

# Analysis of Housing Deficit in Urban Cities: A Case Study of Port Harcourt

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## ABSTRACT

Housing plays a very significant role in a person's standard of living and place in the society as its impact is profound in the health, welfare and output of man. The aim of this study was to assess the housing deficit in urban cities, focusing specifically on Port Harcourt. The study utilized structured questionnaire to gather data from 368 respondents, representing 92% of the sample size. Data were analyzed using descriptive statistics, including frequency tables and chart. This study highlights the significant housing deficit in Port Harcourt, underscoring its critical impact on the city's population and socio-economic stability. The results confirm that the housing shortage, driven by factors such as rapid urbanization, economic constraints, high land prices, and poor urban planning, has led to overcrowding, rising housing costs, and deteriorating quality of life. The study recommends that government initiates a comprehensive policy reform focusing on improving housing affordability, regulating land prices, and incentivizing private sector involvement. The study also recommends public-private partnerships (PPPs) in improving housing availability, emphasizing that government should seek to foster stronger collaborations with private developers to address the housing crisis.

## INTRODUCTION

Housing is the second most essential basic needs of humankind outside food. Its impact on the health, welfare and output of man is profound. Therefore, housing plays a vital role in a person's standard of living and place in the society (Jiboye, 2009). According to The Daily Independent online newspaper of April 13, 2015 with the heading 'Nigeria's housing deficit, the challenges before Buhari, Nigeria's housing shortfall was put between 16 and 17 million units and requires a minimum of 1 million additional units per annum to reduce the national deficit in order to avert a housing crisis in the country. It is estimated that, in terms of funding, 12 trillion naira (about 45.3 billion pounds) is needed to solve the existing housing scarcity problem by The Federal Housing Authority (FHA) (Alagbe and Opoko, 2013). Housing deficit refers to the shortfall between the number of housing units required by a population and the available supply, often leading to overcrowded living conditions, informal settlements, or homelessness. This global challenge is exacerbated by rapid urbanization, particularly in developing countries, where the demand for affordable housing continues to outpace supply. According to UN-Habitat, over a billion people globally live in inadequate housing, with the majority residing in urban areas of low- and middle-income countries. The urban population is expected to rise, with projections indicating that nearly 68% of the world's population will live in cities by 2050, further intensifying housing shortages. The high demand for housing in urban areas, combined with high cost of land and building construction, and insufficient government interventions has exacerbated the housing crisis globally (UN-Habitat, 2020). Rapid urbanization in Africa cities has placed immense pressure on housing supply.

Nigeria, the most populous country in Africa, is experiencing a significant housing crisis, with an estimated housing deficit of over 20 million units (Federal Ministry of Works and Housing, 2021). This deficit has led to widespread overcrowding, inadequate access to basic services, and proliferation of informal settlements in urban areas. According to Ayedun, *et al.* (2018), Nigeria's housing market struggles with issues related to affordability, land tenure systems, and weak institutional frameworks, contributing to a persistent shortage of decent and affordable housing. The housing crisis in Nigeria is particularly severe in its urban centers, driven by rapid

urbanization and population growth. Lagos, Abuja, and Port Harcourt are prime examples of cities facing acute housing shortages. As more people migrate to urban areas in search of better economic opportunities, the demand for housing has soared, outstripping supply. In Port Harcourt, one of Nigeria's fastest-growing cities, the situation is exacerbated by its position as a hub for the oil and gas industry, which attracts both skilled and unskilled workers from across the country. The influx of people has led to increased demand for housing, driving up property prices and making housing unaffordable for a large segment of the population (Ekpenyong & Abutu, 2020). Port Harcourt's housing deficit is further aggravated by environmental challenges such as flooding, which often displaces residents and damages homes. The city's low-lying terrain makes it susceptible to flooding, particularly during the rainy season, leading to the destruction of homes and property. This creates a cyclical problem where displaced families seek new accommodations, adding further strain to an already limited housing supply. Ede *et al.*, (2019) highlights that housing affordability in Port Harcourt is also affected by the high cost of land and building materials, as well as inadequate urban planning policies that fail to account for the city's rapid population growth. The housing deficit in urban areas, particularly in Port Harcourt, is a complex issue influenced by rapid urbanization, economic challenges, environmental factors, and inadequate policy interventions. As the population of Nigerian cities continues to grow, addressing the housing deficit will require comprehensive strategies that include affordable housing solutions, effective urban planning, and improved infrastructure development. Without such measures, the housing crisis in cities like Port Harcourt will continue to deepen, with far-reaching socio-economic implications for residents and the broader urban environment.

## LITERATURE REVIEW

Several scholars have carried out researches to understand housing related problems in Nigeria. Ibisiki and Eyenghe (2021) assessed the contributory factors of substandard housing in Port Harcourt municipality, Nigeria, aiming to identify specific factors affecting housing quality, evaluate their impacts, and recommend physical planning measures for improvement. The study identified key factors contributing to substandard housing, such as low income, large household sizes, inadequate building materials, and deteriorating physical conditions, leading to urban neighborhoods degrading into slums and squatter settlements. The authors recommended regular physical assessments of buildings, government reclamation and planning of waterfront environments, compliance with approved building plans, the provision of soft loans for low-income earners, and prioritization of low-cost housing developments to enhance living conditions. Their findings underscore the importance of targeted policy interventions and urban renewal programs in addressing housing deficits in Nigeria, resonating with existing literature that emphasizes the need for comprehensive strategies to promote sustainable urban development. Rodríguez-Pose and Storper (2020) also critically examined the prevalent "housing as opportunity" framework within urban economics, which posits that shortages of affordable housing in urban areas hinder economic development. This framework argues that inadequate housing limits migration to prosperous cities, constraining urban growth, exacerbating social and spatial inequalities, and impeding national economic progress. Advocates of this perspective assert that loosening zoning and planning regulations in thriving cities is essential for unlocking economic potential and facilitating domestic migration. However, Rodríguez-Pose and Storper contend that many of these claims are fundamentally flawed and lead to oversimplified policy recommendations. They challenge the notion that housing regulation is a primary factor influencing housing availability and pricing disparities across cities, arguing that widespread zoning changes are unlikely to enhance domestic migration or improve affordability for low-income households. Instead, they assert that such changes would likely accelerate gentrification within metropolitan areas without significantly reducing income inequality. The authors argue that the fundamental drivers of economic features, including housing dynamics, are rooted in the existing geography of employment, wages, and skills, emphasizing the need for a more nuanced understanding of urban economics that extends beyond mere housing policies. In another study, Godwill *et al.* (2021) investigated the deteriorating housing stock in Port Harcourt municipality, which has experienced neglect, changes in use, insufficient funding, and resource misappropriation over the years. The study aimed to assess the physical condition of housing in selected planned and unplanned neighborhoods, specifically Orije Layout-Orominike (D/Line), Port Harcourt Township, Diobu (Mile 1 and Mile 2), and certain waterfront settlements. Identifying 25 communities, the researchers measured indicators such as habitable space, physical condition, availability of basic social infrastructure, and environmental quality. The findings revealed that the housing stock in the indigenous enclaves of Diobu had a high occupancy ratio and lacked essential public utilities, with many homes constructed from substandard materials, leading to periodic flooding. The study

recommended aligning local housing standards with global UN benchmarks by providing basic social infrastructure and implementing consistent urban renewal processes to address the housing deficit in the municipality, reinforcing literature that highlights the importance of infrastructural development and urban planning in enhancing housing quality in Nigerian cities. Dornubari and Peter (2021) explored the critical issue of adequate housing in the Global South, particularly focusing on the challenges faced by no-income, low-income, and lower-middle-income residents in urban areas. The study emphasizes that urbanization in Nigeria is advancing at a pace that many cities struggle to manage, leaving the government unable to address housing challenges due to various financial and regulatory constraints. Specifically, the research examines the policy issues that hinder the provision of social housing in Greater Port Harcourt City, aiming to assess the UN-Habitat requirements for sustainable social housing and review relevant national and state policies impacting housing provision. The study revealed that housing developed by the private sector is often prohibitively expensive for the city's poor, exacerbated by high building material costs, insufficient funding, ineffective policy implementation, corruption, and poor governance, all of which significantly impede social housing provision. The study ultimately recommends that the government undertake comprehensive demographic studies to inform the enactment of policies aimed at improving housing accessibility for those in need. Adeyemi *et al.*, (2022) investigated the role of government in addressing the housing deficit in Ado-Ekiti, Nigeria, utilizing both primary and secondary data sources. The study involved the selection of 600 residential buildings from the Falegan area, with a random mapping of 60 buildings to gather responses from residents. The results indicated that 70% of the respondents were tenants, while 30% were landlords. Significantly, 82% of the residents agreed that making credit available for building construction projects would help reduce the housing deficit, while 18% disagreed. The study established a strong relationship between the availability of credit loans and the reduction of housing deficit in the area. Based on these findings, the authors recommended that the government amend its housing policies to promote strategies aimed at reducing or eliminating the housing deficit across the country.

Ayotamuno and Obinna (2023) investigated the dynamics of the Private Rental Sector (PRS) in Greater Port Harcourt City (GPHC), focusing on the growing trend of gentrification and its impact on tenants. The study highlights that rental housing plays a critical role in accommodating families, particularly in less-developed countries like Nigeria, where urbanization is rapidly intensifying. In Port Harcourt, more than half of the city's population relies on rented housing, but the private rental market is undergoing significant changes. Private landlords are increasingly converting single rooms into self-contained flats and apartments, displacing original tenants who can no longer afford the higher rents. This gentrification has deepened the housing crisis for lower-income residents. The cross-sectional survey, covering private estates built between 1978 and 2014, involved 400 households and used both primary and secondary data sources. Through questionnaires, interviews, and direct observation, the study revealed that most tenants found their rents excessively high, with the majority rating their housing costs as "Too High" on a 6-point Likert scale. These findings underscore the growing unaffordability in the Port Harcourt housing market, reflecting broader trends in urban Nigeria where rising rents and inadequate housing policies contribute to an expanding housing deficit for low-income groups. The study's insights are crucial for informing housing policy interventions in the city. Umoh *et al.*, (2023) investigated the widening gap between the demand and supply of housing in Nigeria, driven by rapid population growth. The study aimed to identify the causes and consequences of the housing deficit, focusing on specific objectives such as examining responsible factors, evaluating implications, and exploring strategic actions to mitigate the deficit. Utilizing a descriptive research design and content analysis, the researchers adopted a quantitative approach through secondary data sources. Findings indicated that the housing deficit in Nigeria is attributed to multiple factors, including high land acquisition costs, rising construction expenses, inadequate infrastructure, inaccurate housing demographics, and poor funding. Additionally, the study revealed that the housing deficit has significant social and economic implications, including increased unemployment rates, rising crime, heightened poverty, adverse health outcomes, and sluggish economic growth. To address these challenges, the researchers recommended several strategic actions, including the provision of subsidized land for developers, the introduction of legislation to regulate land costs, and enhancing basic infrastructure to improve access to undeveloped areas. They also emphasized the need for increased budgetary allocations for housing development at all levels of government. While West (2023) conducted a review of low-cost housing delivery in Port Harcourt, examining the various issues and challenges faced in providing affordable housing in Rivers State. The paper highlights that despite significant efforts to ensure access to comfortable and affordable housing, many countries, particularly in the developing world, struggle with this task, a situation that is notably prevalent in Nigeria and

Port Harcourt. The author aims to investigate the challenges associated with low-cost housing in the city and seeks to propose solutions by first identifying these obstacles. To support the research, West reviewed relevant governmental policies on housing delivery and other pertinent information related to housing in the state. Ultimately, the study aims to establish the primary challenges of low-cost housing in Port Harcourt while offering actionable solutions to address these issues, contributing valuable insights to the ongoing discourse on affordable housing in Nigeria.

According to Umoh, Adonnai & Mbah (2023), High cost of land acquisition, high cost of construction, lack of basic infrastructure like road to enhance land accessibility, inadequate funding and stunted mortgage system, bureaucratic bottleneck associated with land administrative laws, lack of accurate housing demographics, low private sector participation, high cost of labour and professional charges, lopsided laws governing landlord/tenant relationship, rural/urban migration, and weakness of housing policies affected the overall value chain of housing development and led to housing deficit in Nigeria.

Housing deficit leads to high rate of unemployment and underemployment, rising crime rate, increased poverty and poor standard of living, adverse physical and mental health, and sluggish economic growth in Nigeria. (Umoh, Adonnai & Mbah (2023)). The study recommended that Increased funding for the housing sector through government budgetary allocations, availability of mortgages, review of obsolete housing policies, provision of housing grants and loans by employers of labour to their employees, provision of basic infrastructure to ease access to construction sites, and provision of accurate housing demographics would go a long way in addressing housing deficit in Nigeria. Developers should as well leverage on local materials for housing construction.

## METHODOLOGY

The methodology employed in this study is survey-based, while the primary approach adopted for acquiring primary data in this research involves distributing questionnaires. These questionnaires were meticulously constructed to incorporate structured items comprising closed-ended questions utilizing the Likert scale. The population figures for Port Harcourt metropolis from the 2006 census stood at 538,558 for Port Harcourt Local Government Area (LGA) and 462,350 for Obio-Akpor LGA, with an annual growth rate of 3.02%. Combined, this totaled 1,000,908 (National Population Commission of Nigeria, 2006). Utilizing this growth rate, a projection was made to estimate the current population for 2024 using the population growth model proposed by Xu, (2009). Thus using the formula we obtained the 2024 projected population of the study area to be approximately 1,723,759. In conducting a socio-economic study within Port Harcourt Metropolis, it is essential to implement a well-thought-out and robust sampling strategy to ensure the accuracy and representativeness of the collected data. This study utilizes a simple random sampling technique, treating each Local Government Area (LGA) within Port Harcourt Metropolis as an independent stratum. The LGAs encompassing Port Harcourt Metropolis are Port Harcourt City and Obio-Akpor LGAs. The selection of a simple random sampling technique is based on the diverse nature of the LGAs within Port Harcourt Metropolis. This approach facilitates a systematic and comprehensive representation of the entire population by dividing it into distinct strata based on geographical location (LGAs, in this instance). Each LGA is treated as a separate stratum, recognizing the unique characteristics and variations that may exist across different areas within the city. To achieve the research objectives, field surveys, questionnaires, and interviews were employed. According to Israel (1992), the sampling size for any population exceeding 100,000 individuals is 400, using the formula provided below with a  $\pm 5\%$  level of precision. Hence a sample size of 400 was adopted and randomly selected from the population. This was distributed across the two LGAs within the Port Harcourt metropolis of Rivers State. Data for the study obtained through questionnaire, was analysed using descriptive statistical techniques (frequency and percentage) and presented using tables, charts and graphs. This was used to analyse the demographics and responses.

## RESULTS

### Extent of Housing Deficit in Port Harcourt

Table 4.1: Extent of Housing Deficit in Port Harcourt

SN	Variable	Category	Frequency	Percentage (%)
1	There is a significant housing deficit in Port Harcourt.	SA	154	41.85
		A	108	29.35
		U	33	8.96
		D	46	12.50
		SD	27	7.34
2	Affordable housing options are scarce in Port Harcourt.	SA	168	45.65
		A	121	32.88
		U	25	6.79
		D	34	9.25
		SD	20	5.43
3	The current supply of housing in Port Harcourt meets demand.	SA	74	20.11
		A	83	22.55
		U	24	6.52
		D	90	24.46
		SD	97	26.36
4	Housing development in Port Harcourt has not kept pace with population growth.	SA	169	45.92
		A	101	27.45
		U	20	45.43
		D	47	12.78
		SD	31	8.42
5	The housing deficit in Port Harcourt is a critical issue needing urgent attention.	SA	180	48.91
		A	96	26.09
		U	15	4.08
		D	57	15.49
		SD	20	5.43

Table 4.1 presented the distribution of responses regarding the extent of the housing deficit in Port Harcourt. A significant 41.85% of respondents strongly agreed that there was a considerable housing shortage, with 29.35% agreeing, indicating a broad consensus on the existence of a housing issue. Only 8.96% were undecided, while 12.50% disagreed and 7.34% strongly disagreed, highlighting that a small portion of respondents did not perceive a severe housing shortage. Similarly, 45.65% strongly agreed and 32.88% agreed that affordable housing options were scarce, reinforcing the perception of inadequate affordable housing options. The perception that current housing supply met demand was less favorable, with only 20.11% strongly agreeing and 22.55% agreeing. Notably, 24.46% disagreed and 26.36% strongly disagreed, suggesting a prevalent belief that supply did not satisfy demand. Furthermore, 45.92% of respondents strongly agreed and 27.45% agreed that housing

development had lagged behind population growth, underscoring the need for improved housing expansion to match demographic changes. Finally, the urgency of addressing the housing deficit was widely acknowledged, with 48.91% strongly agreeing and 26.09% agreeing that the deficit was a pressing issue needing immediate action.

### Factors Contributing to Housing Deficit in Port Harcourt

Table 4.2

SN	Variable	Category	Frequency	Percentage (%)
1	Economic factors such as low income contribute to the housing shortage in Port Harcourt.	SA	162	44.02
		A	106	28.80
		U	29	7.88
		D	51	13.86
		SD	20	5.44
2	High land prices are a major factor in the housing shortage in Port Harcourt.	SA	149	40.49
		A	106	28.80
		U	27	7.34
		D	52	14.13
		SD	34	9.24
3	Poor urban planning has contributed significantly to the housing deficit.	SA	110	29.89
		A	101	27.44
		U	48	13.04
		D	63	17.13
		SD	46	12.50
4	Lack of government support for affordable housing development worsens the housing shortage.	SA	180	48.91
		A	103	27.99
		U	18	4.89
		D	46	12.50
		SD	21	5.71

5	Inadequate infrastructure and public services are key contributors to the housing deficit.	SA	191	51.90
		A	121	32.88
		U	19	5.16
		D	26	7.07
		SD	11	2.99

Table 4.2 displayed the distribution of responses regarding primary factors contributing to the housing shortage in Port Harcourt. A substantial portion of respondents, 44.02%, strongly agreed that economic factors, such as low income, contributed to the housing shortage, with an additional 28.80% agreeing. Only 7.88% were undecided, while 13.86% disagreed and 5.44% strongly disagreed, indicating a broad agreement on the role of economic factors. Similarly, 40.49% of respondents strongly agreed that high land prices were a significant factor, with 28.80% agreeing. Notably, 14.13% disagreed, and 9.24% strongly disagreed, showing that the high cost of land was a widely recognized obstacle. In terms of urban planning, 29.89% strongly agreed and 27.44% agreed that poor urban planning significantly contributed to the housing deficit. A minority, 17.13%, disagreed, and 12.50% strongly disagreed. Furthermore, the lack of government support for affordable housing was seen as a critical factor by 48.91% who strongly agreed and 27.99% who agreed. Inadequate infrastructure and public services were also cited as key contributors, with 51.90% strongly agreeing and 32.88% agreeing.

### Socio-Economic Impacts of Housing Deficit

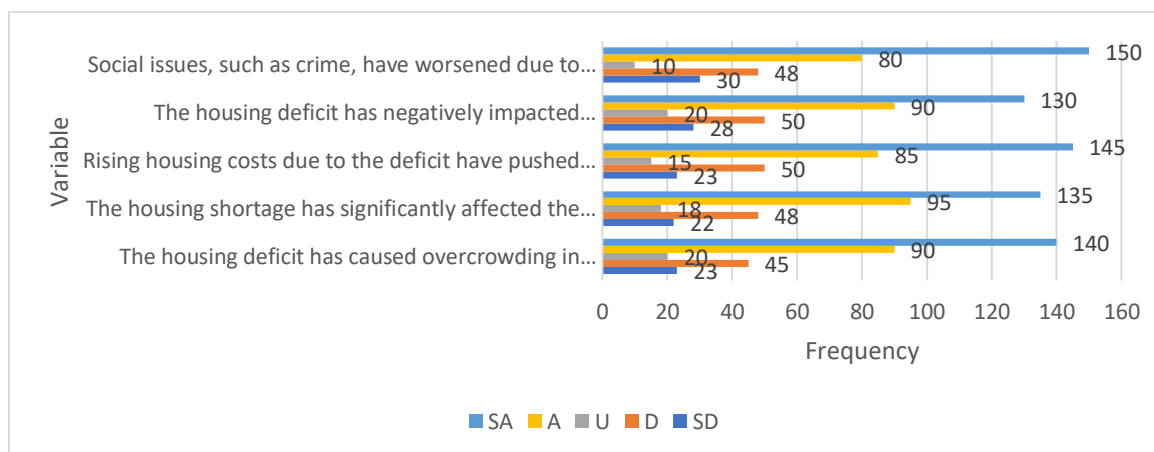


Figure 4.1: Spatial Distribution on Socio-Economic Impacts of Housing Deficit

Table 4.2 summarized the responses on the socio-economic impacts of the housing deficit in Port Harcourt. A significant portion of respondents, 44%, strongly agreed that the housing deficit had led to overcrowding in many areas, with an additional 28.3% agreeing. Only 6.3% were undecided, while 14.2% disagreed and 7.2% strongly disagreed, indicating broad awareness of the overcrowding issue. Additionally, 42.5% of respondents strongly agreed that the housing shortage had adversely affected residents' quality of life, supported by 29.9% who agreed. Notably, 15.1% disagreed, while 6.9% strongly disagreed, highlighting a widely recognized impact on quality of life. Rising housing costs due to the deficit were reported to have driven many residents into poverty, with 45.6% strongly agreeing and 26.7% agreeing with this statement. Only 4.7% were undecided, while 15.7% disagreed and 7.2% strongly disagreed. Furthermore, 40.9% strongly agreed, and 28.3% agreed that employment opportunities had been negatively affected by the housing deficit. Social issues, such as crime, were also seen to have worsened, with 47.2% strongly agreeing and 25.2% agreeing.

## DISCUSSIONS

### Housing Deficit in Port Harcourt

The results presented in Table 4.1 highlight the significant extent of the housing deficit in Port Harcourt. The findings reveal that majority of respondents, 41.85%, strongly agreed that there was a substantial housing shortage in Port Harcourt while 29.35% agreed with this assessment, showing broad consensus among the respondents. This findings agrees with previous studies, which has documented similar housing shortages in major cities of the Niger Delta, particularly Port Harcourt, as a result of rapid urbanization, population growth, and insufficient housing policies. However, 8.96% of the respondents were undecided, and 19.84% disagreed or strongly disagreed, suggesting that a minority of respondents did not perceive the issue as critical, which could be due to local variations or differing personal experiences with housing. The perception that there is dearth in affordable housing aligns with the findings of previous studies, where 45.65% strongly agreed and 32.88% agreed that affordable housing options were insufficient. This reflects a critical gap in the housing market, which has been exacerbated by high demand, population growth, and socio-economic challenges in Port Harcourt. Several scholars have pointed to the difficulty many low- and middle-income households face in accessing affordable housing in urban areas, primarily due to escalating land prices and insufficient government intervention (Adejumo, 2018). Additionally, the perception that the current housing supply does not meet demand was substantiated by 50.82% of respondents who disagreed with the notion of adequate housing supply. This finding aligns with the findings of Babalola (2017), who argued that housing developments in Port Harcourt have not been able to keep up with the rapid population growth resulting from rural-urban migration and urban sprawl. The issue of lagging housing development behind population growth was a concern for 73.37% of respondents (45.92% strongly agreeing and 27.45% agreeing), confirming that the current pace of housing development is inadequate to match the city's demographic expansion. This finding aligns with studies that have identified the mismatch between housing demand and supply as a key issue affecting urban centers in the Niger Delta (Nwoke et al., 2018). Furthermore, the need for urgent action to address the housing deficit was widely acknowledged, with 75.06% of respondents agreeing that the issue required immediate attention. This supports calls by urban planners and housing experts for urgent policy reforms and investment in affordable housing projects in Port Harcourt to alleviate the housing crisis.

### Underscoring the Primary Factors Contributing to Housing Shortage

Table 4.2 highlights the key factors contributing to the housing shortage in Port Harcourt, where economic and infrastructural challenges are seen as major barriers. 44.02% of the respondents strongly agreed that economic factors, particularly low income also contribute significantly to the housing deficit. This aligns with findings across Nigeria, where economic constraints, such as insufficient income levels and high unemployment, hinder residents' ability to access housing (Olajide & Akinmoladun, 2023; Okereke & Anyanwu, 2022). Additionally, high cost of land acquisition was identified as a key factor by 40.49% of respondents, underscoring the impact of increasing land costs on housing affordability. The high cost of land is a persistent issue, affecting not only Port Harcourt but also other urban areas across Nigeria, where land scarcity and speculative land markets often drive-up prices (Olajide & Akinmoladun, 2023; Iroham & Adebayo, 2023). Urban planning issues also emerged as a concern, with 28.89% of respondents strongly agreeing that poor urban planning exacerbates the housing shortage. Poor zoning practices, inefficient land use, and inadequate infrastructure development are all contributing factors, as urban planning deficiencies make it difficult to deliver affordable and sustainable housing solutions (Okereke & Anyanwu, 2022; Iroham & Adebayo, 2023). Finally, 48.91% of respondents pointed to the lack of government support for affordable housing as a critical issue, a sentiment echoed in many studies highlighting the need for more robust government policies and interventions to support affordable housing schemes in Nigeria (Olajide & Akinmoladun, 2023; Iroham & Adebayo, 2023).

### Socio-Economic Impacts of Housing Deficit in Port Harcourt.

Figure 4.1 presented the socio-economic impacts of the housing deficit in Port Harcourt, with a strong consensus among respondents on the widespread consequences of inadequate housing. Overcrowding, with 44% of respondents strongly agreeing and 28.3% agreeing, was identified as one of the primary effects of the housing shortage. This finding is consistent with existing literature, where overcrowding in urban centers in Nigeria is often linked to insufficient housing supply, contributing to various urban challenges such as inadequate sanitation and increased strain on social infrastructure (Oluwatayo & Adedeji, 2023; Adeyemi & Ayedun, 2022). The fact that only a small minority (7.2%) strongly disagreed suggests that overcrowding is a recognized issue among respondents in Port Harcourt. The impact of the housing deficit on the quality of life was also significant, with

42.5% of respondents strongly agreeing and 29.9% agreeing that the housing shortage had negatively affected residents' living conditions. This aligns with studies on housing deficits, which have shown that inadequate housing not only impacts physical health but also exacerbates mental health problems, as overcrowded and poorly constructed housing environments can increase stress and limit access to basic services (Oluwatayo & Adedeji, 2023). However, the 15.1% who disagreed and 6.9% who strongly disagreed reflect respondents who may not perceive the housing deficit as directly impacting their quality of life, which could be influenced by differing socioeconomic statuses or housing conditions. Rising housing costs were also seen as a factor driving poverty, with 45.6% strongly agreeing and 26.7% agreeing that the housing deficit had worsened financial hardships for many residents. Similarly, respondents indicated that employment opportunities were negatively affected by the housing shortage, with 40.9% strongly agreeing and 28.3% agreeing. These findings highlight the interconnectedness of housing and socio-economic stability, where high housing costs can create a cycle of poverty, limiting access to jobs and economic mobility (Adeyemi & Ayedun, 2022; Iroham & Adebayo, 2023). Furthermore, 47.2% strongly agreed that social issues, such as crime, had worsened due to the housing deficit, reflecting broader trends observed in urban areas across Nigeria, where housing shortages have been linked to rising crime rates due to factors such as poor living conditions and the lack of secure housing (Olajide & Akinmoladun, 2023; Iroham & Adebayo, 2023).

## CONCLUSION

This study highlights the significant housing deficit in Port Harcourt, underscoring its critical impact on the city's population and socio-economic stability. The results confirm that the housing shortage, driven by factors such as rapid urbanization, economic constraints, high land prices, and poor urban planning, has led to overcrowding, rising housing costs, and deteriorating quality of life. These issues are further compounded by inadequate government policies and limited private sector involvement, which have failed to effectively address the growing demand for affordable housing. The study emphasizes the urgency for comprehensive policy reforms, improved public-private partnerships, and more strategic urban planning to mitigate the housing crisis. Addressing these issues is crucial not only to enhance the living conditions of Port Harcourt's residents but also to foster broader socio-economic development and stability in the region. As highlighted in prior research, coordinated efforts between the government, private sector, and urban planners are essential to provide sustainable housing solutions and ensure that future urban growth aligns with the needs of the population.

The study recommends that government initiates a comprehensive policy reform focusing on improving housing affordability, regulating land prices, and incentivizing private sector involvement. The study highlights the necessity for policy reforms to prioritize affordable housing schemes, strengthen urban planning regulations, and ensure the proper allocation of resources to prevent the mismanagement of housing projects. The study also recommends public-private partnerships (PPPs) in improving housing availability, emphasizing that government should seek to foster stronger collaborations with private developers to address the housing crisis. This could include offering tax incentives, reducing land acquisition costs, and streamlining building permit processes to make housing development more attractive to the private sector. Successful PPP models could help bridge the gap in affordable housing supply and improve the overall housing stock in Port Harcourt.

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