



A Handbook On Mortgage Law And Banking In Nigeria

Maiyaki Theo Bala

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The challenge of housing the citizenry has remained the intractable burden of most governments. The strategies employed by the respective governments are wide and diverse. What matters is the end result. The Nigerian government has been engaged in different forms of experiments from the precolonial days to date towards meeting this ever-increasing demand. With rising population and shrinking resources available to governments around the world, the option of partnering the private sector in a practical way became inevitable, in order to meet targeted housing stock. The Nigerian government through the instrument of the National Housing Policy with its two-pronged strategy set to overcome this challenge. The Housing Policy was widely applauded as a unique housing compendium and an ingenious housing delivery mechanism. However, so many years after, the housing fortune of Nigerians has waned and is critically on the precipice. This book examines the inherent weaknesses in the legal and institutional framework with a view to jump-starting the housing sector, which is currently comatose.

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