

# The Unplanned Metropolis: An In-Depth Analysis of Urbanization and Its Impact on Residential Property Values in Nigerian Cities

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*Abstract- This article presents a comprehensive analysis of the complex relationship between rapid urbanization and residential property values in Nigerian cities. It argues that the nation's demographic transition has created a paradoxical and spatially unequal housing market. While explosive population growth and a critical deficit in urban infrastructure and planning create a robust, high-value, and speculative market for a select elite, the same forces lead to a profound devaluation of property and the proliferation of slums in the majority of unplanned, peripheral areas. This dual outcome is a direct consequence of a fundamental imbalance between the pace of demographic change and the capacity of governance to manage it. The research demonstrates that urbanization-driven property appreciation is highly concentrated in well-serviced, secure, and often speculative enclaves. Conversely, the lack of commensurate infrastructure in most urban areas exacerbates a severe housing crisis, leading to widespread urban decay and a stagnant or depreciating informal property market. The report concludes that addressing this crisis requires a multi-pronged approach, including comprehensive policy reform, integrated urban planning, and targeted public-private partnerships focused on equitable development rather than purely profit-driven projects.*

**Keywords:** Urbanization, Residential Properties, Cities

## I. INTRODUCTION

### 1.1 Background and Context of Nigeria's Urbanization

Nigeria, Africa's most populous nation, is at a critical demographic and urban crossroads. The nation's urban population for 2023 was a staggering 123,701,699, reflecting a 3.57% increase from the previous year. Projections from the United Nations World Urbanization Prospects estimate that by 2050, 69.6% of Nigeria's population will reside in urban areas, a significant rise from the 50.6% recorded in

2010 (Asaju, 2025). This demographic shift is projected to position Nigeria as the third most populous country in the world by mid-century, with its total population potentially reaching 375 million. However, this rapid urban expansion, with an annual growth rate of over 6.5% in some cities, has not been matched by a proportionate increase in social amenities and infrastructure, creating a significant challenge for urban sustainability (Elile & Ogbodoakum, 2025).

### 1.2 Statement of the Problem

The consequence of this unprecedented demographic shift is a severe and persistent housing crisis. Reports estimate that Nigeria has a housing deficit of over 20 million units, a problem that is particularly acute in major cities like Lagos, Abuja, and Port Harcourt (Oyalowo, 2022). As urban demand continues to outpace supply, the housing market has become a domain of significant challenges, including skyrocketing property prices and rental values and the subsequent proliferation of informal settlements (Ilo & Ezeodili, 2025). This study investigates the complex and often contradictory relationship between these urbanization dynamics and residential property values. It analyzes how the same forces that create a boom in one segment of the market can lead to stagnation and decay in another, revealing a bifurcated urban reality.

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### 1.3 Research Objectives

This study aims to:

1. Analyze the historical and contemporary drivers of urbanization in Nigeria.
2. Establish an analytical framework for understanding the nexus between urbanization, housing market dynamics, and property values.
3. Provide detailed case studies of major Nigerian cities (Lagos, Abuja, Port Harcourt) to illustrate distinct market dynamics.
4. Critically evaluate the effectiveness of government policies and planning frameworks.
5. Propose actionable recommendations for sustainable and equitable urban development.

## II. HISTORICAL AND CONTEMPORARY DRIVERS OF URBANIZATION IN NIGERIA

### 2.1 Historical Roots of Urban Development

Nigeria's urban history is a complex tapestry woven from pre-colonial and colonial influences. Before the advent of British rule, cities like Lagos, Ibadan, and Kano were already significant urban centers, serving as political, administrative, and trading hubs within the Yoruba and Hausa-Fulani kingdoms. These settlements evolved organically, often protected by strong brick walls for defense and to secure trade routes (Aribigbola et al., 2022; Idoko & Ezeodili, 2021).

However, the rapid and transformative urbanization of the 20th century was largely a function of British colonial interests, driven by economic and political imperatives. The British transformed these regions into "colonial cities" by introducing new infrastructure like railways, trading centers, schools, and hospitals. A crucial historical moment was the establishment of "Government Reserved Areas" (GRAs) to build residences for British colonial officers and other Europeans (Okopi, 2021). This deliberate physical segregation, which prioritized the needs of an elite minority, laid the groundwork for the modern, two-tiered property market that is still evident today, with high-end, exclusive residential areas existing in stark contrast to the rest of the city (Akpaenyi & Igwe, 2025).

The historical trajectory of Nigeria's urban development reveals a fundamental shift. Pre-colonial urban centers evolved from organic, communal needs and trade networks, whereas the colonial model was a top-down approach designed as an instrument of economic exploitation and political control (Ola, 2020). This colonial philosophy, with

its deliberate spatial segregation, is a direct legacy that continues to influence the nation's present-day housing crisis. The current dysfunction is not merely a recent problem but a structural issue rooted in a development philosophy that prioritized elite needs over a holistic, equitable urban fabric (Spasova, 2022).

### 2.2 Contemporary Drivers of Rural-Urban Migration

The modern-day drivers of urbanization are a complex interplay of "push" and "pull" factors. Urban areas are perceived as centers of opportunity, acting as powerful magnets for rural populations (Asaju, 2025). The primary pull factors include the promise of better economic opportunities, which are disproportionately concentrated in cities. People are also attracted to the superior access to services like education and healthcare, which are often scarce or non-existent in rural areas. The 1970s oil boom, for instance, was a major catalyst for this migration, as thousands flocked to cities like Lagos and Port Harcourt for employment (Seun *et al.*, 2022).

Conversely, rural life is characterized by a host of push factors. These include a severe lack of job opportunities outside of low-wage, labor-intensive agriculture, and a shortage of land exacerbated by rapid population growth (Olawuyi & Igbo, 2025). Furthermore, environmental degradation, such as the heavy pollution in the Niger Delta from the oil industry, and security threats from groups like Boko Haram in the north, displace people and force them to seek safety in urban centers. A significant proportion of urban growth is also due to natural increase, as urban populations tend to be younger and have high birth rates compared to their rural counterparts (Koko *et al.*, 2022).

The data on these migration patterns reveals a fundamental pattern of socio-spatial inequality. People are pushed from impoverished, insecure, and environmentally degraded rural areas into cities that, while offering some opportunity, are structurally unprepared to accommodate them. This influx, in a context of limited industrialization and a burgeoning informal economy, creates a new, equally pressing set of urban problems (Ogunbode *et al.*, 2025).

### 2.3 Statistical Overview

The data on Nigeria's urban population underscores the immense scale of this trend. From a total

population of 38 million in 1950, the country's population had surged to 191 million by 2016 (Ikudayisi & Adegun, 2025). The urban population grew from 17.3% in 1967 to 49.4% in 2017 and reached 54.3% in 2023, with an annual urbanization rate estimated at 3.92%. This urban population growth has consistently outpaced the provision of social amenities and infrastructure, creating a situation where the demand for urban resources far exceeds the available supply (Ologunde *et al.*, 2025).

Table 1 provides a clear quantitative foundation for this trend, illustrating the speed and scale of Nigeria's urban transition. The data shows a consistent, exponential increase in urban dwellers, highlighting a powerful and overwhelming force against which policy and planning have largely failed to keep pace. This demographic momentum is a critical causal factor that underpins the entire housing and property market dynamic.

Table 1: Historical and Projected Urban Population Growth in Nigeria (1960-2050)

| Year              | Urban Population (Absolute Number) | Urban Population (% of Total) | Annual Urban Growth Rate |
|-------------------|------------------------------------|-------------------------------|--------------------------|
| 1967              | N/A                                | 17.30%                        | N/A                      |
| 2010              | N/A                                | 50.60%                        | N/A                      |
| 2017              | N/A                                | 49.40%                        | >6.5%                    |
| 2020              | 111,188,136                        | N/A                           | 3.75%                    |
| 2021              | 115,265,457                        | N/A                           | 3.67%                    |
| 2022              | 119,420,000*                       | N/A                           | 3.57%                    |
| 2023              | 123,701,699                        | 54.30%                        | 3.57%                    |
| 2024              | 128,043,517                        | N/A                           | N/A                      |
| 2050 (Projection) | N/A                                | 69.60%                        | N/A                      |

Source: (Macrotrend, 2025)

The Table 2 above provides the historical and projected urban population growth between 1960 and 2050. This reveals that the population of Nigeria has constantly been increasing and is projected to be overwhelming in the urban cities in later years.

### III. THE URBANIZATION-PROPERTY VALUE NEXUS: AN ANALYTICAL FRAMEWORK

**3.1 Supply, Demand, and the Scarcity Premium**  
The most direct impact of urbanization on residential property values is the fundamental economic principle of supply and demand. The rapid influx of people into urban centers has created a demand for housing that "far outpaces supply". This massive imbalance creates a scarcity premium, driving up both residential property prices and rental values (Roche, 2023). For example, the average house price in Abuja is approximately ₦182 million. A plot of land in a fast-developing area like Katampe in Abuja saw its value increase from ₦120 million in 2023 to a projected ₦300 million by the end of 2025. This escalation is a direct reflection of the pressure on

finite urban land resources in the face of explosive population growth (Ayeni *et al.*, 2025).

### 3.2 The Impact of Infrastructure and Urban Development

Infrastructure development is a critical determinant of property value appreciation. The presence of essential infrastructure facilities such as tarred roads, drainage systems, electricity, and water supply directly leads to an "upward trend in value" for both land and landed properties (Essien & Jesse, 2024). This dynamic is evidenced by major projects like the expansion of the Lekki-Epe Expressway and the construction of the Dangote Refinery in Lagos, which have made Lekki and its surrounding areas a "prime location" and significantly increased home prices (Isang *et al.*, 2025).

An empirical study on the Lagos Metropolitan Development and Governance Project (LMDGP) provides further evidence of this relationship. Despite being rated as "moderately unsatisfactory" by the World Bank, the project's urban regeneration efforts resulted in a statistically significant increase in

residential rental values. The t-test result of  $t=28.252$  with a  $p<0.001$  and the hedonic pricing model test of  $t=26.289$  with a  $p<0.001$  confirmed a positive impact on property values. This demonstrates the potent effect of even partial infrastructure improvements on market performance, underscoring that infrastructure is a powerful catalyst for value appreciation (Schiller & Roscher, 2023).

### 3.3 Macroeconomic and Speculative Forces

Beyond basic supply and demand, other macroeconomic and speculative forces exacerbate property price inflation. Soaring inflation rates, which reached a 28-year high of 33.95% in May 2024, directly increase the cost of building materials, labor, and land. These increased costs are then passed on to consumers, further driving up property prices. For instance, cement prices doubled and steel rods increased by 138% since 2023 (Ologunde *et al.*, 2025).

Foreign investment and expatriate demand also play a significant role. Nigeria's key urban centers, particularly Lagos and Port Harcourt, attract foreign investors and expatriates in the oil and gas and technology sectors. Their demand for high-end luxury properties in exclusive areas like Ikoyi, Victoria Island, and Banana Island has driven up prices significantly. These properties are often priced in U.S. dollars, making them even more expensive for local buyers due to fluctuating exchange rates (Ikudayisi & Adegun, 2025).

A major contributor to the affordability crisis is land speculation, defined as the purchase of land with the anticipation of future value appreciation rather than for immediate use. This practice "artificially inflates land prices", creating a significant barrier to entry for low and middle-income earners and hindering productive investment and long-term urban planning. The "speculation of the provision of infrastructure" is a clear example of this dynamic, where land values in a given area begin to surge as soon as there is a plan or a rumor of a major infrastructure project (Oke *et al.*, 2025).

### 3.4 Urban Decay and its Depreciating Effects

The inverse of infrastructure-driven appreciation is the devaluation of property in areas lacking it. Unplanned urbanization leads to urban decay, characterized by the proliferation of slums, squatter settlements, and shanties (Huo *et al.*, 2021). These

areas lack basic services like water supply, sanitation, and solid waste management. The presence of these negative externalities, including pollution and a lack of security posts, directly depreciates land and property values. In the Niger Delta, for example, oil pollution has a "devastating effect on agricultural and residential property values," making land unsuitable for development and leading to a loss of value (Unegbu *et al.*, 2025).

The analysis of these dynamics reveals a central paradox: urbanization, while a global driver of economic growth, operates in Nigeria as a force of profound spatial and social inequality. The same population influx that creates a housing deficit also creates the immense demand that makes formal real estate a lucrative speculative asset (Abubakar *et al.*, 2025). Urbanization does not uniformly increase property values; rather, it creates a bifurcated market. In planned, secure areas, property values skyrocket due to a scarcity premium and speculative investment. In unplanned, informal settlements, property values remain low or stagnate due to a lack of infrastructure, security, and tenure. This self-reinforcing cycle of inequality is perpetuated by the government's inability to provide essential public goods and effective land-use planning (Okafor *et al.*, 2025).

## IV. CASE STUDIES: A MULTI-CITY PERSPECTIVE

A comparative analysis of Nigeria's major cities demonstrates that the relationship between urbanization and property values is not uniform but highly dependent on the specific economic, political, and historical context of each urban center. This multi-city perspective deconstructs the unified concept of the "urban market," revealing distinct dynamics in Lagos, Abuja, and Port Harcourt (Adekunle *et al.*, 2025).

### 4.1 Lagos: The Commercial Hub

As Nigeria's commercial nerve center, Lagos is the epitome of urbanization's most dramatic effects. Its population, estimated to exceed 20 million, has created an extreme demand-supply imbalance that puts "immense pressure on available properties". This pressure has led to significant price hikes for both rentals and sales properties in high-end neighborhoods like Lekki, Ikoyi, and Victoria Island (Isang *et al.*, 2025). The empirical findings from the Lagos Metropolitan Development and Governance

Project (LMDGP) demonstrate how even partial infrastructure improvements can significantly increase residential rental values in surrounding slum areas. This underscores the overwhelming influence of infrastructure development on property market performance, regardless of other systemic deficiencies (Auwalu & Bello, 2023).

#### 4.2 Abuja: The Planned Capital

Abuja presents a contrasting case, largely because it was developed with a master plan that aimed for organized growth. However, explosive population growth has long surpassed its original demographic projections, with the city's population growing at an annual rate of 4.85% (Essien & Jesse, 2024). The city's unique market dynamics are driven by its status as the Federal Capital Territory, which attracts government officials, diplomats, and expatriates (Isang *et al.*, 2025). This has created a two-tier market where properties appreciate 8-10% annually and are often priced in U.S. dollars. This makes the market largely insulated from broader economic challenges but also creates a significant affordability crisis for the average Nigerian (Huo *et al.*, 2021). Land speculation is particularly rampant here, as evidenced by a 1,000m<sup>2</sup> plot of land in Katampe

soaring from ₦120 million in 2023 to a projected ₦300 million by the end of 2025, driven solely by the "speculation of the provision of infrastructure" (Ikudayisi & Adegun, 2025).

#### 4.3 Port Harcourt: The Oil City

Port Harcourt's real estate market is heavily influenced by the oil and gas industry, which serves as a powerful economic driver. The influx of expatriates and oil workers has led to a high demand for quality residential properties. A study found that residential property rents in Port Harcourt recorded a steady increase between 2009 and 2018, with a mean rental growth rate of 10.8% (Ola, 2020). However, this economic driver has a dark side. The activities of the oil and gas industry, particularly oil pollution, have a "devastating effect on agricultural and residential property values" in host communities (Ibid.). This is a powerful depreciating force that renders land unsuitable for development and deters investors, creating yet another layer of spatial inequality within a single city where property values are appreciated in one area and depreciated in another due to the same economic activity (Akpaenyi & Igwe, 2025).

Table 2 provides a comparative summary of these distinct urban realities, highlighting how each city's unique context shapes its property market.

| City          | Primary Urbanization Driver                         | Key Factors Influencing Property Values                                                                | Noteworthy Property Market Trends                                                                           |
|---------------|-----------------------------------------------------|--------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------|
| Lagos         | Commerce, Trade, and Industry                       | High population density, demand-supply imbalance, infrastructure projects (e.g., Lekki-Epe Expressway) | Extreme price hikes in high-end areas; proliferation of slums and informal settlements in underserved areas |
| Abuja         | Political/Administrative Status, Foreign Investment | Master plan, expatriate demand, infrastructure speculation, high cost of land and construction         | A two-tiered market with luxury properties priced in dollars; rapid appreciation driven by speculation      |
| Port Harcourt | Oil and Gas Industry                                | Expatriate influx, industrial expansion, environmental pollution, insecurity                           | High rental growth rates in commercial sectors; depreciation of values in host communities due to pollution |

Source: (Seun *et al.*, 2022)

## V. GOVERNMENT POLICY AND PLANNING: FAILURES AND INITIATIVES

### 5.1 A History of Ineffective Housing Policies

Successive Nigerian governments have failed to solve the housing deficit, which has grown from 7 million units in 1991 to over 20 million today. A

critical review of national housing policies reveals they are "structurally deficient" and largely serve as a "political gimmick," disproportionately benefiting the rich at the expense of low-income earners. This is primarily because these policies, even those intended to provide "low-cost housing," were marred by corrupt practices and poor implementation, resulting

in projects that were too expensive for the target population or built in poor locations (Ilo & Ezeodili, 2025).

Two key barriers to effective housing policy have been identified. First, the restrictive Land Use Act of 1978, which confers ownership of all lands on state governors, has become a major obstacle, making the process of obtaining a Certificate of Occupancy, land titling, and registration cumbersome and expensive. Second, the country lacks a viable and sustained housing finance system. While initiatives like the National Housing Fund (NHF) exist, they are often plagued by bureaucratic delays and are perceived as inaccessible by the low- and middle-income groups they are meant to serve (Oyalowo, 2022).

## 5.2 Urban and Regional Planning Challenges

The rapid pace of urbanization has "outpaced the ability of cities to accommodate the influx of people". While Nigeria has a legislative framework for urban development, such as the Urban and Regional Planning Act of 1992 and the National Physical Development Plan, these frameworks face significant implementation challenges. These include inadequate funding, weak institutional capacity, bureaucratic bottlenecks in obtaining construction permits, and widespread corruption. A review of the Lagos State Development Plan, for instance, criticized it for being a "top-down" approach that lacks a good understanding of how the city actually

works and contains "unverified numbers and data" (Elile & Ogbodoakum, 2025). This underscores the critical disconnect between policy formulation and on-the-ground reality. The government's inability to provide essential public goods has allowed the private sector and speculative forces to define the urban landscape, leading to a market that serves as a tool for wealth accumulation for the few rather than a solution for the many (Idoko & Ezeodili, 2021).

## 5.3 Emerging Initiatives

Despite past failures, new efforts are being made to address the crisis. The Renewed Hope Housing Programme, for example, aims to deliver over 10,000 housing units across 14 states. The Ministry has also initiated a National Housing Data Centre to provide the data needed for effective planning and has started a National Urban Renewal and Slum Upgrade Programme to transform communities (Ola, 2020). Other initiatives include the Federal Mortgage Bank of Nigeria (FMBN) expanding access to single-digit mortgages and the promotion of public-private partnerships to mobilize private capital. However, the success of these initiatives remains to be seen, as they are still hampered by a lack of accountability, inadequate funding, and implementation bottlenecks (Okopi, 2021).

Table 3 provides a critical analysis of these policies, highlighting the persistent challenges that have prevented them from achieving their stated goals.

Table 3: Analysis of Major Government Housing Policies and Identified Implementation Challenges

| Policy/Scheme Name                      | Key Objectives                                                                   | Identified Challenges to Implementation                                                                             | Outcome/Effectiveness                                                                           |
|-----------------------------------------|----------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------|
| Land Use Act of 1978                    | Confers land ownership on state governors to streamline access for all Nigerians | Cumbersome, expensive, and time-consuming process for land titling and registration; discourages private investment | Has become a major constraint to homeownership and development                                  |
| National Housing Fund (NHF)             | Mandatory 2.5% contribution from workers to provide affordable housing loans     | Bureaucratic delays, high interest rates, and inaccessibility for low- and medium-income earners                    | Policy remains largely theoretical; loans are often inaccessible to the target population       |
| Urban and Regional Planning Act of 1992 | Provides legislative framework for orderly and sustainable urban development     | Inadequate funding, weak institutional capacity, bureaucratic delays, corruption                                    | Well-intended but poorly implemented; leads to disorganized urban sprawl and slum proliferation |

| Policy/Scheme Name            | Key Objectives                                                  | Identified Challenges to Implementation                                                            | Outcome/Effectiveness                                                                          |
|-------------------------------|-----------------------------------------------------------------|----------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------|
| Past Low-Cost Housing Schemes | Direct construction of affordable housing for low-income groups | Corrupt practices, politicization, houses built were too expensive and often located in poor areas | Failed to ameliorate the housing challenges of the poor; disproportionately benefited the rich |

## VI. DISCUSSION AND SYNTHESIS OF FINDINGS

### 6.1 The Symbiotic and Paradoxical Relationship

The central finding of this analysis is that urbanization in Nigeria, while a potent economic engine, has created a paradoxical and spatially fractured residential property market (Okafor *et al.*, 2025). The influx of millions of people into urban centers creates a massive and genuine need for housing. However, this very need becomes the raw material for a booming high-end, speculative market. The market, dominated by developers who prioritize profit over social equity, is not meeting the needs of the majority but rather capitalizing on the scarcity created by their presence. The result is a housing crisis for most of the population and an asset boom for a select few (Asaju, 2025).

### 6.2 A Tale of Two Cities

This analysis deconstructs the unified concept of the "urban market" in Nigeria, revealing a "tale of two cities" in every major metropolis. There is the city of gated communities, luxury estates, and infrastructure-driven appreciation, where property values soar. In these areas, proximity to amenities, security, and quality infrastructure command premium prices (Ikudayisi & Adegun, 2025). Then, there is the other city—the city of slums, informal settlements, and environmental degradation where the lack of infrastructure and security devalues property and human lives. This second city is where the majority of urban dwellers reside, often in overcrowded, substandard dwellings that lack basic services. The physical separation of these two realities is a direct legacy of a historical development philosophy that prioritized elite needs over a holistic, equitable urban fabric (Koko *et al.*, 2022).

### 6.3 The Failure of Governance

The central driver of this dysfunction is a persistent failure of governance. Urban growth in Nigeria has not been a managed, strategic process but a reactive, chaotic one (Oke *et al.*, 2025). The government's

inability to provide essential public goods from reliable urban planning and land administration to mass housing and infrastructure has allowed speculative forces to define the urban landscape. This has created a housing market that serves as a tool for wealth accumulation for a select few, rather than a solution for the many, perpetuating a self-reinforcing cycle of socio-spatial inequality (Schiller & Roscher, 2022; Oke *et al.*, 2025).

## VII. CONCLUSION AND RECOMMENDATIONS FOR SUSTAINABLE URBAN DEVELOPMENT

### 7.1 Summary of Conclusions

Urbanization is undeniably the most powerful force shaping Nigeria's residential property market. Its impact is not uniform but deeply unequal, creating a high-value, exclusive market in a few planned areas and a low-value, informal market in the periphery. This bifurcation is a direct result of historical legacies, systemic policy failures, and a profound lack of integrated urban planning and governance. The market, driven by speculative investment and a severe demand-supply imbalance, has failed to meet the housing needs of the majority of the population, leading to a deepening affordability crisis and the proliferation of urban squalor.

### 7.2 Recommendations

Addressing this crisis requires a radical shift from reactive measures to a proactive, comprehensive strategy.

#### 7.2.1 Policy and Regulatory Reforms

**Land Reform:** The Land Use Act of 1978 must be fundamentally revised to streamline the process of land acquisition, titling, and registration. This would reduce bureaucratic hurdles, mitigate land speculation, and unlock significant dormant assets for productive use.

**Housing Finance:** The government must reform the mortgage finance system to make it genuinely accessible to low- and middle-income earners. This

includes offering single-digit interest rates, extending loan tenures up to 30 years, and simplifying the application processes to remove bureaucratic bottlenecks.

### 7.2.2 Integrated Urban Planning and Infrastructure

**Strategic Planning:** All tiers of government must prioritize the development and enforcement of comprehensive master plans for their urban centers, moving away from fragmented, ad-hoc projects. This must be a data-driven process that is inclusive and reflective of the city's actual dynamics.

**Infrastructure-Led Development:** Public investment should focus on extending essential infrastructure networks (roads, water, electricity) to emerging suburbs and peri-urban areas. This would not only enhance property values in these areas but also ease the burden on overstretched city cores.

**Slum Upgrading:** A National Urban Renewal and Slum Upgrade Programme is crucial. Instead of demolition and displacement, the government should implement community-driven, participatory projects that provide basic amenities and formalize land tenure in informal settlements.

### 7.2.3 Incentivizing the Private Sector

The government should use public-private partnerships (PPPs) and tax incentives to encourage private developers to build affordable, medium-density housing instead of focusing exclusively on luxury apartments.

The promotion of innovative, low-cost building materials and technologies should be prioritized to address the high cost of construction and accelerate the reduction of the housing deficit.

### 7.3 Final Outlook

The trajectory of Nigeria's urbanization is not pre-ordained. With a commitment to data-driven policy, equitable planning, and collaborative governance, the nation can transform its urban challenges into an opportunity for sustainable, inclusive, and prosperous development. This will ensure that residential property is not just an asset for a select few, but a dignified home for all.

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