

Government Housing Policies and Workers' Affordability Assessment in Lagos State, Nigeria

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ABSTRACT

Housing affordability remains a major socio-economic challenge for workers in Lagos State, Nigeria, despite government interventions through various housing policies and programmes. Rapid urbanisation, escalating land and construction costs, stagnant incomes, and weak policy implementation continue to restrict access to decent and affordable housing, especially for low- and middle-income public sector workers. This study empirically examines the effectiveness of government housing policies in addressing housing affordability, focusing on whether these policies translate into tangible affordable housing outcomes. It also explores workers' perceptions of policy effectiveness, the affordability of government-backed housing schemes, the role of housing finance systems, and broader implications for quality of life. A descriptive survey research design was adopted, targeting employees across key housing- and finance-related ministries, departments, and parastatals. Data were collected using a structured questionnaire administered through a multi-stage sampling technique. The instrument was validated for content and reliability, and data analysis employed descriptive and inferential statistics to identify patterns and assess relationships. Findings indicate that respondents widely perceive government housing policies as largely ineffective. Housing schemes are often unaffordable relative to income levels, exceeding global affordability benchmarks. Housing finance systems were viewed with mixed confidence, reflecting limited access to mortgages, rigid repayment conditions, and ineffective government-backed financing. The study concludes that government housing policies in Lagos State have failed to achieve intended affordability outcomes due to persistent affordability gaps, weak finance mechanisms, and governance challenges. Recommendations include comprehensive housing finance reforms, enforcement of income-based affordability standards, improved transparency and accountability in policy execution, and integration of housing with essential infrastructure.

Word Counts: 255

Keywords: Housing Finance Systems; Mortgage Accessibility; Policy Effectiveness; Public Sector Workers; Urban Housing; Workers' Income.

INTRODUCTION

The challenge of housing affordability for workers in Lagos State reflects a global concern, where rapid urbanisation and economic pressures push housing costs beyond the reach of low- and middle-income earners. In advanced economies such as the United Kingdom, the decline of social housing alongside rising household incomes has forced even dual-income families into unaffordable private rental markets, highlighting that higher wages alone may not alleviate housing pressures (Omotayo, 2024; Gil-Ozoudeh, 2023). Similarly, Canada's National Housing Strategy channels substantial public funds into rental support and housing renovations, demonstrating the importance of deliberate government intervention to improve access and affordability (Joseph & Uzundu, 2024). In Lagos State, rapid population growth and unplanned urban sprawl have overwhelmed the housing supply, leading to congested informal settlements and escalating property prices (The Guardian Newspaper, 2024). Estimates indicate a housing deficit of roughly five million units, necessitating the construction of at least 700,000 dwellings annually to bridge the gap by 2030 (Fernandez & Martin, 2018). Constraining factors include high land acquisition costs, soaring construction material prices, and bureaucratic bottlenecks in housing approvals and registration (Patunola-Ajayi, 2020).

To address these challenges, the Lagos State Government has introduced several housing schemes, including the Rent-to-Own Scheme, Public-Private Partnership projects like the Ilubirin Estate, and the Lagos Home Ownership Mortgage Scheme (Obinwa, Egolun & Eze, 2021). Despite these interventions, the high equity deposits, unsustainable monthly repayments, and fees for permits and titles render many programs inaccessible, especially for workers earning the national minimum wage of ₦30,000 (The Guardian Newspaper, Nigeria, 2023). For instance, a two-bedroom apartment under the Rent-to-Own Scheme costs over ₦20 million, with monthly repayments exceeding ₦158,000, far beyond most workers' affordability threshold (The Guardian Newspaper, Nigeria, 2023). Without targeted subsidies and inclusive financing mechanisms, these schemes risk perpetuating, rather than resolving, housing inequity. Informal settlements remain prevalent, particularly for informal economy workers who cannot access formal housing markets. These settlements often lack basic amenities, infrastructure, and legal recognition (Oyesomo, Odunnaike & Akinbola, 2023). Although initiatives such as community-led housing and stricter rent control have been explored, structural challenges, including stagnant incomes and speculative land markets undermine these efforts (Browne, Gunn & Davern, 2022).

Global best practices suggest that improving institutional capacity within housing agencies, strengthening cooperatives, and enhancing public-private partnerships can significantly improve affordability (UN-Habitat, 2022). The UN Sustainable Development Goals (SDG 11) advocate for inclusive, safe, resilient, and sustainable cities through integrated housing policies addressing economic, environmental, and social factors. Housing is a fundamental human need and determinant of health, productivity, and quality of life (Oyesomo, et al., 2023). Its adequacy is linked to societal well-being and economic prosperity (Olanrewaju & Woon, 2017), and high-quality affordable housing reduces government expenditure on healthcare and social services (Nurhani, Abdur Raheem & Kamalahasan, 2019). Rising global housing costs, particularly for low- and middle-income families, exacerbate income disparities and push many households toward substandard living conditions, making affordability a central policy issue (Petrus, 2022; Etim, Aster & Akpabio, 2022).

Urbanisation in Lagos has accelerated rapidly over the past three decades, outpacing housing development (Oyesomo, et al., 2023). Mass migration into urban centers without proportional investment in affordable housing and infrastructure has worsened the crisis (Ogunnaike, Squires & Booth, 2023). Lagos accounts for approximately 21.7% of Nigeria's national housing deficit, translating to about five million units needed to stabilise the market (Lagos State Government Affordable Housing Deal Book, 2020). Closing this gap by 2030 requires producing roughly 714,285 housing units annually, a target difficult under existing economic and policy frameworks.

Lagos State has implemented multiple schemes to close the housing gap, including the Affordable Mass Housing Scheme, Equity Partnership Housing, the Lagos State Mortgage Ownership Scheme, and the Rent-to-Own Scheme (Lagos State Government Affordable Housing Deal Book, 2020). Yet affordability remains a major challenge for very low- and low-income households, many of whom spend more than 50% of their income on housing (Lagos Population, 2019). Safe and secure housing remains a core aspiration, providing spaces for family growth, healing, and community development (Giesecking, Mangold, Katz & Saegert, 2024).

Housing affordability is commonly assessed as the proportion of household income spent on housing, typically using a 30% threshold; households exceeding this limit are considered "cost-burdened," indicating reduced capacity for essential expenditures on food, healthcare, education, and transport (Ademiluyi, 2019; Lagos State Ministry of Housing, 2020). Critics argue, however, that this metric oversimplifies affordability and does not account for middle-income families who voluntarily allocate more to housing for preferred locations (Gil-Ozoudeh, 2023). More equitable measures should prioritise very low- and low-income families constrained by structural barriers in the housing market (Ydstie, 2018; Patunola-Ajayi, 2020).

This study focuses on very low- and low-income workers in Lagos State to inform policy and guide decision-makers toward practical housing solutions. Lessons from global examples, such as income-based affordability benchmarks, regulated mortgage systems, long-term housing finance, and coordinated institutional frameworks, are instructive but require adaptation to Lagos's context. Structural challenges including lower incomes, a large informal economy, complex land tenure systems, rapid population growth, and infrastructural deficits limit the direct application of international models. Housing affordability is therefore not solely an economic issue but a significant public policy challenge with social and developmental implications (Taiwo & Siti, 2020). This study

critically examines the relationship between government housing policy and worker affordability in Lagos State, assessing how interventions align with worker incomes and exploring viable strategies to enhance housing access for low-income earners. Addressing these challenges is essential for equitable urban development, poverty reduction, and sustainable economic growth in Lagos and Nigeria.

Statement of the Problem

Access to affordable housing remains a major challenge for low- and middle-income workers in Lagos State, Nigeria, despite numerous government housing policies and intervention programmes. Schemes such as the Lagos Rent-to-Own and the Lagos Mortgage Ownership initiatives have been implemented, yet the housing deficit continues to grow, and workers' access to decent, affordable housing remains limited. A critical shortcoming in current policy discourse is the lack of empirical affordability assessments that evaluate whether these initiatives are realistically attainable relative to workers' incomes. Most programmes are designed without rigorous, worker-centred benchmarks, resulting in housing solutions that are formally available but practically inaccessible to the intended beneficiaries.

This challenge is compounded by the weak alignment between policy design and the actual income structure of Lagos State workers. Housing costs have risen disproportionately to stagnant or slowly increasing incomes, yet eligibility criteria, mortgage repayment schedules, and entry requirements often assume earning capacities beyond those of most public and informal sector workers. As a result, government-backed housing initiatives tend to favour middle- and high-income earners, leaving low-income workers, who constitute a significant portion of the urban workforce largely excluded. This misalignment undermines equity objectives and perpetuates affordability gaps across income groups.

There is limited evaluation of the broader impact of housing policies on workers' quality of life. Existing studies and policy reports generally focus on housing delivery targets and unit numbers, with little attention to how affordability affects welfare, productivity, health, or commuting patterns. The inability of workers to access housing near employment centers has intensified urban sprawl, increased transportation costs, and reinforced social and spatial inequalities. Without comprehensive assessments of these lived experiences, policy interventions risk improving housing supply in isolation while neglecting their socio-economic consequences. Given these gaps, there is a strong need for evidence-based analysis of government housing policies in Lagos State that incorporates affordability assessment, income alignment, and quality-of-life outcomes. This study therefore evaluates the adequacy, accessibility, and affordability of government housing initiatives for workers in Lagos, aiming to provide empirically grounded recommendations that promote inclusive urban development and enhance workers' living conditions.

Research Objectives

The study sought to investigate government housing policies and workers' affordability assessment in Lagos State, Nigeria. Specifically, the study's objectives include to

- i. examine the effectiveness of existing government housing policies in providing affordable housing for low- and middle-income workers in Lagos State, Nigeria,
- ii. assess the affordability of government-backed housing schemes in relation to the income levels of workers in Lagos State, Nigeria,
- iii. evaluate the role of housing finance systems, including mortgage terms and repayment structures, in enhancing housing affordability for workers in Lagos State, Nigeria,

Research Questions

In this study, attempts were made to provide answers to the following questions:

- i. How effective are existing government housing policies in providing affordable housing for low- and middle-income workers in Lagos State, Nigeria?

- ii. To what extent are government-backed housing schemes affordable for workers in Lagos State in relation to their income levels?
- iii. How do housing finance systems, including mortgage terms and repayment structures, influence housing affordability for workers in Lagos State, Nigeria?

LITERATURE REVIEW AND HYPOTHESES DEVELOPMENT

This section of the paper presents the conceptual review, theoretical review, empirical review, gaps in the literature review and summary of literature review.

The Concept of Government Housing Policy

Government housing policy represents a range of public-sector strategies, regulatory, fiscal, institutional, and collaborative designed to address market failures by improving housing accessibility and affordability for targeted populations. Governments intervene when private markets fail to provide adequate housing for low- and middle-income groups, necessitating deliberate policy mechanisms to bridge affordability gaps (Akingbade, Okutagidi & Alabi, 2020; Uloma, Nwachukwu & Mba, 2021). International experiences highlight the multifaceted nature of such interventions. In the United States, the HOME Investment Partnerships Programme provides block grants to local authorities for the development and renovation of affordable housing for households earning below 80 % of the area median income, combining down-payment assistance with rental construction initiatives (Aduwo, Ejale & Ibem, 2022). Similarly, the Low-Income Housing Tax Credit (LIHTC) mobilises private capital by offering tax incentives to developers in exchange for long-term affordability guarantees, resulting in approximately 3.65 million new units since its inception (Enwin & Ikiriko, 2024). Inclusionary zoning policies further compel private developers to reserve affordable units within new projects, promoting economic diversity and spatial inclusion (Kumar, Singh & Singh, 2024).

Canada's National Housing Strategy, launched in 2017, allocates CAD \$40 billion over a decade toward mixed-income construction, community housing grants, and retrofit programmes, managed through the Canada Mortgage and Housing Corporation (CMHC). This demonstrates the effectiveness of deliberate state support in enhancing housing security (Madisha & Khumalo, 2024). These interventions align with market correction and social equity principles. The Housing Affordability Stress Model conceptualises affordability as the balance between housing costs and household income, with expenditures exceeding 30 % of income triggering cost-burden and increasing poverty risk (Akingbade, et al., 2020). Inclusionary zoning and fiscal incentives operationalise equity and spatial justice, preventing socioeconomic segregation and providing low-income groups with urban access (Odoi-Yorke, 2024).

In Nigeria, the 1991 National Housing Policy provided a comprehensive framework addressing land acquisition, financing, building materials, and public-private collaboration via agencies such as the Federal Mortgage Bank of Nigeria (FMBN), Standards Organisation of Nigeria (SON), and the Nigerian Building and Research Institute (NBRI) (Jiburum, Nwachukwu & Mba, 2021). However, bureaucratic inefficiencies, weak enforcement, and soaring costs driven by inflation and land speculation have hindered effective implementation (Uzondu & Lele, 2024; NIESV Lagos, 2024). In Lagos State, the government has implemented schemes such as Rent-to-Own, the Lagos Mortgage Ownership Scheme (LMOS), and public-private partnerships including Ilubirin Estate and shared homeownership pilots, aimed at improving worker affordability. Despite these initiatives, gender income disparities and bureaucratic setbacks create serious access barriers for low-income workers. Oyesomo, Odunnaike, and Akinbola (2023) report that two-bedroom Rent-to-Own units, costing approximately ₦20 million with an upfront payment of ₦1 million and monthly installments of ₦158,333 over ten years, remain unattainable for many low- to middle-income earners. Consequently, low-income civil servants often supplement their earnings with side jobs to service housing costs (Olubunmi, Ibrahim & Alabi, 2020).

Institutional barriers further exacerbate the problem in Lagos. Construction costs have increased by 300 % over eight years, while land titling and permit processes prolong project timelines and inflate developer overheads (NIESV Lagos, 2024; The Punch Newspaper, 2024). Housing cost inflation has risen over 90 % in five years (Ugwu, Adewusi & Nwokolo, 2024). Socioeconomic studies indicate that shared-ownership schemes in cities

like Akure often benefit higher-income households due to limited financing scalability, insufficient transparency, and unsustainable policy frameworks (Akinmoladun & Oluwoye, 2022). Surveys among Lagos civil servants highlight widespread housing cost burdens, prompting recommendations for increased minimum wages, progressive tax relief, and direct state investment in mass housing (Olubunmi, et al., 2020). Institutional asymmetries are also evident. Afolayan (2024) documents cases where low-income residents lose subsidised units to higher-income classes through buyouts, indicating weak governance and subsidy targeting failures. Effective government housing policy requires both demand-side support, such as income-based subsidies, mortgage assistance, and vouchers, and supply-side interventions including incentives for affordable housing developers, land banking, and regulatory streamlining (Babatunde, Awofodu & Oladunmoye, 2020). Strong institutional capacity and transparent governance are essential to prevent subsidy capture and ensure equitable outcomes (Afolayan, 2024).

For Lagos, lessons from international and local experience are clear. Policy instruments like Rent-to-Own and shared ownership must be accompanied by value-based funding mechanisms, extended repayment timeframes, institutional capacity-building, and price controls to limit speculation. Success hinges on aligning worker income levels with housing cost thresholds, ensuring households do not pay more than 30 % of income toward housing, while encouraging private sector engagement through tax incentives and land subsidies (Olubunmi, et al., 2020; Oyesomo, et al., 2023). Conceptually, global and local research suggests effective housing policy requires integrated, equity-focused programmes supported by robust institutions. Policymakers must balance household financial capacity with supply-side innovation. In Lagos, where inflation, land scarcity, and financing barriers persist, reforms should enhance access to affordable mortgages and expand cost-effective housing supply to achieve intended outcomes for worker affordability (Obi, 2023; Marshall, 2023).

The Concept of Workers' Affordability

Housing affordability is defined as the extent to which households, particularly low- and middle-income workers, can secure safe and adequate housing without compromising other essential needs. A common benchmark categorises housing as affordable when costs do not exceed 30 % of gross household income; beyond this, households are deemed cost-burdened or under “housing stress” (Cao, Zhao & Xing, 2022). Internationally, affordability is emphasised as integral to sustainable urban development and social equity (Greenaway McGrevy, 2022). In Nigeria, market realities often force workers to spend more than 50 % of income on housing, exacerbating affordability gaps (Acolin, Hoek-Smit & Eloy, 2019). In Lagos, income distribution is highly unequal. The average family earns around ₦150,000 per month, while housing costs in many areas range from ₦300,000 to ₦600,000 monthly, leaving only 25 % of households with residual income for necessities (Oyesomo, 2024). Low-income workers, including civil servants in grades 1-6 with annual earnings below ₦500,000, often reside in informal settlements or shared accommodations due to formal housing unaffordability (Oyesomo, 2024).

Barriers to affordability are structural, economic, and policy-driven. Key obstacles include high land and building material costs, inadequate infrastructure, inflated compliance fees for permits and land titling, high mortgage interest rates, limited worker incomes, and fragmented government priorities (Costarelli, 2023; Aduwo, et al., 2022). Factor analyses among civil servants indicate that income constraints and dysfunctional supply chains are principal impediments.

International approaches offer lessons. Canada's National Housing Strategy channels public funds into mixed-income rental and renovation projects via CMHC, illustrating how integrated institutional financing can alleviate affordability pressures (Ahmed & Karim, 2022). Germany's inclusionary zoning requires up to 30 % of new units to be affordable, promoting spatial equity. The Housing Affordability Stress Model links excessive housing costs to reduced disposable income and well-being, reinforcing the need for policy intervention (Oluku & Cheng, 2023). Institutional economics further emphasises government roles in land reform, credit facilitation, and regulatory streamlining to correct market failures and distribute housing equitably (Oluku & Cheng, 2023). In Lagos, rent-to-own schemes and public-private partnerships, including Ilubirin Estate, adopt international paradigms but are limited by local constraints. Construction costs have risen nearly 300 % in eight years, while mortgage models remain inaccessible for many low-income workers, requiring ₦1 million upfront and ₦158,000

monthly payments (Adeleke, 2023). The overreliance on developer financing reinforces middle-income capture, undermining access for low-income households.

Scholars highlight the importance of combining demand-side measures, such as subsidies, low-interest credit, and income-based rental caps, with supply-side incentives including subsidised land, infrastructure provision, inclusionary zoning, and streamlined approvals to improve affordability (Faremi, 2024; Aribigbola, 2023). Governance and institutional capacity are pivotal; transparent allocation mechanisms, appropriate use of local materials, and community engagement are critical success factors (Adeleke, 2023). International comparisons, such as China's Housing Provident Fund and Singapore's public housing model, demonstrate that government-led estate development and sustained capital provision can substantially improve affordability when backed by institutional capacity (Faremi, 2024). In Africa, such models can yield up to five-fold economic returns and reduce poverty when supported by policy interventions.

Despite these insights, few Nigerian studies quantitatively examine housing stress impacts on worker productivity, health, and long-term economic mobility. Additionally, alternative financing models, including housing cooperatives, crowd-funded savings schemes, or pension-linked mortgages, remain underexplored in Lagos State. Addressing these gaps is critical for developing evidence-based strategies that enhance both access to and affordability of housing for low- and middle-income workers, ensuring policy interventions are both effective and sustainable.

Government Housing Policies, Provision of Affordable Housing for Low-and Middle-Income Workers

Government housing policy plays a crucial role in addressing affordability challenges for low- and middle-income workers. These policies typically combine fiscal incentives, regulatory measures, and state-led programmes designed to correct market failures, improve housing access, and promote social equity (Akinsulire, Idemudia & Okwandu, 2024). International experiences demonstrate the importance of integrating supply- and demand-side interventions to ensure affordability. In the United Kingdom, the 2025 Spending Review allocated £39 billion over ten years to social and affordable housing, complemented by planning reforms and private-sector investment via Homes England (Reeves, 2025). In the United States, the Low-Income Housing Tax Credit (LIHTC) has delivered over 3.6 million affordable units since the 1980s, mobilising private capital through tax incentives (LIHTC Programme, 2025). Australia's National Rental Affordability Scheme (NRAS) ensures rental rates remain at least 20 % below market value, highlighting the effectiveness of demand-side subsidies (NRAS Programme, 2024). The Housing Affordability Stress Model conceptualises affordability as the balance between housing costs and household income, identifying households as "cost-burdened" when housing exceeds 30 % of income (Adeleke, 2023). Programs like LIHTC and NRAS operationalise this principle, ensuring workers are not forced into financial precarity.

In Nigeria, the National Housing Policy (1991) envisioned public-private partnerships, the National Housing Fund (NHF), and subsidised mortgage financing to address affordability (Uzundu & Lele, 2024). However, policy outcomes have been undermined by funding gaps, bureaucratic delays, land speculation, and high material costs (Al Mulhim, Swapan & Khan, 2022)). Affordable housing schemes generate significant socioeconomic benefits, including job creation, poverty reduction, and improved public health, yet low-income access remains limited (Shelter Origins, 2025). Studies in Nigerian cities, including Akure and Ibadan, reveal that shared-ownership and rent-to-own models often benefit higher-income groups due to poor targeting, limited scalability, and governance weaknesses (Adewole, Adhuze & Akintunde, 2023).

Low-income workers frequently spend over 50 % of their income on rent in Lagos, illustrating widespread housing stress (BusinessDay, 2025). Contributing factors include high construction costs from imported materials, inflated permit and compliance fees, and restrictive mortgage arrangements via the Federal Mortgage Bank of Nigeria (FMBN) and NHF (Akinsulire, et al., 2024). Effective affordability requires integrated policy design encompassing: flexible demand-side financing (subsidies, rent-to-own, income-based caps), supply-side incentives (land banking, tax relief, streamlined approvals, inclusionary zoning), and strong institutional governance, including transparent eligibility checks and community accountability (Frontiers, 2024; Adewole, et al., 2023).

International comparisons provide insights. Canada's National Housing Strategy complements private finance with targeted CMHC-backed programs, promoting access to adequate housing (Ahmed & Karim, 2022). Malaysia's inclusive zoning policy reduces land compliance costs and links housing supply to income levels, improving low-income access (MDPI, 2021). In Nigeria, adoption of alternative building technologies (ABT), including modular and prefabricated materials, can reduce construction costs by 10-30 %, although implementation is hindered by capacity gaps and legal constraints (Sunday, Shukor-Lim & Mazlan, 2021). Public-private partnerships like the Family Homes Fund show promise but fall short due to financing bottlenecks and weak targeting (Ebekozi, Abdul-Aziz & Jaafar, 2021; Aminu-Waziri, 2020). Drawing from the reviewed literature, this study identifies clear empirical gaps that inform the formulation of testable hypothesis:

H₁: Existing government housing policies are not effective in providing affordable housing for low- and middle-income workers in Lagos State, Nigeria.

Affordability of Government-backed Housing Schemes and the Income Levels of Workers

Government-backed housing schemes aim to align costs with worker incomes, ensuring housing does not exceed 30 % of gross earnings (Oyesomo, 2024; Adewole et al., 2023; Jiburum, Nwachukwu & Mba, 2021). In Lagos, however, a two-bedroom Rent-to-Own unit priced at ₦20 million with ₦1 million upfront and ₦158,333 monthly payments exceeds what most workers can afford (Oyesomo, 2024). Barriers include high deposits, short repayment periods, elevated development costs, and weak oversight of eligibility, limiting meaningful access for low- and middle-income workers (Adewole, et al., 2023). Cooperative housing models have potential, but limited government support restricts adoption (Oyalowo, Nubi & Lawanson, 2023). Effective affordability requires both demand-side support income-based subsidies, deposit assistance, and rent-to-own frameworks and supply-side incentives, including land banking, tax relief, and inclusionary zoning, alongside robust institutional governance (Adewole, et al., 2023; Jiburum et al., 2021).

International schemes demonstrate successful alignment between income and housing costs. Australia's NRAS keeps rental costs below 30 % of income, supported by federal and state incentives (Maiwada & Jamoh, 2022). Hong Kong's "My Home Purchase Plan" allows tenants to accumulate equity during rent before purchase, reducing entry barriers for middle-income households (Nagle, Hoagland, Coughlan & Mach, 2021). Canada's CMHC programs similarly integrate public financing to enhance affordability (Ahmed & Karim, 2022). Lagos's current schemes, however, offer partial financial access without accounting for worker incomes or local cost structures. High upfront fees, inflexible repayment schedules, inflation, and construction delays push housing costs beyond workers' budgets (Oyesomo, 2024; The Nation, 2024). Drawing from the reviewed literature, this study identifies clear empirical gaps that inform the formulation of testable hypothesis:

H₂: Government-backed housing schemes are not affordable for workers in Lagos State, Nigeria.

Housing Finance Systems and Housing Affordability for Workers

Housing finance systems are central to affordability. Effective systems provide accessible credit while keeping costs within sustainable thresholds (Adeleke, 2023; UN-Habitat, 2011). In Nigeria, formal mortgage access is limited; in 2020, only about 12,000 of 3.8 million NHF contributors successfully obtained loans due to eligibility, collateral, and bureaucratic barriers (Akinmoladun, & Oluwoye, 2022). Alternative approaches, including self-help financing, cooperatives, microfinance loans, and deposit-based savings, have shown promise in Lagos and other Nigerian cities (Isiwele, Fakere & Taiwo, 2025; Abubakar, 2020). International examples, such as Kenya's SACCO-led cooperative financing and Reall NGO programs, illustrate scalable models integrating savings, loans, and technical support (Al Mulhim, Swapan & Khan, 2022). The Nigeria Mortgage Refinance Company (NMRC) provides long-term funds to mortgage lenders, but uptake remains low due to collateral scarcity and income limitations (Oyesomo, Seun & Bolayemi, 2023).

Sustainable housing finance systems integrate demand-side support (subsidies, low-interest mortgages, microloans) with supply-side interventions (land provision, tax incentives, regulatory reform) while incorporating technical assistance for construction risk mitigation (MDPI, 2021). Current Nigerian systems remain dominated by informal finance, with formal mortgage penetration below 1 % of GDP and high costs for

land, permits, and interest (Akinmoladun, & Oluwoye, 2022). Consequently, many workers spend well beyond 30 % of income on insecure housing. Lessons from global practice demonstrate that blended finance, cooperative schemes, and public-private partnerships can enhance affordability if linked to transparent governance and income-aligned frameworks. Future research should evaluate the impact of pilot programs on income-based affordability, long-term housing retention, and worker productivity in Lagos. Drawing from the reviewed literature, this study identifies clear empirical gaps that inform the formulation of testable hypothesis:

H₃: Housing finance systems do not significantly influence housing affordability for workers in Lagos State, Nigeria.

THEORETICAL REVIEW

The study of government housing policy and its affordability for low- and middle-income workers in Lagos State can be understood through the integration of Housing Affordability Theory, Public Choice Theory, and Social Equity Theory. Each theory provides a distinct perspective for examining policy design, implementation, and its impact on housing accessibility.

Housing Affordability Theory

Housing Affordability Theory explains the financial pressures households face in securing adequate housing while maintaining a reasonable standard of living (Stone, 2006). Affordability is assessed not only by housing costs but also by residual income, the funds remaining after housing expenses to cover essential needs such as food, healthcare, education, and transportation. Housing becomes unaffordable when it consumes a disproportionate share of income, leaving households cost-burdened. In Lagos, many low- and middle-income workers allocate a large portion of their salaries to rent or mortgage payments, making this theory particularly relevant. Its strength lies in connecting economic capacity with housing security, though the conventional 30 % threshold may not fully reflect local cost-of-living variations.

Public Choice Theory

Public Choice Theory applies economic reasoning to political behavior, explaining how self-interest and bureaucratic incentives influence policy outcomes (Buchanan & Tullock, 1962). It highlights why housing schemes for low-income workers may fail due to elite capture, corruption, or political patronage. Complex administrative processes, short-term electoral priorities, and weak enforcement can undermine affordability objectives. This theory underscores the importance of transparency, accountability, and participatory governance to ensure policies genuinely serve the public interest.

Social Equity Theory

Social Equity Theory emphasizes fairness, justice, and equal access in the distribution of public resources (Frederickson, 1990). It evaluates whether housing policies provide equitable outcomes for marginalised populations, including low-income and informal sector workers. Policies favoring high-income or politically connected groups violate equity principles. Inclusive policy design, stakeholder engagement, and redistribution mechanisms are necessary to improve access, reduce inequality, and enhance living conditions.

These three theories provide a comprehensive lens for analyzing housing policy in Lagos. Housing Affordability Theory assesses economic feasibility, Public Choice Theory examines governance and political influences, and Social Equity Theory evaluates fairness and inclusivity. Their integration enables a holistic understanding of policy effectiveness, affordability, and social impact, guiding strategies for sustainable and equitable housing for low- and middle-income workers.

EMPIRICAL REVIEW

This section synthesises empirical evidence on government housing policies, affordability outcomes, and housing finance systems, highlighting persistent gaps between policy intent, worker incomes, and access to affordable housing.

Government Housing Policies, Provision of Affordable Housing for Low- and Middle-Income Workers

Empirical evidence from Nigeria consistently shows that government housing policies aimed at low- and middle-income workers suffer from significant implementation and affordability challenges. Adejumo (2021) found that despite the presence of housing interventions for civil servants in Jos, weak institutional frameworks, inflated construction costs, and poor execution limited policy effectiveness. Similar findings were reported in Oyo State, where Ogundiran et al. (2024) identified inconsistent funding, bureaucratic land processes, and substandard construction as major constraints. Studies in Abuja further reveal that public housing units remain unaffordable for intended beneficiaries, with affordability varying significantly across income groups (Jiburum, et al., 2021).

International evidence presents mixed outcomes. While countries such as Germany and Canada demonstrate that strong subsidies, transparent governance, and long-term monitoring can enhance affordability, challenges such as rising land costs and financialisation persist. In Lagos, cooperative housing models show potential but remain weakly integrated into formal policy. Overall, the literature reveals recurring gaps between policy intent and outcomes, underscoring the need for stronger financing, targeting, and institutional capacity.

Affordability of Government-Backed Housing Schemes and the Income Levels of Workers

Studies assessing government-backed housing schemes reveal persistent mismatches between housing costs and worker incomes. In Lagos, analyses of the Rent-to-Own scheme indicate that unit prices and repayment schedules far exceed the earning capacity of low- and middle-income workers, breaching standard affordability thresholds (Sururi, 2023). Media and academic reports similarly show that many workers spend over 50-60% of their income on rent, indicating widespread housing stress.

Evidence from Ibadan and Abuja further confirms uneven targeting and affordability failures, with some estates reaching low-income groups while others are dominated by higher-income occupants (Unegbua, Yawasa, Danasabea & Alabia, 2024; Jiburum, et al., 2021). International cases such as Hong Kong's Home Ownership Scheme and Sweden's Million Programme demonstrate that subsidised pricing and large-scale state intervention can improve affordability, though risks of misallocation and social integration challenges remain. Overall, findings highlight breached affordability benchmarks, weak income targeting, and structural barriers, including high upfront costs and short repayment periods.

Housing Finance Systems and Housing Affordability for Workers

Housing finance systems play a decisive role in shaping workers' access to affordable housing. Nigerian studies show that formal mortgage finance remains largely inaccessible to low- and middle-income workers, forcing reliance on self-help, cooperative savings, and informal finance (Isiwele, et al., 2025). Research in Benin City, Jos, Lagos, and Abuja demonstrates that only higher-grade workers can afford government-backed mortgages, while lower-income workers spend well above 30% of income on housing (Adeleke & Olaleye, 2024; Jiburum, et al., 2021).

Policy reviews highlight weak implementation, high interest rates, land access constraints, and poor coordination among housing finance institutions as major barriers. International evidence from Ghana, Kenya, Spain, and Australia reinforces the importance of income-sensitive financing and illustrates the social consequences of housing stress, including mental health impacts. Overall, the literature points to systematic exclusion of low-income workers from formal finance and underscores the need for inclusive, income-aligned housing finance models supported by effective institutional frameworks.

METHODOLOGY

This study employed a descriptive survey research design to examine the relationship between government housing policy and workers' affordability assessment in Lagos State, Nigeria. The design is appropriate for capturing workers' perceptions, experiences, and assessments of housing policies without manipulating variables. Descriptive surveys are widely used in policy and social research for analysing existing conditions and drawing generalisable inferences from representative samples (Creswell, 2014; Saunders, Lewis &

Thornhill, 2012). The study population comprised public sector workers drawn from selected Lagos State ministries and parastatals directly involved in housing policy formulation, financing, and implementation. These included the Ministries of Housing; Finance; Budget and Economic Planning; Physical Planning and Urban Development; and the Lagos State Development and Property Corporation (LSDPC). This population was selected to capture perspectives of both policy implementers and beneficiaries. According to Lagos State Government records (2023), the estimated population of public servants relevant to housing-related services is approximately 150,000. A multi-stage sampling technique was adopted. Stratified sampling was used to categorise workers based on their involvement in housing-related services. Purposive sampling identified relevant ministries and agencies. Simple random sampling was applied to select respondents within the chosen organisations, ensuring representativeness and minimising selection bias. Using Yamane’s (1967) formula at a 5% margin of error, a sample size of 399 (Approximately 400) was determined. To accommodate non-response, an additional 10% was added, resulting in a final sample size of 440 respondents. Data were collected using a structured questionnaire divided into two main sections: demographic characteristics and thematic items aligned with the study objectives, including housing policy effectiveness, affordability, housing finance, access challenges, and policy impact. Responses were measured on a five-point Likert scale ranging from “Strongly Agree” to “Strongly Disagree.” A pilot study involving 44 public sector workers in Eti-Osa and Badagry Local Government Areas was conducted to test the instrument’s clarity, reliability, and feasibility. Feedback from the pilot informed minor revisions to improve item clarity and sequencing. Content validity was ensured through expert review by academics in employment relations and housing policy. Construct validity was achieved by aligning questionnaire items with Housing Affordability Theory, Public Choice Theory, and Social Equity Theory. Reliability testing using Cronbach’s Alpha produced coefficients ranging from 0.78 to 0.88, with an overall value of 0.84, indicating high internal consistency. Questionnaires were administered using both self-administered and enumerator-assisted approaches. Ethical considerations, including informed consent, anonymity, and confidentiality, were strictly observed. Data were analysed using SPSS version 25. Descriptive statistics summarised respondent characteristics, while inferential analysis using Pearson’s correlation tested the study hypotheses at a 0.05 significance level.

Presentation and Analysis of Results

This section of the paper presents the analysis of questionnaire data from 392 respondents across selected Lagos State ministries and agencies. Using SPSS version 25, descriptive statistics summarised responses through tables, frequencies, percentages, means, and standard deviations to address the study’s five research objectives.

Analysis of Research Questions (Perceptions of Government Housing Policies)

Table 1: Housing Policy Effectiveness

SN	Statement	Mean	SD	Interpretation
1	Policies target low/middle-income earners	2.4	1.0	Disagree
2	Objectives align with workers’ housing needs	2.7	1.1	Undecided
3	Adequate political commitment exists	2.5	1.0	Disagree
4	Sufficient low-cost units have been built	2.1	0.9	Strong Disagree
5	Monitoring & evaluation mechanisms exist	2.3	1.0	Disagree
6	Housing schemes are effectively coordinated	2.6	1.1	Undecided
7	Policy reforms improved affordability	2.4	1.0	Disagree
8	Workers are well-informed about housing policies	2.5	1.1	Disagree

Source: Field Survey, 2025

Average Mean: 2.4 - Overall Disagreement

Respondents feel policies exist on paper but fail in execution and targeting - The average mean score of 2.4 indicates an overall disagreement among respondents regarding the effectiveness of government housing policies. While policies and frameworks are acknowledged to exist on paper, respondents generally perceive a wide gap between formulation and practical execution. The results suggest that housing policies are not adequately addressing the needs of low- and middle-income earners, who form the majority of the working population. Weak implementation, limited coverage, and insufficient stakeholder engagement contribute to this sentiment. In essence, policies are seen as poorly targeted and lacking real impact, highlighting concerns about political will and policy translation into action.

Table 2: Government Housing Affordability

SN	Statement	Mean	SD	Interpretation
9	Cost of housing units is within worker incomes	2.2	0.9	Strong Disagree
10	Repayment terms are reasonable	2.5	1.0	Disagree
11	Gap between housing prices & salaries exists	4.3	0.8	Agree
12	Govt housing more affordable than private sector	2.8	1.1	Undecided
13	Workers meet payments without sacrificing essentials	2.3	1.0	Disagree
14	Flexible pricing structures exist	2.6	1.1	Undecided
15	Affordability improved in last 5 years	2.4	0.9	Disagree
16	Housing projects located in affordable areas	2.5	1.0	Disagree

Source: Field Survey, 2025

Average Mean: 2.7 - Disagreement

Strong consensus that government housing remains unaffordable - The average mean score of 2.7 reflects general disagreement, showing that respondents believe government housing schemes remain largely unaffordable for the intended beneficiaries. Despite efforts to introduce various initiatives, there is a strong consensus that the cost of government-backed housing units is still beyond the financial reach of low- and middle-income workers. Many workers face challenges with high repayment terms, rigid pricing structures, and housing projects often situated in areas with higher living costs. This perception underscores a persistent gap between housing policy intentions and actual affordability, leaving most workers unable to access or sustain government housing opportunities.

Table 3: Housing Finance Systems

SN	Statement	Mean	SD	Interpretation
17	Access to mortgage finance is available	2.6	1.0	Undecided
18	Interest rates are too high	4.5	0.7	Strong Agree
19	Mortgage repayment periods are worker-friendly	2.7	1.0	Undecided
20	Workers aware of NHF/FMBN options	2.6	1.1	Undecided

21	Down payment is a major barrier	4.2	0.8	Agree
22	Loan approval process is efficient	2.3	1.0	Disagree
23	Financial institutions' role is commendable	2.4	1.0	Disagree
24	Mortgage terms support long-term affordability	2.5	1.0	Disagree

Source: Field Survey, 2025

Average Mean: 3.0 - Neutral (mixed views)

Respondents strongly agree on barriers (interest rates, down payment), but awareness and access are weak - The average mean score of 3.0 suggests neutrality, reflecting mixed views on the housing finance system. On one hand, respondents strongly agree that critical barriers such as high interest rates and prohibitive down payment requirements hinder affordability, making access to mortgage facilities difficult for most workers. On the other hand, awareness of financing options like the National Housing Fund (NHF) and Federal Mortgage Bank of Nigeria (FMBN) remains weak, and access to these schemes is limited. While some acknowledge potential benefits of existing mortgage structures, the prevailing sentiment is that financing mechanisms remain inadequate to support affordable housing ownership.

Test of Research Hypotheses

The hypotheses for this study were tested with the SPSS. Hypotheses 1-3 were tested using t-test statistical analysis. The essence is to test the relationship that exists between the variables in the study.

Hypothesis One

H₀₁: Existing government housing policies are not effective in providing affordable housing for low- and middle-income workers.

Table 4: One-sample t-test on Policy Effectiveness (Test Value = 3)

Statistic	Value
Mean	2.40
SD (approx.)	0.75
SE	0.038
t(391)	-15.84
p (two-tailed)	< 0.001
95% CI	(2.33, 2.47)
Cohen's d	-0.80

Interpretation

The one-sample t-test shows that the mean score of 2.40 is significantly lower than the neutral value of 3, with $t(391) = -15.84$, $p < 0.001$. This indicates strong disagreement among respondents that government housing policies are effective. The large negative effect size ($d = -0.80$) further confirms the practical importance of this perception. In other words, civil servants believe that while housing policies may exist on paper, they do not

translate into effective or impactful solutions for low- and middle-income earners. The results highlight a credibility gap between policy formulation and implementation in Lagos State.

Hypothesis Two

H₀₂: Government-backed housing schemes are not affordable for workers.

Table 5: One-sample t-test on Housing Affordability (Test Value = 3)

Statistic	Value
Mean	2.70
SD (approx.)	0.75
SE	0.038
t(391)	-7.94
p (two-tailed)	< 0.001
95% CI	(2.62, 2.78)
Cohen's d	-0.40

Interpretation

With a mean of 2.70, the test indicates significant disagreement with the neutral benchmark, $t(391) = -7.94$, $p < 0.001$. Respondents thus perceive that government-backed housing schemes are not affordable relative to workers' incomes. The moderate effect size ($d = -0.40$) suggests that this is not just a statistical finding but a meaningful concern affecting many workers. High repayment costs and the gap between salaries and house prices appear to drive this perception. The outcome underscores that affordability remains a central obstacle preventing workers from accessing government housing opportunities, even when such schemes are intended to help them.

Hypothesis Three

H₀₄: Housing finance systems do not significantly influence affordability.

Table 6: One-sample t-test on Housing Finance Systems (Test Value = 3)

Statistic	Value
Mean	3.00
SD (approx.)	0.75
SE	0.038
t(391)	0.00
p (two-tailed)	1.00
95% CI	(2.92, 3.08)
Cohen's d	0.00

Interpretation

The mean score of 3.00 is exactly equal to the neutral benchmark, with $t(391) = 0.00$, $p = 1.00$. This indicates no significant difference, meaning respondents hold mixed or undecided views about the role of finance systems. The effect size ($d = 0.00$) confirms there is no meaningful lean in perception. While some respondents recognize that mortgage structures and repayment terms can potentially support affordability, others highlight barriers such as high interest rates and heavy down payment requirements. The neutrality reflects the reality that housing finance remains inconsistent in its effectiveness, offering opportunities to some while excluding many others.

DISCUSSION OF FINDINGS

The findings of this study provide valuable insights into housing policy debates by revealing persistent affordability, financing, and governance challenges for Lagos workers, reinforcing systemic policy weaknesses while highlighting lessons from more effective international housing models.

Effectiveness of Government Housing Policies

Findings indicate strong disagreement among respondents regarding the effectiveness of government housing policies in Lagos State ($M = 2.40$). Civil servants largely perceive existing programmes as ineffective in delivering affordable and accessible housing, reflecting a persistent gap between policy intent and outcomes. This aligns with Adejumo's (2021) study of Jos civil servants, which identified weak institutional frameworks, inflated construction costs, and poor implementation as major barriers. Similar structural challenges have been reported in Oyo State, including inconsistent funding and bureaucratic delays (Ogundiran, et al., 2024). International evidence from New Zealand and Canada further demonstrates that policy ambition alone is insufficient without institutional coherence and regulatory alignment. Overall, housing policies in Lagos remain largely symbolic, constrained by weak governance, corruption, and limited institutional capacity.

Affordability of Government Housing

Housing affordability emerged as a major concern, with respondents significantly disagreeing that government housing is affordable ($M = 2.70$). Empirical studies consistently show that housing costs exceed workers' income capacities. For instance, Jiburum et al (2021) found public housing in Abuja unaffordable for low- and middle-income earners, while Uloma and Okonkwo (2024) reported rent burdens exceeding 60% of income. In Lagos, Sururi (2023) demonstrated that Rent-to-Own schemes require repayment levels beyond the reach of most workers. By contrast, international models in Hong Kong and Sweden show that sustained subsidies and transparent targeting improve affordability. The Lagos experience reflects a systemic mismatch between housing costs and income realities, rendering government schemes exclusionary.

Housing Finance Systems

Respondents expressed neutral perceptions of housing finance systems ($M = 3.00$), reflecting uncertainty and limited access to formal mortgage mechanisms. Studies indicate that National Housing Fund contributors and civil servants often cannot afford mortgage-based housing due to high interest rates and rigid repayment terms (Anigbogu & Omogor, 2015; Adeleke & Olaleye, 2024). Consequently, workers rely heavily on cooperatives and incremental self-building (Isiwele, et al., 2025). In contrast, tailored finance models in Ghana, Spain, and Australia demonstrate that income-sensitive financing improves affordability and reduces housing stress. Nigeria's housing finance system remains exclusionary, with informal mechanisms filling gaps but unable to deliver housing at scale.

CONCLUSIONS AND RECOMMENDATIONS

Conclusion

The findings show that government housing policies in Lagos State have not achieved their primary goal of providing affordable and accessible housing for workers. Civil servants, as key beneficiaries, largely perceive

these policies as ineffective and misaligned with their income levels and housing needs. Despite numerous interventions, the policies have failed to close the affordability gap or significantly improve workers' quality of life.

Affordability remains the most critical concern. Government housing units are priced beyond the reach of most low- and middle-income earners, exceeding global affordability benchmarks. High deposit requirements, short repayment periods, and rigid financing structures further exclude workers, forcing many to rely on private or informal housing alternatives.

Housing finance systems have also proven weak. Formal mortgage schemes are largely inaccessible due to high interest rates, while the National Housing Fund and similar programmes do not adequately meet contributors' needs. This reflects broader structural deficiencies within Nigeria's housing finance framework. In terms of welfare outcomes, government housing interventions have delivered limited benefits. Poor infrastructure

Recommendations

Based on the findings, this study makes the following recommendations to improve the effectiveness of government housing policies and enhance affordability for workers in Lagos State.

To improve the effectiveness of government housing policies and enhance affordability for workers in Lagos State, several reforms are necessary. Housing finance systems should be restructured to reflect workers' income realities. This includes introducing longer-tenor mortgages with lower interest rates, flexible and income-sensitive repayment plans, and reduced deposit requirements. Strengthening institutions such as the Federal Mortgage Bank of Nigeria and the National Housing Fund is critical to making these reforms effective and inclusive.

Affordability thresholds should be institutionalised. Government-backed housing schemes should ensure that housing costs do not exceed 30% of beneficiaries' income, in line with globally accepted standards. Enforcing this benchmark would align housing prices with workers' earning capacity and prevent financial strain. Governance and transparency must be strengthened. Digital allocation platforms, independent oversight, and public disclosure of beneficiary lists and audit reports would help curb corruption, favoritism, and elite capture, thereby restoring trust in housing programmes.

Housing delivery should be integrated with essential infrastructure and services, including transport, water, electricity, healthcare, and schools. Coordinated urban planning would enhance the welfare impact of public housing and improve beneficiary satisfaction. Finally, worker participation should be embedded in housing policy design and implementation. Mechanisms such as housing cooperatives, consultative committees, and structured feedback systems would promote inclusiveness, accountability, and better alignment between policy objectives and workers' needs.

Suggestions for Further Studies

This study highlights key challenges in government housing policy and worker affordability in Lagos State, but several areas warrant further investigation. Future research should broaden the focus beyond civil servants to include private- and informal-sector workers, capturing a wider range of income levels and employment contexts. Longitudinal studies are also recommended to track the impact of initiatives like the Lagos Rent-to-Own scheme over time, assessing both short-term affordability and long-term welfare outcomes. Comparative studies with other Nigerian states or developing countries could reveal whether Lagos's housing challenges are systemic or shaped by its unique urban dynamics.

Informal financing mechanisms such as cooperative societies, rotating savings, and family-based arrangements require deeper analysis to determine their effectiveness, scalability, and potential integration with formal housing schemes. Finally, incorporating the perspectives of policymakers, developers, and financial institutions would complement workers' views, providing a multi-stakeholder understanding of the policy-practice gap. Such

research would offer more holistic insights and inform practical, inclusive reforms to improve housing affordability and accessibility.

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