

# Unleashing The Potentials Of Housing Affordability Among The Nigeria Low-Middle Income Groups

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**Abstract:** Housing affordability remains a major issue in Nigeria especially for those residing in major cities. Purchasing of a desired house is a key life accomplishment that top mostly every household or individual's list. The search for a suitable house comes with diverse consideration while relating with the situation of the housing market, hence the intervention of Government towards housing affordability are generally acknowledged as a vital way of improving the condition of housing affordability for the low-middle income groups. This paper examines the various factor that can enhance the potentials of housing affordability in Nigeria. A survey research approach was adopted in the obtaining the needed information for the study. Questionnaires was distributed in the southwestern part of Nigeria. The data obtained was analysed using a descriptive analysis. There is need for a concerted effort of both government and individuals towards the unleashing of affordable housing delivery in the country. The findings reveal that provision of infrastructural facilities, stimulation of local building material usage, review of housing related polices and so on are the most factor that can promote affordable housing in the country. This study could become a basis for government to revise the current housing policy design for housing delivery and ownership in the country. The paper concludes that the combination of identified factors through government support will stimulating a balanced equilibrium and accelerate the release of housing affordability across the country.

**Index Terms:** Homeownership, Housing Affordability, House price, Low-middle-income households

## 1 INTRODUCTION

Housing is globally accepted as a necessity and pre-requisite for man's living, which provides, shelter, refuge, security, comfort and dignity. [1] stated that the ability of man to afford a housing speaks volume in assessing of their growth, efficiency, development and comfort, which then serves a critical element to his entire life's operation [2]. These days, individual's desire to house ownership is very popular, it rests on the advantages that houses are one of the essential needs of man which provides investment opportunities as well as reflecting the level of personal identity, satisfaction and level of societal belonging [3]. Affirming this fact, theory has it that with home ownership, the second necessity of human living is satisfied while impacting on individual's emotion and feelings [4]. The line between people's lives and daily activities vis-à-vis their housing occupation explains in several ways why affordable housing is an indispensable indicator for human well-being [5]. Affordable and accessible housing has been one of the global contemporaries and stimulating issues which put pressure on the housing sector. According to [6], the extent of affordable housing problems in the third world countries is more complex compare to the existing situation in developed nations. [7] argued that the availability of affordable house in developed countries contributes to the achievement of house ownership which indirectly relives household from stress while aiding quality life and sustainable development plans. In developing countries however, the Problem of housing accessibility and affordability subject to working class income vis-a-vis house price ratio continues to increase, thereby subjecting the low-medium-income workers to stress or burden of home ownership. In most of the African cities, provision of housing to meet population needs without price burden is one of the essential themes that several governments struggle with. This according to [8] affects house ownership in big cities of Nigeria and has been a burden to individuals and the nation at large. [9] noted also that the unequal circulations of income continue to pose a challenge to decent and affordable house ownership among Nigerians. The price of houses in the country is often determined by the basics of the economic forces of supply and demands which have greatly affected the delivery and

ownership of houses across the country. Hence this affordability gap refers to difference between the 33 percent affordability standard (the industry standard, as recommended by the International Labour Organisation) and a required money that can be deducted as monthly loan repayment on the least expensive housing accommodation from a potential homeowner's total earning. This have been deficient in Nigeria. According to the world bank study, over N59.5 million is required to offset the country's housing deficit which indicates the level of enormous and untapped investment in the housing sector. Hence the emergency of the problems in the sector. Housing and construction industry only account for 3.1% in the country's GDP while total housing production across the country stands at 100, 000 yearly irrespective of her population of almost 174 million [10]. Hence, this situation calls for an effective effort to stimulate a yearl housing provision and ownership of about 700,000 in order to systematically correct the housing shortages. A lot of scholarly works have gone into Nigeria housing issues in recent decades. However, research focus in recent times have mostly centred on other part of housing sector with less concrete study on the combination of factors that could stimulate the possibilities of housing affordability and homeownership among the citizens. This study attempts to fill this gap by looking into issues; identifying the factors and the concealed potentials of housing affordability within the housing sector. The study examines the diverse issues inherent in the housing sector that can be addressed to promote affordable housing delivery and occupation as well as stimulating the country's economy. It is observed in this paper that the stimulation of housing investment across the country will significantly affect other investment and industries. In a housing market, the preferences of house buyers are important as it acts as the basis for forecasting housing demand, hence indirectly it leads to helping the government to regulate the housing policies and further promoting home ownership [11]. Understanding housing preference is important for house buyers make decision, especially for the first timers.

## 2 LITERATURE REVIEW

Housing as an essential requirement for a dignified living represents a key aspect of deprivation for most of the low-middle income group in Nigeria. The provision of housing stock in recent years have lagged behind the rate of her population growth, thereby causing a huge housing deficit across the country. Housing deficiency exists in the quality of houses occupied by this income class especially those residing in remote areas of the cities with poor standard and designs, meagre construction and inadequate infrastructural facilities [12], [13]. The gap between the supply and demand of housing have led to acute housing shortages thereby resulting in high property values, unaffordability and overcrowding, as people cannot afford to pay rent or own their desired houses from their income limit. Private property owners often take the advantage of the housing shortages by charging a high house rent while in some case Landlords and Estate Agents demands advance rent of two to three years plus an agency and agreement fees of around 10% from proposed tenants. This affects tenants' level of affordability hence, such tenants may opt to live in an indecent, risky, highly populated and unsuitable accommodations mostly around a slum area, which will consequently affect their level of productivity and health. According to the center for urban pedagogy 2009 as cited by [14] the meaning of affordable housing to any government is relatively the same to families in the low- and middle-income levels. A household's ability to pay for their housing services and still meet other essential living cost without compromising one for another can be considered as affordable housing [15]. This has been stressed as a crucial factor for measuring people's quality of life and is often raised as a main concern on housing policy of every nation. However, economists are cautious on the issue of affordability which combines several different issues to make one term. This include issues on house price distributions, house quality distributions, income distributions, capacity of householders to acquire external fund, government/housing policies, microeconomic situation and its effects on housing market, effect of circumstances on housing demand and supply of refurbish or new homes and individual's choices on amount to consume with consideration of other goods. (John and steven, 2004) In the word of [16] Affordability of housing expresses the social and material experience of people instituted as households with regards to their individual housing condition. Housing affordability is not a part of housing development but rather the housing service features which relates to user's ability and desire to possess or purchase a house. Most families in Nigeria cities spends over 50% of the annual income on housing rents owing to lack of property availability, infrastructural services, location and the likes [12]. For instance, the existing minimum wage of N18,000 (\$58) which is equivalent to N216,000 (\$685) yearly cannot rent a decent accommodation in the urban centres as the 30% of the N216,000 is N64,800 whereas the cheapest 2bedrom apartment in urban centres is between 150,000 to 200,000. This is around 69 percent to 93 percent of a household's total income. There is need for affordable housing programs that can consider the income bracket as well as individual group's capacity. In assessing affordable housing requirements, it is important to clarify the housing demand; a combination of what citizen want and what they are prepared to pay as individuals or groups. Hence, to deliver affordable and quality housing, the government and private developers need to know what are the main drivers that attracts households to buy house, to

avoid abandoning of projects and also to guarantee an effective projects execution, and in a long run, satisfy the homeowners' expectations. [17], noted the need to consider construction cost, cost of land purchase and title perfection, ancillary and infrastructural facility cost as part of the factors to consider in promoting housing affordability in the country. According to [18], the issue of social miscreat/omoonile syndrome, high cost of building materials, land policy issue, needs to be tackle in promoting affordable housing in the country. While the need for a research towards the understanding of housing affordability for better housing delivery was maintained by [19]. Review of land policies, tax reduction, creation of effective housing mortgage system where also reported as potential factor in handling housing affordability of the country [20], while [21], the need to create enabling environment for the operation of National Housing Fund operation, primary mortgage institutions as well as microeconomic stability in promoting affordable housing were also noted by [5]. Hence the achievement of affordable housing in the country can advance home ownership to about 50%, while improving the nation's Human Development Index (HDI), with a contribution and Ranking above 20% to its GDP. It will also aid the expansion of the construction sector and the mortgage market [18].

## 3 METHODOLOGY

This study used secondary and primary data sources. A systematic and purposive sampling technique was adopted in selecting the workers who participated respectively. A total of 166 questionnaires were found useable out of the 198 received for the analysis. The analysis of the primary data was done through statistical package for social sciences software version 22. A descriptive analysis was then presented as the result of the field survey while personal observation was used in complementing the method alongside the review of relevant literatures from published journals, internet search, magazines and newspapers. The respondents in this study were drawn from workers within the Nigeria south-western states. The region comprises of six states namely Lagos state, Ogun state, Oyo state, Osun state, Ondo state and Ekiti state. Three towns of three states were purposively selected for questionnaire administration based on their period of existence, the commercial activities there and the importance to the region. Ogun state was created in 1976, it borders Lagos state which is the largest commercial area and the former capital of the country. The states share similar housing and household attributes and most of the workers in Lagos resides in Ogun state, hence there is no visible demarcation of household and activities between the states. The modern Osun state was brought out of Oyo state in 1991, the states' households share similar composition and attributes. Ondo state was created from the then wester state in 1976 with the inclusion of Ekiti state, Ekiti state was however separated form the state in 1996. Hence the three long existed towns within these states was surveyed in this study (Lagos, Akure and Ibadan) Lagos has fifteen local government this LGA covered in this survey includes Alimosho, Kosofe, Mushin, Oshodi/Isolo, Shomolu and Ikeja. Ibadan has eleven local government, the local government areas covered include; Akinyele, Ibadan North West, Ibadan North, Ibadan South West, Ibadan North East and Ibadan South East while those was surveyed in Akure in Ondo state includes Akure north, Akure south, Akure East.

#### 4 RESULTS AND DISCUSSION

The south west Nigeria has two of the major and largest cities in the country: Ibadan and Lagos, the population of the region according to [22] was put at 32.5million. make is around 21% of the national population. The major ethnic group in the region is the yorubas. Ibadan being the state capital of Oyo state is situated at 7°38" latitude and 3°91" longitudes and positioned at an elevation 181 meters above the sea level. The town has a population of 3.5 million, which makes it the biggest city in Oyo State. Lagos is positioned along the latitude 6o27' N and longitude 3o28'E and is located at an elevation 11 meters above the sea level. The town has 9 million population which makes it the biggest populated city in Nigeria and second ranked populated city in African content next to Cairo as well as the seventh ranked fastest growing world city [23], Akure is the capital of Ondo State the city has 570,500 population making it the largest city in the state. It is positioned along latitude 7°15'0"N and longitude 5°11'42"E, with an elevation of 350 meters above the sea level. The outcome of the field survey indicated that a significant number of the respondents are males. From the study 63.9 percent of the respondents are males while 36.1 percent participants are females as indicated in table 1. The high participation of males can be ascribed to the position of men in housing provision towards their household needs as well as the direct effect of housing affordability on them as the head of household, hence the need to involve them in survey like this. The respondents' age indicated that 11.9 percent are between 21 years and 30 years, 35.5 percent are in the age bracket of 31 years to 40 years, 41.6 percent are between the ages of 41 years to 50 years while 11.4 percent are 50 years and above. The ages between 31 years and 50 years has the highest percentage because they are often more concern with housing affordability as in most cases the newly constituted or newly wedded families who are always on the lookout for good and affordable houses often fall within this category. They also have high potentials that can be released through the stimulate of an effective housing market and sector as they might have in one way or the other participated in housing transactions across the country. Further, the study indicated that 42.2 percent of the participants are master's degree holders, 30.7 has BSc certificates, 13.9 percent are diploma degree holders, 9.6 percent are Ph.D. holders while 3.6 percent of the participants attended one type of education which is different from the ones listed above. This indicated the high level of literacy existing within the region as it is one of the highest literate regions in the nation. It was discovered in the survey that 88.6 percent of the participants are public servants, 7.8 works in a private company, 1.8 are self-employed and other type of workers respectively. This suggest that a high percent of participants engages in government work with an expected regular income source.

**TABLE 1**  
**PARTICIPANT'S INFORMATION**  
(NB)

		Gender	
		Frequency	Percent
Valid	male	106	63.9
	female	60	36.1
	Total	166	100.0

		Age Range	
		Frequency	Percent
Valid	21-30 years	19	11.4
	31-40 years	59	35.5
	41-50 years	69	41.6
	50 years above	19	11.4
	Total	166	100.0

		Academic qualification	
		Frequency	Percent
Valid	diploma	23	13.9
	bachelor	51	30.7
	master	70	42.2
	phd	16	9.6
	others	6	3.6
	Total	166	100.0

		Company type	
		Frequency	Percent
Valid	private	13	7.8
	public	147	88.6
	self employed	3	1.8
	others	3	1.8
	Total	166	100.0



**TABLE 2**  
**THE POTENTIAL FACTOR FOR STIMULATING HOUSING AFFORDABILITY**

Factors	Strongly Disagree		Disagree		Undecided		Agree		Strongly Agree	
	Total	%	Total	%	Total	%	Total	%	Total	%
micro economic stability	7	4.2	36	21.7	39	23.5	40	24.1	44	26.5
Review of Land use Act	16	9.6	20	12	28	16.9	42	25.3	60	36.1
Social miscreants/Omo onile	16	9.6	17	10.2	21	12.7	43	25.9	69	41.6
Easy Land title acquisitions	21	12.7	22	13.3	31	18.7	46	27.7	46	27.7
Reduction in Tax	23	13.9	23	13.9	33	19.9	37	22.3	50	30.1
Encouragement in NHF participation	16	9.6	25	15.1	26	15.7	73	44	26	15.7
Establishment of more PMIs	22	13.3	25	15.1	22	13.3	56	33.7	37	22.3
inclusion of informal employees in NHF scheme	14	8.4	15	9	20	12	67	40	50	30.1
Encouragement of local building materials	13	7.8	20	12	17	10.2	78	47	38	22.9
Bottom-up participation in housing provision	13	7.8	17	10.2	20	12	78	47	38	22.9
Reduction in loan conditions	21	12.7	22	13.3	22	13.3	65	39.2	36	21.7
Comprehensive Research	17	10.2	21	12.7	21	12.7	59	35.5	48	28.9
Provision of Infrastructure	11	6.6	20	12	21	12.7	60	32.5	54	32.5

Housing Affordability is seen as a vital factor in stimulating the growth of a housing sector. This factor appears to have been lost to disrepair and abandonment in many cities of Nigeria and this have accelerated the inequality as people no longer have the capacity to occupy the desired homes vis-a-vis houses that fit their status. The table above indicates the level of participants' agreement on the potential factors that can promote housing affordability in Nigeria. It shows that 25.9 disagrees that micro economic stability can support affordable housing, 50.6 respondents agrees that micro economic stability is indispensable in promoting affordable housing in Nigeria while 23.5% of the respondents were undecided. The process of land acquisition and title perfection as stipulated in the Land Use Act affect house ownership in the country in terms of process and cost 21.6% disagrees to the need of reviewing the Land Use Act towards affordable house ownership, 61.4% agrees to the review of the act while 16.9% are undecided. The study reveals that 67% are in support that the absence of Social miscreant/Omo-onile can help in housing affordability while 19.8 disagrees. 55.4% says Easy Land Title acquisition will support affordable housing while 26% differs and 18.7% are neither in support of it nor disagrees. 27.8% disagrees on the stimulation of affordable housing through Reduction in Tax, 52.4% agrees that tax reduction cannot be ignored in promoting affordable housing while 19.9 are undecided. National housing fund (NHF) being the existing housing finance scheme is a good source of promoting affordable housing as similar scheme existing in other countries like the housing provident fund in China and housing development Board system in Singapore, 59.7% agrees that the encouragement of an effective participation in NHF will continue to affordable housing. 24.7% disagrees while 15.7% are undecided. The Establishment of more PMIs where housing mortgages can be advanced in stimulating affordable housing was agreed by 56% of the respondents, 28.4% disagrees to this while 13.3 were neither in support nor disagrees with it. Inclusion of formal employees such as the artisans in NHF scheme for more contribution towards loan disbursement was said to support affordable housing by 70.1% respondents, 17.4% sees it as irrelevant towards affordable housing. A total of 69.9% of respondents agreed

that the Encouragement of local building materials contributes to housing affordability as the reduction in material cost will directly reduce house values, 19.8% differs and 10.2% neither agrees nor disagrees to it. The study reveals that 69.9% of the participants strongly agrees that Bottom Up-participation in housing provision has the potential to support affordable house ownership, about 18% disagreed and the remaining 12% were neutral. Studies have revealed that a bottom up approach towards housing delivery can help in housing affordability especially for the low-income class. The easy acquisition of mortgages towards housing services is considered good with respect to a less stressful loan conditions, hence, 60.9% participants agrees that a reduction in loan condition is a potential factor in housing affordability, 26% disagrees to this while 13.3% where neutral. More so, the need for a continuous research into housing sector within and outside a country is germane for the development of the sector vis-à-vis the delivery of sustainable and affordable housing 22.9% of the participant disagrees to the requirement of advance and comprehensive research towards housing affordability in the country, 66.4%. Provision of Infrastructure towards housing affordability delivery was agreed by 65% participants, 18.6 disagrees while 12.6% respondents were neutral. A house can be considered affordable if household pays less than 30% of their earnings on mortgage loan or rents. It can also be considered affordable when households occupy a house without sacrificing other essential needs. Although other external factor can affect housing affordability however, when the entire cost of owning or occupying a house exceeds the required standard the house then becomes unaffordable. An increase in housing short fall within a housing market will continue to increase demands thereby increasing prices vis-a-vis housing affordability burden. Hence understanding the challenges of housing affordability requires the understanding of the disparities between the factors associated with housing delivery. Most households within the study locations find housing prices higher than their affordable boundary especially with the 30 percent down payment requirement for rented apartments. Authors like [7], [24] noted that 27% to 60% of the population in cities spends between 30% to 60% while 18% spends between 60% and 90% of their income monthly on house rent, with majority occupying two-bedroom apartment irrespective of their household size. Several studies have noted that the variation between house price and southwest low/medium income in Nigeria is high. Average monthly income of a low-income earner is N15,000 which make up for 180, 000 yearly whereas the sale of 2bedroom and 3bedroom flat that fit this income group is between 2.5million to 3.4million, while monthly rent stands between N70 to N100 and N150-180 thousand. This shows that householders' full income of 2years or more needs to be kept for rents to pay a year rent with inability to meet other needs. Table 3 indicates the mean scores of the participants towards the promotion of affordable housing across the country. The study shows that there are several potentials of promoting housing affordability within the housing sector. Provision of infrastructure that can support housing development is ranked the highest means with 3.76 score this is followed by the inclusion of informal employees in the NHF scheme for more fund to be pooled into the scheme towards more patronage. Social miscreate/omo onile problem is ranked next as this sometimes affect project budget and realization of project plan where capital demands are being made by the

locals during construction. This is followed by the review of land policy, easy land title acquisition, Bottom-up participation in housing provision, comprehensive Research, Micro Economic Stability, Reduction in Tax, Encouragement of local building materials, Establishment of more PMIs, Encouragement in NHF participation and Reduction in loan conditions in the order shown in Table 3. Majority of the participants maintained that they prefer constructing their own houses from the scratch to get their desired structure and this is often cheaper for them than buying a house. However, their income level plays a significant role in making housing decision as majority earns low income across the country.

**TABLE 3**  
**MEAN PERCEIVED POTENTIAL ELEMENT FOR HOUSING AFFORDABILITY**

	Mean	Ranking
Provision of Infrastructure	3.76	1
Inclusion of Informal employees in NHF scheme	3.75	2
Social Miscreants	3.64	3
Review of Land Use Act	3.53	4
Easy Land Title Acquisition	3.45	5
Bottom-up participation in housing provision	3.44	6
Comprehensive Research	3.44	7
Micro Economic Stability	3.42	8
Reduction in Tax	3.41	9
Encouragement of local building materials	3.4	10
Establishment of more PMIs	3.34	11
Encouragement in NHF participation	3.33	12
Reduction in Loan Conditions	3.25	13

## 5 CONCLUSIONS

Housing offers a refuge for physical and emotional rest and the stability found therein is germane to individuals wellbeing and productivity. The essential of affordable housing is critical to both human and the economy. However, there are significant variables that hinders delivery and demands for affordable housing within the housing sector. The study indicated that house prices is the most essential factor for homeownership consideration followed by security, safety and public facilities. Hence the price has been a major concern of households especially for those residing in cities. As study of these factor is important in understanding people's measures for promoting housing affordability in the cities. The continuous increase in living standards with the unfavorable policies towards housing delivery and ownership, intending tenants of home owners will continue to face challenges in realizing their housing goals. Hence there must be support from the government towards affordable housing. The convergences of the above listed factors are essential for stimulating a balanced equilibrium towards an effective housing affordability in the country. On the other hand, the encouragement of local building materials delivery and usage in housing construction and the delivery of more houses that can be easily accessible in the housing market is still needed not just for the low-

income group but for all classes of income earners. This will help to reduce the housing deficit while fulfilling the need for affordability within the country.

## 6 RECOMMENDATION

In promoting housing affordability there is need to consider the difference in income levels towards housing delivery. This will enable more citizens to access a decent and safe housing that is within their income capacity. Basic infrastructure should also be supply to residential environment to reduce the cost of housing services. There is also a need to strengthen and expand the housing mortgage scheme by encouraging more participation in the scheme through adequate awareness of its relevance and existence. Informal employees through their associations should also be encouraged to join the scheme to enable the pooling of more fund into the scheme, while stimulating less restriction to the scheme in terms of loan conditions. The promotion of local building materials delivery is also germane as this will reduce the cost of housing while opening more opportunity for jobs for the youths. This will reduce the crave for commercial motor cycles and similar jobs which youth tend to engage in while also ensuring housing affordability for the low-income groups at all sector of the economy. Income across the country is relatively low, the current economic depression in the country has indicates that the existing minimum wage cannot help workers to meet their housing desires neither can it support the growth of the housing sector. Hence this calls for urgent action in increasing workers income to aid affordable housing investment. Although this study has reached its objectives however, there are still limitation to the study. First the focus on a region out of the six regions in Nigeria is considered relatively small to represent the entire population of the country. This study may also not be enough to cover the views of the low-middle income earners in the country as affordability issue differs according to location.

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