



## **ASSESSMENT OF HOUSING DEFICITS IN THE CONSTRUCTION OF RESIDENTIAL BUILDINGS IN AKURE SOUTH LOCAL GOVERNMENT OF ONDO STATE, NIGERIA**

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### **ABSTRACT**

**Purpose:** This study assessed the impact of housing deficits on residential construction in Akure South Local Government Area, focusing on identifying contributing factors, evaluating the quality of existing housing, and proposing actionable solutions.

**Design/Methodology/Approach:** A survey design was adopted, involving 150 systematically sampled households across five indigenous districts. Data were collected using structured questionnaires and observations, and analysed through descriptive statistics and chi-square tests.

**Research Limitation:** This research focused on the housing deficit and its impact on construction in Akure South LGA, Nigeria, with a particular focus on Oda, Isinkan, Isolo, Odopetu, and Irowo.

**Findings:** Research indicates that a significant portion of residents are dissatisfied with the structural quality and durability of their homes, with economic constraints, high cost of land, and population growth emerging as primary drivers of the housing crisis. Additionally, inadequate infrastructure, unreliable electricity, and poor sanitation further compound the challenges.

**Practical Implication:** Development agencies, state governments, and municipal authorities can use these findings to direct capital expenditure toward infrastructure-deficient areas within Akure South, thereby unlocking latent residential construction activity and attracting private-sector developers who have historically avoided underserved areas due to high overhead costs.

**Social Implication:** The study concludes that addressing the housing deficit in Akure requires multifaceted interventions, including improved urban planning, access to affordable housing finance, and government-private sector collaboration.

**Originality / Value:** This study presents a novel integrated framework that simultaneously enforces regulatory compliance, optimises infrastructure investment, and scales collaborative housing models as a unified strategy to address the dual challenge of housing affordability and sustainability.

**Keywords:** *Affordability. capital expenditure. construction. housing deficits. investment*



## **INTRODUCTION**

Housing is an essential determinant of an individual's level of living and social status. Housing, along with food and clothing, is the most fundamental human requirement. Its availability is critical to the welfare of all humans (Adedeji et al., 2023; Moore, 2019; Adjei et al., 2015). Furthermore, the housing deficit is a major issue affecting many countries worldwide. It refers to a shortage of suitable, affordable housing units across the population. Rapid urbanisation, population growth, and economic factors often worsen this problem, making it harder for people to access suitable housing. According to research by Smith (2023), in many urban areas, the lack of affordable housing contributes to overcrowding, informal settlements, and homelessness.

Housing deficit is a global issue that has affected many countries, including Nigeria. Akure, the capital city of Ondo state, Nigeria, is no exception. According to Afrane et al. (2023), several factors have contributed to the housing deficit in Nigeria, including rapid urbanisation, low incomes, limited access to finance, and poor urban planning. The current housing deficit in Nigeria is approximately 22 million units, according to Ezema et al. (2017). The situation in Akure is dire, with many people living in slums and informal settlements, which lack basic amenities such as water, sanitation, and electricity.

The progress of a society depends on housing, which affects welfare and the economy. From an economic perspective, housing investment supports employment, fixed capital formation, and strong backwards and forward connections with the rest of the economy (Quigley, 2000). Its welfare implications include people's access to housing, healthcare, and educational resources (Ekpo, 2019).

A housing deficit occurs when the total resources the government provides to the housing sector are insufficient to meet industry demand. The need for a particular type of housing, the growing number of people living in cities, and the commoditization of housing all contribute to the social problems caused by capitalism, which includes the housing crisis. The number of apartments increased significantly, while worker living conditions declined (Adeyemi, Yoade, & Oladipupo, 2022). The inability of individuals to own homes reduces capital formation and lowers the region's standard of living (Boabang, 2016). Therefore, assessing the housing deficit and its impact on housing construction in Akure, Ondo State, is a crucial research problem. The government and other stakeholders have made efforts to address Nigeria's housing deficit.



The government has introduced several policies and programs to provide affordable housing for low-income earners (Coleman et al., 2025; Onyekachi et al., 2014). The private sector has also contributed to the provision of housing units, but the challenge remains to deliver affordable housing that meets citizens' needs. Cortés-Urra et al. (2024) argue that collaborative housing can be a potential solution to the social deficit in housing, a major issue in developing countries.

However, there is a lack of research on the effectiveness of collaborative housing in addressing the housing deficit in Akure, Ondo State. Hence, assessing the potential of collaborative housing to address the region's housing deficit is a crucial research problem. The aim of this study is to assess the housing deficits in the construction of residential buildings in Akure South with a view to recommending improved housing solutions. The objectives are to i) examine the housing conditions of the study area; ii) identify the factors responsible for the housing deficits in the study area.

## **LITERATURE REVIEW**

It discusses the relevant concepts for this study, which will go a long way toward addressing gaps in previous studies and shedding further light on the concepts utilised.

### **Concept of Housing Deficit**

The concept of housing deficits is a critical issue in urban development, particularly in rapidly growing cities of developing countries. The disparity between the number of households and the number of available housing units is what is meant by this (Carols, 2012). The quality of housing, including cost, dimensions, accessibility, and facilities, is also considered in the shortfall. If a home is poorly maintained, overcrowded, or situated in an unwelcome neighbourhood, a household may still meet the requirements for housing assistance even though it is properly housed.

Particularly in developing nations, a shortage of housing frequently contributes to the growth of slums and informal settlements. These regions frequently lack access to essential amenities such as electricity, clean water, and sanitary facilities, which worsens living conditions and negatively impacts health (UN-Habitat, 2016). Significant obstacles to infrastructure development and urban planning are also presented by slums. Inadequate housing conditions and inequality feed public discontent and grievances, leading to social and political instability. Protests, social unrest, and governance difficulties may arise from this (UN-Habitat, 2011). The qualitative shortfall is exacerbated by subpar housing. Numerous housing units in Akure, particularly those in informal settlements, fail to meet basic safety and health standards, according to Olotuah (2015).



## **Concept of Housing Problems**

Housing problems are a persistent issue in both developed and developing countries, manifesting in various forms such as affordability crises, inadequate housing conditions, homelessness, and housing market volatility. These issues have far-reaching implications for individual well-being, public health, economic stability, and social equity. Housing affordability is a global issue characterised by income mismatches and rising costs, exacerbated by stagnant wages, a shortage of units, and other factors.

Due to pressures from urbanisation, limited housing supply, and speculative investment, housing prices have risen rapidly in many cities. In places like San Francisco, London, and Hong Kong, for instance, the influx of wealthy citizens and investors has raised property values, making it difficult for middle- and lower-income families to afford housing (Glaeser, Gyourko, & Saks, 2005). Furthermore, earnings have not increased in line with housing costs, worsening the affordability gap (Stone, 2006). High housing costs compel families to allocate a significant portion of their income to housing, leaving less available for other essential needs such as food, healthcare, and education. This situation can result in increased financial stress, poorer health outcomes, and diminished opportunities for upward mobility (Desmond, 2016).

According to Jacobs et al. (2009) and Adedeji (2010), Poor construction quality and lack of maintenance can lead to unsafe living conditions, including exposure to mould, lead, and other environmental toxins. These hazards can have long-term health impacts, particularly on children. In many developing nations, there is a serious shortage of essential services, including reliable energy, clean water, and sanitation. People frequently lack access to these basic services when living in slums or informal settlements, which has a negative impact on their health and makes it more difficult for them to improve their living circumstances. UN-Habitat (2016). The 2008 global financial crisis, sparked by the collapse of the United States' housing market, highlighted the severe consequences of housing market volatility. This crisis resulted in widespread foreclosures, significant loss of home equity, and financial instability for millions of households. It also underscored the interconnectedness of housing markets with the broader economy (Shiller, 2008)

## **Concept of Housing Policies**

Nigeria has a substantial housing deficit, a challenge that has persisted for many decades. According to Ojoko et al. (2016), Nigeria has an estimated housing deficit of over 17 million units. This deficit has resulted from various factors, ranging from urbanisation, poverty, and inadequate housing policies. The Nigerian government has implemented several housing policies aimed at reducing the housing deficit, but these policies have not been effective in addressing the challenge.



This section examines some housing policies in Nigeria and how they have affected house construction in Akure, Ondo State.

One of Nigeria's housing policies is the National Housing Policy (NHP), launched in 1991 and revised in 2006 (Ojoko et al., 2016). The NHP was designed to provide a framework for the development of the housing sector in Nigeria, aiming to achieve adequate, affordable housing for all Nigerians. The policy aimed to achieve this goal by providing land, finance, and infrastructure for housing development. However, the policy has not been effective in addressing Nigeria's housing deficit, as it has been hampered by poor implementation, inadequate funding, and corruption (Ojoko et al., 2016).

Another housing policy in Nigeria is the National Urban Development Policy (NUDP), which was introduced in 2012 (Balogun, 2018). The policy was designed to address the challenges of urbanisation in Nigeria, including the housing deficit. The NUDP aimed to achieve this goal by providing infrastructure, housing, and other services to urban areas in Nigeria. However, the policy has not been effective in addressing Nigeria's housing deficit, as it has been hampered by poor implementation, inadequate funding, and corruption (Balogun, 2018).

In addition to the above policies, Nigeria has also implemented the National Housing Fund (NHF), which was established in 1992 to provide affordable housing finance to Nigerians (Ojoko et al., 2016). The fund was designed to address Nigeria's housing deficit by providing financing for housing development. However, the fund has not been effective in addressing Nigeria's housing deficit, as it has been hampered by poor implementation, inadequate funding, and corruption (Ojoko et al., 2016). The housing deficit in Nigeria remains a significant challenge, and the government's policies have not been effective in addressing it. The policies have been hampered by poor implementation, inadequate funding, and corruption. Therefore, the government needs to review current policies and implement new ones that effectively address Nigeria's housing deficit. Additionally, the government needs to collaborate with private investors and development partners to tackle this challenge.

### **The Study Area**

Akure is located in the southwestern region of Nigeria, lying between latitudes 7°15' and 7°45' North and longitudes 5°05' and 5°25' East. The city is strategically situated in a highland area, offering a moderate climate compared to other regions of Nigeria. The terrain is characterised by undulating hills and valleys, contributing to its scenic beauty. Akure's location makes it a crucial link between the northern and southern parts of Nigeria, facilitating trade and movement. Akure has experienced significant population growth over the years.



According to the National Population Commission, the population of Akure was approximately 484,798 in the 2006 census, and it has continued to grow rapidly since then. This growth is driven by natural population increase and rural-urban migration, as people move to Akure in search of better economic opportunities and social amenities. The total annual rainfall in Akure is 2,548 mm (100.3 in). With a typical 31-days of at least 12.7 mm rainfall, the rainy season lasts about 9.6 months, from February 6 to November 24. In Akure, September is the wettest month, with an average rainfall of 228.6 mm. From November 24 to February 6, the year's rainless season lasts for 2.4 months. With an average rainfall of 5.1mm, January is the driest month.

There are two other communities with their separate kings, cultures and traditions besides the Akure kingdom. The most prominent of the pair is Isikan, while the second of them is Isolo. The ruler of Isikan is known as the Iralepo, while that of Isolo is known as the Osolo of Isolo. In the olden days, the three communities (Akure, Isikan and Isolo) were located some distances apart. The war with the Benin empire in the pre-colonial period necessitated that the three communities move closer together, however, and they have occupied their current positions ever since. Other nearby towns include Isarun, Ilara, Igbaraoke, Iju, Itaogbolu, Idanre, Owo, Ikere and Ondo. The most influential Deji in recent history was Oba Adesida I, who was known as Afunbiowo. Dejis' direct descendants were his after him. Akure is also the birthplace of notable Nigerians like Chief Olu Falae (a former presidential candidate of a political party who reigns as a titled aristocrat of the realm), legal luminary Dr Akinola Aguda, and several personalities in academia, industry, the military, the judiciary, and the civil service. Philip Emeagwali, the Gordon Bell Prize winner, and the mother of King Sunny Adé are both citizens of Akure. Akure is also the hometown of Ralph Alabi, a former chairman of Guinness Nigeria, and Kole Omotosho.

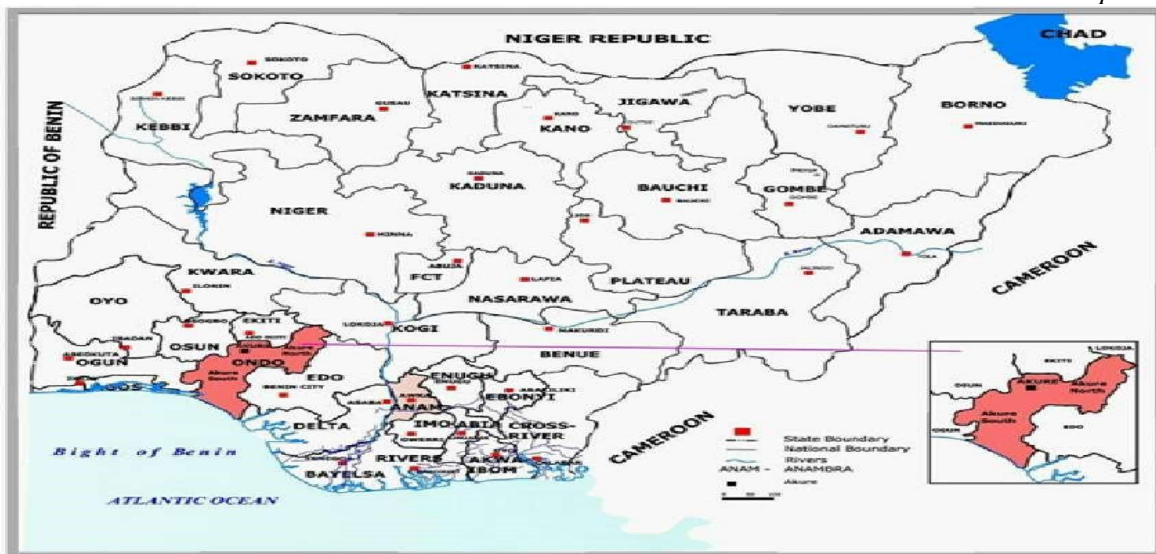


Figure 1: Map of Nigeria showing Ondo State  
Source: Digitised map from Google.com, 2024

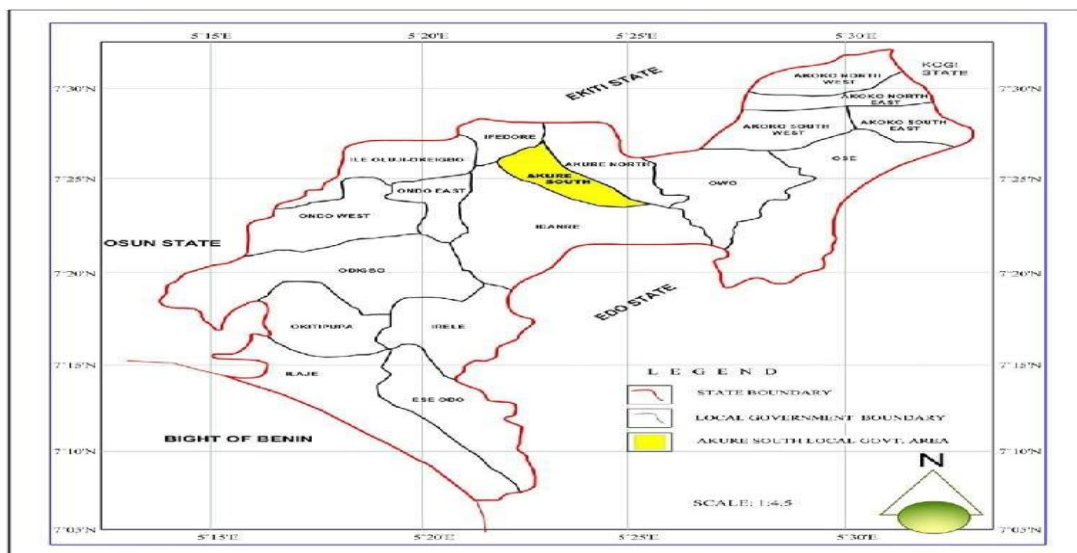


Figure 2: Map of Ondo state showing Akure, Ondo State, Nigeria  
Source: Digitised map from google.com, 2024



## **METHODOLOGY**

The Research Design focuses on the description of the systems and processes used to acquire the information needed to solve their search problems. The Research design employed for this study is a Survey design. This involves both reconnaissance and full surveys. The study population comprises all indigenous communities in Akure South Local Government Area that utilise traditional techniques and materials for housing construction. The target population for this study is the total population of the study area. The 2006 census put the population of Akure South at 360,268. It was further projected to 2024 using the approved growth rate of 3.18% to 632,915.

The study area has recently been classified as mixed land use, which significantly influences population growth. The sample size for this study was determined by the number of districts in the study area. 5 districts were randomly selected from the list of all indigenous districts in Akure South that practice traditional housing construction, namely: Oda, Isinkan, Isolo, Odopetu, and Irowo. This approach was carefully designed to yield a representative, statistically significant subset of the population, enabling a comprehensive analysis of the study objectives.

To determine the sample size, a multi-stage sampling technique was employed, beginning with the 5 districts in Akure South Local Government as the primary sampling units. Each district was considered a distinct and essential component of the sample frame. Then, 150 households that utilise indigenous building materials and techniques were systematically sampled from the selected communities, with 30 households per community. The total sample size is 150 respondents.

*Table 2: Districts for Sample size*

S/n	District's sample size	Number of households from each district
1	Oda	30
2	Odopetu	30
3	Irowo	30
4	Isinkan	30
5	Isolo	30
	TOTAL	150

*Source: Author's fieldwork, 2024*

For the purpose of this research, the researcher used structured questionnaires and observation methods to gather relevant information about the study area. In our research on the assessment of housing deficits on the construction of residential buildings in Akure South Local Government, we employed a multifaceted data collection approach. Firstly, a structured questionnaire was



designed to collect quantitative data from residents within the Local Government area. The questionnaire covered various aspects of indigenous knowledge on housing construction. Descriptive statistics, including frequency counts, means, and percentages, were used to analyse the quantitative data.

## **RESULTS AND DISCUSSION**

The discussion shows that there is a housing deficit in the construction of residential buildings in the study area. This was supported by Carols (2012), who says there are housing deficits in developing countries. Various factors, or variables, are responsible for the housing deficit in the construction of residential buildings in the study area.

### **Level of satisfaction with the quality and durability of local housing construction**

Table 2 illustrates residents' levels of satisfaction with the quality and durability of local housing construction. According to the data, 64.7% (97 out of 150) of respondents reported experiencing structural issues with their homes. This indicates that the majority are facing significant problems related to the structural integrity and longevity of their housing. Furthermore, 21.3% of the respondents (32 individuals) expressed a neutral stance on the matter. This neutrality could suggest a moderate level of satisfaction or perhaps uncertainty about the quality and durability of their homes. On the other hand, 14% (21 respondents) conveyed dissatisfaction with their housing conditions.

The high percentage of residents encountering structural problems underscores a critical concern regarding construction practices in the area. Possible factors contributing to these issues may include the use of substandard building materials, inadequate construction techniques, or insufficient regulatory oversight. This situation highlights the urgent need for interventions to improve construction quality, such as implementing stricter building codes, providing training for local builders, and strengthening government oversight. According to Adegoke and Agbola (2020), housing deficits occurred due to the affordability of construction materials and other logistical costs. This validates the findings of this study, as discussed in the housing deficit section.



*Table 2: Satisfaction, Quality, and durability of housing construction*

<b>Satisfaction with the quality and durability</b>	<b>Frequency</b>	<b>Percentage (%)</b>
Satisfied	97	64.7
Neutral	32	21.3
Dissatisfied	21	14
<b>Total</b>	<b>150</b>	<b>100</b>

*Source: Authors' field survey, 2024*

### **Main Issues with Current Housing**

Table 3 focuses on identifying the primary challenges residents face with their current housing in Akure, Ondo State. It presents the various issues, their frequencies, and their corresponding percentages. The total number of responses exceeds the number of respondents (150) because each respondent could select multiple issues. The total number of issues recorded is 328. Some of the issues are discussed below:

#### **1 Structural Issues**

Structural issues are the most frequently reported problem, accounting for 17.8% of responses. These may include cracks, unstable foundations, or faulty construction, making them a significant concern for residents. It suggests that the quality of materials or construction methods used might be substandard or deteriorate quickly. According to Ahmed, Sipan and Hashim (2020), housing deficits resulted from deficiencies in the quality of housing construction in the public and private sectors. Due to infrastructural facilities problems, which justify this study.



*Plate 1: showing a crack on a building in Odopetu District*



## **2. Unreliable Electricity**

Unreliable electricity is another major concern, with 28.6% of respondents selecting it as an issue. This indicates that power outages or inconsistent electricity supply are critical problems in the area, potentially affecting daily activities and the overall quality of life for residents. Electricity is essential to building users and is a housing need for occupants (Ajayi, 2023).

## **3. Lack of Space**

Lack of space was identified by 19.5% of respondents, indicating that homes in the community are either overcrowded or inadequately designed in terms of layout and size. This can exacerbate living conditions, particularly for larger families or those with limited financial resources for expansion. Most buildings are overcrowded due to a lack of space and high rents. The builders want to make a profit, so they over-utilise the little available space to maximise their profits (Omosho, Kosoko & Adenaike, 2020).

## **4. Poor Neighbourhood Security**

Security is also a significant concern, with 11.9% of respondents mentioning poor neighbourhood security. This suggests that crime or the perception of insecurity affects residents' comfort and safety in their homes. One of the major housing crises is residents' security; the country has a high rate of insecurity (Smith, 2023).

**5. Poor Sanitation and Inadequate Water Supply:** Poor sanitation (9.4%) and inadequate water supply (6.4%) highlight the deficiencies in basic amenities within the housing environment. These issues are essential to maintaining healthy living conditions, and their absence is a critical area for improvement. Some houses lack sanitation and basic water supply within the buildings, resulting in housing deficits (Aidelokhai, Maichibi, Abu & Kobo, 2022).



*Plate 2: Showing a poor drainage system in Irow District*

### **Other Issues**

According to the respondents, there are concerns (6.4%). The latter category allows respondents to mention specific problems that do not fit the predefined options, providing insight into any additional housing-related challenges not covered in the primary list. The findings suggest that beyond structural and infrastructural concerns, the community faces a range of problems that affect both the quality of living and the long-term sustainability of housing in the region. These issues demand intervention in terms of both upgrading existing infrastructure and improving new housing projects. According to Adeyemi and Oladipupo (2022), housing deficits occurred due to shortages of building materials and infrastructure during the construction of residential buildings, which supports the findings of this study.

*Table 3: Main issues with current housing*

<b>Issues with Current Housing</b>	<b>Frequency</b>	<b>Percentage (%)</b>
Structural issues	59	17.8
Poor sanitation	32	9.4
Inadequate water supply	21	6.4
Unreliable electricity	92	28.6
Lack of space	64	19.5
Poor neighborhood security	39	11.9
Other (please specify)	21	6.4
<b>Total</b>	<b>328</b>	<b>100</b>

*Source: Authors' field survey, 2024*



## **Factors Affecting the Housing Deficits in the Study Area**

*Economic factors influence the housing deficit*

Table 3 examines how economic factors affect housing deficits in Akure, Ondo State.

*Table 3: One-Sample Chi-Square Test Summary for economic factors*

Total N	99
Test Statistic	88.323 <sup>a</sup>
Degree Of Freedom	4
Asymptotic Sig. (2-sided test)	.000

a. There are 0 cells (0%) with expected values less than 5. The minimum expected value is 19.800.

This test examined whether the perceived influence of economic factors (e.g., inflation, unemployment, material costs) on the housing deficit is statistically significant. The Chi-square value (88.323) is quite large. The p-value (0.000) is less than 0.05, indicating statistical significance. There is a statistically significant association between economic factors and the housing deficit in Akure. This confirms that most respondents believe economic conditions have a real and measurable impact on housing availability and construction (Smith, 2023; Ezema, Opoko & Oluwatayo, 2017).

## **The Primary Factor Influencing Housing Deficits in Akure South**

Table 4 reveals that economic factors, such as inflation and unemployment, are the most significant contributors, with 49 respondents (32.7%) identifying them as the primary issue. This result underscores how economic instability, inflationary pressures, and unemployment strain housing development, limiting people's ability to afford homes. This aligns with global housing trends where economic factors often play a decisive role in housing accessibility and affordability.

Following economic factors, the high cost of land is another crucial contributor, with 33 respondents (22%) selecting this option. The cost of land in urban and semi-urban areas is often a significant barrier to both developers and prospective homeowners. Other factors identified include a lack of financing options, such as mortgages or loans, chosen by 26 respondents (17.3%). Population growth, selected by 12 respondents (8%), is also a key factor. Akure South, like many developing areas, is experiencing population growth, which increases demand for housing and infrastructure. Insufficient government intervention, such as inadequate policies or support, was selected by 6 respondents (4%). This reflects dissatisfaction with the government's lack of action



to address housing deficits. Some respondents (21, or 14%) cited other reasons, including poor urban planning or specific local challenges not listed in the questionnaire. Only 3 respondents (2%) identified poor urban planning as a minor factor, suggesting that other challenges may be more pressing in Akure South than zoning or planning issues (Smith, 2023).

*Table 4: Primary Factor Influencing Housing Deficits*

<b>primary factor influencing housing deficits</b>	<b>Frequency</b>	<b>Percentage (%)</b>
Population growth	12	8
High cost of land	33	22
Insufficient government intervention	6	4
Economic factors (e.g., inflation, unemployment)	49	32.7
Poor urban planning and zoning regulations	3	2
Lack of financing options (e.g., mortgages, loans)	26	17.3
Other (please specify)	21	14
<b>Total</b>	<b>150</b>	<b>100</b>

### **Role of Population Growth in Housing Deficits**

Table 5 examines the important role of population growth in exacerbating housing deficits.

*Table 5: One-Sample Chi-Square Test Summary on the Role of the Population*

Total N	99
Test Statistic	102.768 <sup>a</sup>
Degree Of Freedom	4
Asymptotic Sig. (2-sided test)	.000

a. There are 0 cells (0%) with expected values less than 5. The minimum expected value is 19.800.

This test evaluated whether respondents' views on the role of population growth in housing deficits are statistically significant. The Chi-square value (102.768) is also large. The p-value (0.000) is again below 0.05, which confirms statistical significance. Respondents' perceptions indicate that



population growth contributes to the housing deficit in Akure. This supports your earlier findings, which showed that nearly half of the respondents rated population growth as "very important" in causing the deficit (Smith, 2023; Afrane, Bujang, Liman & Kasim, 2016).

## **CONCLUSION AND RECOMMENDATIONS**

This study investigated the housing deficit and its impact on residential construction in Akure South, Ondo State. The findings reveal a deep-seated housing crisis characterised by structural deficiencies, overcrowding, and poor infrastructure. A majority of respondents reported dissatisfaction with the durability and quality of their homes, often citing structural issues, lack of space, and unreliable utility services. The housing deficit in Akure South is significantly influenced by economic factors such as inflation, unemployment, and the high cost of construction materials. Population growth and rising housing demand have further compounded the issue, while limited access to housing finance and ineffective government intervention have hindered substantial progress.

The study concludes that the housing deficit in Akure South is not just a reflection of inadequate housing supply but also of poor urban governance, weak infrastructure, and socio-economic challenges. Bridging the gap between housing demand and supply will require coordinated efforts from policymakers, private developers, and the community. If not urgently addressed, the deficit will continue to exacerbate poverty, environmental degradation, and urban inequality. The government should revisit existing housing policies and ensure their proper implementation, with special attention to affordable housing strategies.

Urban planning frameworks must be enforced to regulate land use and prevent the proliferation of informal settlements. Affordable and accessible mortgage schemes should be developed in partnership with microfinance institutions and housing cooperatives. This would help low and middle-income households secure financing for home construction or purchase. Encouraging the use of local, sustainable materials and traditional construction techniques could reduce building costs and enhance affordability, especially in rural and peri-urban areas.

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