Title of Article: Housing Procurement In Informal Settlements: A Case Study Of Ayobo, Lagos, Nigeria

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Abstract: Informal settlements have often been associated with poorly constructed houses and appalling environmental conditions, hence research on how to improve the living conditions of residents in such settlements in the developing countries are on the increase. The purpose of this study was to examine housing procurement and the challenges associated with it in informal settlements using Ayobo, Lagos, Nigeria, as a case study. Based on data derived from household surveys conducted in 2011 in the study area, it was observed that housing procurement in the study thrives in informal land acquisition process, reliance on personal savings as the principal source of housing finance and the non-utilisation of relevant professionals in the design and construction of houses; leading to poor adherence to basic building design and construction practices. Lack of access to housing finance, non-regularization of land titles and difficulties in securing building plan approval were the key challenges militating against housing procurement in the study area. The paper argues that these have implications for the quality of housing environment, and thus suggest that improving housing procurement process, and indeed living conditions in informal settlements in Nigeria is contingent upon the elimination of these constraints.