



Public Infrastructure and Housing Policy Management: An Integrative Review of Affordability, Governance and Delivery

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Abstract

Housing policy is often discussed as if the main problem were simply the number of houses produced. In practice, however, a dwelling becomes useful and affordable only when it is connected to serviced land, roads, transport, water, sanitation, electricity, drainage, schools, health facilities and a workable system of finance and maintenance. This article examines public infrastructure and housing policy management as one connected policy problem. It uses a structured integrative review with particular attention to Nigeria and comparable developing-country settings. The reviewed studies were grouped into six main areas: government and institutional coordination, land and planning, housing finance and affordability, infrastructure and basic services, public-private housing delivery, and community participation and maintenance. The findings show that housing programmes underperform when governments focus on construction targets while land servicing, infrastructure finance, transport costs, maintenance responsibilities and local implementation capacity remain weak. The literature also shows that public-private partnerships can expand delivery, but they do not automatically protect affordability or the public interest. Strong regulation, clear risk allocation, transparent beneficiary selection and long-term affordability rules are necessary. Findings from Nigeria further indicates that private-led housing and ownership-oriented programmes commonly exclude lower-income households where mortgage access is shallow and serviced land is expensive. The study proposes an Integrated Infrastructure–Housing Policy Management Cycle that links diagnosis, planning, financing, delivery, maintenance and monitoring. It argues that housing affordability should be assessed through the total cost of living in a location rather than the purchase price or rent alone. Policy should therefore prioritise serviced land, mixed tenure, transport-linked development, lifecycle maintenance budgets, transparent land administration, community participation and measurable affordability outcomes. The study contributes a practical framework for managing housing and public infrastructure as a single urban system rather than as separate sector projects.

Keywords: Public infrastructure; housing policy; affordable housing; housing management; urban governance; serviced land; public-private partnerships; Nigeria.

1. Introduction

Housing is a basic part of everyday life, but the quality of a housing policy cannot be judged only by counting completed units. A house located far from jobs, without reliable water, drainage, electricity, roads or public transport may be physically complete and still place a heavy cost on the household. Howden-Chapman (2023) treats housing as a form of key urban infrastructure because it depends on, and also shapes, other systems that support health and wellbeing. This view is important for policy management. It moves attention away from a narrow building programme and towards the wider network that makes a settlement liveable.

The same problem appears strongly in developing cities. Rapid population growth increases demand for land and housing, but public investment is often fragmented across ministries and levels of government. Obianyo et al. (2021) identify poor maintenance, weak policy implementation, inadequate funding and poor compliance with standards among the obstacles to sustainable housing and urban development in Nigeria. Odoyi and Riekkinen (2022) similarly show that Nigerian policy documents contain strategies on finance, land, implementation and government action, yet the existence of these strategies has not been enough to produce affordable housing for low-income groups. The central concern is therefore not only whether policy exists, but how it is coordinated and managed.

Affordability also requires a wider definition. Adegoke and Agbola (2020) found that organised private-sector housing was beyond the reach of many low- and middle-income Nigerian households and argued for deeper mortgage access and rent-to-own options. Dafeamekpor et al. (2022) found that affordability in self-help housing depends on several linked conditions, including finance, land, building cost, location, infrastructure and services. Tareke and Baraki (2024) extend this argument by combining housing and transport costs, showing why cheap housing at a distant location can become expensive once regular mobility costs are included.

Recent research also draws attention to governance. Canelas and Alves (2024) show that affordable-housing public-private partnerships involve competing objectives, timelines and interpretations of the public interest. Mhlongo et al. (2024) report that weak institutional arrangements and limited understanding of governance can undermine low-income housing delivery even where formal policy frameworks exist. In Nigeria, Essien and Jesse (2025) connect limited local autonomy and political influence with weak urban infrastructure and uneven service provision. These studies suggest that the housing problem is simultaneously a land problem, an infrastructure problem, a finance problem and a governance problem.

This article examines these relationships through a structured integrative review of recent literature. Its purpose is to explain how public infrastructure and housing policy can be managed as a connected system, identify the recurring barriers found in recent studies, and develop a practical model for policy design and implementation. The paper answers three questions:

- 1) What infrastructure and governance factors most strongly shape housing-policy outcomes?
- 2) How do finance, land management and delivery arrangements affect affordability? and
- 3) What management framework can improve coordination from planning through maintenance?

2. Literature Review

2.1 Conceptual Review

2.1.1 Public Infrastructure

Public infrastructure refers to the shared physical systems and facilities that support households, firms and communities. In the housing context, the most direct systems are roads, public transport, water supply, sanitation, drainage, electricity, waste management and digital connectivity. Schools, health facilities, markets and open spaces also affect the practical value of a residential location. Fateye et al. (2021) show that neighbourhood residents in Nigerian cities sometimes finance basic infrastructure themselves when formal public provision is inadequate. This is evidence that housing consumption extends beyond the dwelling unit; households also pay directly or indirectly for the service environment around it.

Infrastructure affects housing through at least four channels. First, servicing land changes the amount of developable land. Second, transport and road investment changes access to employment and therefore the value and cost of locations. Third, water, sanitation, drainage and electricity affect health, safety and the usable quality of housing. Fourth, maintenance determines whether initial public investment continues to create value. Ono and Adrien (2024) found in Kigali that community-driven upgrading could help develop and maintain local infrastructure where governance policy, public resources and community contributions worked together. This suggests that infrastructure management must include both capital provision and arrangements for continued care.

2.1.2 Housing Policy and Housing Policy Management

Housing policy is the set of public decisions, laws, programmes and incentives used to influence housing supply, demand, tenure, quality, location and access. Policy management is broader than policy formulation. It includes defining target groups, coordinating institutions, assigning budgets, regulating land and development, selecting delivery partners, supervising construction, maintaining public assets and measuring outcomes. Gbadegesin and Marais (2020) note that housing-policy research in Africa has often focused on practical housing problems, reflecting the urgent need for implementable policy. This practical focus is useful, but it also shows the importance of connecting policy analysis with implementation systems.

In Nigeria, Odoyi and Riekkinen (2022) identify funds, schemes, government action, implementation, development, land and rural concerns as major strategic themes in housing policy. Taiwo and Misnan (2020) likewise find that land

accessibility and government interventions are central to affordable housing supply. These findings point to a management problem: housing agencies cannot achieve affordability if land, infrastructure and finance decisions are taken independently or if implementation responsibilities are unclear.

Housing policy also needs a clear idea of the household it is trying to serve. Akinwande et al. (2024) show that very low-income urban residents in Nigeria may require rental, incremental, shared or other flexible forms of accommodation rather than a policy built mainly around outright homeownership. Jiburum et al. (2021) demonstrate that affordability differs across income groups, meaning that a uniform price or subsidy can produce unequal results. A workable policy therefore needs income-sensitive targets and more than one tenure option.

2.1.3 Housing Affordability as a Combined Cost

Affordability is commonly expressed as the relationship between housing expenditure and household income. That measure is useful but incomplete. Dafeamekpor et al. (2022) identify location, infrastructure and services among the criteria that shape self-help housing affordability. Tareke and Baraki (2024) make the connection even clearer by examining combined housing and transportation costs. A household may secure a low rent at the urban edge but spend a large share of income travelling to work, school and markets. From a policy perspective, the cheaper dwelling can therefore be the more expensive living arrangement.

This wider view also helps explain why poorly located public housing can fail. A housing programme that reduces construction cost by using remote land may transfer the saved cost to residents through transport expenses, lost time, unreliable services or the need to provide water and energy privately. Teklemariam et al. (2025) show that land-use tools such as inclusionary zoning can be used to pursue affordable-housing goals, while Debrunner and Hartmann (2020) argue that land-policy instruments only matter when planning authorities activate them strategically. Together, these studies support an approach in which land, location and infrastructure are treated as part of affordability.

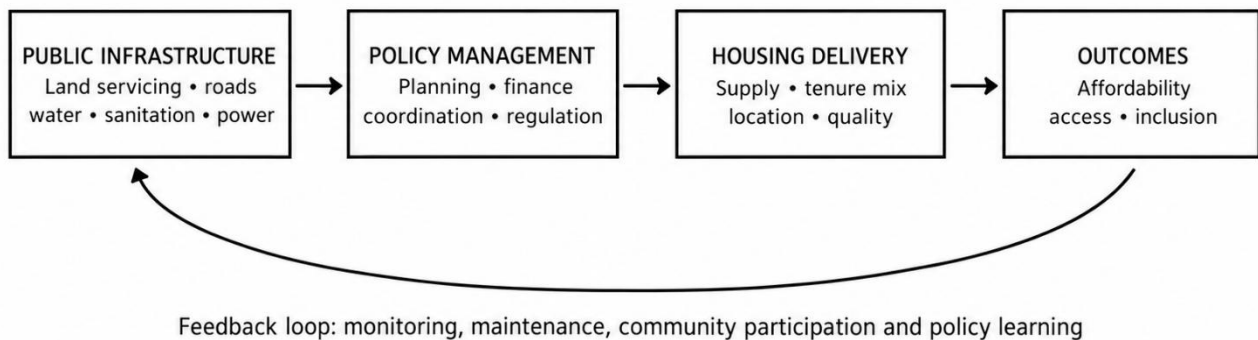


Figure 1. Conceptual Link between Public Infrastructure, Policy Management and Housing Outcomes

2.2 Theoretical Framework

The review is guided mainly by institutional theory, supported by a collaborative-governance perspective. Institutional theory is useful because housing outcomes are shaped by formal rules, organisational responsibilities and established practices. These include land-registration procedures, planning approvals, funding rules, procurement systems, building standards and relationships between national, state and local institutions. Debrunner and Hartmann (2020) use a neo-institutional approach to show that the availability of land-policy tools is not enough; the way public authorities use them matters. Ma and Liu (2024) also show that local governments do not respond uniformly to central housing mandates because political pressure, policy interpretation, resource capacity and public pressure combine in different ways.

Applied to public infrastructure and housing, institutional theory suggests that a technically good policy can still fail when the organisations responsible for it have conflicting mandates, weak capacity or poor incentives. Mhlongo et al. (2024) demonstrate this in low-income housing delivery in South Africa, where relationships among different spheres of government affected implementation. Essien and Jesse (2025) make a related point in Nigeria, where local dependence on higher levels of government can restrict independent infrastructure action. The theory therefore helps explain the gap between written housing policy and actual delivery.

Collaborative governance adds a second layer. Housing and infrastructure involve public agencies, private developers, financiers, utilities, communities and professional groups. Canelas and Alves (2024) caution that public-private partnerships should not be understood as a simple choice between efficient private action and public control; objectives and timelines are more complicated. Amar and Armitage (2025) similarly identify fragmented governance and

misaligned incentives as barriers in an affordable-rental programme. Ono and Adrien (2024) show that community participation can support infrastructure upgrading and maintenance when government and local structures are aligned. The combined framework used here therefore assumes that good housing-policy performance depends on both sound institutions and managed collaboration.

2.3 Empirical Review

Table 1 presents a compact empirical review. The table is deliberately limited to short entries so that it remains readable in portrait orientation.

Table 1. Empirical Review of Recent Studies on Infrastructure, Housing Policy and Affordability

Study	Context / method	Main finding	Policy implication
Saidu & Yeom (2020)	Nigeria; affordability model	Governance, finance and delivery conditions shape sustainable affordability.	Use multi-factor success criteria.
Adegoke & Agbola (2020)	Nigeria; household survey	Private-sector housing is unaffordable to many low-/middle-income households.	Improve mortgage reach and rent-to-own.
Taiwo & Misnan (2020)	Nigeria; confirmatory factor analysis	Land access and public interventions strongly affect supply.	Link land reform to delivery policy.
Gbadegesin & Marais (2020)	Africa; Scopus review	African housing research is practical but needs stronger policy analysis.	Build locally grounded policy evidence.
Fateye et al. (2021)	Nigeria; neighbourhood survey	Communities finance infrastructure where public provision is weak.	Create accountable co-financing mechanisms.
Obianyo et al. (2021)	Nigeria; desk review	Poor maintenance, funding and implementation weaken urban development.	Integrate research, budgets and maintenance.
Jiburum et al. (2021)	Abuja; affordability analysis	Affordability differs across income groups.	Target support by income category.
Odoyi & Riekkinen (2022)	Nigeria; policy document analysis	Policy strategies exist but implementation does not ensure affordability.	Strengthen implementation and regulation.
Dafeamekpor et al. (2022)	Developing countries; literature review	Finance, land, location, infrastructure and services jointly shape affordability.	Use a multidimensional affordability test.
Adedeji et al. (2023)	Nigeria; literature review	Economic, institutional, technical and social barriers persist.	Use coordinated sustainable approaches.
Zhang et al. (2023)	China; policy review	Local finance, access rules and remote location constrain affordable housing.	Align funding, screening and location policy.
Akinwande et al. (2024)	Lagos; urban-poor evidence	Rental, incremental and flexible housing can suit very low incomes.	Broaden tenure and delivery options.
Mhlongo et al. (2024)	South Africa; exploratory study	Institutional arrangements and weak governance limit delivery.	Improve coordination and accountability.
Canelas & Alves (2024)	Lisbon; PPP case study	PPP objectives and public-interest claims are complex.	Specify affordability duties and risks.
Ono & Adrien (2024)	Kigali; interviews/observation	Community-government collaboration supports infrastructure upgrading.	Fund participation and maintenance.
Amar & Armitage (2025)	Australia; 31 interviews	Fragmented governance and misaligned incentives weaken implementation.	Adopt adaptive, whole-of-government policy.
Teklemariam et al. (2025)	United States; land-use case study	Land-use policy can support affordable-housing goals.	Use inclusionary and land-use tools carefully.
Essien & Jesse (2025)	Nigeria; urban governance study	Political influence and weak local autonomy contribute to infrastructure gaps.	Strengthen local fiscal and governance capacity.

2.4 Gap in Literature

Recent studies explain important parts of the housing problem, but the literature remains divided across housing supply, land administration, infrastructure, finance and governance. Nigerian studies such as Adegoke and Agbola (2020), Taiwo and Misnan (2020), Obianyo et al. (2021) and Odoyi and Riekkinen (2022) clearly show affordability, land and implementation problems, yet they do not provide one management cycle linking these issues from planning to maintenance. Dafeamekpor et al. (2022) broaden affordability to include infrastructure and location, while Tareke and Baraki (2024) add transport cost. Canelas and Alves (2024) and Mhlongo et al. (2024) deepen the governance argument, but their findings are not organised around an integrated infrastructure-housing management process. The remaining gap is therefore practical and conceptual: policy needs a framework that treats serviced land, infrastructure finance, housing delivery, tenure, maintenance and monitoring as connected decisions. This article addresses that gap through an integrated policy-management model grounded in recent evidence.

3. Methodology

The study used a structured integrative review. This method was chosen because the research question cuts across housing policy, urban infrastructure, land-use planning, affordability and governance. The objective was not to calculate a pooled effect size, but to compare recent evidence from different methods and settings and identify management lessons that appear consistently across the literature.

Searches were conducted for peer-reviewed publications dated 2020 to 2026 using combinations of terms such as public infrastructure, housing policy, affordable housing, housing governance, serviced land, housing finance, public-private partnership, infrastructure services and policy implementation. Priority was given to sources with traceable authorship, journal publication details and a verifiable DOI or university research record. Nigeria and sub-Saharan Africa received particular attention, while evidence from Europe, China, Australia and the United States was retained where it addressed a comparable policy mechanism.

Twenty-five publications were retained for the thematic evidence base. The coding categories were developed after an initial reading and were then consolidated into six domains: (1) governance and institutional coordination; (2) land and planning; (3) finance and affordability; (4) infrastructure and services; (5) public-private delivery capacity; and (6) participation and maintenance. A paper could be coded into more than one domain. The frequencies shown in the results are therefore descriptive counts of recurring themes within this review, not population estimates or meta-analytic results. The review also used a policy-chain test. For each study, attention was given to where the reported problem occurred: diagnosis, planning, financing, delivery, operation/maintenance or monitoring. This made it possible to develop the Integrated Infrastructure–Housing Policy Management Cycle presented later. The approach has limitations. It does not cover every publication on housing policy, and differences in country institutions mean that specific policy instruments cannot be transferred mechanically. The value of the review lies in identifying repeated management relationships rather than claiming universal numerical effects.

4. Results

4.1 Distribution of Recurring Policy Themes

The review shows that governance and coordination appeared most frequently, followed by land and planning, finance and affordability, infrastructure and services, public-private delivery capacity, and participation and maintenance. The pattern is important because it shows that recent housing research does not treat affordability as a construction-cost issue alone. Most studies link outcomes to the institutions and systems around housing.

Table 2. Frequency of Major Themes in the Reviewed Evidence (n = 25)

Theme	Studies coded	Share of review (%)
Governance & coordination	17	68
Land & planning	15	60
Finance & affordability	14	56
Infrastructure/services	13	52
PPP & delivery capacity	11	44
Participation & maintenance	9	36

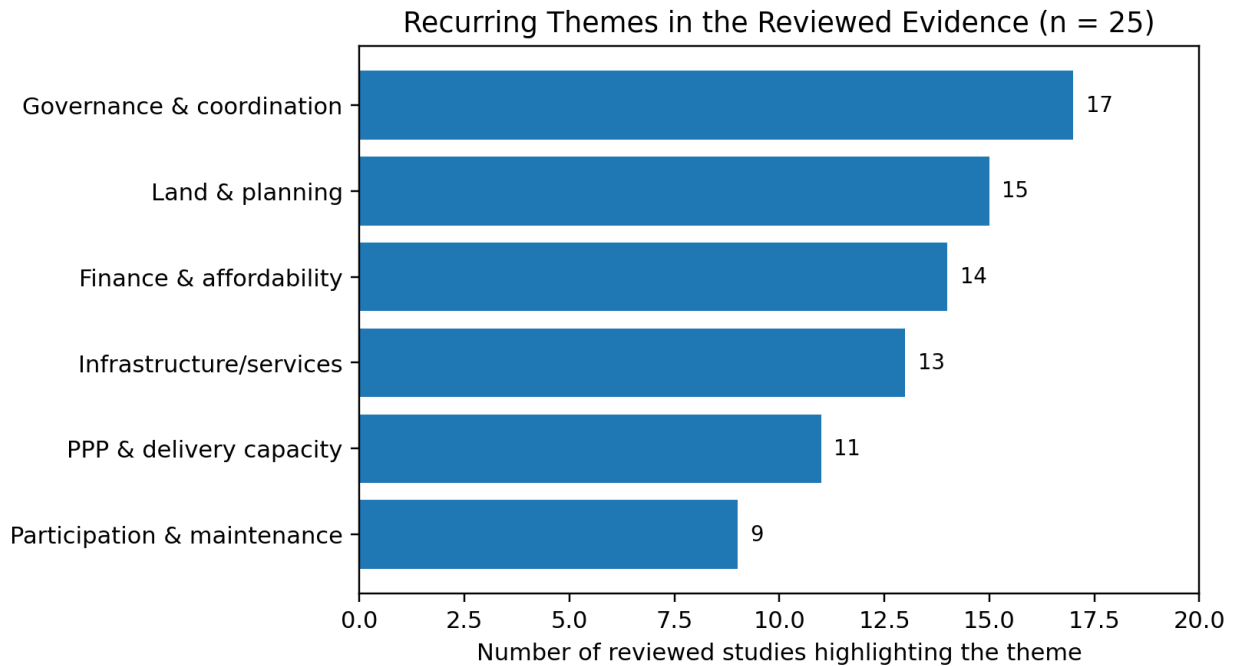


Figure 2. Recurring Themes in the Reviewed Evidence

4.2 Governance and Institutional Coordination

Governance is the most consistent issue in the reviewed literature. Odoyi and Riekkinen (2022) show that policy statements do not automatically become delivery. Mhlongo et al. (2024) find that institutional arrangements across levels of government affect low-income housing projects, while Ma and Liu (2024) demonstrate that local governments interpret and respond to central housing mandates differently depending on capacity and local conditions. Amar and Armitage (2025) also identify fragmented governance as a major barrier. The common lesson is that implementation needs assigned responsibility, compatible incentives and a system for resolving conflicts between agencies.

For Nigeria, the problem is closely tied to local capacity. Essien and Jesse (2025) report that limited local autonomy and political influence can restrict urban infrastructure provision. Where local governments cannot reliably finance or manage roads, drainage, waste, planning control and neighbourhood services, national housing programmes can deliver units into weak service environments. This reduces the practical value of the housing investment.

4.3 Land, Planning and Location

Land appears repeatedly because housing construction starts with access to a legal and serviceable site. Taiwo and Misnan (2020) identify land accessibility among the factors influencing affordable-housing supply in Nigerian cities. Debrunner and Hartmann (2020) show that land-policy tools only produce affordability benefits when public authorities use them strategically. Teklemariam et al. (2025) further demonstrate the role of land-use rules in meeting affordable-housing goals.

Location is equally important. Zhang et al. (2023) identify remote locations as one of the difficulties associated with affordable-housing policy. Tareke and Baraki (2024) show why this matters financially: households experience housing and transport costs together. Policy that places low-cost units far from jobs can therefore reduce the headline housing price while increasing the household's total cost of living.

4.4 Finance, Tenure and Affordability

The finance evidence points to a mismatch between conventional ownership programmes and low household incomes. Adegoke and Agbola (2020) find that organised private-sector housing is not affordable to many Nigerian households, especially those in lower- and middle-income groups. Jiburum et al. (2021) also show that affordability differs across income groups. This means that a single mortgage product or uniform house type cannot serve the whole population.

The literature supports a wider tenure mix. Akinwande et al. (2024) find that rental and incremental strategies may be better suited to the urban poor than standard homeownership. Obioha (2021) similarly argues that the affordable-housing drive in sub-Saharan Africa has not adequately solved homelessness. A more realistic policy would combine social rental, rent-to-own, serviced plots, incremental housing, cooperatives and market ownership, with eligibility rules linked to income.

4.5 Infrastructure, Participation and Maintenance

Infrastructure is both an affordability input and a long-term management obligation. Obianyo et al. (2021) identify poor infrastructure maintenance as one of the obstacles to sustainable housing and urban development in Nigeria. Fateye et al. (2021) show how communities may step in to finance neighbourhood infrastructure, but heavy dependence on informal contribution can also reproduce inequality because poorer communities have less ability to raise funds.

Ono and Adrien (2024) provide a more constructive model from Kigali, where public policy, community participation and government support helped residents develop and maintain local infrastructure facilities. The lesson is not that the state should withdraw, but that maintenance can improve when communities have a recognised role, clear structures and public support. Housing projects should therefore include a funded maintenance plan before occupancy, not treat maintenance as an issue to be solved later.

4.6 Public-Private Partnerships and Delivery Capacity

Private participation can bring capital, technical expertise and delivery speed, but the evidence is cautious about assuming that partnership automatically creates affordability. Canelas and Alves (2024) show that PPPs contain multiple objectives and timelines and that the public interest can be interpreted too simply. The Ghana evidence reviewed in the recent PPP literature also points to political, administrative, financial, material, management and technical challenges in affordable-housing projects. The main policy issue is therefore how the partnership is governed.

A strong housing PPP should state who provides land and trunk infrastructure, how beneficiaries are selected, what affordability period must be maintained, how profit and risk are shared, what happens when costs rise, and who maintains public facilities after completion. Without these rules, a project can meet a construction target but drift away from its original social purpose.

5. Discussion

The results support the argument that public infrastructure and housing policy management should be treated as one system. This is consistent with Howden-Chapman (2023), who positions housing within a network of health-supporting infrastructures. It also agrees with Dafeamekpor et al. (2022), whose affordability criteria include land, location, infrastructure and services. The implication is simple: a policy that measures success only by the selling price, rent or number of completed units is using an incomplete measure.

The Nigerian evidence makes this particularly clear. Odoyi and Riekkinen (2022) show that housing policy contains relevant strategic themes, but implementation remains weak. Obianyo et al. (2021) identify poor maintenance, policy implementation and funding as major problems. Adegoke and Agbola (2020) show that private-sector delivery does not by itself make housing affordable, while Taiwo and Misnan (2020) point to land accessibility and intervention conditions. These findings reinforce each other: the problem is not the absence of individual policy ideas; it is the failure to manage them as an integrated sequence.

The land and transport evidence adds another important point. Debrunner and Hartmann (2020) explain that public authorities need to activate land-policy instruments strategically, and Teklemariam et al. (2025) show how land-use policy can be directed toward affordability. Tareke and Baraki (2024) demonstrate that housing affordability can change when transport expenditure is included. Together, these studies support transit-linked affordable housing and serviced-land policies. Government should avoid using remote land merely because it is cheap to acquire. Cheap land can become expensive housing when households face high daily travel costs.

The governance findings also fit across countries. Mhlongo et al. (2024) identify institutional arrangements as an important part of housing delivery in South Africa. Ma and Liu (2024) show that local responses to national mandates depend on policy interpretation and resource capacity. Amar and Armitage (2025) report fragmented governance and misaligned incentives in Australia. Although the contexts differ, the repeated message is that housing delivery depends on the organisations implementing it. Strong policy design must therefore include clear institutional roles, budgets, data-sharing arrangements and accountability.

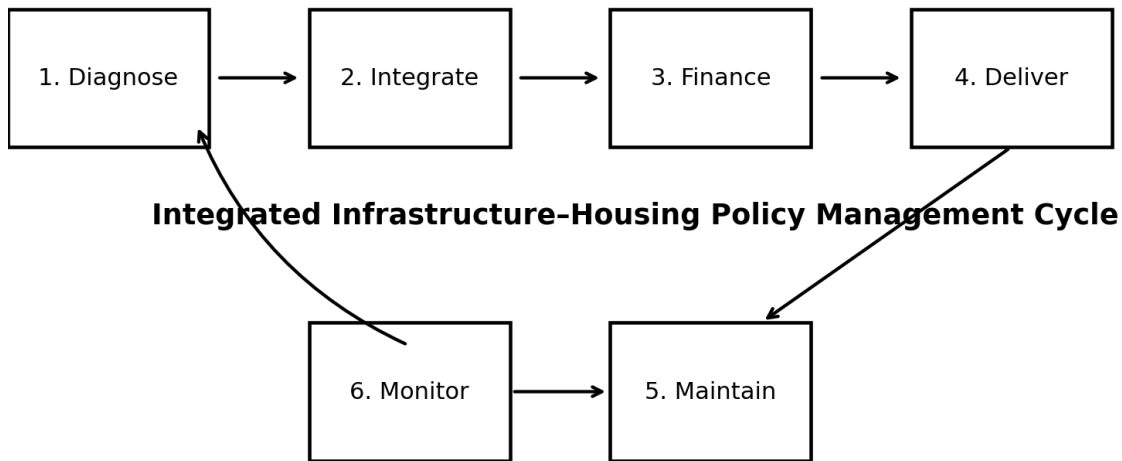
The PPP evidence requires a balanced reading. Private finance and expertise can be useful, especially where public budgets are constrained, but Canelas and Alves (2024) show that public and private interests cannot be reduced to a simple opposition. A successful partnership needs a contract that protects public goals over the full project life. This includes infrastructure standards, occupancy and resale conditions, transparent allocation, service charges, maintenance, and the treatment of cost escalation. Otherwise, affordability can disappear after construction.

Finally, the evidence on community participation should not be interpreted as a replacement for public responsibility. Fateye et al. (2021) show that Nigerian communities already contribute to local infrastructure where formal systems are weak. Ono and Adrien (2024) show that community-driven upgrading works best where public policy and public

resources support local action. The stronger model is therefore shared management: government provides the enabling structure and core investment, while residents participate in priorities, monitoring and local maintenance.

5.1 Proposed Integrated Infrastructure–Housing Policy Management Model

The model developed from the review has six connected stages. Each stage has a management question and a measurable output. The cycle is intended for national, state and local housing programmes and can also guide PPP projects.



Cross-cutting safeguards: affordability • tenure security • transparency • climate resilience • inclusion

Figure 3. Integrated Infrastructure–Housing Policy Management Cycle

Table 3. Management Actions and Suggested Performance Measures

Stage	Core action	Example measure
Diagnose	Map housing need, income groups, service gaps and land constraints.	Need by income/tenure; serviced-land gap; infrastructure deficit.
Integrate	Coordinate land use, transport, utilities and housing plans.	Share of projects inside serviced/transport-linked areas.
Finance	Combine public capital, mortgage/rental support and infrastructure finance.	Household cost burden; subsidy per beneficiary; finance reach.
Deliver	Use appropriate tenure, procurement and PPP rules.	Units occupied by target groups; delivery time; quality compliance.
Maintain	Fund lifecycle care of roads, drainage, utilities and common facilities.	Maintenance funding ratio; service reliability; defect rate.
Monitor	Track affordability, access, inclusion and resident outcomes.	Housing+transport burden; occupancy; satisfaction; displacement.

6. Policy Implications and Recommendations

- i) Government should prepare land with trunk roads, drainage, water, sanitation and power before or alongside housing development. Land acquisition without infrastructure simply postpones the real cost.
- ii) Affordability tests should include regular transport expenditure. This would discourage remote projects that appear cheap only because mobility costs are excluded.
- iii) Housing programmes should include social rental, rent-to-own, cooperative housing, serviced plots, incremental housing and market ownership. Different income groups need different products.
- iv) Local authorities need predictable finance, planning staff, development-control systems, infrastructure-management capacity and clear authority. National targets should be matched with local resources.
- v) PPP contracts should specify target groups, maximum cost burdens, infrastructure duties, resale or rent rules, risk allocation, quality standards and maintenance responsibilities.

- vi) Roads, drainage, utilities and public spaces should have maintenance funding and assigned asset owners from the start. Capital budgets without maintenance plans create rapid service decline.
- vii) Digital land records, clearer title processes, predictable approval periods and published development rules can reduce uncertainty and help lower development costs.
- viii) Residents should participate in project design, service priorities and local monitoring. Participation should support public investment, not substitute for it.
- ix) Agencies should report who received housing, household income groups, occupancy, housing-plus-transport burdens, service reliability and maintenance performance, not only the number of units commissioned.

7. Conclusion

Public infrastructure and housing policy management are inseparable in practice. A dwelling depends on land, transport, water, sanitation, drainage, electricity, public facilities, finance and long-term maintenance. When these elements are planned by separate institutions without a common delivery framework, housing programmes can produce completed buildings without producing affordable and sustainable living conditions.

The recent literature reviewed in this article shows a repeated set of problems: fragmented governance, expensive or poorly serviced land, weak local capacity, shallow housing finance, remote locations, unclear PPP responsibilities and weak maintenance. It also shows workable directions. These include strategic land policy, mixed tenure, transport-sensitive affordability measures, stronger local institutions, carefully governed partnerships and structured community participation.

The proposed Integrated Infrastructure–Housing Policy Management Cycle brings these lessons into one process: diagnose, integrate, finance, deliver, maintain and monitor. Its main contribution is to shift policy attention from the number of houses built to the quality, location, affordability and durability of the complete residential system. For Nigeria and similar fast-growing urban settings, this change in management approach is essential if housing policy is to produce settlements that households can genuinely afford and sustain.

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