West Africa Built Environment Research (WABER) Conference
WABER 2021 Conference, 9-11 August 2021, Accra, Ghana
Proceedings Edited by Laryea, S. and Essah, E.
ISBN 978-0-620-95367-2

HOUSING AFFORDABILITY IN OSOGBO OSUN STATE NIGERIA

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The aim of this study is to determine housing affordability in Osogbo using Olorunda local government area as case study. Survey research design was adopted and data were collected from both primary and secondary data, primary data were gathered by administering structure questionnaires to 343 owners – occupiers and rentals. Random sampling technique was adopted in administering the questionnaires, The Pearson Product Moment Correlation and Regression involving dummy variables (logit model) was used to test the stated hypothesis. Findings show that the rate at which rent on houses and the cost of building houses did not correspond to the rate at which salaries/incomes of household increases. Only 37 (10.8%) earns above #200.000. the cost of construction is above #5m, 39(21.4%).73 (45.1%) of the respondents paid between #5,000 and #15,000 rent every month. Majority of the people find themselves living in houses that do not reflect their social economy status, furthermore, 17.8% of the residents are left with 20% to 29% of their income after paying their rent, this study reveals that more than 30% of their income is spent on housing indicating that housing are not affordable this shows that there is a positive relationship between construction cost and capital value (.384 < 0.05), the simple Regression analysis shows that the overall level of explanation of expenditure by income is 85% (r2 of 0.85). The income of respondents is not sufficient to pay the rent for decent houses, thus housing is unaffordable. Government should adopt policies that will increase the mobilization of housing finance system for the provision of affordable houses.

Keywords: affordability, housing, income, occupiers, rent

INTRODUCTION

Housing is the basic need of man which is fundamental to the welfare, survival and health of individuals (Aribigbola, 2011).It has been a major priority to the government. Since independence, various housing programme and policies was

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enacted by the government to see that adequate and affordable housing units are provided for the masses. The effort of the government in production of housing units was not sufficient enough to meet the housing need of the growing population as a result of urbanization. In order to address this issue, the private sector also have been key players in meeting the nation's housing need by providing housing units but majorly for the medium and high income earners because of the cost of the housing units This is attributed to high rise of cost of building materials, inflation rate, high space and quality standard adopted by designs, fess of professionals involved design and construction, excessive profit of contractors and developers (Sadou, 2019). Efforts of households especially the low income earners to meet up with their housing obligations have been jeopardized due to high cost of housing. Thus majority of their incomes are spent on housing while other needs are greatly affected. Housing affordability is subject to the income of the household with respect to the housing price. The complexity in housing affordability required more consideration beyond mere economic viability to include life quality and well-being of households. (Anthonia, 2019).This study, therefore, examines the housing affordability in Olorunda local government area of Osogbo in Osun Towards this broad goal, the specific objectives are to:

1. Determine access to owner-occupied and rental house;
2. Examine the income level of the residents in relation to housing consumption;
3. Assess the relationship between rental value and level of affordability;
4. Assess the experience of low-income households in acquiring (un)affordable housing;
5. Identify problems associated with housing affordability.

CONCEPTUAL FRAMEWORK AND LITERATURE REVIEW

In early times, housing has been recognized as one of man's basic needs and access to housing is an important factor in maintaining and improving the quality of life as well as an essential component of the society. (Ghilenca, 2019). Housing connotes a physical structure which serves as domicile of man's activities and it is widely recognized as a human right. In Nigeria, low income households struggle when it comes to finding adequate shelter that does not leave them in financial difficulty (Adegun,2019).The gap between the supply and demand of housing have led to acute shortages thereby resulting in high property values, unaffordability and overcrowding. Most people cannot afford to pay rent or own their desired homes due to income limit.(Anthonia et,2019).Affordability is concerned with the securing some given standard of housing or different standard at a price or rent which does not impose an unreasonable burden on household incomes.(HUD,2005)

Jingchun (2011), gives the characteristics of affordable housing as follows;

I. Government involving as the main provider of affordable housing is not commercial real estate developer but the government affordable housing project is planned by the government including the location, housing type, building standards and the level of house price.

II. Consumers are fixed. There is limitation for affordable housing consumers, like low-income crowd. Government has the principles for affordable housing purchase like family members, income level and background. It should be noted that affordable housing market is opened to specific consumers.

III. Complicated applicant selection. That is the number of affordable housing supply is less than the demand, because if the supply is higher than the demand, it will make the price to fall thereby affecting the commercial housing market.

Ankeli, Dabara, Oyeleke, Joshua& Eyitayo (2015) confirmed that most families in Nigeria cities spends over 50% of their annual income on housing rents owing to lack of property availability, infrastructural services, location etc. but. Right to adequate affordable housing is an important component of standard of living as well as social and economic investment to individual, family and the community at large (Babatunde,2017). Affordable housing was also recognized by the United Nations as a fundamental human rights (Luminita et, 2020) .The housing price in most of the cities in Nigeria are very high due to the abnormality in the cost per unit of a building, cost of construction materials and technology. Few people are able to afford it This resulted into a wide gap between income and shelter.(Adegan,2019). People are also faced with financial constraint and difficulty to obtain housing loans to get their own accommodation,(Norhasiliya et,2017).The socio economic characters of low income civil servants, their housing choice and individual preferences are some of the factors that significantly influence affordability level (Adeleye et 2016).This is an indication that housing affordability has to do with housing cost in relation to income. The Nigerian urban market primarily target high income earners and thus leaves larger parts of Nigerians population excluded from formal housing provision. Anthonia, (2019), stated that the availability of affordable housing in the developed countries contributes to the achievement of house ownership which directly relives household from stress but aiding quality of life and sustainable development plans. But this is not the situation in Nigeria (Balchin et2001), revealed that in countries like Latin America, there is scanty research in affordable housing due to minimal affordability and limited investment in social housing.

Factors accounting for housing unaffordability are unstable employment, income inequality and living condition (Jing, 2014). In 2011, Meen introduced long-run Eco metric model to evaluate the impacts of different levels of housing construction on affordability these includes housing price, household formation, housing tenure, migration,demograph and labour. Pualetic (2017), considered that for housing to be affordable, it should not exceed three times the gross annual household income.

The purpose of housing affordability is to assist the low income households (McClure, 2019) but reduction of fees and the Developers profit has been a challenge.

RESEARCH METHODOLOGY

This study will use both primary and secondary data in order to get relevant information on housing affordability.

Primary data

Reconnaissance survey was carried out in the study area in order to get familiarized with the area; residents of the area were interviewed on housing and rate of affordability. Structured questionnaire was administered to the respondents in order to get information on their socio-economic status, assessment of the dwellings, facilities and services provided, rate of housing construction, cost of construction, and the persisting rent problems of the study area.

Secondary data

The secondary sources of data for this research includes review of literature, from published materials like textbooks, Journals, Published information in annuals and other reports are consulted which revealed the existing literature relevant to this research. Unpublished materials like papers presented at conferences, seminars and workshops and dissertations from library were used. Moreover, relevant rating documents of Valuation department of Olorunda LGA was used to know the numbers of housing units in the area, Osun State Ministry of Lands and Physical Planning and Town planning department of Olorunda Local Government were also visited in order to collect the database maps of Osun State and that of Olorunda Local Government.

Sample frame, sample size and sampling procedure

Olorunda Local Government is one out of the two local Governments in Osogbo. The local Government comprises of seventeen (17) zones which was demarcated into three residential densities as shown in the table below.

Table 1. Selected zones in Olorunda Local Government Area

s/n	Zone	Streets	Density	No. of houses (Sample Frame)	Sample Size at 8 %
1	A	Ajegunle, Agowande	Low	158	13
2	B	Agowande, Olatunji, Oke Oniti, Igbona	Medium	316	25
3	C	Olrunsogo, Church St, Owoeye, Dejo Babalola, Ikirun Rd., Elebolo, Irewole, Oke Oniti, Ayedun, Fadesere, New Ikirun Rd.	Medium	312	25
4	D	Salako, Alh. Ajadi Aresa, Power Line, Beside Ajewole, Ota efun.	Low	149	12
5	E	Ota efn, Dejo Kolawole, Odunade Adesina, Kobongboge	Low	75	6
6	F	Camp, Off Gafar, Olabiyi, New Ikirun, Off New Ikirun, Alabameta, Otaefun/Kobongboge	Low	181	15
7	G	New Ikirun Rd., Powerline, Testing ground, Opp Powerline, Old Ikirun Rd.	Medium	322	26

Table 1 Cont'd. Selected zones in Olorunda Local Government Area

8	H	Ayetoro, Kolabalogun, Oke Ayo, Pepsi Cola, Omo west Area.	Medium	387	31
9	I	Testing Ground, Kolabalogun, Old Ikirun Rd., Sabo, Olorunosebi, Off Irepodun.	Medium	382	31
10	J	Sabo, Atelewo, Kolawole, Arikalamu, Oluode, Agana, All Saint Church, Elebolo, Abija, Oleyo Olayinka, Akojun.	High	823	66
11	K	Awolowo way, Abaku, Tewogade compd. Owo Ope, Ebolobi compd. Sabo	Medium	229	18
12	L	Igbona, Ayetoro, Obadio, Agaana, Sabo	Medium	232	19
13	M	Owode	Low	74	6
14	N	Oluode, Owode, Balogun, Station Rd., Gbemu	Medium	292	23
15	O	Latona, Ajegunle, Bishop, Asipa, Oke Oniti	Low	176	14
16	P	Okefia, Adesina Amo, Ilobu Rd.	Low	57	5
17	Q	Sabo, Atelewo	Low	97	8
		Total		4,262	343

Source: Estate and Valuation Department, Olorunda Local Government, 2021.

Sampling procedure

Time and resources limitation made a comprehensive survey of all zone in Olorunda Local Government unpractical. Therefore, random sampling technique was adopted for the purpose of administering the questionnaire. At the first stage, all zones that fall within the local government were identified. These are zones A to Q. At the second stage, the streets and densities were identified as shown in Table 1 above. With the view of taking samples from the zones at the third stage, the researchers selected all the zones, and sampling ratio was used to determine the sample size. The total number of the residential properties in the zones was four thousand two hundred sixty two (4,262), the researchers used a sampling ratio of eight (8) percent. This is based on Neuman's (1991; 2004) assertion that larger population permit smaller sampling ratio for equally good samples. Using the sampling ratio of 8 percent, the sample size obtained stood at three hundred and forty three (343) while the sample frame was 4,262 the breakdown of respondents for selected zones is contained in Table 1 above.

Finally, at the fourth stage, the researcher used systematically selected appropriate number of households from the streets. In other words systematic sampling technique was used to select buildings from the streets. In all, a total of 343 questionnaires were adequately administered.

Research design and methods

The data was collected from the residents through the questionnaire. Appropriate statistical techniques including frequency tables and percentages were used to explain the results of the study. The ANOVA test of independence was used to ascertain the relationship between monthly income and housing affordability in the study area.

THE STUDY AREA

Olorunda Local Government council area is one of the thirty (30) LGAs that constitute the present Osun State. It is bounded on the East by Irepodun Local Government/ Surulere Local Government of Oyo state, Osogbo Local Government on the West, Ifelodun/Boripe and Egbedore on the North and South respectively. The Local Government Area covers an area of about 600 square kilometers.

Igbona, in Osogbo Township, which is the administrative headquarter of the LGA lies on Latitude 70471 North of the Equator and Longitude 4033I of the Greenwich Meridian. It lies within the rainforest area that spreads towards the grassland belt of Ikirun with an annual rainfall of about 0.6 meters. The rainy season begins in March and ends in September or early October. The harmattan or dry season begins in October and ends in March. The climate is less humid although the effects of the harmattan winds are strongly felt in the dry season.The population of Olorunda Local Government as revealed by the National Population Commission provisional result of 1991 was put at 83,347. The distribution of 1991 population census shows that part of the Osogbo township of Olorunda Local Government accommodates about 83.5% of the population, Oba-Ile, another town in the Local Government has about 4.2%, Oba-Oke 4.4%, Ilie 2.7% and the remaining 5.2% is shared among the remaining villages and hamlets in the Local government.

DATA ANALYSIS AND RESULT

This study examined the housing affordability in Olorunda local government Osogbo,Osun state. The following information were gathered and analyzed from the respondents as shown in the tables below:

Table 5.1: Rented apartment

Household resident	Frequency	Percentage
Yes	162	47.2
No	181	52.8
Total	343	100.0

Source: field survey, 2021.

From table 5.1, 47.2% of the respondents lived in rented by saying yes. 52.8% of the respondents did not live in rented resident, but owner occupied.

Table 5.2: Rent payable (monthly)

Rent (N)	Frequency	Percentage
<5000	35	21.6
5000-15,000	73	45.1
15,000-30,000	34	21.0
>30,000	20	12.3
No response	181	0.0
Total	343	100.0

Source: field survey, 2021.

Table 5.2 revealed that 35(21.6%) paid below N5000. 73 (45.1%) of the respondents paid between N5000-N10, 000 as rent. 34(21.0%) of the respondents paid between 10,000 to 20,000. 20 (12.3%) of the respondents paid above N20, 000 as rent.

Table 5.3: Level of the rent

Level of rent	Frequency	Percentage
Fairly high	42	25.9
High	56	34.6
Exorbitant	26	16.0
Moderate	38	23.5
No response	181	0.0
Total	343	100.0

Source: field survey, 2021.

Table 5.3 indicated that 42 (25.9%) of the respondents consider the rent paid has fairly high, 56(34.6%) considered the rent paid to be high, 26(16.0%) of the respondents considered it to be exorbitant, 38 (23.5%) of the respondents considered the rent to be moderate.

Table 5.4: Causes of high rent

Causes of high rent	Frequency	Percentage
Landlord decision	79	23.0
High demand	87	25.4
Increase in the number of people	92	26.8
Employment opportunities	46	13.4
Location	39	11.4
Total	343	100.0

Source: field survey, 2021.

Table 5.4 indicated the causes for high rent in the study area. 79(23.0%) of the respondents gave the reason that the landlord increases the rent intentionally, 87(25.4%) of the respondents gave the reason to be the number of people demanding for housing units in the area. 92(26.8%) of the respondents gave the reason to be the influx of the people to the study area, 46(13.4%) gave the reason to be as a result of employment opportunities while the remaining 39(11.4%) of the respondents gave the reason for rent increase to be location.

Table 5.5: Cost of construction

Cost (N)	Frequency	Percentage
1m-2m	13	7.2
2m – 3m	25	13.8
3m – 4m	48	26.5
4m – 5m	56	30.9
> 5m	39	21.5
No response	162	0.0
Total	343	100.0

Source: field survey, 2021.

Table 5.5 shows that 13(7.2%) used below 1m to build their houses, it costs between 1m -2m 25(13.8%) of the respondents to build their houses, 48(26.5%) of the respondents used between N3m -4m to build their houses. It cost 3(21.5%) of the respondents above 4m to build their house.

Table5.6 indicated that 20(5.8%) of the respondents has their housing market value below N500,000, 36(10.5%) of the respondents has their housing market value between N500,000-N1000000, 68(19.8%) has their housing market value to be between N1000000-N1500000, 83 (24.2%) has their housing market value to be

between N200000-N25000000 while the remaining 136(39.7%) of the respondents have their housing market value to be above N25000000.

Table 5.6: Housing market value

Market value (N)	Frequency	Percentage
2m – 4m	20	5.8
4m – 6m	36	10.5
6m – 8m	68	19.8
8m – 10m	83	24.2
<10m	136	39.7
Total	343	100.0

Field survey, 2021.

Table 5.7: Development period (years)

Development period (years)	Frequency	Percentage
< 5	66	19.2
5 – 10	34	9.9
> 10	81	23.6
No response	162	47.2
Total	343	100.0

Source: field survey, 2021.

Table 5.7 revealed that 66(19.2%) of the respondents built their houses under 5 years, 34(9.9%) uses above 10 years to build their houses while 162(47.7%) are not sure of the period because they are tenants as indicated in table 5.7 above.

Table 5.8: Sources of fund for development

Sources	Frequency	Percentage
Borrowing / loan	45	13.1
Profit from business	35	10.2
Salary	61	17.8
Others	40	11.7
No response	162	47.2
Total	343	100.0

Source: field survey, 2021

Table 5.8 shows that 45(13.1%) of the respondent borrowed or took loan for development of their houses, 35(10.2%) got their fund from their business profit, 61(17.8%) are those that uses the salary for housing construction while 40(11.7%) did not indicate how they get money for development and 162(47.2%) of the respondent are without response to the question because they are tenant which is in table 5.8 above.

Table 5.9: Effects of housing construction on livelihood

Effects	Frequency	Percentage
Yes	185	55.1
No	154	44.9
Total	343	100.0

Field survey, 2021.

Table 5.9: indicated that 185 (55.1%) of the respondents say yes that the housing construction has effects on their livelihood while the remaining 154 (44.9%) says no that the housing construction did not have effect on their livelihood.

Table 5.10: Completion of the house

House completion	Frequency	Percentage
Yes	229	66.8
No	114	33.2
Total	343	100.0

Field survey, 2021

Table 5.10 revealed that 229 (66.8%) of the respondents say yes that they have completed their buildings while 114(33.2%) say no they have not completed their buildings.

Table 5.11: Causes for delay

Causes	Frequency	Percentage
Low income	130	37.9
Family needs	107	31.2
Bad economy	78	22.7
Others	28	8.2
Total	343	100.0

Field survey,2021.

It was discovered during the survey that 37.9% of the respondents had delay in completing their houses due to low-income, 31.2% were delayed due to pressing family needs, 22.7% had delay due to bad economy while the remaining 8.2% of the respondents cannot actually gave any reason for to delay in completion of their buildings.

Table 5.12: Remedies for the high rent

Remedies	Frequency	Percentage
Provision of affordable housing	98	28.6
Reduction in price of building materials	76	22.2
Eradication of caretaker	69	20.1
Development or rural areas	72	21.0
Others	28	8.2
Total	343	100.0

Source: field survey, 2021

In respect to table 5.12, the remedies given by the respondents indicated that 98(28.6%) of the respondents says that provision of affordable housing will solve the problem of high rent, 76(22.2%) gave the remedy to high rent as reduction in price of building materials. 69(20.1%) of the respondents say caretakers should be eradicated. 72(21.0%) of the respondents suggest that the rural areas should be developed while others 28(8.2%) of the respondents did not give any remedy for reduction in house rent.

Table 5.13: Does rent equalize facilities available

Responses	Frequency	Percentage
Yes	61	17.8
No	101	29.4
No responses	181	52.8
Total	343	100.0

Source: field survey, 2021

Table 5.13 revealed that 61(17.8%) of the respondent said that rent paid is equal to facilities provided in their houses while 101(29.4%) said no that rent is above the facilities provide which affordability problem. And 181(52.8%) are not tenant.

Table 5.14: Percentage of income left after paying house rent

	Frequency	Percentage
<20%	19	5.5
20-29%	61	17.8
30-39%	55	16.0
≥40%	27	7.9
No response	181	52.8
Total	343	100.0

Source: Field survey, 2021

From the above table, 19 (5.5%) of the respondents said that less than 20% of their income is left,, 61 (17.8%) said 20-30% while 27 (7.9%) said they are left with greater than or equal to 40% of their income but the remaining 181 (52.8%) of the respondents did not give answer to the question because the belief it is personal to them.

Table 5.15: Profile for housing value

Profile	Frequency	Percentage
Moderate	92	26.8
High	108	31.5
Very high	69	21.1
Exorbitant	74	21.6
Total	343	100.0

Field Survey, 2021.

From the field survey, 26.8% of the residents considered the profile for housing value to be moderate, 31.5% considered it to be high 20.1% considered it to be very high while the remaining 21.6% of the resident consider it to be exorbitant.

DATA ANALYSIS

Inferential statistics

Regression statistics	
Multiple R	0.206487
R square	0.042637
Adjusted R square	0.03687
Standard error	0.356009
Observation	169

The correlation coefficient (R) value of 0.2065 implies a weak relationship between housing affordability and income of the respondents in Olorunda local government area. The R2 value of 0.0426 also indicates that less than 5% (4.2637) of the variation in housing affordability can be attributed to the variation in income while about 95% of the remaining variations is accounted for by other factors.

Hypothesis 1

H0: There is no significant relationship between income and housing affordability in Olorunda local government

H1: There is significant relationship between income and housing affordability in Olorunda local government

Level of significance: 5%

ANOVA

	df	SS	MS	F	Significance F
Regression	1	0.937	0.937	7.392964	0.007244
Residual	166	21.03919	0.126742		
Total	167	21.97619			

Decision: From the ANOVA table above, since the value of significant F = 0.007244 is less than the level of significance = 0.05, we reject the null hypothesis H0.

Conclusion: there is significant relationship between income and housing affordability in Olorunda Local Government.

SUMMARY OF FINDINGS

The findings from the analysis of questionnaire obtained from respondents coupled with personal interview, observation and reconnaissance survey of housing affordability in Olorunda Local Government revealed the following.

Findings shows that the rate at which rent on houses or the cost of building houses did not correspond to the rate at which their salary/income increases or their social economic status increases, these are revealed in table 5.1average income per month, only 37(10.8%) earns above N30,000, the cost of construction is above N4m, 39(11.4%) as shown in table 5.2 while 73(21.3%) of the respondents paid above N5000-N10,000 as rent every month as shown in table 5.3Majority of people find themselves living in houses that do not reflect their socio-economic status.

CONCLUSION

Natural growth increase within the urban area demand additional dwelling units for the growing population since the supply of housing units has not meet up with the housing demand. There is need for the government to making the housing production a continuous priority especially for the low and very low-income earners. Housing is a human right therefore there is need to make it affordable to majority of Nigerians.

RECOMMENDATIONS

In order to increase the level of affordable housing units in Olorunda Local Government area of Osun State and Nigeria in general, the following suggestions are hereby made:

1. The income level of the people determines where they live, there is need for the government both at the local, state and federal to cater for general welfare of their staff through increment in salary, prompt payment of salary arrears and provision of building loans to boost the staff capacity to build community-based and non-governmental organization should be encouraged in facilitating the production of self-built housing.

2. There should be review and effective implementation of existing national housing policy in such a way that it will recognizes the need to encourage a multiplicity of other actors (corporate private sectors, civil society organizations and individuals in housing delivery and improvement process.

3. There should be favourable investment climate for the private sector through reforming the housing finance structure, tax incentives and financial grants redefinition of institutional roles.

4. Site and services scheme should be encouraged the more. Since housing is not just a shelter built includes basic infrastructures and facilities around and within the house.

5. Provision of affordable building materials should be put in place by the government. This will ensure that construction materials are affordable to an average Nigerian.

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