

Lagos, the Centre of Excellence, has long held its position of strategic importance in Nigeria. Historically, the vibrant city has served as an attraction for those within the country and the diaspora. The city has played a significant role in facilitating Nigeria's integration with the rest of the world.

The result of this has been a series of effects, one of which is the prestige Lagos holds as the "land of opportunity". From the promise of education, to a thriving job market and a pool of opportunities for the informal sector, Lagos has been and is still the talent magnet of the country.

The city continues to attract individuals who make their way to the land of opportunity in hopes of attaining success. This however has contributed to one of the most prevalent challenges faced by the city - overpopulation.

The growing population of Lagos has given rise to challenges that have resulted in the city becoming a mosaic of so many things including an accommodation irony.

Lagos is a city that has played a welcoming role to a diverse set of people, with the promise of opportunity. However, for many of those who come in search of that promise, finding affordable accommodation has become an increasingly difficult reality, contradicting the welcoming nature of the city.

Very recently, the Deputy Governor of Lagos, Dr. Obafemi Hamzat came under the spotlight following his response to the questions about the rising cost of accommodation. He recommended shared living, remaining under their parents' roof till later and starting small with property acquisition. Although he also recognized the economic state of the country and advised taking up state provided mortgage, his response still sparked reactions some of which were critical and others in agreement with his statement.

The problem here is that more than just the Deputy Governor's opinion, it is rather the limitation of the government in single-handedly tackling the unaffordable cost of accommodation in the city. The confirmation coming from a gubernatorial candidate makes it even more concerning, because it begs the question of what the future holds for accommodation in the state.

The Deputy Governor mentioned state mortgage provided to residents for affordability, and the eligibility criterias, seem very considerate to the middle class, serving it's actual purpose. For instance, one of the criterias is the inability of a

house owner to participate, which reflects that it is designed for the middle class and not the rich, however, it is quite ironic that in a country with unstable economy, the scheme is only eligible to those between the ages of 21 and 60.

How many, despite the considerate criterias can afford to take on such at below 60 years of age? With a minimum wage of N70k, how many can truly afford the “affordable scheme” if not the rich?

Additionally, the state government has contributed to it and although the purpose is to generate more income for the state and transform the state into a Megacity, it still directly contributes to the crisis. The development the Eko Atlantic for instance has led to aggressive cost of living in the area, with rent actually going for hundreds of millions of naira per annum. It can be argued that the investment of the state in the area demands such high cost of rent and that it is a location mainly for the elite and investors, the problem however is that it extends to other parts of the state as well. Residents now have to pay hundreds of thousands, some over a million to live in what has been described as “boxers”, all because it comes in a city where some are willing to pay hundreds of millions in rent.

It ties to other societal concerns as it advertises a lifestyle that is rather almost impossible to attain by the average Nigerian.

While the growing population is a major driver of the problem, the challenge presents an opportunity to some.

Considering the prestige of Lagos, some landlords see the growing population as an opportunity to overcharge for rent, after all, shelter is a basic need for the individuals in the overly populated state. Moreover, there are many extra costs that go into building a house in Lagos, the taxes, licences among others are also contributors to the high cost attached to accomodation.

They have leverage too, if it's unaffordable to some, it can be afforded by others. This greed has even made its way to housing agents, with some known to make additions of unreasonable amounts to rent to fill their pockets.

Therefore as much as the government has a role to play, the agency of citizens in fostering this crisis cannot be overlooked.

There are so many other contributory factors such as the imbalance between

housing supply and extremely high demand and the high cost of acquiring and maintaining property in the city.

The division of Lagos into the Island and Mainland is not only a geographical concept anymore, it has created mental separation as well. The elite parts of the state, even if not on the Island have unofficially become the Island because it is seen as an area of affluence and such, created system where many individuals find themselves living on the “Island” at the cost of having no savings. The potential from living in these elite areas alone contributes to the accommodation problem faced by the state.

Better access to infrastructure is also another reason for the sky high cost as well as the low income levels and tenancy practices such as advance rent.

The crisis has therefore revealed itself to go beyond attaching the responsibility to one of the stakeholders, it is one that can only be tackled with the collaborative effort of the citizens, state and country at large.

Conclusively, the housing crisis in Lagos has its roots not only in population growth or government failure, other factors such as demand, inadequate supply, property costs, location, income levels, tenancy practices and the behaviour of different housing stakeholders all contribute to the problem. Consequently, solving it requires shared responsibility.