

# A Review of Housing Problems

Igwe, P.U.\*, Okeke, C.A., Onwurah, K.O., Nwafor, D.C., Umeh, C.N.

Department of Environmental Management, Chukwuemeka Odumegwu Ojukwu University, P.M.B. 02, Uli, Anambra State, Nigeria,

Corresponding Author Email\*: [greenscenarioservices2100@gmail.com](mailto:greenscenarioservices2100@gmail.com) Phone: +2348037793757

**Abstract**— *Housing problems occur both in rich and poor communities across the globe. The objective of this research is to review housing problems which lead to unwholesome environmental conditions. The method used is a review of academic articles, textbooks, internet materials, news articles and publicly available materials on housing problems. Previous authors whose works were reviewed have a convergent view on housing problems including overcrowding and congestion, poor accessibility, substandard and inadequate housing, high cost of building materials, high interest rate and lack of interest by financial institutions to facilitate loans to investors and uncoordinated policies by government. The paper made the following recommendations: (1) government should build low-cost houses to cater for the large number of people who, due to their low-income earnings could not afford a decent apartment; (2) formulation of economic, social and environmental policies that facilitate housing that is both affordable and sustainable by government; (3) improvement of sanitation in poor neighborhoods with poor housing conditions through urban renewal programme.*

**Keywords**— *Housing Problems, Low-income Earners, Overcrowding, Review. Sustainable Development.*

## I. INTRODUCTION

Housing is a basic need of every human being just as food and clothing. It is very fundamental to the welfare, survival and health of man (Fadamiro, Taiwo and Ajayi, 2004). Hence, housing is one of the best indicators of a person's standard of living and his place in the society. In developing countries, poor housing delivery has been attributed to inadequate mechanisms and systems for land allocation, funding, mortgage institutions and infrastructure (Encarta, 2007). Shelter is central to the existence of men (Kehinde, 2010); He also stated that housing involves access to land, shelter and the necessary amenities to make the shelter functional, convenient, aesthetically pleasing, safe and hygienic. According to him, unsanitary, unhygienic, unsafe and inadequate housing can affect the security, physical health and privacy of man. Okafor (2016) asserted that housing all over the world has remained an interdependent phenomenon that faces mankind and it represents one of the most basic

human needs which no doubt has a profound impact on the health, welfare and productivity of every individual irrespective of social-economic status, colour or creed.

Housing problem is one of the social problems bred by capitalism manifested as a particular form of housing need with the growth of the urban population and the transformation of a dwelling into a commodity; there is a sharp deterioration in the working people's living conditions and huge rise in apartment (The Great Soviet Encyclopedia, 2000). The housing problems and the housing needs are manifested in overcrowding, poor and inadequate social amenities, unsatisfactory and unwholesome environmental conditions and urban squalor, the absence of open space, the development of land area leading to overcrowding of buildings, inaccessibility within residential areas and in scarcity and high cost of building materials (Ananwa, 2006). According to the Human Development Nigeria (2000), housing problems result mainly from unprecedented growth of urban population. In Nigeria, according to this source, the states with largest proportions of urban dwellers far in excess of the national average are Lagos (94%), Oyo (69%), Anambra (62%) and Rivers (60%). The inevitable outcome of this explosion is the aggregation of urban blight and squalor, resulting in the majority of urban dwellers living under sub-human conditions in squatter settlements, especially those without employment and any visible means of livelihood (Mordi, 2002). In urban areas, the major housing problems are severe shortages of housing, overcrowding and the spread of slums and shantytowns (Uwejeja, 2012). According to Freeman (2002) and Kotkin (2013), the nature of housing problems in the United States has shifted from shortages to problems of quality, affordability and inability of certain groups in the population to obtain decent housing. Therefore, this research is focused on a review of housing problems.

### 1.1 Statement of the Problem

The importance of housing to man remains an incontrovertible fact; that housing is second to food, in the basic needs of man is generally becoming old fashioned as some schools of thought are now saying give us house and we will take care of food (Sustainable Cities Programme, Egypt, 2003). The problem of housing shortage grows

worse by the day in many developing nations including Nigeria, conceivably major tract of housing crises notable in urban centers in most developing nations is that of inadequate supply relative to demand (Olutuah, 2000). According to him, the shortage, in both quantitative and qualitative terms is more acute in urban centers. Omojinmi (2000) observed that people who sleep in indecent urban Nigeria are more than people who sleep in decent houses; thus, it is ascertain that there is inadequacy in population in Nigeria (Arayela, 2003).

According to the United Nations Habitat (2010), 30 percent of the world's urban population lives in slums, deplorable conditions where people suffer from one or more of the following basic deficiencies in their housing: lack of access to improved water; lack of access to improved sewage facilities (not even an outhouse); living in overcrowded conditions; or living in buildings that are structurally unsound; living in a situation with no security of tenure (that is, without legal rights to be where they are, as renters or as owners). The same report said that 35 percent of the world's rural population lives in unacceptable conditions. Overall more than two billion people are in desperate need of better housing (Enoghase, Oladunjoye, Airahuobhor, Okwuoke, Orukpe, Ogunwusi and Bakare, 2015).

## 1.2 Objective

The objective of this paper is to conduct a review of housing problems.

## II. CONCEPTUAL FRAMEWORK: CONCEPT OF SUSTAINABLE DEVELOPMENT

This research is based on the concept of sustainable development. World Conference on Environment and Development (WCED) (1987) opined that sustainable development is development that meets the needs of the present without compromising the ability of future generations to meet their own needs. Morelli (2010) and Greenwood (2011) saw sustainable development as meeting the resources and services needs for current and future generations without compromising the health of the ecosystems that provide them and more specifically as a condition of balance, residence and interconnection that allow human society to satisfy its needs while neither exceeding the capacity of its supporting ecosystems to continue to regenerate the services necessary to meet those needs nor by our actions diminishing biological diversity. Therefore, the concept of sustainable development needs to be built into housing programmes so as to provide houses for the present generation without compromising the ability of posterity to meet their own housing needs. This is only possible if the present housing problems are addressed and this underscores this review.

## III. METHOD

These researchers made use of a review of academic articles, textbooks, internet materials, news articles and publicly available materials on housing problems. The researchers gathered 28 materials, but summarized the characteristics of 10 deemed more relevant to housing problems for the review. This enabled the researcher to make a synthesis of various researchers' views on housing problems and congestion that produced the results, recommendations and conclusion of the study.

## IV. REVIEW OF RELATED LITERATURE

Ibimilua and Ibitoye (2015) conducted a study on housing policy in Nigeria and opined that housing problem is peculiar to both rich and poor nations as well as developed and developing countries. Furthermore, They stated that certain problems are associated with housing worldwide which include shortage of housing (qualitatively and quantitatively), homelessness, government shortsightedness about the needs of the people, access to building land, house cost in relation to specification and space standard, as well as high interest rate of home loans. Additionally, they reported that the reasons for shortage of housing in Nigeria include poverty, high rate of urbanization, high cost of building materials, as well as rudimentary technology of building.

Enisan and Ogundiran (2013) carried out a study on challenges of housing delivery in metropolitan Lagos and opined that It is an obligation for any good government to provide affordable accommodation to its citizens. They also stated that there is need for the government of the nation to ensure affordable accommodation to citizen irrespective of their location in the country. Additionally, they reported that the statistics of homelessness is the best we deserve; currently many cannot afford a decent home, nearly half of Nigeria's population lives in urban and semi-urban areas, with majority living in slums and substandard accommodation. To this end, they concluded that Nigerian government and other players in the housing delivery are not treading the same path; other countries tread in meeting up the housing needs of their citizenry. Faith (2014) studied the perceived impact of population growth on housing in Asaba and opined that increasing population places a serious demand on the available facility. She also reported that the rate at which facilities required are provided does not keep pace with the rate at which the population is growing, there is bound to be problem of deficit in the needed resources. Additionally, she stated that in different parts of the world, the explosive growth of the human population in the past few decades has been accompanied by a relatively slow rate of increase in housing, thus leading to housing problems. She concluded

that the rapid rate of growth of both the urban and rural populations and inadequate funding has made it extremely difficult to provide sufficient housing for the ever-increasing population.

Okafor's (2016) research on the residential housing problem in Anambra State revealed that housing all over the world has remained an interdependent phenomenon that affects every facets of mankind and it represents one of the most basic human needs which no doubt has a profound impact on the health, welfare and productivity of every individual irrespective of socio-economic status, colour or creed. Furthermore, he was of the opinion that in spite of the importance of housing to mankind, there is however, a universal shortage of needed dwelling units especially in developing countries including Nigeria where population growth and urbanization are rapidly on the increase and where the gap between the housing supply and housing demand is so wide. Isma'il, Ezra, Abdulkadir, Muhammad and Hadiza (2015), in their study on urban growth and housing problems in Nasarawa State, Nigeria, noted that housing is a residential structure where man lives and grows. Furthermore, they were of the view that it is therefore universally acknowledged as one of the most basic human needs for survival on the surface of the Earth. They concluded that the demand for housing has been an issue of global concern as the housing provision still remains one of the most difficult problems facing humanity.

Abimaje, Akingbohunge and Baba (2014) conducted a study on housing affordability in Nigeria and opined that the increasing urbanization in major cities of Nigeria as occasioned by rural urban migration has led to the over population of these towns and cities. They were of the view that this has constituted the focus of many studies. Furthermore, they concluded that only a few focused on affordability of housing that is a serious problem in these centers. Cheserek and Opata (2011) studied environmental and housing problems of low-income households in Eldoret Municipality, Kenya and opined that rapid growth in cities has been accompanied by a rapid growth in the number of urban inhabitants who live in sub-standard and overcrowded conditions. They concluded that demand for residential housing has grown faster than the supply leading to increased prices of land and house-rent and to over-crowded housing.

Gbadebo and Olanrewaju (2015) conducted a study on problems and prospects of housing delivery in Osun State, Nigeria and opined that housing problem is a global phenomenon confronting developed and developing, rich

and poor, nations. They were also of the view that housing is paramount to human existence as it ranks among the top three needs of man. Furthermore, they pointed out that its provision has always been of great necessity to man. They concluded that in a unit of the environment, housing has profound influence on the health, efficiency, social behavior, satisfaction and general welfare of the community. Olotuah (2015) studied accessibility of low-income earners to public housing in Ado-Ekiti, Nigeria and opined that the poor quality of housing inhabited by the poor is a consequence of high level of shortages, in quantitative terms of housing to accommodate them and the lack of the resources to pay for quality housing available. He observed manifestation of severe overcrowding in inadequate dwellings found in urban centers in Nigeria, which are often of poor architectural standard, poor construction, with inadequate services supplied including drainage.

Ezeigwe (2015) conducted a study on evaluation of the causes of housing problems in Nigeria and opined that one of the basic needs of man is shelter and to most groups this means housing. He was also of the opinion that poverty and population increased due to urbanization, high cost of land, non-implementation of the housing policies. Furthermore, he pointed out that Failure on the side of the government, high cost of building materials and corruption which implies the least of the problems is corruption. Tawseef, Tawheed and Shamim (2013) carried out a study on urban housing problems: a micro-level study on residential houses of Tibetan Community in Srinagar City and opined that housing as a problem is not unique to India. According to them, there is hardly any country whether developed or under developed in the world today, which could justly claim to have solved this problem. They concluded that problems of housing in the poor or economically less developed countries particularly those of Asia, Far East and Africa assume a more painful complexion because such countries do not only have serious housing shortages, growing additional housing needs and poor housing stocks, but are woefully deficient in essential services and community facilities. Owolabi (2014) studied characteristics of housing in Nigeria and stated that most areas of urban centers of Nigeria are faced with vast numbers of problems, which have resulted to overcrowding, high rents and slum settlements. Furthermore, he was of the opinion that this brought about inadequacies of basic infrastructural facilities and social services in terms of quantity and quality such as pipe borne water, electricity, roads, schools and health institutions.

Table.1: Summary of Characteristics of some of the Studies on Housing Problems

S/ N	Author(s)	Research Topic	Method(s)	Results	Recommendation(s)	Conclusion
1.	Ibimilua and Ibitoye (2015).	Housing Policy in Nigeria: An Overview.	Internet and Questionnaire.	The reasons for shortage of housing in Nigeria include poverty, high rate of urbanization, high cost of building materials, as well as rudimentary technology of building.	There should be access to land, finance and building materials.	Housing problem in urban places take the form of slum dwelling, overcrowding, and substandard housing units.
2.	Enisan and Ogundiran (2013).	Challenges of Housing Delivery in Metropolitan Lagos.	Literature research of authors' works.	Overcrowding and Unplanned human settlement; sprawl development arising from rapid population growth pose challenges to delivery of housing in Lagos.	The government of Lagos State needs to promote policies that will enhance reduction in the cost of building materials and place much emphasis on accessibility to land.	The main component of housing delivery is availability of land resources.
3.	Faith (2014).	The Perceived Impact of Population Growth on Housing in Asaba.	Questionnaire.	Increase in human population which came out as a result places a serious demand on the available facility.	Public housing should be built and sold to migrants who may be low- middle or- high- income earners at a highly subsidized rate.	It is safe to conclude that both public and private participation are needed in the enhancement of the available housing stock in terms of quality and our National Housing Policy that stated that every Nigerian should have access to adequate shelter as a right as well as the achievement of the goals of our National Population Policy for sustainable development which aims at the attainment of a balance between the rate of population growth and resources.

4.	Okafor (2016).	The Residential Housing Problem in Anambra State (A Case Study of Onitsha Metropolis).	Internet and Questionnaire.	High cost of building materials and high cost of infrastructural development; middle and low income earners cannot afford the selling price of developed houses; therefore, investors cannot recoup their investment.	Less emphasis should be placed on direct provision of housing.	It is therefore important for both private and public sectors to carefully integrate ideas in line with the housing reforms to stimulate and generate sustainable development of the housing sector.
5.	Isma'il, Ezra, Abdulkadir, Muhammad and Hadiza (2015).	Urban Growth and Housing Problems in Karu Local Government Area of Nasarawa State, Nigeria.	Questionnaire, interviews and Observation.	This conforms to the view that inadequate housing in Nigeria is a manifestation of Poverty because majority of the people earn low income and could not afford the rising cost of accommodation in towns and cities.	Provision of basic amenities and infrastructural facilities and utilities is very necessary to reduce housing problems in the Karu area.	This corroborated with the views of the residents in the area who identified the housing problems in order of prominence as overcrowding of houses leading to spread of diseases, poor accessibility resulting to congestion.
6.	Abimaje, Akingbohungbe and Baba (2014).	Housing Affordability in Nigerian Towns: A Case of Idah, Nigeria.	Questionnaire.	With the present high cost of building materials, labour, land which consequently has brought about increase in cost of housing and rent, these low income earners will not be able to afford adequate housing.	Emphasis should be placed on low and medium housing units using earth blocks, burnt bricks, compressed earth bricks and intermediate technology. This will reduce the cost of housing, thus making it more affordable to many people.	The greater percentage of the people in the study areas have no adequate accommodation and cannot afford adequate ones where available as they pay more than 30% of their income on housing.

7.	Cheserek and Opata (2011).	Environmental and Housing Problems of Low-Income Households in Eldoret Municipality, Kenya.	Both open and closed-ended Questionnaire.	Majority of low-income groups reside in slum areas due to poverty and partly as a result of low educational achievement that cannot enable them to obtain high-income jobs.	Low-income residents need to be educated on and be made aware of the benefits of personal hygiene and environmental quality in maintaining good health.	Low income people should be enlightened to put value for their money spent on housing and other services.
8.	Gbadebo and Olanrewaju (2015).	Problems and Prospects of Housing Delivery in Osun State.	Questionnaire.	Identified the increase and improvement of overall quality of housing, provision of infrastructure facilities, public and private sectors of the economy.	There should be housing legislation that will enhance high quality housing production to improve building industry, reduce housing shortage with improved standard.	It identifies high cost of building materials, lack of finance, problem of land acquisition, lack of research and manpower training.
9.	Olotuah (2015).	Accessibility of Low-Income Earners to Public Housing in Ado-Ekiti, Nigeria.	Questionnaire.	Low-income earners were almost schemed out Regarding access to the buildings.	The provision of infrastructural facilities and social services should be made by government in these housing schemes.	The accessibility of low-income earners in Ado Ekiti to two public housing schemes in the city was found to be highly deplorable.
10.	Ezeigwe (2015).	Evaluation of the Causes of Housing Problems in Nigeria.	Oral interview, observation and Questionnaire.	High cost of land, high cost of building materials and corruption.	The private sector to collaborate with the government in provision of housing for Nigerians, developers to invest in mass housing provision as this will help in reducing the deficit in the housing sector.	Housing deficit is one of the major problems suffered by urban and rural areas in the country and the analysis of the data generated from the study area shows that the main causative factor is poverty.

Source: Researchers' design, 2017

## V. RESULTS AND DISCUSSION

Housing problem is peculiar to both rich and poor nations as well as developed and developing countries. The researchers in Table 1 are all very relevant to housing

problems. From the table 1, Ibimilua and Ibitoye (2015), Faith (2014), Okafor (2016) and Abimajeet *al* (2014) have a convergent view that high rate of urbanization and increase in population are the leading factors of housing

problems. Cheserek and Opata (2011), Enisan and Ogundiran (2013) and Olotuah (2015) had a unity of opinion that housing problems came as a result of overcrowding of people in their study areas. Human populations were unequal with the available housing infrastructure for their habitation. Ibimilua and Ibitoye (2015) and Enisan and Ogundiran (2013) viewed the key effect of housing problem as homelessness because majority of people in urban cities live in slums and sub standard accommodation while many others cannot afford the price of house rents. Ezeigwe (2015) and Ibimilua and Ibitoye (2015) observed that high cost of building materials and poverty contributed to housing problem. On the approach of proffering solution to housing problems, previous research by Enisan and Ogundiran (2013) suggested that government needs to promote policies that will enhance reduction in the cost of building materials. Isma'ilet *al* (2015) studied that the demand for housing has been an issue of global concern as the housing provision still remains one of the most difficult problems facing humanity. Ibimilua and Ibitoye (2015), Enisan and Ogundiran (2013), Faith (2014), Okafor's (2016), Isma'ilet *al* (2015), Abimajeet *al* (2014), Cheserek and Opata (2011), Gbadebo and Olanrewaju (2015), Olotuah (2015), Ezeigwe (2015), Tawseefet *al* (2013) and Owolabi (2014) made use of questionnaire, oral interview, observation and review of related literature which is a standard method for obtaining data and information in a research.

## VI. RECOMMENDATIONS

Based on the review and results of the study, it is recommended as follows:

- i. Government should build low-cost houses to cater for the large number of people who, due to their low-income earnings, could not afford a decent apartment
- ii. Employers should also award building loan to their staff with no interest to enable them build their own houses. This will go a long way towards ensuring equal distribution of house ownership
- iii. Government should develop economic, social and environmental policies that facilitate housing that is both affordable and sustainable.
- iv. There should be urban renewals at slum area of cities to change the poor environmental conditions prevalent in the localities.

## VII. CONCLUSION

This paper discussed housing problems by reviewing various works done by previous authors. From the review, many authors agreed that housing problem was universal.

Generally, the authors concurred that housing problems in urban places take the form of slum dwelling, homelessness, overcrowding, squatter settlements and substandard housing units. Again, in the rural areas, poor housing quality, deficient environmental conditions as well as inadequate infrastructural facilities are the order of the day. This study therefore, concludes that for a sustainable development to be achieved both in urban and rural areas, adequate solutions should be provided for housing problems.

## VIII. ACKNOWLEDGEMENT

We appreciate the grace and empowerment of God Almighty who has been our source of strength from beginning to completion of this work. We also commend the effort of the relations, friends and well-wishers of the authors who contributed both financially and otherwise for making this review a success. Our gratitude extends to the Vice chancellor and the entire stakeholders of Chukwuemeka Odumegwu Ojukwu University, Uli, Anambra State, Nigeria for providing a platform for the study of Environmental Management. To all the lecturers, head of department and dean of the Environmental Sciences, we appreciate their collective efforts in making sure that the goal of environmental management is achieved in the institution. We are highly indebted to the chief author, Mr. Igwe, P.U. for his tireless effort towards an extensive research on the materials used for the review. We cannot fail to commend and appreciate the works of various authors used for the review. Finally, we thank the entire students of Environmental Management especially her final year students for their support throughout the review.

## REFERENCES

- [1] Abimaje, J., Akingbohngbe, D.O., and Baba, A.N. (2014). Housing Affordability in Nigerian Towns: A Case of Idah, Nigeria. *International Journal of Civil Engineering, Construction and Estate Management*, 1 (2):1-9.
- [2] Ananwa, B. (2006). Housing Problem and Congestion in Onitsha. Unpublished B.Sc. Thesis, Department of Geography and Regional Planning, Delta State University, Abraka, pp. 3-6.
- [3] Arayela, O. (2003). Panacea for Increasing Housing Stock at Reduced Cost in Nigeria. *African Journal of Development Studies*, 3 (1):12-16.
- [4] Aribigola, A. (2006). Rational Choice Model and Housing Decision in Akure, Ondo State, Nigeria. *Confluence Journal of Environmental Studies*, 1 (1): 53-63.

- [5] Cheserek, G.J. and Oyata, G.P. (2011). Environmental and Housing Problems of Low-Income Household in Eldoret Municipality, Kenya. *Journal of Emerging Trends in Economics and Management Sciences (JETEMS)*, 2 (4):1-5.
- [6] Encart (2007). Evaluation of the Causes of Housing Problems in Nigeria: A Case study of Awka Capital City of Anambra State. *Journal of Economics and Sustainable Development*, 6 (20):1-7.
- [7] Enisen, O. and Ogundiran, A. (2013). Challenges of Housing Delivery in Metropolitan Lagos. *Research on Humanities and Social Sciences*, 3 (20): 1-9.
- [8] Enoghase, S., Airahuobhor, A., Oladunjoye, P., Okwuke, E., Orukpe, A., Ogunwusi, B. and Bakare, S. (2015): Nigerias 17 Million Housing Deficit Challenges Buhari Daily Independent Online. Accessed at: <http://dailyindependentnig.com/2015/04/nigerias-17m-housing-deficit-challenges-buhari/>, 22-10-2017.
- [9] Ezeigwe, P. (2015). Evaluation of the Causes of Housing Problems in Nigeria: A Case Study of Awka the Capital City of Anambra State. *Journal of Economics and Sustainable Development*, 6 (20):1-7.
- [10] Fadamiro, J.A., Taiwo, A.A. and Ajayi, M.O. (2004). *Sustainable Housing Development and Public Sectors Intervention in a Developing Country*. Editorial on Scientific and Environmental Issues in Population, Environmental and Sustainable Development. Published by Grans, pp. 50-100.
- [11] Faith, J. (2014). The Perceived Impact of Population Growth on Housing in Asaba. *Journal of Research in Arts and Social Sciences*, 8 (2):1-8.
- [12] Freeman, L. (2002). America's Affordable Housing Crisis: a Contract Unfulfilled. *American Journal of Public Health*, 92 (5): 709-712.
- [13] Gbadebo, M.A., and Olanrewaju, S.B. (2015). Problems and Prospects of Housing Delivery in Osun State. *Journal of Humanities and Social Science*, 20 (8):1-7.
- [14] United Nations Environment Programme (UNEP) and United Nations Human Settlement Programme (UN-HABITAT) (2003) *Sustainable Cities Programme*, Alexandria, Egypt.
- [15] Ibimilua, A.F., and Ibitoye, O.A. (2015). Housing Policy in Nigeria: An Overview. *American International Journal of Contemporary Research*, 5 (2):1-7.
- [16] Ismail, M., Ezra, I., Abdulkadir, M.Y., Muhammad, A.T. and Hadiza, T.A. (2015). Urban Growth and Housing Problems in Karu. *Global Journal of Research and Review*, 2 (1):1-13.
- [17] Kehinde, F. (2010). Housing Policy and Development in Nigeria. In: Omotosa, F., Agagu, A.A., and Abegunde, O. (ed), *Governance, Policies and in Nigeria. Port-Novo, Editions SonoudAfrique*
- [18] Kotkin, J. (2013). Americas Emerging Housing Crisis. American Works. Accessed at: <http://www.forbes.com/foelkotkin/2013/07/26/Americas-emerging-housing-crisis>
- [19] Mordi, S. (2002). Social Policy and Housing Needs in Nigeria. Paper presented at A Two-Day Workshop on Your Right to Own a House at Asaba by the Delta State Ministry of Housing, June, 26-27, 2007.
- [20] Morelli, J. and Greenwood, R. (2011). Environmental Sustainability and Professional Responsibility. *Seventh Environmental Management Leadership Symposium*, 12-13 May. 2011, Rochester, NY. pp.22-24.
- [21] Okafor, B.N. (2016). The Residential Housing Problem in Anambra State (A Case Study of Onitsha Metropolis). *International Journal of Civil Engineering, Construction and Estate Management*, 4 (2):1-18.
- [22] Olotuah, A. (2015). Accessibility of Low-Income Earners to Public Housing in Ado-Ekiti, Nigeria. *Civil and Environmental Research*, 7 (7):1-6.
- [23] Olotuah, A. (2000). Housing Needs in Low-income Civil Servants, AdoEkiti, Nigeria. *African Journal of Social and Policy Studies*, 1 (2):27-32.
- [24] Omojinmi, I.O. (2000). Sina Technical Workshop on housing Co-operatives Nairobi, October 6-17, 2000.
- [25] Owolabi, B.O. (2014). Characteristics of Housing in Nigeria: A case Study of Oyo State, Nigeria. *Academia Journal of Environmental Sciences*, 2 (8):1-19.
- [26] Tawseef, T., Tawheed, Y. and Shamim, A.S. (2013). Urban Housing Problems: A Micro-Level Study on Residential Houses of Tibetan Community in Srinager City. *European Academic Research*, 1 (5):1-13.
- [27] Uwejeaya, D.O. (2012). Resource Exploitation and the Environment: The Case of Housing in Auchi and Igarra, Edo State Nigeria. In Efe S.I. and Atubi A.O (eds) *Environment and Socio-Economic impact of Natural Resource Exploitation in Auchi and Environs Edo State, Nigeria*. An Occasional Publication Series of the Department of Geography and Regional Planning, Delta State University, Abraka.
- [28] World Commission for Environment and Development (WCED) (1987). *Our Common Future*. Oxford University Press.