interlinkages among rapid urbanisation, housing demand, affordability, effective housing policies, institutional capacity, and the achievement of SDG 11. Based on data gathered from residents and stakeholders in the housing sector in the Alimosho LGA, the findings reveal that rapid urbanisation has led to rising housing demand at a rate faster than the formal housing sector's ability to provide affordable, accessible, well-serviced, and environmentally secure housing.

The findings also reveal that the housing problem is multifaceted. Population growth and migration have increased housing demand; high costs of land, construction, and financing have limited affordability; fragmented institutions and inadequate coordination have weakened implementation; and the affordability gap has contributed to reliance on informal housing and settlements in environmentally fragile areas. Thus, the findings indicate a significant gap between the development of housing policy and housing policy implementation.

### 4.1 Drivers of Urban Growth and Housing Demand

The results show that population growth, rural-urban migration, economic opportunities, and Lagos State's role as the country's economic centre are the main determinants of housing demand. Population growth and rural-urban migration appeared to be very significant factors. The clustering of job opportunities and economic activities in Lagos continues to attract migrants, thereby stimulating housing demand. This result aligns well with other recent research on the impact of demographic growth and spatial changes on housing needs in Lagos (Ayeni et al., 2025; Oyawolo et al., 2024).

However, the results show that there has been no equivalent expansion in serviced land, infrastructure, and formal housing to meet the growing demand. Land constraints and urban development costs have limited the formal housing sector's capacity to meet housing demand.

In this regard, the finding implies that urbanisation becomes a housing issue, in which institutional mechanisms and market structures lag behind the pace of urbanisation in keeping pace with the growing population. In other words, the process of urbanisation in itself does not lead to housing exclusion. However, when urbanisation leads to population growth that exceeds the capacity of housing institutions and markets to ensure access to affordable housing in well-planned areas, the process can be seen as exclusionary.

### 4.2 Housing Affordability and Access to Formal Housing

Affordability became an important constraint for accessing formal housing. Some of the constraints mentioned by the respondents include high rent, rising land costs, rising construction costs, insufficient income, and a lack of housing finance. Thus, the results

show an affordability problem with formal housing due to a mismatch between its cost and households' ability to acquire or rent it.

The results show that low- and middle-income households struggle to access formal housing because housing costs have grown faster than their purchasing power. This means that the increased availability of housing will not help households with housing problems since it will be too expensive for them to afford.

These results confirm existing studies identifying high land and construction costs, a lack of housing finance, and low income levels as constraints affecting housing affordability in Lagos (Akinwande & Hui, 2023; Ige, 2025). They also confirm findings indicating that formal housing markets in rapidly urbanising cities are increasingly becoming markets for the rich, and low-income households are being forced to opt for informal/incremental housing (Marinković et al., 2024; Mrani et al., 2025).

The prevalence of informal housing must therefore be considered, in part, a result of affordability problems in the formal housing sector. Informal settlements are not a distinct type of housing; rather, their development is closely linked to the formal housing market's inability to provide sufficient affordable housing units. This issue is especially pertinent to SDG 11.1, which emphasises access to adequate, safe, and affordable housing (UN-Habitat, 2020).

### 4.3 Institutional, Land and Financing Constraints

Accordingly, the findings suggest that institutional and governance limitations undermine the effectiveness of housing policies. The results imply that there is no problem with the existence of housing policies; rather, the weakness lies in how the institutional aspects translate housing policies into action.

Ineffective institutional responsibility, insufficient inter-agency coordination, bureaucracy, problems in land administration, poor enforcement of planning, and lack of implementation capacities have been identified by the respondents as key barriers. There are several institutions which are responsible for housing provision, land administration, urban planning, infrastructure development, and development control.

However, the findings suggest that these institutions' responsibilities are not well coordinated. This makes it difficult for these institutions to acquire land, obtain development permission, provide infrastructure, and construct houses. Therefore, the findings suggest that the effectiveness of housing policies depends on how institutions coordinate their activities and implement the policies.

Land administration became a particular issue of governance. Issues related to land acquisition, development permits, development rights, and procedural matters cause inefficiencies in housing development. Given that land is an input in housing production, inefficiencies in land administration can affect both the quantity and affordability of housing produced. This finding aligns with evidence of inefficiencies in institutional matters and land governance as major constraints on housing provision in Lagos (Bako & Balogun, 2023; Ige, 2025; Osiyi et al., 2025).

The results of the analysis demonstrate that financing restrictions operate simultaneously across the housing supply chain. The participants mentioned high development and financing costs, a lack of mortgage finance, high interest rates, and weak household purchasing power as the key concerns.

Restrictions on development finance lead to higher production costs and reduced incentives for developers to build houses for lower-

income groups. A lack of mortgage finance prevents households from buying houses. Financing, therefore, becomes one of the connecting factors between housing production and housing affordability.

This is further compounded by the fact that the financial situation affects the market segment that the developers are targeting. Considering the high cost of land and finance, developers tend to focus on wealthy households with purchasing power. There is a mismatch between the housing stock supplied by the formal housing market and the socioeconomic backgrounds of households in need.

### 4.4 Housing Policy Effectiveness and the Implementation Gap

The findings reveal that the current housing policies are fairly effective, though not enough. According to the survey participants, housing policies and government-private partnership housing projects were recognised as measures that could help promote access to housing.

An important finding from the results is the lack of alignment among the policy objectives, their implementation, and the outcomes regarding housing access. Policies intended to increase the number of houses built and available may not work due to institutional fragmentation, high land costs, high funding costs, procedural problems, and ineffective implementation.

The existence of informal housing indicates a persistent unmet demand in the formal housing market. However, the study's findings do not show that the existence of informal housing indicates government inefficiency in providing housing. Rather, it means the government's efforts are still insufficient. This is consistent with research on housing exclusion in Lagos, despite government intervention (Oteh & Okanlawon, 2020; Olajide et al., 2026).

In this regard, it is important to assess the efficiency of the housing policy based on the number of houses constructed, as well as the affordability and accessibility of these houses.

### 4.5 Housing Exclusion, Informality and Environmental Vulnerability

It was shown that the relationship among housing affordability, the growth of informal settlements, and environmental vulnerability is crucial. The limited availability of affordable formal housing was linked to the presence in locations characterised by a lack of drainage, unsatisfactory sanitary conditions, poor infrastructure, and vulnerability to floods and other environmental hazards.

The results show that the affordability problem is not only an issue of housing accessibility but also a question of its location. In cases where households cannot afford formal housing in well-planned, well-serviced areas, they may seek cheaper housing in poorly developed, environmentally hazardous areas. Hence, there is a spatial dimension to housing exclusion, with socio-economic disadvantages concentrated in environmentally vulnerable areas.

It is also evident from the findings that environmental degradation, poor drainage, inadequate sanitation facilities, and flooding are related to poor planning and infrastructure development in informal settlements. The findings agree with those from other research, which reveal connections between informal settlement expansion in Lagos, flooding, environmental vulnerability, poor infrastructure, and poor living conditions (Chang & Ross, 2024; Ndimele et al., 2024; Orimoogunje & Aniramu, 2025).

This implies that any weaknesses in the implementation of housing policy may indirectly affect the environment. In cases where affordable housing is not available in well-served, appropriately planned zones,

urban sprawl will occur in environmentally sensitive zones. This highlights the importance of SDG 11.5 and SDG 11b on disaster risk reduction and climate resilience (UN-Habitat, 2020).

## Discussion of Findings

The results show that rapid urbanisation, affordability issues, fragmented institutions, financial challenges, and poor policy implementation contribute to the housing problem in Lagos. The key thesis that arises from this research is that the issue of housing exclusion in Lagos is due not only to the lack of adequate housing stock but also to the lack of institutional capacity to convert available land, financial, infrastructural, and policy resources into affordable housing.

It is this interpretation that provides the foundation for analysing the interrelationship between housing intervention programs and the problems of affordability and informal housing.

### 5.1 Rapid Urbanisation and the Institutional Capacity Gap

It was obvious that population growth, population movement, and economic development in Lagos determine housing demand and, therefore, the relevance of the demographic and economic approach to urban housing. Economic development, together with the creation of numerous job opportunities, attracts people to the area.

However, the more important point is that the outcome of urbanisation depends greatly on the institutional capacity to cope with the growing population. Urbanisation does not automatically mean housing exclusion. Housing exclusion means the inability of the housing supply, serviced land and infrastructure, planning procedures, and institutions to accommodate demographic growth.

The above approach expands the classical notion of housing shortage. What matters here is not the number of houses, but the institutional capacity to render them accessible, affordable, and serviced. Based on the foregoing considerations, the findings highlight the importance of SDG 11.3 for ensuring inclusive and sustainable urbanisation. This can be achieved by creating planning institutions capable of predicting population growth and planning land, infrastructure, housing, and transport.

### 5.2 Housing Affordability as a Structural Governance Problem

The above findings illustrate that household income levels also affect affordability. Affordability is the result of the interaction of variables such as land acquisition costs, construction costs, financing costs, rent rates, mortgage financing, and purchasing power.

This is important because it means that affordability should be viewed structurally within the housing system. When the costs of land acquisition, construction, financing, and regulation rise, the price of formal housing rises. Simultaneously, when household incomes and mortgages are low, there is lower effective demand for formal housing.

There thus emerges a structural imbalance between the cost of producing formal housing and the household's financial capacity.

This conclusion concurs with the findings of Akinwande and Hui (2023) and Ige (2025), who highlight land, construction and finance limitations as some of the challenges faced in producing affordable housing in Lagos. This is also supported by the trend highlighted by Marinković et al. (2024) and Mrani et al. (2025).

It is important to recognise that creating additional housing stock without addressing affordability might increase housing supply without creating affordable housing. Housing

policy must take into account who can afford the housing produced.

### 5.3 Institutional Fragmentation and the Policy Implementation Gap

One of the most important implications of the study for the governance of housing provision is the recognition of an implementation gap rather than merely a policy gap.

Indeed, what the analysis shows is that the success of housing provision requires the functioning of various institutions in concert. The land has to be defined and governed; the necessary approvals have to be secured; infrastructure has to be put in place; development has to be regulated; financing has to be facilitated; and ultimately, access to housing has to be enabled. Failure at any one stage may influence the result.

An especially difficult issue arises when institutions with overlapping competencies lack effective means of coordination. Under such circumstances, administrative delays and inefficiencies tend to accumulate throughout the entire housing delivery chain.

The above observation is supported by research identifying problems with land governance institutions and processes as barriers to housing development in Lagos (Bako & Balogun, 2023; Ige, 2025; Osiyi et al., 2025).

The analysis, therefore, leads to the following classification:

Policy formulation → policy implementation → policy impact.

Policies can be well formulated but have few impacts if institutions, funding mechanisms, administration, and implementation capacity are weak.

It is a better explanation of the co-existence of housing policies and housing exclusion.

### 5.4 Financing, Market Segmentation and Housing Exclusion

It can also be observed that financing difficulties facilitate housing exclusion through supply-side and demand-side factors.

In terms of supply-side effects, expensive housing development financing leads to expensive housing production. This means that developers will be attracted to serving market segments that can afford to pay more. On the demand side, the scarcity of mortgage loans and high interest rates limit households' ability to purchase formal housing.

The two constraints work hand in hand: the high cost of financing increases housing prices, while limited access to financing constrains demand among low-income households. Therefore, an increase in housing supply can occur without an increase in its accessibility.

That is why an increase in housing supply cannot cause the disappearance of informal housing, because it occurs when the cost of formal housing exceeds the purchasing power of people with low incomes.

In this way, housing finance should be considered an important aspect of housing governance, not just a market concern.

### 5.5 Housing Policy, Informality and Environmental Vulnerability

The key importance of the results lies in the proof that housing exclusion is not limited to shelter. Households unable to access affordable formal housing may decide to move to places where land or accommodation is cheaper, yet infrastructure is less developed and environmental protection is weaker.

Thus, there emerges a link between:

housing unaffordability –> spatial exclusion –> informal settlement –> environmental vulnerability.

The importance of the relationship lies in recognising that housing policy and environmental policy cannot be treated as two independent fields of action, since the type and location of housing define, to some extent, households' vulnerability to flooding, sanitation, drainage, and related issues.

The results are consistent with prior literature on the relationship between the development of informal settlements in Lagos and flooding and environmental vulnerability (Chang & Ross, 2024; Ndimele et al., 2024; Orimoogunje & Aniramu, 2025). They further corroborate recent findings about urbanisation, the expansion of informal settlements, and climate vulnerability (Bhanye, 2025; Kurmanbekova et al., 2025).

The implication for policymakers is that making housing more affordable could also increase urban resilience when affordable housing is purposefully located on well-planned, well-serviced sites. However, interventions in the housing sector that focus only on providing housing units and ignore their location, infrastructure, drainage, sanitation, and climate risks could be replicating vulnerability.

### 5.6 Implications for SDG 11 and Sustainable Urban Governance

These results have clear implications for several aspects of SDG 11.

Firstly, SDG 11.1 concerns the availability of adequate, safe, and affordable housing. The results clearly show that this target can only be met by more than just housing construction. Other factors such as affordability, buying power, housing finance, location, infrastructure, and tenure status are important as well.

Secondly, SDG 11.3 highlights inclusive urbanisation and participatory planning. The institutional fragmentation highlighted in the research indicates the need for integration among housing development, land administration, physical planning, infrastructure development, and development control.

Finally, SDG 11.5 and 11.b focus on disaster-risk reduction and integrated planning. Housing exclusion and its connection to living in environmentally vulnerable areas show that housing policy impacts resilience.

The results, therefore, support a holistic approach to SDG 11 in which housing affordability, institutional capacity, spatial planning, infrastructure development, and environmental resilience are mutually supportive elements of sustainable urban development.

### 5.7 Theoretical and Scholarly Contribution

It contributes to the existing housing and urban governance literature by focusing on the concept of the institutional production of housing rather than on the traditional idea of a housing deficit.

Three closely connected hypotheses arise from this.

Firstly, housing affordability is partially a product of the governance system. Land management, planning, infrastructure provision, and financial arrangements affect the cost of production and access to housing.

Secondly, housing policy success is an issue of the policy process itself. The existence of certain instruments does not imply results. The ability of the institutional system to translate policies into reality and create affordable and accessible housing depends on its coordination and capacity.

Thirdly, exclusion from formal housing leads to environmental vulnerability. Families who are forced to move out of formal housing due to costs have to live in regions without

infrastructure and are more vulnerable to environmental hazards.

About this matter, the proposed model becomes like this:

Governance capability → land and planning system → housing development and finance → cost and availability → settlement → environmental resilience.

It enables us to understand the nature of housing challenges in the fast-growing Lagos region.

### 5.8 Policy Implications

These findings imply that the way forward towards solving housing problems is to transform housing interventions into urban housing governance. First, there should be better coordination among various institutions, such as housing, land management, physical planning, infrastructure development, and the environment. It is necessary to reduce administrative overlap and ensure coordination of housing delivery.

Second, it is crucial to improve the land governance regime by streamlining land acquisition and development approval processes. Lower transaction costs will help reduce the cost of housing production.

Third, there should be an increase in affordable housing finance for developers and for individual households. There should be development financing processes geared towards reducing the cost of affordable housing, together with housing finance for eligible households.

Finally, it is necessary to ensure that housing policy evaluation goes beyond counting units. Other factors, such as affordability, accessibility, infrastructure provision, location, environmental safety, and the socio-economic composition of beneficiaries of housing interventions, should be considered.

Affordable housing policies should go hand in hand with climate resilience and urban development policies. There should not be any construction of affordable housing where vulnerable families will be exposed to danger due to their location. Rather, there should be an incorporation of housing policy within resilient urban development.

The research indicates that the housing issue in Lagos is due to insufficient governance capacity and policy implementation amid rapid urbanisation, rather than a shortage of housing stock. Population growth creates demand, but how much of that demand results in housing deprivation depends on the capacity of institutions and markets to convert resources such as land, funds, infrastructure, the planning system, and policies into houses.

The key takeaway from the discussion above is that while housing is needed, it is just one piece of the puzzle. There is a need for the right housing stock that is affordable and located in appropriate places, among other things.

## 6. Conclusion

This paper has examined the relationships among rapid urban development, housing affordability, the efficacy of housing policies, governance issues, and the UN SDG 11 in Lagos State, particularly in the Alimosho Local Government Area. It is clear from the findings above that the housing problem does not arise from a lack of sufficient housing, but from the combination of rapid population growth and migration, high land and construction costs, limited access to housing finance, institutional fragmentation, and ineffective housing policies.

Furthermore, this study found a significant gap between the formation, implementation, and outcomes of housing policies, which significantly hampers their efficiency.

Although some housing policies have been adopted in Lagos State and cooperation between the government and the private sector has been promoted, these measures are still not enough to provide poor people with affordable housing.

In other words, the problem of housing affordability in Lagos is not only a market challenge but also a governance challenge. Therefore, the solution of the problem will require more integration of housing policies with land management policies, urban planning policies,

It can now be resolved that, for SDG 11 to be achieved in Lagos, there should be a transition from a piecemeal housing policy approach to an integrated urban governance approach. It is not just the sustainability of urban development in Lagos, but the fact that enough housing is provided to the vulnerable sections of society that should matter.

## 7. Recommendations

The findings from this study are significant and extend beyond the issue of increased housing supply. Across the four research questions in this study, one consistent administrative issue emerges: the governance structure in Lagos State is unable to deliver housing policies intended to ensure affordability and resilience in the city and to keep pace with urbanisation. Therefore, the policy implications are in these areas:

1. The State of Lagos is urged to establish an inter-agency system of housing governance comprising the Ministry of Housing, Lagos State Physical Planning Permit Authority (LASPPPA), Lagos State Lands Bureau, Lagos State Development and Property Corporation (LSDPC), other local planning agencies, agencies responsible for infrastructure, and other pertinent public and private institutions. Instead of setting up yet another separate agency, the system will help define institutional mandates, develop common implementation goals, facilitate information sharing, and monitor the implementation of housing policy. The administrative objective will shift from an approach to implementation centred on specific agencies to one focused on problem-solving that accounts for the land, planning, housing, infrastructure, and environmental dimensions of problems. This is a solution to the issue of institutional fragmentation revealed by the study and will help build implementation capacity needed to meet the goal set in SDG 11.3.

   Implementation timeframe: 0 – 2 years.

2. Lagos State ought to focus its housing policy performance assessment on outcomes instead of outputs. Rather than basing performance on the number of housing units built, performance assessment should determine whether interventions have made housing affordable and beneficial for the right groups. Indicators for the assessment should include housing cost relative to income levels, rental burdens, income groups of beneficiaries, access to housing finance, occupancy levels, infrastructure sufficiency, and reduction in the reliance on informal housing. The publicly financed housing programmes should also clearly define the affordability of housing projects and beneficiary groups to ensure that low- and middle-income households are not left out. This is because the success of housing policies can be seen from the effects on households.

   Implementation time frame: 0-2 years for indicators of housing outcome, affordability standards, and beneficiary groups.

3. Lagos State needs to incorporate the governance of land and finance for housing more directly into the housing policy implementation process. Land administration needs to be made more efficient through digitisation, greater transparency, shorter processing times, and improved administrative accountability. On the other hand, there is a need to increase cooperation between the State and various financial intermediaries, such as mortgage companies, development finance institutions, and cooperatives, among others, to expand access to sustainable housing financing for both developers and households. The reason this suggestion is important administratively is that housing policies cannot achieve their objectives when the institutions involved in land access and housing finance operate independently of the housing policy implementation process.

   Implementation time frame: 0 – 5 years, with land administration reforms taking place within 0 – 2 years and the sustainable financing mechanisms gradually being institutionalised within 2 – 5 years.

4. Housing policy in Lagos State needs to be better integrated into the realms of physical planning, provision of infrastructure, environmental management and climate risk governance. Environmental impact assessments and climate risk assessments need to be a part of any development approval process and land allocations, especially when the area is prone to flooding or is environmentally sensitive. Investments in housing need to be linked to the provision of drainage, sanitation facilities, roads, water supply, waste disposal, and other infrastructure. Because urban development in Lagos extends beyond local government boundaries, there is a need for better coordination between the two and for institutional arrangements for integrated territorial planning. The goal should be to integrate housing programmes into the broader urban development process rather than maintain separate programmes, thereby addressing the finding that housing impacts are related to environmental vulnerability and achieving the goals of SDG 11.

   Implementation timeline: 2-5 years.

5. Lagos State should implement a differentiated and participatory strategy for informal settlements. The results suggest that the existence of informal settlements is linked to affordability problems, lack of access to formal housing, poor planning capacity, and environmental vulnerabilities. As such, policy needs to go beyond strategies focused mainly on containment and eradication, and to integrate the affordable provision of formal housing, settlement upgrading, infrastructure development, tenure-related measures, and risk-sensitive planning. Viable settlements should receive attention for participatory upgrading of their infrastructure to improve drainage, sanitation, roadways, water delivery, and waste collection. Where settlements are vulnerable to severe environmental risks, relocations or redevelopment should be undertaken in a participatory manner, with adequate alternative housing provided. In this way, not only can the symptoms of informality be addressed, but also the underlying administrative and structural reasons for its existence, thereby contributing to the achievement of SDG 11.1 and the broader resilience goals of SDG 11.

Implementation timeline: 2-5 years, starting with the assessment of settlement risks and infrastructure.

6. Lagos State must institutionalise the use of evidence-based, participatory and learning approaches to housing administration. Housing policy evaluation, feedback from beneficiaries and communities, public participation, and transparent performance reporting must be integrated into housing governance. The socio-economic and spatial characteristics associated with housing data must be systematically disaggregated to enable the government to identify inequalities that may be hidden in aggregate data. The government should also improve systems through which the public, communities, housing experts, and other stakeholders can provide input on housing programmes and the implementation of housing policies. This will shift housing administration toward a learning approach in which implementation evidence informs policy formulation and resource allocation.

   Implementation time frame: 0-2 years to establish indicators and reporting systems, followed by 2-5 years for institutionalisation.

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