

Unaffordable Low Cost Housing as an Agent of Urban Slum Formation in Nigeria: How the Architect Can Help

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Abstract: *Housing represents one of the most basic human needs and has a profound influence on the health, efficiency, social behaviour, satisfaction and general welfare of man. In urban centres in Nigeria, the housing problem is not only that of the poor quality of available housing stocks but also of quantity of housing supply and its affordability. Housing affordability has long been a concern, not only to individuals but to the governments in many parts of the world, particularly in developing nations like Nigeria. UN Habitat Report noted that poor urban housing conditions are a global problem, but conditions are worst in developing countries; and that today, 600 million people live in life and health-threatening homes in Asia, Africa and Latin America. Specifically, in Nigeria, there is acute shortage of houses for the poor; and not only that houses are in short supply, but most of the existing ones are in deplorable condition. The consequence of this is overcrowding in the cities leading to; increased pressure on available infrastructural facilities, poor and deplorable living conditions, and degraded environment, and to a large extent, outright homelessness among most urban poor. Despite official interventions at the local and international levels, housing problem continue to regenerate as increasing number of the poor urban residents become homeless. In the years ahead, the demand for housing will rise drastically, causing numerous stresses on our cities and our environment. In urban centres in Nigeria, the housing problem is not only that of the poor quality of available housing stocks but also of quantity of housing supply and its affordability Unless the increased demands for housing in our cities are met, the informal settlements in Nigeria will continue to expand, contributing to the rise of social problems and causing an increased stress on the environment. Review of many scholars work on housing revealed that both the public and private sectors have contributed in various ways for the purpose of meeting ever increasing housing demand in Nigerian urban cities. This paper reviews the past and present housing delivery programmes in Nigeria and analyses the demand, supply and affordability issues and finally concludes by suggesting how the architect can reduce slum formation by increasing low cost housing affordability level through his design, choice of materials, construction methods and participatory planning to avoid user redesign.*

Key words: *Housing supply, Housing demand, Housing affordability, Slum formation, Low cost housing*

1. Introduction

It has become increasingly glaring that most of the urban population live in dehumanising housing environment while those that have access to average housing do so at abnormal cost (Olugbenga, 2001). Provision of affordable housing for the citizenry has remained the principal focus of every successive government in Nigeria. This is because of the pivotal roles played by housing in national development and growth on one hand and its being a necessity in the life of

the people, on the other hand. The right to housing is one of the most important basic human rights recognised in many international Human Rights treaties.

The Nigeria housing question is primarily that of a crisis situation, manifesting and expressing itself in qualitative and quantitative forms. Although the present housing difficulty in Nigeria arises not necessarily because of poverty, but because of the absence of an effective administrative arm to mobilize and organise the country's natural resources, human, industrial, etc, for housing and urban development. However, the problem of poor co-ordination and ineffectiveness of some public housing agencies in Nigeria is in most cases responsible for the failure of certain laudable housing policies and programmes.

Studies have shown that the problem of housing is universal, it is however more critical in less developed countries (LDCs), including Nigeria. The challenge of housing, the increasing urban population, particularly the poor is becoming more critical in the urban areas of LDCs where an explosive expansion of the urban population due to a high population growth rate and massive rural-urban drift has compounded the housing situation. Nigeria has been no exception to this trend as it has one of the highest urban growth rates in the world (Olotuah and Bobadoye, 2009; Oladunjoye, 2005; Jiboye, 2009; World Bank, 2008). The proportion of the Nigerian population living in urban centres has therefore increased phenomenally over the years; while only 7 percent of Nigerians lived in urban centres in the 1930s, and 10 percent in 1950, by 1970, 1980 and 1990, 20 percent, 27 percent and 35 percent lived in the urban centres respectively. Over 40 percent of Nigerians now live in urban centres of varying sizes. (Okupe, 2002; Olotuah and Bobadoye, 2009). A recently published UN Report on Nigeria indicates that the annual urban population growth rate is 5.8 percent, while the national population growth rate is 2.8 percent. This urbanization rate has resulted in a total urban population of 62.66 million or 43 percent of the total population (United Nations, 2007). According to Jiboye, (2009); FGN, 2004; Olotuah and Ajenifujah (2007) The incidence of this population in urban centres has created severe housing problems, resulting in overcrowding, inadequate dwellings, deplorable urban environment, degrading public infrastructure, and to an extreme, “outright homelessness” in most of the city centres.

The challenges of housing are particularly acute in the urban areas of LDCs where explosive expansion of the urban population has compounded the housing situation. (Olotuah and Babadoye, 2009). The housing situation of the urban poor is a source of concern in Nigeria, as in most LDCs, as virtually all countries are faced with the problem of providing adequate accommodation for their citizens. According to Diogu (2002.), in most instances, the urban poor live in overcrowded housing often in self-made temporary structures in slums and squatter settlements, where they exert unprecedented pressure on the deteriorating urban infrastructure and social services.

In the urban centres of Nigeria, slums have reached an alarming state, as almost 75 percent of the urban dwellers live in slums and in conditions that are degrading of human dignity (Olotuah and Bobadoye 2009). The incidence of over population in urban centres has created severe housing problem, resulting in overcrowding, inadequate dwellings and in a situation in which 60 percent of urban population in Nigerian can be said to be “houseless persons” (Olotuah and Ajenifujah, 2009). Estimate by UN- Habitat 2003 shows that in sub-Saharan Africa, about 72 percent of urban residence lives in slum or slum-like condition which Olotuah and Bobadoye (2009), described as settlement characterized by make-shift housing, congestion, high level of

unemployment, social fragmentation, high level of migration, and poor environmental sanitation, health insecurity and social vices.

In response to the foregoing, this paper reviews the past and present housing delivery programmes in Nigeria and analyses the demand, supply and affordability issues. The paper concludes by suggesting how the architect can reduce slum formation by increasing low cost housing affordability level through his design, choice of materials, construction methods and participatory planning to avoid user redesign.

1.2. Statement of Problem

In the last five decades, Nigeria has been experiencing very rapid urbanization. This is largely due to very rapid urban growth associated with natural population growth and rural-urban migration driven by rapid socio-economic changes and development. However, this growth has not been matched with simultaneous provision of adequate services/infrastructure and resource development. Thus, the significant rise in population, number and size of Nigerian cities have led to the acute shortage of dwelling units, resulting in overcrowding, high rents, poor urban living conditions, low infrastructure services, deteriorating environment, increasing poverty and rise in urban insecurity (Agunbiade, 1983; Ajanlekoko, 2001; Oluwasola, 2007). In 1991, the National Housing Policy (FRN, 1991) projected the urban housing shortage to be about 5 million housing units while the rural housing shortages stood at 3.2 million. Thus, it was projected that some 700,000 housing units had to be produced annually to tackle these shortages by the year 2000 AD. More recent United Nations study put the overall housing deficit at 17 million units while Nigeria National Bureau of Statistics estimates are between 12 and 14 million housing units (Anosike 2007). Ajanlekoko (2001) aptly observed that given the simultaneous decline of per capita income in Nigeria as well as in the real income of the average Nigerians in recent years, the rapid up-swing in the prices of building materials has further reduced the housing affordability for most Nigerian. He reasoned that if the problem of how to finance the construction of housing for all income groups is not effectively addressed, the enormous housing problem in Nigeria is bound to further escalate. In order to deal with these problems, the country has pursued a range of successive housing programmes and policies. Currently, the Nigerian housing policy reform is beset with the major dilemma of how to strike the delicate balance between market liberalization, government intervention, and social mechanisms in the housing process in order to achieve the desired goal of ensuring adequate access to decent housing for all. In the light of this basic contradiction and beyond, the housing condition of Nigerians has continued to decline under the current housing policy regime, with the majority of households still saddled with a lack of basic facilities alongside serious housing affordability problems (Aribigbola, 2008).

As has been observed by Malpass and Murie (1994), central to the achievement of adequate provision and distribution of housing is the issue of managing the relationship between the price of housing and the capacity of household to pay for their housing. Thus there is the need to pay attention to policy impacts on house price, rents, transaction costs and household income. Given the repeated failure of direct public housing by government in the country, closer attention should be paid to other forms of subsidies that could be more effective in providing decent housing to households.

In reflecting this concern, the Habitat II Agenda document recommended that “Governments at appropriate levels and in consistent with their legal authority should periodically assess how

best to satisfy the requirements for government intervention to meet the specific needs of people living in poverty and vulnerable groups for whom traditional market mechanisms fail to work” (UNCHS, 1997). Consequently, this study strongly argues that adopting a composite approach in measuring housing affordability will likely provide more reliable results. Such valuable insights are needed in the current debate on how to achieve the goal of ensuring affordable housing for all households in countries such as Nigeria.

2. Methodology

This paper employs an extensive literature review and applies techniques which are common in content analysis. A thorough literature reviews was conducted to identify low cost housing demand, supply, affordability and various efforts that have been made so far by the government in housing provision in Nigeria. The broad based, thorough and extensive reviews process aims at examining, synthesizing and recording all issues discussed by various authors in books, journals and other scholarly works. Relevant literatures were reviewed in order to identify various efforts made by the government on housing provision and supply. The affordability issue faced by low income group in Nigeria becomes the focus of this paper. The process was considered crucial in identifying the omission or gaps in the existing literatures and act as the foundation which links the previous researches which were discrete in nature, into a single interwoven framework for the purpose of suggesting the research focus aimed in this paper.

3. Major Constrain in Delivery of Low Cost Housing in Nigeria

Although there has been significant progress in the formulation and implementation of housing policies and strategies in the past decades, many constraints still effectively hinder progress in housing development in Nigeria, particularly for low income and other vulnerable groups. These constraints include but are not limited to the following issues:

3.1. Inadequate Supply of Affordable Land

Lack of adequate land for urban development particularly for low-income housing is perhaps the single most important impediment in achieving the goal of shelter for all. Scarcity of land leads to escalating land prices, overcrowding of existing neighbourhoods, and illegal invasion of vacant land and growth of squatter settlements. This trend can only be reversed by the provision of adequate and affordable land for low-income housing.

3.2. Utilization of Local Building Materials and Technologies

Building materials often constitute the single largest input to housing construction in most developing country cities particularly in Africa. It is estimated that the cost of building materials alone can take up to 70 per cent of a standard low-income formal housing unit. Many African countries, despite the fact that they are endowed with abundant natural resources that can meet their need for building materials production, depend largely on imported building materials and technologies.

3.3. Promotion of Community Participation and Self-Help

Policies and practices of provision of ready housing units by governmental agencies to the needy households have failed almost everywhere. This approach is simply not sustainable and cannot reach the scale. On the other hand, the poor have demonstrated that they can effectively participate in the housing process provided that they are assisted. Most rural migrants bring with them a self-help tradition that could be used for the construction of dwellings. Self-help and

community participation however does not develop by itself. Successful community involvement requires support from the public sector such as provision of training, credit and technical assistance.

3.4. Design and Construction Methods

Most architectural designs for low income earners are not low cost designs, in terms of their sizes, shapes and materials specification. Aesthetics designs are made instead of functional design that suite the low income earners. Costly imported materials are specified for construction and finishing thereby increasing the cost of housing units making them unaffordable. Such designs for the low income earners are not affordable and if eventually afforded at an exorbitant price, they are not sustainable

3.5. Income

Household income is a major determinant of housing affordability. According to Tilly (2005), Income is the primary factor, not price and availability that determine housing affordability. A recent study based on the salary structure of public servants in Nigeria showed that no public servant in Nigeria below salary grade level 13 in the federal civil service and salary grade level 16 in the Imo state civil service can afford a property costing ₦4.75m on a 25 years mortgage at 6% if he devotes 50% of his salary per annum to housing (Ikejiofor, 1999). At 18% mortgage rate, only a federal permanent secretary or his equivalent on grade level 17 can afford the same house. This shows that in the absence of some assistance and affordable strategies, adequate housing is unaffordable to most law abiding Nigerians.

4. Causes of Urban Slum Development

A squatter settlement which eventually leads to a slum is an inevitable phenomenon on the landscape of every urban centre (Alagbe, 2006). There are various reasons why slums still exist, why they will continue to exist despite various interventions by the public and private sectors.

4.1. Globalization

Globalization is a widely used term that can be defined in a number of different ways. When used in an economic context, it refers to the reduction and removal of barriers between national borders in order to facilitate the flow of goods, capital, services and labour (ESCWA, 2009). Globalization provides opportunities that also pose threats and challenges. According to UN-HABITAT, globalization stimulates inequality of wealth and contributes to the growth of slum (UN- HABITAT, 2003).

4.2. Urbanization

The world population is growing rapidly from 2.5 billion in 1950 to 7 billion in 2012. Expectations are that in 2045, the world population will be 9 billion (world meters, 2013). In 1800 only 3 percent of the world lived in the cities, in 1990 only 12 cities had more than 1 million people, but today, according to UN Population Division, about half of the world's population live in urban areas. Expectations are that this amount will increase to 60 percent by 2030. A high immigration rate increases the urban density, which can result in creation of informal settlement or degradation of the existing formal settlement.

4.3. Poverty

Slum conditions are caused by poverty. In the third world countries, millions of people leave the rural area because of poverty and lack of future perspectives for earning a living. These desperate migrants seek to improve their circumstances in the urban areas and more often end up living in

slum around the city. Despite the poor living conditions, slum dwellers often see slum as a place of opportunities, even as an improvement over their previous living condition. It is this influx of people seeking economic opportunities that is responsible for the existence and growth of slums, since they cannot afford to live in choice area of the city.

5. Housing Demand and Supply in Nigeria so Far

The United Nations estimates that Nigeria's population in 2005 stands at 141 million, and predicted that it would reach 289 million by 2050 (Encarta, 2007). On the other hand, The United States Census Bureau projects that population of Nigeria will reach 264 million by 2050. Nigeria will then be the 8th most populous country in the world (Encarta, 2007). Rapid growth in population creates demand pressure towards shelter and efficient supply and distribution of basic utilities and services for the city dwellers, In most of our urban centres the problem of housing is not only restricted to quantity but to the poor quality of available housing units. The Nigeria is perhaps the fastest urbanizing country in the African continent. One of the most important challenges facing the country is the provision of affordable housing. As more and more Nigerians make towns and cities their homes, the resulting social, economic, environmental and political challenges need to be urgently addressed (Raji, 2008). A recent study of housing situation in Nigeria put existing housing stock at 23 per 1000 inhabitant. Housing deficit is put at 15 million houses (Mabogunje 2007) while N12 trillion will be required to finance the deficit. This is about 4 times the annual national budget of Nigeria. Home prices and rents, on the other hand, have grown ahead of general inflation. Making matters worse, the composition of homes for sale and rent on the market has been inexorably shifting towards very expensive home (Nubi, 2008). The National Rolling Plan of 1990 – 92 estimated housing deficit at 4.8 million. The 1991 housing policy estimated that 700,000 housing units are to be built each year if housing deficit is to be cancelled. The documents indicated that not less than 60% of the new houses are to be built in urban centres. In 2006, the ministry of Housing and Urban Development declared that the country needs about 10 million housing units before all Nigerians can be sheltered. Between 1975 and 1980, there were plans to deliver 202,000 housing units to the public but only 28,500 units, representing 14.1% was achieved. Also, out of 200,000 housing units planned to be delivered between 1981 and 1985, only 47,200 (23.6%) was constructed. Under the National Housing Fund (NHF) programme initiated in 1994, to produce 121,000 housing units, it was believed that less than 5% was achieved. In spite of a series of government policies towards housing delivery, one thing that is clear is that; there exist a gap between housing supply and demand (Agbola, 1998).

6. Housing Affordability

Housing choice is a response to an extremely complex set of economic, social, and psychological impulses (Hulchanski, 1995). For example, some households may choose to spend more on housing because they feel they can afford to, while others may not have a choice. Andrew (1998) defined the term 'affordability housing' as that which costs no more than 30 percent of the income of the occupant household. In Australia, the National Affordable Housing Summit Group developed their definition of affordable housing as housing that is, 'reasonably adequate in standard and location for lower or middle income households and does not cost so much that a household is unlikely to be able to meet other basic needs on a sustainable basis'. In the United

Kingdom affordable housing includes social rented and intermediate housing, provided to specified eligible households whose needs are not met by the market. A commonly accepted guideline for housing affordability is a housing cost that does not exceed 30% of a household's gross income. When the monthly carrying costs of a home exceed 30–35% of household income, then the housing is considered unaffordable for that household.

Determining housing affordability is complex and the commonly used housing-expenditure-to-income-ratio tool has been challenged. According to Tilly (2005), Income is the primary factor, not price and availability that determine housing affordability. In a market economy the distribution of income is the key determinant of the quantity and quality of housing obtained. Therefore, understanding affordable housing challenges requires understanding trends and disparities in income and wealth.

It has become increasingly glaring that most of the urban population live in dehumanising housing environment while those that have access to average housing do so at abnormal cost (Olugbenga, 2001). The market has been unable to meet the growing demand to supply housing stock at affordable prices. Although demand for affordable housing, particularly rental housing that is affordable for low and middle income earners, has increased, the supply has not. Potential home buyers are forced to turn to the rental market, which is under pressure. An inadequate supply of housing stock increases demand on the private and social rented sector, and in worse case scenarios, homelessness.

Affordable housing needs can be addressed through public policy instruments that focus on the demand side of the market, programs that help households reach financial benchmarks that make housing affordable. This can include approaches that simply promote economic growth in general - in the hope that a stronger economy, higher employment rates, and higher wages will increase the ability of households to acquire housing at market prices. The purchasing power of individual households can be enhanced through tax and fiscal policies that result in reducing the cost of mortgages and the cost of borrowing (Hulchanski, 1995). Affordable housing need could also be addressed through the architects designs, construction methods, construction approach and choice of building materials.

7. How the Architect Can Help

Unless there is an adequate availability of housing inputs (such as land, finance, functional design, construction materials and methods, labour and basic infrastructure) to aid housing production, it will neither be possible to create a thriving housing market nor to provide adequate housing for the low income earners. The real challenge therefore is how to ensure adequate supply and access to these housing inputs within a framework that guarantees the supply of decent housing at costs affordable to all households (UNCHS,1995; 1996). Experience has repeatedly confirmed the disconcerting paradox that the lower-income groups often have to pay more in real terms for poorer-quality inputs because they are often excluded by formal housing markets and exploited by informal market that can accommodate them (UNCHS, 1996). This anomaly underscores the need for an active and forceful Architectural intervention and involvement of the Architect in the supply and distribution of housing inputs in the country. The key areas where Architects interventions are needed include; design and construction methods, choice of building materials, and participatory planning.

7.1. Housing Solution through Design and Construction Methods

Architect can help by entrenching a culture of sound design decisions which arises from a thorough and effective design management process. Ensuring that design decisions and actions culminate into proposals that conform strictly to stipulated bye-laws and at the same time, meets global best practices. This will contribute to building liveable neighbourhoods and reduce the prevalence of slums.

Creating an adequate and equitable urban land market has remained a most difficult problem in Nigeria. The current NHP 2002 observed that the main problem of availability of land for housing in Nigeria is that of accessibility, ownership and use. The chronic difficulties in making urban land easily accessible to potential developers have entrenched systemic urban land speculation, which often drives up land prices beyond the reach of an average household. It was to resolve these problems and provide a coherent uniform framework for land regulation and management in the country that necessitated the promulgation of the 1978 Land Use Decree (LUD) in the country. After three decades, the failure of the LUD to create easy accessibility to urban land for development is increasingly apparent with prohibitive costs of serviceable urban land, difficulty of government acquiring urban land for development, ineffective identification and inventory of urban land systems and the increasing growth and expansion of informal settlements. In the bid to increase housing affordability in the face of inadequate and inaccessible land as a result of the price which is beyond the reach of an average households. The architect can help through his design by designing and constructing structures which economises the cost of the land which is one the factors that has kept housing cost very high and unaffordable.

In this point of designing high-rise settlements for urban poor, which the land value demands but contrary to their living attitudes, thoughts of Architect Laurie baker (1917-2007) could be mentioned. The architect was renowned for his initiatives in cost-effective energy-efficient architecture. In his writing, "What can we do with a slum?", and he said in answer, "A great deal. We can "recycle" it; that is to say, we can build at the same site low-cost structures that accommodate an equal number of persons, and provide plenty of open space and other facilities." He suggested simple-structured housing units in stepped tiers, up to four storeys, incorporated with open spaces for recreational activities and Gardens at different levels (Baker, 1997).

7.2. Housing Solution through Choice Of Building Materials

Architects can also help by spearheading world class but locally appropriate proposals for low income communities in urban centres. This refers to designs and construction premised on the use of local materials and renewable energy [green building]. The core [growing] house design, built with low cost but durable materials like stabilized laterite, seasoned timber and bamboo will make decent housing possible for the urban poor and thus reduce the prevalence of slums. Nigeria receives abundance sunshine throughout the year. Architects should therefore come up with designs of solar dependent houses with roofs configured to bear solar panels. This will provide a platform for provision of cheap but clean energy to power homes and thus reduce dependence on scarce hydro resources and fossil fuels to provide electrical energy.

7.3. Housing Solution through Participatory Planning

Architects have the role of ensuring 'design *with* low income earners' as opposed to 'design *for* low income earners' in slum upgrading projects. In the context of designing for low income earners, the architect assumes knowledge of what the poor need. However, designing with low

income earners requires active participation of target low income groups in designing their houses and neighbourhoods.

It has been recognised since Habitat I conference in Vancouver that informal, small-scale, community-based housing initiatives are indispensable component of any successful sustainable lower income housing. As has been observed in (UNCHS, 1998), supporting small-scale producers and Community Organizations makes sense both as a pragmatic response to State and market failure, and as a creative response to the ability of other actors to produce housing at lower economic cost and higher social benefit. It is well known that over half of existing housing stock in most cities of developing countries has been built by the owner-occupiers themselves, serving mainly the lower-income population (UNCHS, 1997a;). The possibility of unlocking and channelling the immense potent creative energy of communities and people at the local level into community development process may yet be the most important lesson of involving community organizations in housing delivery. Supporting small-scale, community-based and social housing production received little attention in the NHP 1990, yet the current NHP 2002 is even less generous. Supporting this sector was not in any of the policy objectives or strategies nor directly referred to in any of the provisions in the policy. However, there were some policy provisions that could be interpreted as an indirect support towards to community-based social housing. There was considerable housing policy support for co-operative housing, which could be a form of community-based housing (Federal Government of Nigeria, 2002).

8. Recommendation

The goal of providing affordable housing to the teeming low income earners can be achieved, but these necessary measures must have to be put in place.

Lack of adequate land for urban development particularly for low-income housing is perhaps the single most important impediment in achieving the goal of shelter for all. Government should provide adequate and affordable land for low-income housing.

It is estimated that the cost of building materials alone can take up to 70 percent of a standard low-income formal housing unit. Government should embrace and encouraged the use of locally available building materials to help increase housing affordability for low income earners.

Policies and practices of provision of ready housing units by governmental agencies to the needy households have failed almost everywhere. This approach is simply not sustainable and cannot reach the scale. Self-help and community participation however does not develop by itself; Government should encourage it by providing training, credit and technical assistance.

Household income is a major determinant of housing affordability. Income is the primary factor, not price and availability that determine housing affordability. In order to increase housing affordability, the financial capabilities of households must be strengthened

9. Conclusion

However, the importance of housing affordability considerations goes much beyond the personal troubles experienced by individual households. Housing affordability has implications not just

for housing but also for employment, health, labour market, aged care, finance, community sustainability, economic development and urban development. It also affects our national economic well-being: the rate of economic growth and our prosperity; and influences the distribution of resources between regions, individuals and generations. The strong opinion of this paper is that the architect can help to increase housing affordability through his design and construction methods, specification of locally building materials and encouragement for participatory planning.

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