

Equitable Housing for All: Unlocking Social Inclusion in Port Harcourt, Rivers State

Kelechukwu Dimkpa, PhD

Department of Architecture, Director Physical Planning, Rivers State University

Chinwennwo Phillips Ohochuku, PhD

*Department of Architecture, Faculty of Environmental Science, Rivers State University
positive2ng@gmail.com*

Nkeiruka Okwakpam Adibe

Department of Architecture, Faculty of Environmental Science, Rivers State University

Abstract: This paper aims to explore the critical issue of equitable housing for all, with a particular focus on promoting social inclusion and empowerment among low-income earners. As urbanization continues to accelerate, the disparities in access to adequate housing have become more pronounced, posing significant challenges to sustainable and inclusive development. Drawing upon recent trends and best practices, this article identifies innovative strategies and policy interventions that can pave the way for a fairer and more inclusive housing landscape. By emphasizing the importance of community engagement, supportive infrastructure, and government collaboration, this study proposes a comprehensive approach to ensure that housing becomes a catalyst for social cohesion and the upliftment of marginalized communities.

Keywords: Social Inclusion, Equitable Housing, low-income earners, housing affordability.

Introduction

Housing is an indispensable need, providing us with security, privacy, and a shield against environmental elements (Alabi, Kayode, Misbahu, & Olaifa, 2021). In Nigeria, owning a home holds immense social significance, while housing itself profoundly impacts our health, well-being, and economic prosperity.

Addressing social inequality and fostering inclusion require ensuring equitable housing options for individuals of diverse income levels, particularly low-income earners. Central to this pursuit is housing affordability, which aims to make housing reasonably priced and accessible. Aribigbola (2013) defines housing affordability as the relationship between housing and individuals, a key indicator of a nation's financial strength and progress. To develop effective strategies catering to various income groups, including low-income earners, it is crucial to understand the intricacies of housing affordability.

Affordability, in general, pertains to the capacity of consumers to pay for goods and services. In the context of housing, it means assessing housing solutions within a payer's financial means (Dalil & Yamman, 2013). This definition encompasses both renters and potential homeowners, highlighting the importance of affordable rental accommodations and pathways to homeownership.

In Nigeria, housing affordability is a pressing concern given the country's lower middle-income status and significant poverty rates (Jiboye, 2014). The widely accepted criterion for affordability is that housing costs should not exceed 30% of a household's income (Onu & Onu, 2012). This allows households to effectively allocate resources for other essential needs, such as healthcare and food (Housing Virginia, 2018). However, for low-income earners, achieving this level of affordability poses challenges due to financial constraints.

Efforts to improve housing conditions in Nigeria began in the pre-independence era, with a focus on staff housing units in Government Residential Areas (GRAs) and African Quarters (Nazire, 2017). Despite these early initiatives, the housing situation for low-income earners remained stagnant, hindered by limited resources and inadequate public response (National Housing Policy (NHP), 2006). Subsequent policies concentrated housing provisions in urban centers, neglecting the housing needs of the impoverished majority (Oladiji, Kayode, & Parakoyi, 2013).

Recognizing the pivotal role of affordable and inclusive housing in social development and economic empowerment, this journal article explores the issue of equitable housing for all, with a specific focus on social inclusion for low-income earners. The study aims to identify innovative strategies and policy interventions to create a fairer and more inclusive housing landscape.

This study follows a structured approach. Firstly, we examined global trends and successful models in affordable housing initiatives (Musa, Bello, & Kayode, 2021). Secondly, we emphasized empowering low-income earners through access to affordable and adequate housing, with a focus on its link to economic empowerment (Housing Virginia, 2018).

Furthermore, we delved into the role of government initiatives and policy interventions in promoting equitable housing, including legislative frameworks and public-private partnerships (Jiboye, 1997).

Next, we highlighted the significance of community engagement and participation in housing development, promoting inclusivity and sustainability through local involvement (Lennartz & Helbrecht, 2019).

Additionally, the study explored the importance of supporting infrastructure in creating inclusive housing environments, ensuring access to healthcare, education, transportation, and green spaces for residents' overall well-being (Midgal, 2018).

The study also discussed the potential of technology in driving equitable housing initiatives, using digital innovations and data-driven approaches to streamline housing allocation processes (Celhay & Gil, 2020).

Finally, it addressed the challenges in achieving equitable housing for low-income earners and propose solutions to overcome them (Omole, 2010).

In conclusion, this study aims to contribute to achieving equitable housing for all, with a particular focus on social inclusion for low-income earners in Nigeria. By exploring recent trends, best practices, and innovative strategies, we seek to inspire policymakers, urban planners, housing authorities, and community advocates to collaborate in creating a housing landscape that fosters social cohesion and empowers marginalized communities. Affordable and inclusive housing has the potential to break the cycle of poverty, leading to a brighter and more equitable future for all individuals.

Background and Significance of Equitable Housing for Low-Income Earners:

In Nigeria, equitable housing for low-income earners has emerged as a critical social and economic concern. Adequate housing is not just a basic human right; it is the foundation for stable communities and thriving individuals. However, the housing landscape in Nigeria has been marked by significant disparities, particularly when it comes to low-income earners (Alabi, Kayode, Misbahu, & Olaifa, 2021).

1. Housing Disparities and Marginalization: Low-income earners and marginalized communities often face severe housing disparities, leading to overcrowding, substandard living conditions, and homelessness (Nazire, 2017). The inability to access decent and affordable housing disproportionately affects vulnerable populations, perpetuating cycles of poverty and hindering social progress.

2. Economic Implications: The lack of equitable housing options for low-income earners has broader economic implications. It limits their ability to invest in education, health, and entrepreneurship, hindering individual and community development (Dimkpa et al., 2023). Addressing these housing challenges is vital for reducing poverty and fostering economic empowerment.

3. Social Cohesion and Inclusion: Equitable housing plays a pivotal role in promoting social cohesion and inclusion. When individuals have access to affordable housing in well-designed communities, social interactions increase, and a sense of belonging is fostered (Lennartz & Helbrecht, 2019). Inclusive housing policies and practices create environments where residents from diverse backgrounds can live, work, and interact harmoniously.

4. Health and Well-being: Adequate and affordable housing significantly impacts the health and well-being of low-income earners. Improved housing conditions lead to reduced exposure to environmental hazards and stressors, resulting in better physical and mental health outcomes (Housing Virginia, 2018). By investing in equitable housing, the overall health of communities can be uplifted (Dimkpa et al., 2023).

5. Addressing Urbanization Challenges: As urbanization continues to accelerate, equitable housing becomes even more crucial. Rapid urban growth without adequate housing solutions can lead to informal settlements, strain on infrastructure, and increased socio-economic disparities (Oladiji, Kayode, & Parakoyi, 2013). Integrating low-income earners into urban development plans is essential for sustainable urbanization.

6. Government and Stakeholder Commitment: Achieving equitable housing for low-income earners requires a commitment from the government and various stakeholders. Effective policy frameworks, public-private partnerships, and community participation are vital for driving transformative change in the housing sector (Dimkpa et al., 2023).

7. International Commitments and Sustainable Development Goals: Nigeria has committed to international agreements, such as the United Nations' Sustainable Development Goals (SDGs), including Goal 11, which aims to make cities and human settlements inclusive, safe, resilient, and sustainable. Equitable housing for low-income earners is central to achieving these global aspirations (C. Ohochuku et al., 2023).

Understanding the background and significance of equitable housing for low-income earners is fundamental for creating effective strategies and policies. By addressing housing disparities, fostering social inclusion, and recognizing the economic and health implications, we can work toward a more equitable and prosperous society. In the subsequent sections, the study explores key challenges and barriers faced by marginalized communities in accessing housing, and how the growing importance of social inclusion in housing policy can pave the way for transformative change.

Key Challenges and Barriers Faced by Marginalized Communities:

In Nigeria, marginalized communities and low-income earners encounter formidable challenges and barriers in accessing equitable housing options. These barriers not only exacerbate existing social inequalities but also perpetuate cycles of poverty and exclusion. Understanding these challenges is essential to formulate targeted and effective solutions (Dimkpa et al., 2023).

1. Affordability Gap: The affordability gap remains a significant obstacle for low-income earners seeking housing opportunities. Rising housing costs often outpace income growth,

making it difficult for many individuals and families to afford decent accommodations (Alabi, Kayode, Misbahu, & Olaifa, 2021). This gap is particularly pronounced for those at the lower end of the income spectrum, leaving them vulnerable to housing instability and homelessness (Dimkpa et al., 2023).

2. Limited Access to Mortgage Finance: Low-income earners often face restricted access to mortgage finance due to their irregular or insufficient incomes (Aribigbola, 2013). The stringent lending criteria and high down payment requirements of financial institutions further hinder their ability to become homeowners. As a result, many low-income individuals are forced into the rental market, where affordability challenges persist (Dimkpa et al., 2023).

3. Inadequate Rental Options: The rental market also presents challenges for low-income earners. The limited availability of affordable rental units and the mismatch between housing supply and demand contribute to a scarcity of suitable rental options (Celhay & Gil, 2020). Consequently, low-income individuals may find themselves in substandard living conditions or residing in overcrowded and informal settlements.

4. Discrimination and Exclusion: Discriminatory practices and prejudices against certain social groups often lead to their exclusion from housing opportunities. Ethnic minorities, people with disabilities, and other vulnerable populations face housing discrimination, which perpetuates social exclusion and hampers efforts to create inclusive communities (Lennartz & Helbrecht, 2019).

5. Lack of Tenure Security: Tenure insecurity is a prevalent concern for low-income earners in informal settlements. The absence of formal land titles or secure tenure arrangements exposes residents to the risk of forced evictions and limits their ability to invest in their homes or neighborhoods (Oladiji, Kayode, & Parakoyi, 2013) (Dimkpa et al., 2023).

6. Urbanization and Informal Settlements: Rapid urbanization places additional pressure on housing resources, resulting in the proliferation of informal settlements. These settlements lack essential infrastructure and basic services, leaving residents vulnerable to health hazards and unsafe living conditions (Nazire, 2017).

7. Inadequate Housing Policies and Implementation: The lack of comprehensive and well-implemented housing policies poses a significant barrier to achieving equitable housing. Without effective policy frameworks and adequate enforcement, the housing needs of low-income earners often remain unaddressed (Jiboye, 1997).

8. Insufficient Funding and Resources: The allocation of insufficient resources and funding to affordable housing initiatives limits the scope and scale of interventions aimed at addressing housing disparities (National Housing Policy (NHP), 2006). The lack of financial support hinders the realization of inclusive housing programs.

Marginalized communities and low-income earners in Nigeria face a myriad of challenges and barriers in accessing equitable housing options. These obstacles not only impede their social and economic progress but also hinder the country's overall development. Addressing these challenges requires a multi-faceted approach, including innovative policy measures, targeted financial support, and inclusive community engagement.

The Growing Importance of Social Inclusion in Housing Policy:

Social inclusion has emerged as a crucial aspect of housing policy, emphasizing the need to create housing environments that foster a sense of belonging, dignity, and respect for all residents, including low-income earners. By prioritizing social inclusion in housing policy, Nigeria can take significant strides toward addressing housing disparities and building more cohesive and equitable communities (Dimkpa et al., 2023).

1. Breaking the Cycle of Poverty: Socially inclusive housing policies play a pivotal role in breaking the cycle of poverty. Providing affordable and stable housing options for low-income

earners enables them to allocate their limited resources more effectively, allowing for investments in education, healthcare, and skills development (Housing Virginia, 2018). Breaking the barriers to housing can uplift entire families and create generational opportunities for social and economic mobility.

2. Promoting Community Cohesion: Inclusive housing practices foster community cohesion by creating spaces where residents from diverse backgrounds interact and engage with one another (Lennartz & Helbrecht, 2019). When people feel valued and included, they are more likely to actively participate in community life, leading to safer, more vibrant neighborhoods.

3. Enhancing Social Well-being: Access to adequate and affordable housing positively impacts social well-being. Stable housing provides a sense of security and stability, reducing stress and improving mental health outcomes (Housing Virginia, 2018). Socially inclusive housing policies create environments that promote the overall well-being of residents.

4. Ensuring Equitable Access to Opportunities: By providing equitable housing opportunities, social inclusion enables low-income earners to access essential services, education, employment centers, and transportation hubs (Celhay & Gil, 2020). Removing housing barriers can ensure that all individuals have an equal chance to benefit from the opportunities offered by urban centers.

5. Combatting Discrimination and Segregation: Socially inclusive housing policies are essential for combatting discrimination and segregation in housing. By promoting fair housing practices and providing affordable options in well-served areas, Nigeria can move towards more integrated and diverse neighborhoods (Lennartz & Helbrecht, 2019).

6. Supporting Vulnerable Populations: Socially inclusive housing policies prioritize the needs of vulnerable populations, including ethnic minorities, persons with disabilities, and the elderly (Musa, Bello, & Kayode, 2021). Through targeted initiatives and support, these groups can access housing that meets their specific requirements.

7. Community Engagement and Ownership: Inclusive housing policies encourage community engagement and empower residents to have a say in decisions that affect their neighborhoods (Midgal, 2018). By involving residents in the planning and development process, housing solutions can better reflect the needs and aspirations of the community.

8. Sustainable Urban Development: Embracing social inclusion in housing policy contributes to sustainable urban development. Well-planned and inclusive housing developments can lead to more efficient land use, reduced urban sprawl, and improved access to green spaces and public amenities (Lennartz & Helbrecht, 2019).

Social inclusion in housing policy is instrumental in creating a more equitable, cohesive, and sustainable society in Nigeria. By addressing housing disparities, combating discrimination, and empowering marginalized communities, Nigeria can build a brighter future where housing becomes a platform for social progress and economic development.

Government Initiatives and Policy Interventions for Equitable Housing:

The role of government in promoting equitable housing for all, especially for low-income earners, cannot be understated. Effective policy interventions and targeted initiatives are essential to address housing disparities and create a more inclusive housing landscape in Nigeria.

1. Affordable Housing Programs: Government-led affordable housing programs are vital in providing housing options for low-income earners. These programs often involve the construction or rehabilitation of housing units with subsidized rents or affordable mortgage options (Dimkpa et al., 2023; Ohochuku & Dimkpa, 2023). Implementing such initiatives requires collaboration between the government, private sector, and non-governmental organizations.

2. **Social Rental Housing:** Social rental housing schemes can play a crucial role in ensuring access to affordable housing for the most vulnerable segments of society (Musa, Bello, & Kayode, 2021). By setting rents below market rates, these programs cater to the housing needs of low-income earners who might not be able to afford market-based options.

3. **Incentives for Private Developers:** Government incentives, such as tax breaks or grants, can encourage private developers to invest in affordable housing projects (Aribigbola, 2013). Collaborating with the private sector allows for the scaling up of housing initiatives and the development of innovative solutions.

4. **Housing Subsidies and Grants:** Direct financial assistance in the form of housing subsidies or grants can help low-income earners bridge the affordability gap (Onu & Onu, 2012). These subsidies can be targeted towards down payments or rental assistance, enabling individuals and families to access decent housing options.

5. **Integrated Urban Planning:** Implementing integrated urban planning practices can ensure that housing developments are strategically located near essential services, public transportation, and employment opportunities (Celhay & Gil, 2020). This approach facilitates inclusive communities and reduces transportation costs for low-income earners.

6. **Slum Upgrading and Redevelopment:** Focusing on slum upgrading and redevelopment initiatives can transform informal settlements into safer and more livable neighborhoods (Nazire, 2017). Improving infrastructure and services in these areas can enhance the living conditions of low-income residents.

7. **Inclusive Zoning and Land Use Policies:** Zoning and land use policies that encourage mixed-income neighborhoods and diverse housing types can promote social integration and combat housing segregation (Lennartz & Helbrecht, 2019). Inclusive policies support a range of housing options, from affordable rental units to affordable homeownership opportunities.

8. **Tenant Protection and Rent Control:** Implementing tenant protection measures and rent control policies can safeguard low-income renters from arbitrary rent increases and unfair eviction practices (Oladiji, Kayode, & Parakoyi, 2013). These regulations provide stability and security for vulnerable tenants.

Government initiatives and policy interventions play a critical role in shaping an equitable housing landscape in Nigeria. By implementing affordable housing programs, social rental housing, and providing incentives for private developers, the government can create an enabling environment for addressing the housing needs of low-income earners. Integrated urban planning, slum upgrading, and inclusive zoning policies further contribute to building inclusive communities that foster social cohesion and well-being. Additionally, tenant protection and rent control measures ensure that vulnerable populations are not exploited in the housing market. Moving forward, the government must continue to collaborate with various stakeholders and adopt evidence-based approaches to build a housing system that reflects the principles of social inclusion and economic empowerment.

The subsequent sections, discusses the significance of community engagement and the role of supporting infrastructure in creating inclusive housing environments. Furthermore, the study explored the potential of technology in driving equitable housing initiatives. Understanding these aspects will help us design comprehensive strategies that empower low-income earners and build a more inclusive society for all Nigerians.

Community Engagement: Empowering Residents in Housing Development:

Community engagement stands as a crucial pillar in promoting equitable housing for low-income earners. Involving residents in the housing development process not only ensures that their needs and preferences are considered but also fosters a sense of ownership and pride in their communities.

1. **Inclusive Decision-Making:** Engaging with residents during the planning and design phases of housing projects allows for inclusive decision-making (Lennartz & Helbrecht, 2019). Local knowledge and insights are invaluable in shaping housing solutions that are culturally appropriate, sustainable, and responsive to the community's unique challenges.
2. **Co-Design and Co-Production:** Emphasizing co-design and co-production approaches empowers residents to actively contribute to the development of their neighborhoods (Musa, Bello, & Kayode, 2021). By involving the community in the design process, housing initiatives can better align with the needs and aspirations of the people they serve.
3. **Building Trust and Social Capital:** Community engagement fosters trust and social capital among residents (Midgal, 2018). When individuals feel heard and respected, they are more likely to cooperate with housing authorities, support infrastructure projects, and participate in community initiatives.
4. **Community Land Trusts:** Implementing community land trusts can provide long-term community ownership of land and housing. This model safeguards affordable housing for generations to come and ensures that low-income earners have access to secure and stable housing options (Dimkpa et al., 2023).
5. **Capacity Building:** Community engagement initiatives can include capacity-building programs, empowering residents with the skills and knowledge to actively participate in decision-making processes (Onu & Onu, 2012). Such programs can enhance the community's ability to advocate for their housing rights and influence policy outcomes.
6. **Collaborative Partnerships:** Collaborative partnerships between government agencies, non-profit organizations, and community-based groups can strengthen community engagement efforts (Oladiji, Kayode, & Parakoyi, 2013). These partnerships leverage the expertise and resources of various stakeholders to create more impactful housing solutions.
7. **Empowering Vulnerable Groups:** Community engagement must prioritize the inclusion and empowerment of vulnerable groups, ensuring their voices are heard in housing discussions (Nazire, 2017). Tailored outreach and support can address the specific needs of these populations, enabling them to actively participate in shaping their housing environments.
8. **Transparency and Communication:** Transparent and open communication channels between housing authorities and residents build trust and promote understanding (Celhay & Gil, 2020). Keeping the community informed about housing plans, policies, and progress fosters a sense of collaboration and partnership.

In conclusion, community engagement plays a pivotal role in creating equitable housing environments that cater to the needs and aspirations of low-income earners. By fostering inclusive decision-making, building trust, and empowering residents, Nigeria can nurture a sense of ownership and pride in communities, leading to more vibrant and resilient neighborhoods. Community engagement initiatives must prioritize vulnerable populations and ensure their voices are amplified in the housing development process. By adopting collaborative and participatory approaches, Nigeria can work towards a housing landscape that reflects the diversity and aspirations of its people.

This leads us to explore the significance of supporting infrastructure in creating inclusive housing environments and the potential of technology to drive equitable housing initiatives. Understanding these aspects will aid in devising holistic strategies that uplift low-income earners and promote a more inclusive society for all Nigerians.

Supporting Infrastructure: Enhancing Inclusive Housing Environments

Supporting infrastructure plays a pivotal role in creating inclusive housing environments that enhance the overall well-being and quality of life for residents, particularly for low-income earners. Access to essential services, transportation, healthcare, education, and green spaces

contributes to the social and economic empowerment of communities. Leveraging technology, such as Building Information Modeling (BIM), can further optimize the planning and design of housing infrastructure for greater efficiency and sustainability (Ohochuku et al., 2023; Ohochuku & Dimkpa, 2023).

1. Integrated Neighborhood Planning: Emphasizing integrated neighborhood planning ensures that housing developments are strategically located near essential services, reducing transportation costs and improving accessibility for low-income earners (Lennartz & Helbrecht, 2019). BIM can play a significant role in this process by enabling urban planners and architects to create 3D digital models that visualize the integration of housing with schools, healthcare facilities, and commercial areas. BIM facilitates collaborative decision-making among stakeholders, resulting in well-designed and functional neighborhoods.

2. Transportation Connectivity: Well-planned transportation systems are essential for connecting housing developments to key areas, such as employment centers and healthcare facilities (Midgal, 2018). BIM can assist in the design of efficient transportation networks, optimizing bus routes, and developing pedestrian-friendly pathways. Additionally, BIM can be utilized in the planning of future public transportation expansions, ensuring that low-income communities have convenient access to transportation options.

3. Healthcare Facilities: Proximity to healthcare facilities is crucial for the well-being of residents, especially for low-income earners who may have limited access to healthcare services (Oladiji, Kayode, & Parakoyi, 2013). BIM can aid in the design and construction of healthcare facilities, optimizing layouts for better patient flow and ensuring compliance with health and safety regulations. Using BIM for healthcare infrastructure promotes efficient resource allocation and improved patient care.

4. Education and Childcare Services: Access to quality education and childcare services is vital for breaking the cycle of poverty and promoting upward mobility among low-income communities (Onu & Onu, 2012). BIM can be employed in the design of schools and childcare centers, creating functional and innovative learning environments. Additionally, BIM can optimize classroom layouts and support the integration of technology into educational spaces, enhancing the learning experience for students.

5. Public Safety and Security: Safe and secure neighborhoods are essential for the well-being of residents. BIM can contribute to the planning of secure and well-lit public spaces, enhancing public safety and reducing crime rates (Jiboye, 1997). By incorporating security measures, such as surveillance cameras and emergency response systems, into the digital models, urban planners and architects can ensure that housing developments prioritize residents' safety.

6. Green Spaces and Recreation Areas: Access to green spaces and recreation areas is vital for the physical and mental well-being of residents (Celhay & Gil, 2020). BIM can support the design of sustainable and eco-friendly green spaces, promoting environmental conservation and providing residents with spaces for relaxation and recreation. By using BIM to model green infrastructure, such as community gardens and parks, urban planners can create harmonious and sustainable urban environments.

7. Waste Management and Sanitation: Effective waste management and sanitation services are essential for maintaining clean and healthy living environments (Nazire, 2017). BIM can aid in the design and optimization of waste disposal systems, ensuring efficient waste collection and disposal. By modeling waste management infrastructure, such as recycling centers and waste collection points, BIM enables more sustainable and environmentally friendly waste management practices.

8. Climate Resilience and Sustainability: Designing housing developments with climate resilience and sustainability in mind is crucial for mitigating the impact of climate change on vulnerable communities (Musa, Bello, & Kayode, 2021). BIM can be used to create energy-

efficient and environmentally friendly housing designs, optimizing building orientation and material selection to reduce energy consumption. Additionally, BIM can help in the design of green buildings, integrating renewable energy sources and sustainable technologies for long-term cost savings and reduced environmental impact.

Supporting infrastructure plays a vital role in creating inclusive housing environments that empower low-income earners and enhance their overall quality of life. By integrating BIM technology into the planning and design processes, Nigeria can optimize the development of housing infrastructure for greater efficiency and sustainability. Utilizing BIM for integrated neighborhood planning, transportation connectivity, healthcare facilities, and other supporting infrastructure allows for collaborative decision-making and more effective resource allocation. Moreover, BIM can support the design of sustainable and resilient green spaces, waste management systems, and climate-friendly housing solutions (Ohochuku & Dimkpa, 2023). Embracing technology in supporting infrastructure development can pave the way for a more equitable and forward-thinking housing landscape in Nigeria.

The potential of technology-driven housing allocation systems and digital citizen engagement, the importance of capacity building and skill development programs and considering the role of technology in enabling e-learning platforms for low-income earners now appear as issues to be studied. Understanding these aspects will guide Nigeria towards a comprehensive and transformative approach to equitable housing for all citizens.

Technology-Driven Housing Allocation and Digital Citizen Engagement:

Advancements in technology offer innovative solutions for housing allocation and citizen engagement, ensuring greater efficiency, transparency, and inclusivity in the housing process. Leveraging digital platforms can revolutionize how low-income earners access housing opportunities and actively participate in decision-making processes.

1. Technology-Enabled Housing Allocation Systems: Implementing technology-driven housing allocation systems can streamline the process of matching low-income earners with suitable housing options (Musa, Bello, & Kayode, 2021). Through online platforms and databases, applicants can submit their preferences and qualifications, allowing housing authorities to make more informed decisions based on eligibility criteria. Building Information Modeling (BIM) plays a crucial role in this context by facilitating virtual simulations of housing units and creating digital models that aid in efficient allocation.

Example: A centralized housing portal can be developed, where low-income individuals can register and provide necessary information. Based on their preferences and eligibility, BIM technology can create virtual representations of available housing units, ensuring that the best-matched applicants are allocated housing units, resulting in a fairer and more efficient process.

2. Digital Citizen Engagement: Technology opens new avenues for citizen engagement, enabling low-income earners to actively participate in housing development and decision-making processes (Oladiji, Kayode, & Parakoyi, 2013). Online surveys, forums, and social media platforms provide channels for residents to voice their needs and concerns, allowing policymakers and housing authorities to gather valuable feedback and insights.

Example: A dedicated online platform can be established, allowing residents to engage in discussions about housing policies, community development projects, and infrastructure improvements. Through virtual town hall meetings and interactive surveys, low-income earners can provide input on issues that directly affect their housing needs and preferences.

3. E-Learning Platforms and Skill Development: Technology-driven e-learning platforms offer opportunities for low-income earners to access educational resources and skill development programs (Onu & Onu, 2012). Online courses and vocational training enable individuals to acquire new skills and competencies, enhancing their employability and income potential.

Example: Digital learning platforms can be designed to offer courses in various fields, such as entrepreneurship, vocational skills, and financial literacy. These platforms can be made accessible through computers, smartphones, or community centers, allowing low-income earners to access valuable knowledge and training.

4. Blockchain for Transparency and Accountability: Blockchain technology can revolutionize housing management by providing a decentralized and tamper-proof system for recording and verifying housing-related transactions (Midgal, 2018). Implementing blockchain in housing management ensures transparency, reduces the risk of corruption, and enhances trust among stakeholders.

Example: Utilizing blockchain technology, housing transactions, including rental agreements and property ownership, can be recorded on a secure and transparent ledger. This system provides an immutable record of housing-related activities, preventing fraud and promoting fairness in housing management.

By incorporating technology-driven housing allocation systems, digital citizen engagement, e-learning platforms, and blockchain for transparency, Nigeria can foster a more inclusive and accessible housing landscape for low-income earners. These advancements ensure that housing opportunities are allocated fairly, residents' voices are heard in decision-making processes, and individuals are equipped with the necessary skills to improve their economic prospects.

With these technological issues, there remains other challenges faced in achieving equitable housing for low-income earners. Addressing issues such as financing, regulatory frameworks, and community participation will be crucial in creating a sustainable and transformative housing ecosystem. By embracing a holistic and technology-enabled approach, Nigeria can unlock the full potential of equitable housing for all its citizens, contributing to social cohesion and economic progress.

Addressing Challenges for Equitable Housing for Low-Income Earners:

Despite the potential of technology and innovative approaches, several challenges must be addressed to achieve equitable housing for low-income earners in Nigeria. Identifying and overcoming these obstacles is essential in developing effective and sustainable solutions.

1. Financing and Affordability: One of the primary barriers faced by low-income earners is the lack of access to affordable financing options for homeownership (Omole, 2010). High down payment requirements and stringent mortgage eligibility criteria make it challenging for low-income individuals to secure housing loans. Additionally, the affordability of rental housing remains a significant concern. To address this challenge, the government and financial institutions must develop specialized housing finance programs tailored to the needs of low-income earners. Leveraging technology can streamline the loan application process and enable targeted financial support.

Example: Implementing an online platform that connects low-income individuals with micro-lenders or crowdfunding platforms can help them access small loans to finance housing needs. Additionally, digital tools can be used to assess applicants' financial capabilities, considering alternative sources of income, and enable more flexible payment plans.

2. Regulatory Frameworks and Land Titling: Complex and ambiguous regulatory frameworks can impede the development of affordable housing projects (Nazire, 2017). The lack of clear land titling and property rights may discourage investment in housing developments for fear of legal disputes. Streamlining regulatory processes and implementing secure land titling systems are vital to boost investor confidence and facilitate the development of affordable housing.

Example: Utilizing blockchain technology for land registration and titling can create a secure and tamper-proof database of property ownership, reducing the risk of land disputes and facilitating

the transfer of property rights. Digital platforms can also simplify the permitting and approval processes for housing projects, reducing bureaucracy and delays.

3. Community Participation and Empowerment: Engaging and empowering low-income communities throughout the housing development process is crucial for building sustainable and inclusive neighborhoods (Dimkpa et al., 2023). Ensuring that the preferences and needs of residents are considered in planning and decision-making can lead to better-designed housing solutions that align with the community's values.

Example: Online community platforms can be established to facilitate discussions and consultations with residents during the planning stages of housing projects. These platforms can provide information on proposed developments and gather feedback, fostering a sense of ownership and pride among community members.

4. Spatial Inequality and Urban Sprawl: Spatial inequality and urban sprawl exacerbate the housing challenges faced by low-income earners, as affordable housing options are often concentrated in distant and underserved areas (Oladiji, Kayode, & Parakoyi, 2013). Encouraging mixed-use development and promoting infill projects within existing urban areas can foster more equitable housing distribution (Deeyah et al., 2021).

Example: BIM technology can be employed to visualize and optimize urban planning and design, supporting mixed-use development that integrates affordable housing with commercial, educational, and recreational facilities. Digital simulations can showcase the benefits of compact and well-connected communities, promoting sustainable urban growth.

5. Capacity Building and Awareness: Raising awareness about housing rights, financial literacy, and available housing support programs is essential to empower low-income earners to make informed decisions about their housing options (Onu & Onu, 2012). Capacity-building initiatives can equip individuals with essential skills and knowledge to navigate the housing market.

Example: E-learning platforms can be utilized to provide housing-related workshops and training sessions. These platforms can cover topics such as financial planning, housing affordability, and tenant rights, empowering low-income earners to make informed choices and advocate for their housing needs.

By addressing these challenges, Nigeria can move closer to achieving equitable housing for all citizens, including low-income earners. The integration of technology-driven solutions, community engagement, and policy reforms will create a more inclusive and sustainable housing ecosystem. Furthermore, collaborative efforts among government agencies, private sector stakeholders, and civil society organizations will be instrumental in driving positive change and overcoming the hurdles in the pursuit of equitable housing. As Nigeria progresses on this transformative journey, the realization of equitable housing opportunities will not only uplift low-income communities but also contribute to the overall social and economic development of the nation.

NIMBYism and its Impact on Equitable Housing:

NIMBYism, an acronym for "Not In My Back Yard," refers to the opposition or resistance that often arises from existing residents when proposed housing developments or infrastructure projects are planned near their homes or communities (Celhay & Gil, 2020). This resistance can hinder the progress of affordable housing initiatives, particularly for low-income earners, and perpetuate spatial inequality.

1. Understanding NIMBYism and its Causes: NIMBYism can stem from various concerns, including fear of reduced property values, increased traffic, changes to the neighborhood's character, and potential strain on local resources and infrastructure (Lennartz & Helbrecht,

2019). In some cases, it may also reflect negative perceptions of low-income individuals or stigmatization of affordable housing.

2. Impact on Affordable Housing Projects: NIMBYism can lead to significant delays or even the abandonment of affordable housing projects. When opposition from existing residents leads to lengthy approval processes or lawsuits, developers may face financial challenges, making it less economically viable to proceed with the project.

3. Reinforcing Spatial Inequality: NIMBYism often contributes to spatial inequality, as affordable housing projects may be disproportionately located in already disadvantaged or marginalized areas with limited access to essential services and job opportunities (Nazire, 2017). This further isolates low-income earners from the broader community and perpetuates socioeconomic disparities.

4. The Role of Technology and Community Engagement: Technology can play a vital role in addressing NIMBYism by facilitating transparent communication and community engagement throughout the planning and development process (Musa, Bello, & Kayode, 2021). Digital platforms can be used to share project details, address residents' concerns, and incorporate community feedback into the design and implementation of affordable housing initiatives.

Example: Virtual town hall meetings conducted through online platforms can provide an opportunity for developers, local officials, and residents to interact and discuss proposed affordable housing projects. These platforms can facilitate the presentation of visual simulations using BIM technology, showcasing the project's positive impact on the neighborhood and addressing concerns effectively.

5. Educational Campaigns and Empowerment: Raising awareness and dispelling misconceptions about affordable housing and its benefits is crucial in combating NIMBYism (Onu & Onu, 2012). Educational campaigns can help to create a more informed and empathetic community, fostering greater support for equitable housing initiatives.

Example: Using digital channels, educational campaigns can be launched to provide accurate information about affordable housing, its impact on communities, and the rights of low-income earners. These campaigns can focus on promoting inclusivity and dispelling stereotypes, encouraging a more accepting attitude toward affordable housing.

6. Collaborative Decision-Making and Co-Design: Engaging local residents and community members in the co-design of affordable housing projects can foster a sense of ownership and reduce opposition (Oladiji, Kayode, & Parakoyi, 2013). By involving the community in the decision-making process, developers can better align projects with local needs and preferences.

Example: Digital platforms can facilitate interactive design sessions, where residents can contribute their ideas and preferences for the affordable housing project. This collaborative approach allows for a more inclusive and community-centric design, increasing the likelihood of acceptance and support.

Addressing NIMBYism is a crucial step in advancing equitable housing for low-income earners. By leveraging technology to foster community engagement, promoting educational campaigns, and involving residents in the decision-making process, Nigeria can overcome opposition and create a more inclusive and accepting housing landscape. NIMBYism should not hinder progress towards equitable housing, but rather, it should be seen as an opportunity to build stronger, more cohesive communities that embrace diversity and offer affordable housing opportunities to all citizens.

Institutional Support and Policy Reforms:

To effectively address NIMBYism and advance equitable housing for low-income earners, strong institutional support and policy reforms are essential. Government agencies, local

authorities, and housing authorities play a crucial role in implementing measures that promote inclusive housing and mitigate the impact of NIMBYism.

1. Incentive Programs for Developers: Governments can introduce incentive programs to encourage developers to undertake affordable housing projects in areas that may face NIMBYism (Jiboye, 1997). Incentives may include tax breaks, grants, or expedited approval processes for projects that meet affordable housing criteria. By reducing financial and administrative burdens, these incentives can attract more developers to participate in equitable housing initiatives.

2. Zoning and Land Use Regulations: Comprehensive zoning and land use regulations can guide the location and design of affordable housing developments (Celhay & Gil, 2020). By designating suitable areas for affordable housing, policymakers can avoid contentious conflicts with existing residents. Implementing mixed-use zoning can also integrate affordable housing within diverse neighborhoods, fostering inclusivity and reducing spatial inequality.

3. Public-Private Partnerships (PPPs): Collaborating with private developers through PPPs can be an effective way to overcome financial and technical barriers in affordable housing projects (Midgal, 2018). PPPs allow governments to leverage private sector expertise and resources while ensuring that affordable housing remains a priority in the development process.

4. Community Land Trusts: Community land trusts are another innovative approach to address NIMBYism and promote community-led development (Lennartz & Helbrecht, 2019). In a community land trust model, land is owned collectively by a nonprofit organization, ensuring that the land remains dedicated to affordable housing in perpetuity. This approach can build community support and guarantee long-term affordability.

5. Proactive Communication Strategies: Effective communication with residents and stakeholders is vital in managing NIMBYism (Musa, Bello, & Kayode, 2021). Governments and developers should initiate early and ongoing engagement with the community, providing transparent information about proposed housing projects, their benefits, and potential impacts.

6. Legislation against Discrimination: Enforcing legislation against discrimination based on socioeconomic status is crucial in countering negative attitudes towards affordable housing and low-income earners (Oladiji, Kayode, & Parakoyi, 2013). Legal protections can safeguard the rights of low-income individuals and ensure equitable access to housing opportunities.

7. Capacity Building for Local Authorities: Equipping local authorities with the knowledge and skills to address NIMBYism and promote equitable housing is essential (Onu & Onu, 2012). Training programs can focus on community engagement, conflict resolution, and urban planning techniques that facilitate inclusive housing development.

Nigeria can create an enabling environment for equitable housing initiatives that mitigate the impact of NIMBYism. Encouraging collaboration between stakeholders, engaging the community, and adopting transparent decision-making processes are integral to building trust and achieving successful affordable housing projects.

Conclusion

Equitable housing for low-income earners is not merely a matter of addressing housing shortages but also a means of promoting social inclusion and reducing disparities. The challenges posed by NIMBYism require a multi-faceted approach that leverages technology, community engagement, and policy reforms.

By integrating digital solutions such as Building Information Modeling (BIM) to optimize infrastructure planning and housing allocation, Nigeria can create more efficient and sustainable housing options. Engaging with the community through virtual platforms and educational campaigns can combat misconceptions and foster support for affordable housing projects.

Moreover, institutional support, policy reforms, and partnerships between the public and private sectors are critical in overcoming obstacles and ensuring the success of equitable housing initiatives. By collectively addressing NIMBYism, Nigeria can pave the way towards a more inclusive society, where all citizens have access to decent and affordable housing, promoting social cohesion and economic empowerment for generations to come.

Recommendations

Monitoring and Evaluation for Sustainable Impact:

To ensure the long-term success and sustainability of equitable housing initiatives, robust monitoring and evaluation mechanisms are essential. Continuous assessment allows policymakers and stakeholders to measure the impact of interventions, identify areas for improvement, and make data-driven decisions.

1. Data Collection and Analysis: Establishing a comprehensive data collection system is fundamental in monitoring the progress of equitable housing projects (Jiboye, 1997). Data should be collected on housing affordability, occupancy rates, tenant satisfaction, and community well-being. Advanced data analytics can provide insights into the effectiveness of various interventions and help identify patterns and trends.

Example: Utilizing BIM technology, real-time data on housing utilization, maintenance costs, and energy consumption can be collected. This data can assist in identifying areas for optimization and cost-saving measures, contributing to long-term sustainability.

2. Social Impact Assessment: Conducting social impact assessments is crucial to understanding the tangible and intangible benefits of equitable housing (Musa, Bello, & Kayode, 2021). Assessments should consider economic empowerment, community cohesion, and improvements in residents' quality of life.

Example: By engaging with residents through digital platforms, social impact assessments can gather qualitative feedback on how affordable housing has positively impacted their lives. Testimonials and stories from community members can provide valuable insights into the social outcomes of equitable housing initiatives.

3. Adaptive Management Approach: An adaptive management approach allows policymakers to adapt strategies based on real-time data and feedback (Lennartz & Helbrecht, 2019). Flexibility in policy implementation enables timely adjustments and maximizes the effectiveness of interventions.

Example: Based on monitoring results, policymakers may discover that certain areas require more affordable rental housing than ownership opportunities. In response, they can adapt their housing development plans to address specific community needs effectively.

4. Learning from International Best Practices: Studying successful equitable housing models from other countries can offer valuable lessons for Nigeria's initiatives (Midgal, 2018). Understanding what has worked elsewhere can inform policy decisions and contribute to more effective interventions.

Example: International case studies of cities or regions that have effectively addressed NIMBYism and achieved equitable housing can be analyzed to identify common success factors and relevant strategies.

5. Public Accountability and Transparency: Making monitoring and evaluation outcomes publicly available fosters accountability and builds trust with citizens (Oladiji, Kayode, & Parakoyi, 2013). Transparent reporting enables citizens to track progress and hold policymakers accountable for their commitments.

Example: Governments can publish regular reports on the status of affordable housing projects, including data on allocation, occupancy rates, and tenant satisfaction. Online dashboards and visualizations can make this information easily accessible to the public.

6. Engaging Stakeholders for Feedback: Engaging stakeholders, including residents, developers, and civil society organizations, in the monitoring and evaluation process promotes inclusive decision-making (Onu & Onu, 2012). Regular feedback from stakeholders can inform policy adjustments and foster a sense of ownership in housing initiatives (Deeyah et al., 2021).

Example: Digital platforms can be used to collect feedback through surveys, focus groups, and online forums. Engaging stakeholders in ongoing dialogue allows for a shared understanding of challenges and solutions.

In conclusion, monitoring and evaluating equitable housing initiatives are crucial steps in ensuring their long-term success and impact on low-income earners' lives. By leveraging technology and data, policymakers can make informed decisions, continuously improve interventions, and foster a housing landscape that empowers marginalized communities.

Through an adaptive approach, Nigeria can learn from international best practices and tailor solutions to suit local contexts. By promoting transparency and engaging stakeholders, including low-income earners, Nigeria can create a collaborative environment where all citizens have a say in shaping the future of equitable housing. Together, we can work towards a more inclusive and equitable society, where every individual, regardless of their income, has access to safe, affordable, and sustainable housing opportunities.

Promoting Inclusive and Sustainable Infrastructure:

In addition to addressing NIMBYism and implementing effective monitoring and evaluation strategies, promoting inclusive and sustainable infrastructure is crucial for equitable housing for low-income earners. Access to essential services and well-planned urban environments can significantly impact the quality of life for residents.

1. Integrated Urban Planning: Adopting integrated urban planning approaches can ensure that affordable housing developments are well-connected to existing infrastructure and services (Celhay & Gil, 2020). This includes proximity to public transportation, healthcare facilities, schools, and recreational areas.

Example: Utilizing BIM technology, urban planners can visualize and analyze proposed housing developments in the context of the surrounding urban fabric. This ensures that affordable housing projects are strategically located to enhance accessibility and reduce transportation costs for residents.

2. Infrastructure Development and Upgrades: Investing in the development and upgrading of infrastructure in low-income neighborhoods is vital for social inclusion (Jiboye, 1997). Improving roads, water supply, sanitation, and electricity not only enhances living conditions but also increases the overall attractiveness of the area for both residents and investors.

Example: Governments can prioritize infrastructure development in low-income neighborhoods through targeted investment programs. BIM technology can be used to design and optimize infrastructure projects, ensuring cost-effectiveness and timely implementation.

3. Green Spaces and Environmental Sustainability: Integrating green spaces and sustainable design principles in housing developments can contribute to residents' physical and mental well-being (Musa, Bello, & Kayode, 2021). Green areas promote community engagement, provide recreational opportunities, and contribute to environmental sustainability.

Example: Using BIM technology, urban planners can incorporate green spaces, parks, and communal gardens within affordable housing developments. Digital simulations can showcase the positive impact of such green elements on the overall living environment.

4. Universal Design and Accessibility: Emphasizing universal design principles ensures that housing developments cater to individuals with diverse abilities and needs (Oladiji, Kayode, & Parakoyi, 2013). Accessible housing options promote inclusivity and accommodate residents with disabilities.

Example: BIM technology can be utilized to create virtual models that assess the accessibility of housing units for people with disabilities. Designing barrier-free environments can be more cost-effective and efficient when using digital simulations.

5. Resilient Housing Solutions: Building resilience into affordable housing is crucial, considering the potential impacts of climate change and natural disasters (Lennartz & Helbrecht, 2019). Ensuring housing structures can withstand extreme weather events protects both residents and their investments.

Example: By employing BIM technology, architects and engineers can conduct simulations to test the resilience of affordable housing designs under various climatic scenarios. This proactive approach enhances the safety and sustainability of housing projects.

6. Sustainable Construction Materials and Practices: Promoting the use of sustainable and locally sourced construction materials reduces the environmental footprint of affordable housing developments (Midgal, 2018). Embracing energy-efficient building practices also lowers utility costs for residents.

Example: BIM technology can facilitate material and energy analyses, comparing the environmental impact of different construction options. This enables architects and developers to make informed decisions about eco-friendly materials and construction techniques.

7. Smart City Solutions: Integrating smart city technologies in housing developments can enhance efficiency and quality of life for residents (Onu & Onu, 2012). Smart solutions can optimize resource management, improve safety, and provide real-time data for better decision-making.

Example: Implementing smart meters in affordable housing units can help residents monitor and manage their energy consumption, reducing utility expenses. Additionally, digital platforms can offer residents access to smart city services and resources.

By incorporating inclusive and sustainable infrastructure in affordable housing projects, Nigeria can create vibrant and resilient communities that foster social cohesion and economic prosperity. Leveraging BIM technology can enhance the planning, design, and implementation of such infrastructure, ensuring that resources are optimized, and the long-term impact is maximized.

Overcoming Challenges and Looking Towards the Future:

In the pursuit of equitable housing for low-income earners, Nigeria faces several challenges, including NIMBYism, financial constraints, and regulatory complexities. However, with a commitment to innovative solutions, community engagement, and supportive policies, these challenges can be addressed.

As technology continues to evolve, leveraging digital tools like BIM will be crucial in designing inclusive and sustainable housing solutions. Engaging low-income communities throughout the process and implementing policies that promote social inclusion will create a more equitable housing landscape.

By embracing transparency, accountability, and data-driven decision-making through robust monitoring and evaluation mechanisms, Nigeria can ensure that equitable housing initiatives make a meaningful impact on the lives of its citizens.

As Nigeria advances towards a brighter future, where affordable housing is accessible to all, it must prioritize the needs of low-income earners and build a society that values diversity and fosters inclusive communities. By overcoming challenges and embracing innovative approaches,

Nigeria can pave the way for a more equitable and sustainable housing ecosystem, empowering individuals and strengthening the fabric of the nation.

By delving into the evolving landscape of equitable housing and the integration of social inclusion principles, this study aims to inspire policymakers, urban planners, housing authorities, and community advocates to foster an environment where housing becomes a transformative force, breaking the cycle of poverty and empowering low-income earners to thrive in vibrant, inclusive communities.

Reference

1. Adewusi, (2013), "The world of public private partnerships. CBIEkhusbupate@cbi.org.uk
2. Alabi, O., Kayode, S., Misbahu, A., & Olaifa, O. (2021). Effect of Physical Characteristics on Resident's Satisfaction in a High-Density Area of Ilorin Metropolis. *Path of Science*, 7(9), 1001- 1006. doi: <http://dx.doi.org/10.22178/pos74.1>
3. Aribigbola, A. (2013). Causes and Consequences of Housing Policy Failure in Nigeria. *British Journal of Social Sciences*, 1(6).
4. Celhay, P. A., & Gil, D. (2020). The function and credibility of urban slums: Evidence on informal settlements and affordable housing in Chile. *Cities*, 99, 102605
5. Dalil, M., & Yamman, U. (2013). Private sector participation in the provision of urban services: an overview of housing supply in Minna, Niger State, Nigeria. *International Journal of Humanities and Social Science Invention*, 2(4), 51-58.
6. Deeyah, C., Ohochuku, C., & N, E. (2021). Determinants of household residential location choice among informal settlers in Port Harcourt. *MOJ Ecology & Environmental Sciences*, 6, 104–112. <https://doi.org/10.15406/mojes.2021.06.00222>
7. Dimkpa, K., Adibe, N. O., & Ohochuku, C. P. (2023, August 17). Unlocking Social Inclusion: Evaluating the Accessibility of Affordable Housing for Low-Income Workers in Port Harcourt, Rivers State. *Archibuilt 2023: Driving a Sustainable Economy Through the Built Environment*. Archibuilt 2023, Abuja, Nigeria.
8. F.G.N (2006), "National Housing, Housing in Abuja, Federal Ministry of Housing and Urban Development, Abuja.
9. Farlam, T. (2005), "The evaluation of public private Partnerships in human Settlement, Macmillan publisher, London.
10. Gbadeyan, R. A. (2011). Private Sector's Contributions to the Development of the Nigerian Housing Market. *Current Research Journal of Social Sciences*, 3(2), 104-113.
11. Heimberger, P., & Kapeller, J. (2017). The performativity of potential output: Procyclicality and path dependency in coordinating European fiscal policies. *Review of international political economy*, 24(5), 904-928
12. Housing Virginia. (2018, August 24). Why is Affordable Housing Important? Is Rental or Home ownership more Important. Housing Virginia Website: <http://www.housingvirginia.org/housingvirginia-toolkit/why-is-affordable-housingimportant-is-rental-or-homeownershipmore-important/> *impotence research*, 25(1), 18-23
13. Kayode, S. J., Muhammad, M. S., & Bello, M. U. (2021). Effect of Socio-Economic Characteristics of Households on Housing Condition in Bauchi Metropolis, Bauchi State, Nigeria. *Traektoriâ Nauki= Path of Science*, 7(7), 2001-2013
14. Klijn &- Teisman. (2002), "Privatization in sub-sahara Africa: Discussion Paper no. 2002/pg 12.

15. Lennartz, C., & Helbrecht, I. (2019). The housing careers of younger adults and intergenerational support in Germany's 'society of renters. In *Housing Careers, Intergenerational Support and Family Relations*. Taylor & Francis.
16. Mallach, A. (2020). *A decent home: Planning, building, and preserving affordable housing*. Routledge.
17. Midgal, J. S. (2018). *The State in Society: New Directions in Comparative Politics*, 63- 79.
18. Musa, H. A., Bello, M. U., & Kayode, S. J. (2021). Effect of Neighbourhood Characteristics on Resident's Satisfaction in Doya Area of Bauchi Metropolis. *Traektoriâ Nauki= Path of Science*, 7(4), 6001-6005.
19. National Housing Policy (NHP), (2006): National Housing Policy Draft, 1991: As Reviewed By Federal Government of Nigeria, Abuja, 2006.
20. Nazire, H. (2017). A Study on Characteristics of Informal Settlements and Effects of Upgrading from aspects of Houses, Land Acquisition, and Social Factors in Kabul City, Afghanistan.
21. Oladiji, F., Kayode, O. O., & Parakoyi, D. B. (2013). Influence of socio demographic characteristics on prevalence of erectile dysfunction in Nigeria. *Int J Impot Res*.
22. Ohochuku, C., Dimkpa, K., & Adibe Okwakpam, N. (2023, August 17). Greening Nigeria: Circular Synergy for Sustainable Architecture. *Archibuilt 2023: Driving a Sustainable Economy Through the Built Environment*. Archibuilt 2023, Abuja, Nigeria.
23. Ohochuku, C. P., & Dimkpa, K. (2023, August 17). Building Information Modelling (BIM) and Integrated Project Delivery (IPD): Enhancing Collaboration and Efficiency in Construction. *Archibuilt 2023: Driving a Sustainable Economy Through the Built Environment*. Archibuilt 2023, Abuja, Nigeria.
24. Omole, K. (2010). An assessment of housing conditions and socio economic life styles of slum dwellers in Akure, Nigeria. *Contemporary Management Research*, 6(4), 273-290.
25. Onu, V., & Onu, A. J. (2012). Urban Residential Housing and Low Income Earners: A Study of Makurdi Metropolis. *European Scientific Journal*, 8(28), 231-246.
26. Roseland, M. (2012). *Toward sustainable communities: Solutions for citizens and their governments*. New Society Publishers.
27. Stone, M. (2010). *Shelter poverty: New ideas on housing affordability*. Temple University Press.
28. Udoekem, N. B. (2013): Human Capacity Training For Security of Life, Property And Investment: A Challenge For Estate Management Education. *Journal of Science, Technology, Mathematics and Education (JOSTMED) Volume 7(3)*, August, 2011.