

# **Challenges of Accessing Affordable Housing Among Low Income Civil Servants in Kubwa, Abuja**

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**Abstract:**

Accessing affordable housing is a pressing challenge for low-income civil servants in Kubwa, Abuja. This study examines the multifaceted challenges that hinder their ability to secure affordable housing options in the region. The research employs a mixed-methods approach, combining quantitative surveys and qualitative interviews to gather comprehensive data on the housing situation, affordability factors, and the impact on civil servants. The findings reveal several key challenges faced by low-income civil servants in accessing affordable housing. Firstly, the limited supply of affordable housing units in Kubwa exacerbates the problem, as the demand far outweighs the available options. It utilized a structured questionnaire for this purpose. The study therefore concludes that the greater percentage of the people in the study are cannot afford adequate housing while others pay not just over 30% but over 50% of their monthly income on housing which is cost burden. This has adverse effect on their stander of living as what is left is insufficient to cater for other needs such as food, clothing, and medical bills so on. Additionally, the rising property prices and rental costs further strain the financial capabilities of civil servants, making it increasingly difficult to afford decent housing. These factors not only affect the liability of the area but also contribute to the affordability challenges faced by low-income civil servants. Furthermore, urban sprawl and commuting burdens add to the difficulties in accessing affordable housing. The study also examines the role of the informal construction sector in exacerbating the challenges. The lack of regulation and oversight in this sector can result in substandard housing structures, posing safety risks and contributing to the overall problem of affordable housing accessibility.

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## Introduction

Housing is universally accepted as the second most important human need after food, it is more than shelter that is more than providing a roof over one's head (Akinmoladun & Oluwole, 2007). Nubi (2000), stated that housing is also one of the best indicators of person's standard of living, investment opportunities, offers shelter, privacy, enhance one's social and cultural status in the society. Housing is an important indicator of the physical, economic and social development of any nation, representing one of the most basic human needs (Nicholas & Patrick, 2015). A house provides the 'necessary foundation' for every being to live during the social and physical actions (Byrne & Diamod, 2007). As a unit of the environment, it has a profound influence on health, efficiency, social behaviour, satisfaction and general welfare of the community (Onibokun, 1990). Housing provides link between the physical development of a city, and its social and economic outcomes. The availability of decent housing for each family defines the level of development which the country has attained. This is because the social and economic wealth of the country can only co-exist with good housing (Alao, 2009). National Bureau of Statistics (2017) reported that Nigeria has an approximate population of 197 million.

However, the Federal Ministry of Power, Works and Housing (2017) reported a housing deficit of 17 million, despite the several housing policies the government have formulated. Past succeeding governments in Nigeria since independence had highlighted housing as a major priority. Unfortunately, Nigeria is yet to develop a vibrant mortgage market and houses continue to be provided through the tortuous traditional method of buying land and building houses over the years, which could be an individual's entire life time. In many cases such buildings are left uncompleted or individuals have to deplete their entire life savings in order to build a home (Akeju, 2007). Abuja, the FCT of Nigeria has been described to be one of the fastest growing cities in Africa, with a census population of 776, 298 in 2006, and an approximate present population of 3.4 million NBS (2017), occupying approximately 8,000km<sup>2</sup>, this has led to a massive over population, high cost of housing and the creation of squatter settlements and slums. Olanrewaju et al (2016) revealed that the increase in house prices has outpaced the income of individuals by a significant margin, leaving mostly the medium and lower-income groups out, because affordability and accessibility has become a serious problem.

The housing challenges facing low-income earners in Kubwa include inadequate access to affordable housing, poor housing conditions, and inadequate basic services such as water, sanitation, and electricity. These challenges have significant implications on health, wellbeing, and productivity of residents. Remuneration package of civil servant in Nigeria is one of the major problems of civil service worker in local government areas, state ministries, and federal ministries which have affected their means of affordability and loan repayment from their monthly income. It seems that the public servant is the most deprived and most unhappy salary earners in the country compared with the rising cost of living, high rate of house price and the amount required for reasonable subsistence. Knowing that the greatest puzzling issue of minimum wage which has a tremendous effect on the level of housing affordability and to know that some demographic factors could be influencing the ability of a public servant to buy a house at the same time meeting other expenses such as non-housing cost which has not been able to correlate with each other over the years.

The research examined housing affordability among low-income civil servants in Kubwa, Abuja affected by housing challenges, identify the main factors contributing to these



challenges, and suggest potential solutions to improve access to affordable housing for this group. The objectives of this study were:

- i. To identify the housing challenges facing low-income earners in Kubwa.
- ii. To examine the factors contributing to the housing challenges in Kubwa.
- iii. To investigate housing affordability in Kubwa, based on socio demographic variables.
- iv. To evaluate the impact of the housing challenges on the health, wellbeing, and productivity of residents.
- v. To recommend policy interventions to address the housing challenges in Kubwa.
- vi. To investigate the housing affordability among low-income.

## Literature Review

### Challenges of accessing affordable housing among low-income servants in Kubwa, Abuja

The issue of affordable housing has emerged as a pressing concern in several metropolitan regions, especially affecting individuals and families with low income. For federal officials, who frequently face financial constraints, the task of obtaining cheap accommodation can pose significant difficulties. The objective of this literature study is to examine the difficulties encountered by low-income public officials residing in Kubwa, Abuja, in their pursuit of cheap housing. The purpose of this assessment is to offer an analysis of the primary obstacles and limitations that impede the achievement of affordable housing for the specified demographic. The following are supplementary elements that contribute to the difficulties faced by low-income public officials in Kubwa, Abuja when it comes to getting affordable accommodation:

- i. **Limited Housing Options:** Individuals employed in lower-income civil service positions may encounter a restricted selection of housing alternatives that are tailored to their unique requirements and financial limitations. One potential issue is the absence of a variety of housing alternatives, such as smaller-sized homes or rental accommodations, that are more economically accessible for persons with lower incomes. The constrained supply of appropriate housing alternatives poses a limitation on their capacity to secure home in Kubwa that is both inexpensive and satisfactory in quality.
- ii. **Land Ownership and Tenure Issues:** The matter of land ownership and tenure can provide considerable obstacles for those with low incomes who work in the public sector when it comes to obtaining affordable homes. Challenges encompassed in this domain encompass the acquisition of secure land tenure, the navigation of intricate land ownership systems, and the occurrence of conflicts or competing claims pertaining to land. The aforementioned challenges have the potential to obstruct the progress of affordable housing initiatives and restrict the capacity of low-income public workers to attain stable housing alternatives.
- iii. **Inadequate Housing Policies and Regulations:** The efficacy and sufficiency of housing rules and regulations are pivotal in providing affordable housing options for low-income public workers. This section aims to analyse the current housing policies and regulations implemented in Kubwa, Abuja, with a specific focus on assessing their effectiveness in facilitating the provision of affordable homes. This analysis has the potential to identify and assess any existing deficiencies or limitations within the policies, afterwards proposing enhancements to more effectively cater to the housing requirements of low-income civil servants.
- iv. **Lack of Supportive Infrastructure:** The presence and ease of access to supportive infrastructure play a crucial role in ensuring the affordability of housing. This include the provision of fundamental amenities, such as educational institutions, healthcare establishments, public transit systems, and spaces designated for leisure activities. The lack of adequate infrastructure in inexpensive housing regions may impede the attractiveness and



- appropriateness of these alternatives for low-income public officials, hence posing difficulties in their search for affordable housing that fulfils their comprehensive requirements.
- v. **Inadequate Public-Private Partnerships:** The establishment of partnerships between the public and private sectors plays a crucial role in effectively tackling the challenges associated with affordable housing. This section aims to analyse the prevalence of public-private partnerships (PPPs) in Kubwa, Abuja, and their influence on the supply of affordable housing. This discourse can address the various obstacles that may impede the establishment of successful partnerships and the advancement of affordable housing initiatives, including but not limited to restricted involvement, lack of coordination, and inadequate incentives.
- vi. **Lack of Skills and Capacity Building:** Individuals in the low-income bracket who are employed in civil service occupations may have challenges in acquiring the requisite skills and capabilities to efficiently navigate the housing market. This may encompass a limited level of financial literacy, a lack of comprehension about housing-related processes and laws, and restricted availability of training or capacity-building programmes. Tackling this dilemma necessitates implementing efforts aimed at augmenting the competencies and expertise of economically disadvantaged public workers, so empowering them to make well-informed judgements pertaining to accessible housing alternatives.

### **Global Housing Challenges**

The provision of shelter is an essential requirement and entitlement for all individuals, since it is a basic human need. However, it is important to recognise that housing has a broader scope than just shelter. Adequate and cost-effective housing serves as a foundation for many opportunities and endeavours. The aforementioned factors encompass the provision of favourable educational settings for children, opportunities for adult employment, enhanced economic possibilities, effective management of epidemics and illnesses, as well as the implementation of crime prevention and security measures. According to Habitat for Humanity (2011), Housing has been a prominent area of concern within the realm of urban development, social policy, and economic policy. Several countries, such as the United States, Sweden, and the United Kingdom, have made significant strides in addressing their respective housing requirements. However, other nations continue to grapple with substantial deficits in housing supply, inadequate living conditions, and the presence of slums.

According to a survey done by the McKinsey Global Institute (2014), it was discovered that around 330 million urban families in developing nations reside in inadequate housing conditions and face significant financial strain due to housing expenses. The primary obstacle faced by rapidly expanding urban areas is the ability to meet the increasing need for housing and essential amenities. According to the United Nations, it is anticipated that over the next twenty years, approximately 90 percent of urban growth will occur in developing nations, where the overall population is projected to grow by approximately 70 million individuals annually. In light of the presence of several private developers within the housing market, the economic dynamics of real estate have prompted these developers to primarily target families with higher or medium incomes. Consequently, mortgage financing opportunities are seldom extended to households whose earnings fall below 60 percent of the local area median income.

### **Process of Measuring Affordable Housing**

The process of measuring affordable housing in Nigeria has become increasingly important due to the growing demand for affordable housing. According to Agbola and Shittu (2014), Nigeria's population has grown rapidly in recent years, resulting in an increased demand for affordable housing. The United Nations estimated that Nigeria's population would reach 398 million by 2050, making it the third most populous country globally (UN, 2017). Affordable



housing is defined as housing that is affordable for those whose income is below the median income of a particular area (Aiyetan & Odusami, 2015). The affordability of housing can be measured in various ways. One method is to use the ratio of housing cost to income, also known as the housing affordability ratio (HAR). According to Anyanwu et al. (2019), the HAR is a widely used measure of housing affordability in Nigeria. The HAR is calculated as the percentage of income that is spent on housing costs, including rent or mortgage payments, utilities, and other housing-related expenses. Another method of measuring affordable housing is the housing adequacy index (HAI). The HAI measures the extent to which housing meets basic living standards, such as access to clean water, sanitation, and electricity (Oladapo & Adeyemo, 2019). The HAI has been used in Nigeria to assess the adequacy of housing in different regions of the country. In addition to the HAR and HAI, other measures of affordable housing in Nigeria include the affordability gap, the housing deficit, and the housing supply-demand ratio (Anyanwu et al., 2019).

The affordability gap measures the difference between the cost of housing and the income of households. The housing deficit is the difference between the demand for housing and the available supply. The housing supply-demand ratio measures the ratio of the number of housing units to the number of households in a particular area. Furthermore, the Nigerian government has established various policies and programs aimed at improving access to affordable housing. One such program is the National Housing Fund (NHF), which was established in 1992 to provide low-interest loans to individuals and cooperatives for the construction or purchase of houses (Adegoke & Aigbokhan, 2014). The NHF is managed by the Federal Mortgage Bank of Nigeria (FMBN), which also provides mortgage loans to eligible individuals and cooperatives. The process of measuring affordable housing in Nigeria is crucial in addressing the growing demand for housing that is affordable and meets basic living standards. The measures used to assess affordable housing include the housing affordability ratio, housing adequacy index, affordability gap, housing deficit, and housing supply-demand ratio. The Nigerian government has also established policies and programs to improve access to affordable housing, such as the National Housing Fund and the Federal Mortgage Bank of Nigeria. These efforts are essential in achieving sustainable development in Nigeria and promoting the well-being of its citizens.

### **Challenges and Opportunities for Meeting Housing Needs and Demand for Low-Income Civil Servants in Kubwa**

The challenges facing low-income civil servants in Kubwa are complex and multifaceted. However, there are opportunities for addressing these challenges and improving the housing situation for low-income civil servants in Kubwa. Firstly, there is a need for the government to develop a comprehensive housing policy that addresses the housing needs and demand for low-income civil servants. This policy should include provisions for the development of affordable housing units, the provision of basic infrastructure and amenities, and the establishment of a regulatory framework to hold developers accountable for building quality housing units. Secondly, there is a need for the government to provide incentives and support for private developers to invest in affordable housing projects in Kubwa. This can be done through tax incentives, subsidies, and public-private partnerships. According to Oyelere and Oyinloye (2021), the government can also provide land at discounted rates or on a long-term lease to private developers to encourage them to invest in affordable housing projects in Kubwa. Thirdly, there is a need for the government to improve access to finance for low-income civil servants to enable them to purchase or rent affordable housing units. This can be



done through the establishment of a housing finance system that provides affordable mortgages, microfinance loans, and rental subsidies for low-income civil servants. According to Oluwatosin et al. (2019), the government can also partner with financial institutions to develop innovative financing models for low-income civil servants, such as rent-to-own schemes and housing cooperatives.

Providing affordable housing for low-income civil servants in Kubwa, Abuja, is a significant challenge that requires a comprehensive approach. The high cost of land and building materials, the lack of adequate infrastructure and basic amenities, and the absence of a coordinated housing policy and regulatory framework all contribute to the housing needs and demand for low-income civil servants in Kubwa. However, there are opportunities for addressing these challenges through the development of a comprehensive housing policy, incentives for private developers, and improved access to finance for low-income civil servants. These measures, if implemented effectively, could significantly improve the housing situation for low-income civil servants in Kubwa, Abuja.

### **Enabling Strategies and Low-income Housing**

Enabling strategies refer to a set of policies and practices that are designed to create an enabling environment for the development of affordable housing. This includes initiatives that address regulatory barriers, provide financial support, and promote community engagement. The goal of these strategies is to create conditions that enable the private sector, community-based organizations, and government agencies to work together to create affordable housing opportunities for low-income households. One of the most commonly used enabling strategies is inclusionary zoning, which requires developers to set aside a certain percentage of units in new developments for low-income households. Inclusionary zoning has been implemented in a number of cities in the United States, including San Francisco, Boston, and New York City (Baer & Novak, 2019).

Another enabling strategy is the use of tax incentives, such as the Low-Income Housing Tax Credit (LIHTC), which provides a tax credit to developers who build affordable housing for low-income households. The LIHTC program has been instrumental in creating affordable housing opportunities across the country, with more than 3 million units built since its inception in 1986 (Olivares et al., 2019). Community land trusts are another enabling strategy that has gained popularity in recent years. Community land trusts are non-profit organizations that acquire and hold land for the benefit of the community. They typically lease the land to homeowners or developers at affordable rates, which helps to keep housing costs low. Community land trusts have been successful in creating affordable homeownership opportunities in cities such as Burlington, Vermont and Durham, North Carolina (Plyer & Pollack, 2020).

### **Methodology**

The research approach adopted in this study comprises of quantitative research defined as an inquiry into a social or human problem, based on answering certain questions. This research involves a cross-sectional survey approach from which statistical data were collected to answer questions in respect of the main subject of study. Questionnaires are the main instruments used. In order to fulfil the study's aims, descriptive and inferential statistics were used in the data analysis. Frequency count, percentage table, correlation, cross tabulation, Chi square and mean score was used.

The population for the study comprises civil servants in Abuja who have been involved in making effort to access affordable housing within the state capital. The population was



determined by selecting respondents at random. This resulted in a total sample size of 100. Out of 100 questionnaires distributed, 94 of them were completed, returned and considered useable. Primary data was collected through questionnaires whilst secondary data was extracted from journals, text books, seminar papers, lecture notes and occasional publications. The data were processed and analyzed using SPSS statistical analysis software. Descriptive statistics, using mainly simple percentages (%) were applied to collect data where applicable, from variables in the study. This helped in clarifying results.

### **Presentation of Results**

**Table 1: Percentage of income spent on accommodation**

	Frequency	Percentage
Below 20%	30	31.9
Between 20-30%	5	5.31
31-40%	45	47.9
41-50%	8	8.51
Above 50%	6	6.31
Total	94	100.0

Source: Field Survey, 2023

According to table 4.3, 31.9 percent of respondents spent less than 20% of their income on housing, 5.3 percent spent between 20-30%, 47.9 percent spent between 31-40%, 8.51 percent spent between 41-50%, and 6 percent spent more than 50%. It implies that the majority of respondents spent a relatively low percentage of their income on housing and can thus afford to spend on other essential requirements without worrying about housing.

**Table 2: Major Factors Affecting Housing Affordability in Kubwa, FCT Abuja**

Factors	Minimum	Maximum	Mean	Rank
High Interest Rate on Loans	1	5	3.87	1st
Lack of Government intervention/incentive	1	5	3.84	2nd
High Cost of Land	1	5	3.72	3rd
Inefficient PMI Financing	1	5	3.66	4th
Consistent Change in Government Policy	1	5	3.64	5th
Household Income	1	5	3.43	6th
Cost of Building	1	5	3.36	7th

Source: Field Survey, 2023

With a mean value of 3.87 on a Likert scale of 5, the biggest perceived obstacle to home affordability in the state is high interest rates on loans. This is reasonable given that most people in the country rely on themselves to supply the most basic necessities, such as shelter. Funding is a big issue, as real estate is renowned across the world to be capital intensive. When individuals are unable to rely entirely on their equity to finance an expense, they often turn to debt funding, in which case loans become the next viable alternative. The lack of government intervention/incentive ranks second to this factor, with a mean of 3.84. This is supported by prior replies in sections 4.3.3 and 4.3.4, when respondents reported as little as 7% government engagement in building affordable housing. With a mean of 3.72, the next highlighted problem was high land costs. This was followed by inefficient PMI financing with a mean of 3.66, changes in government policies with a mean of 3.64, family income with a mean of 3.43, unemployment with a mean of 3.43 and construction costs, with a mean of 3.36. The respondents did not consider the cost of construction to be as essential as, instance, access to



reasonable-cost loans or consistent government policies, implying that if funds were available at a reasonable cost, even in the form of debt financing, they would be ready to use them.

**Table 3: Correlation matrix between public workers' yearly salaries and housing rental values**

		Annual Emolument	Rental Values
Annual Emolument	Pearson Correlation	.863*	1
	Sig. (1-tailed)		.000
	N	94	94
Rental Values	Pearson Correlation	.863**	1
	Sig. (1-tailed)	.000	
	N	94	94

Source: Field Survey, 2023

As seen in the correlation matrix above, the correlation coefficient ( $r$ ) = 0.863\*\* at a probability ( $p$ ) of 0.05. This demonstrates that in this research, there is a strong favourable relationship between yearly emoluments of government workers and rental prices of properties. As a result, the null hypothesis is rejected, while the alternative hypothesis is accepted, leading to the conclusion that there is a substantial link between public officials' yearly salaries and property rental prices.

### Discussion

The study looked at housing affordability among government workers in Kubwa, and it was anticipated that there is a strong link between civil servant yearly emoluments and rental values of dwellings among Kubwa civil officials. This hypothesis was backed by the fact that the correlation value of 0.863 is significant at the 0.05 level. The findings revealed a substantial positive connection between yearly emoluments and the rental values of residential properties held by Kubwa public workers. Respondents also said that Kubwa, FCT Abuja public servants can afford to pay rent for specific types of residences as a consequence of their salary, regardless of their family size, the quality of such dwellings, or their proximity to their place of employment. Housing affordability is a function of a homeowner's capacity and desire to back up his other housing demand with the necessary financial resources (Jinadu, 2007). It has been suggested that a limit of 30% of household income spent on housing should be used as a yardstick for assessing housing affordability in Europe and worldwide (Heimberger, & Kapeller, 2017).

However, what is referred to as an affordability concern in one location or nation may not be applicable in another, due to the dynamics of economic and social differences. Meanwhile, rising import prices for traditional building supplies, as well as a changing economy, are exacerbating the underlying problem of housing affordability (Gbadeyan, 2011). The Nigerian housing policy was primarily focused at providing cheap homes for Nigerians; however, it was not properly implemented, according to a study of prior housing strategies. Not everyone spending more than a certain percentage of their income on housing has a housing problem; for example, a household may spend less than 30% of its income on housing but live in a low-quality neighbourhood and incur additional transportation costs to work, whereas another household may spend more than 30% of its income on housing for sentimental reasons (change in social class, taste, and status). This does not convert into an affordability issue because it is a matter of choice. According to Lennartz and Helbrecht, (2019), a household can be considered to have a housing affordability problem if, after



paying housing costs that satisfy socially-accepted norms of appropriate housing standards, they are unable to meet the living standards of individuals living in social housing.

## Recommendations

The following recommendations are made in view of the results of the study:

1. **Enhancing Housing Policies and Regulations:** Propose improvements to existing housing policies and regulations in Kubwa, Abuja, to prioritize affordable housing for low-income civil servants. This can include revising zoning regulations to allocate land for affordable housing, streamlining approval processes for affordable housing projects, and introducing incentives for private developers to participate in affordable housing initiatives.
2. **Increasing the Supply of Affordable Housing:** Suggest measures to increase the supply of affordable housing units in Kubwa, Abuja. This can involve encouraging public-private partnerships to develop affordable housing projects, exploring innovative financing mechanisms, and providing incentives for developers to invest in affordable housing. Additionally, consider the utilization of vacant or underutilized government-owned land for affordable housing purposes. Implementing Income-Based Housing Programs: Recommend the implementation of income-based housing programs specifically tailored to low-income civil servants. These programs can include subsidized rental schemes, rent-to-own programs, and housing cooperatives. Assess the feasibility and effectiveness of these programs in meeting the housing needs of low-income civil servants and outline the steps required for their successful implementation.
3. **Improving Access to Mortgage Finance:** Propose measures to improve access to mortgage finance for low-income civil servants. This can involve collaborating with financial institutions to develop mortgage products tailored to their income levels, reducing interest rates and down payment requirements, and providing financial literacy programs to enhance their understanding of mortgage processes and responsibilities.
4. **Strengthening Infrastructure and Basic Services:** Highlight the importance of infrastructure and basic services in affordable housing developments. Recommend initiatives to improve the provision of water supply, electricity, sanitation, and transportation infrastructure in affordable housing areas. Emphasize the need for coordination between relevant government agencies and private service providers to ensure the availability of these essential services.
5. **Enhancing Skills and Capacity Building:** Propose initiatives to enhance the skills and capacity of low-income civil servants in navigating the housing market. This can include providing training programs on financial literacy, homeownership processes, and rental rights. Collaborate with relevant organizations and institutions to develop educational resources and workshops tailored to the specific needs of low-income civil servants.

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