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Bridging the gap in public housing delivery: Evaluating awareness, accessibility, and affordability in government-funded estates

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ABSTRACT

BACKGROUND AND OBJECTIVES: Globally, public housing delivery faces persistent challenges in meeting the growing demand for affordable and accessible housing. Despite several national interventions, the gap between policy intent and housing outcomes remains significant. This study aimed to evaluate the effectiveness of government-funded housing delivery by examining levels of awareness, accessibility, affordability, and associated financial burdens among residents of public housing estates in Ogun State, Nigeria.

METHODS: An evaluative research design incorporated both primary and secondary data. The study population comprised residents of fully completed and occupied federal housing estates. A systematic sampling technique selected 134 housing units from a sampling frame of 1,337. Data were gathered through structured questionnaires and direct observations and were analysed using descriptive statistics and Pearson correlation at a 0.05 significance level.

FINDINGS: Among the respondents, 67% reported awareness of the housing delivery initiative, while 52% indicated that housing units were difficult to access. 47.5% perceived the housing units as expensive, and 22.5% rated them as very expensive. The financial burden was notably high, with power supply (AMS = 4.47), housing costs (AMS = 4.25), and water provision (AMS = 4.23) ranked as top cost concerns. Significant correlations were observed between housing costs and water provision ($r = .994, p = .001$), power supply ($r = .992, p = .001$), and transport to work ($r = .970, p = .006$). Furthermore, 38.5% of residents rated the housing environment as poor, while 46.8% described internal road infrastructure as poor.

CONCLUSION: The findings revealed substantial gaps in the design and implementation of public housing delivery programs, with issues of affordability, accessibility, and infrastructure maintenance contributing to financial stress among residents. Stronger political will, targeted subsidies, improved infrastructure, and inclusive publicity strategies are required to enhance housing outcomes and ensure that housing delivery is equitable, affordable, and sustainable.

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INTRODUCTION

Globally, housing units are known to be inadequate and deficient and probably need adjustment (Igwe et al., 2017; Nubor, 2017; Ibimilua & Ibitoye, 2015). However, housing promotes human welfare, social life, economic growth, the health of the community, and various other aspects of human life (Ocholi, 2015). Housing and its environment are areas of concern to urban planners, and despite the numerous policy formulations in Nigeria, little or no improvement has been seen in recent times. In Nigeria, one of the major problems facing housing delivery processes is the continuously rising cost of building materials. This led to a great decrease in construction activities and numerous abandoned housing projects (public and private), which deterred the nation's socio-economic development. However, the Federal government tried to reduce this effect by creating the Nigeria Building and Road Research Institute (NBRRI) to encourage the utilisation of indigenously sourced building materials. Yet, the effort has not produced many results. Houses are still unaffordable due to the inability of the construction industry to utilise locally made (inexpensive) materials. This affected the achievement of the targets set in previous housing policies and programmes in Nigeria (Igwe et al., 2017; Ibimilua & Ibitoye, 2015). Several studies have shown that many developing countries, including Nigeria, need millions of housing units to meet housing demands (Odekunle et al., 2023; Abidin et al., 2019; Aribigbola & Ayeniyo, 2012; UN-Habitat, 2012). The failure of the public sector to meet the increasing demand for housing in Nigeria is a major concern, and the explanations have been widely documented (Fakere et al., 2020; Morakinyo et al., 2014). Abidin et al., (2019) described housing problems in Nigeria as qualitative and quantitative, in which both descriptions failed to satisfy the basic needs of the residents/citizens. Over the years, efforts to solve these housing problems (qualitative and quantitative problems) in Nigeria have led to a series of strategies and policies to make decent and affordable housing available for all citizens. However, these strategies and policies produced insignificant positive results in developing public housing in Ogun State, Nigeria. Also, most public housing estates/schemes are characterised by deficiencies in infrastructural facilities and utilities (Babalola et

al., 2016; Morakinyo et al., 2014). Another gap lies in the low public awareness regarding available government-funded housing initiatives. Many intended beneficiaries are unaware of such schemes or lack clear information on applying and qualifying. Studies have shown that inadequate information dissemination and limited engagement with target populations hinder effective participation in public housing programs (Ibem & Amole, 2012; 2010). Additionally, accessibility to public housing is often marred by political patronage and corrupt practices. These factors disproportionately affect vulnerable groups, including the urban poor, who are ostensibly the primary targets of such interventions. Accessibility is further limited by physical location, lack of social amenities, and exclusionary planning processes (UN-Habitat, 2011). Perhaps most significantly, affordability remains a persistent barrier, as many housing units labelled "affordable" are priced far beyond the reach of low-income earners (Ibem & Amole, 2012). A mismatch between income levels and housing costs has been widely documented, particularly in urban areas with high land and construction costs (UN-Habitat, 2020; Olotuah, 2010; Ajanlekoko, 2001). Moreover, government housing projects often fail to align with the socio-economic realities of their intended beneficiaries, thereby contributing to under-occupancy or abandonment (Olotuah, 2010). It is important to state that the high cost of living in Ogun State, Nigeria, and the high cost of construction materials are partly responsible for the present low rate of housing provision, including the disrepair of existing buildings and their deterioration. Fakere et al., (2020) and Bello (2019) observed that most of the Federal government's contributions to housing provision failed largely due to the secrecy and bureaucracy in the delivery processes. This indicates a need to conduct an empirical investigation and evaluation of the Federal government's contributions to housing provision, prompting this study's need in Ogun State, Nigeria. In light of these challenges, this study evaluates the Federal government housing delivery to examine the level of awareness, accessibility, affordability, and financial burden of the Federal government housing provisions to the populace. The study was conducted in four selected Federal housing estates, Olomore, Elegu, Ikoto, and Batoro, across the urban centres in Ogun State, Nigeria, from 2024 to 2025.

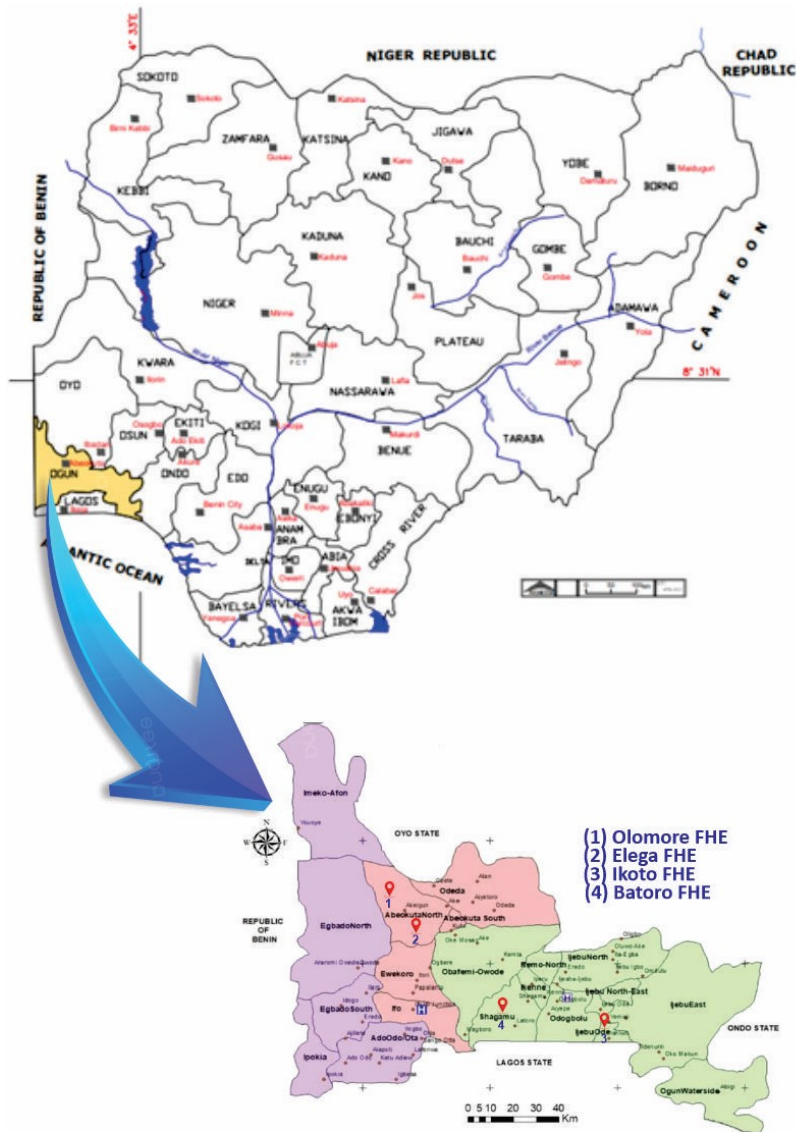


Fig. 1: Location of the study area

The study area

Ogun State is one of the six (6) states in southwestern Nigeria, created on February 3rd, 1976, from the former Western State. The State is contained within longitudes 2° 45'E and 4° 45'E; and latitudes 6° 15'N and 7° 55'N (Olaturunji, 2016). It is bounded on the west by the Republic of Benin, to the south by Lagos State, to the east by Ondo State, and the north by Oyo State (Fig. 1). Presently, the State is experiencing a great influx of both humans and traffic

as a result of its proximity to Lagos State (Fig. 1), one of the most populated cities in the Southern Sahara, the African continent. Hence, there is a high demand for decent housing and its ancillary facilities and/or utilities in the State capital and other major towns (Bello & Arowosegbe, 2014). This indicates that the effectiveness of federal housing policies in addressing the financial burden of housing is at stake in Ogun State. However, the State has a total of seventeen (17) Federal Housing Estates (FHEs); out of which only

four (4) estates - Olomore FHE in Abeokuta, Elegu FHE in Abeokuta, Ikoto FHE in Ijebu Ode, and Batoro FHE in Sagamu - were fully completed and occupied.

Conceptual/theoretical framework and literature review

Housing is an important indicator for evaluating the well-being of a nation's citizens and residents (Adriaanse, 2007). Several studies on government housing evaluation (Bello, 2019; Irouke, 2017; Babalola et al., 2016; Jiboye, 2010) focused on awareness of housing provision, accessibility to decent housing, and affordability. Sufficient land must be accessible to meet the growing demand for housing, particularly in urban areas. The availability of suitable land parcels for residential development is vital for ensuring an adequate supply of housing units. Land availability also significantly influences housing affordability (Bello et al., 2016). The costs associated with land acquisition and development directly impact the final price of housing units. When land availability is limited, land prices tend to rise, making it more difficult to provide affordable housing options. Therefore, ensuring the availability of sufficient land at reasonable costs is essential for promoting affordable housing initiatives (Fakere et al., 2018). Housing accessibility refers to how individuals or households can easily obtain and afford suitable housing that meets their needs (Ocholi, 2015). It encompasses various dimensions, including physical accessibility, affordability, and inclusivity (Nubor, 2017; Ocholi, 2015; Ibimilua & Ibitoye, 2015). Physical accessibility refers to the availability of housing options that are designed and built to accommodate people with diverse abilities. It involves the removal of barriers and difficulties in acquiring housing units, especially public housing provision (Bello et al., 2016), to ensure that individuals (including people with disabilities or mobility challenges) can access decent housing. This concept intersects with issues of income distribution and social equity. It involves addressing disparities in access to suitable housing based on income, race, ethnicity, gender, or other social factors (Bello, 2019; Ibem & Amole, 2012). It aims to promote equal opportunities and ensure that housing options are available to all members of society, regardless of their socio-economic backgrounds. Similarly, housing accessibility is influenced by government regulations

and policies (Baig & Sarwar, 2024; Moreno-Monroy et al., 2020; Nessler, 2002; Bello, 2019). Governments play a vital role in establishing and enforcing building codes, zoning regulations, and housing policies that promote accessibility and affordability. Policies related to rent control, subsidies, and incentives for affordable housing developments can significantly impact housing accessibility. Also, social and supportive housing initiatives cater to individuals or households with specific needs, such as low-income families, the homeless, or individuals with mental health issues. These housing programmes provide affordable and supportive services to improve housing stability and well-being (Blair & Larsen, 2010). Housing accessibility requires a multifaceted approach that addresses physical, financial, and social barriers. Collaboration among policymakers, urban planners, housing developers, and community organisations is crucial in creating inclusive housing options that are affordable, physically accessible, and socially equitable (Arunobi et al., 2017; Igwe et al., 2017). By focusing on housing accessibility, every government can foster sustainable and inclusive environments where everyone can access safe, suitable, and affordable housing. Housing decency refers to the condition and quality of housing that meets basic standards for human habitation (Fakere et al., 2018; Ibem et al., 2015). It encompasses various factors related to the physical, functional, and environmental aspects of housing. Housing decency is based on recognizing that safe, secure, and healthy living conditions are essential for individuals and communities to thrive (Bello, 2019). This concept entails providing sufficient living space for occupants (Ibem et al., 2015). This includes appropriate room sizes, layout, and functionality to accommodate the needs of individuals or households. Adequate space ensures privacy, comfort, and the ability to carry out daily activities within the home. Also, housing should be structurally sound and free from significant structural defects or hazards. This includes the stability and integrity of the building, foundation, walls, roof, and other structural components. Structural soundness ensures the safety and well-being of occupants, protecting them from the risk of collapse or other structural failures. Housing decency encompasses safety and security considerations (Kolawole, 2015). It should have safety features such as fire exits, smoke detectors,

and secure locks. Adequate lighting and the absence of physical hazards within the premises are important for ensuring a safe living environment. It involves proper ventilation to ensure adequate airflow and good indoor air quality. Adequate ventilation helps prevent the accumulation of pollutants, moisture, and mould, which can adversely affect occupants. Natural lighting and access to fresh air are also important for creating a pleasant living environment (Kale, 2014; Aribigbola & Ayeniyo, 2012). Local building codes, regulations, and standards influence it. Compliance with these regulations ensures that housing meets minimum safety, health, and structural requirements. Governments play a crucial role in establishing and enforcing these standards to protect the rights and well-being of housing occupants (Arunobi *et al.*, 2017). However, promoting housing decency requires a combination of effective policies, enforcement mechanisms, and public awareness. Governments, housing authorities, and community organisations work together to ensure the availability of decent housing options and address substandard housing conditions, especially in developing countries (Igwe *et al.*, 2017; Aribigbola & Ayeniyo, 2012). Housing affordability refers to the ability of individuals or households to secure and maintain housing that meets their needs without experiencing excessive financial burden (Bello, 2019; Blair & Larsen, 2010). It involves balancing housing costs and household income, ensuring that housing expenses are within reasonable limits. However, housing affordability is crucial to housing accessibility (Haffner & Hulse, 2021; Li, 2015). It pertains to the cost of housing in relation to individuals' or households' income levels. Affordable housing should ideally require a reasonable portion of a household's income, leaving enough resources for other essential needs (Irouke, 2017). Ensuring housing affordability is essential to prevent housing cost burdens, where a significant portion of income is allocated to housing expenses, potentially leaving individuals or families financially strained (Iwedi & Onuegbu, 2014). This concept is often assessed based on the housing cost burden, which measures the proportion of household income allocated to housing expenses. Housing expenses typically include mortgage or rent payments, utilities, property taxes, and insurance. When housing costs consume a large percentage of household income, individuals or families may experience housing cost

burdens, leading to financial stress and limited resources for other essential needs. The affordability of housing is closely tied to household income levels. For housing to be affordable, the cost should be proportional to the income of individuals or households (Bello, 2019). Low-income households often face greater challenges accessing affordable housing due to limited financial resources. Affordable housing initiatives aim to bridge the gap between housing costs and income levels, ensuring that housing is within reach for individuals and families across the income spectrum (Bello *et al.*, 2016). Housing affordability is influenced by market dynamics, including supply and demand forces, construction costs, land prices, and interest rates. In areas where housing supply is limited or demand is high, housing prices tend to rise, making it more challenging for individuals and families to find affordable housing options (Iwedi & Onuegbu, 2014). Economic factors, such as inflation and income growth rates, also impact housing affordability (Irouke, 2017). Similarly, it is influenced by location, as housing costs vary across different areas. Urban areas and regions with high demand often have higher housing costs, making affordability a significant challenge. Additionally, transportation costs should be considered in the affordability equation, as living in more affordable areas farther away from job centres may result in higher commuting expenses (Rao *et al.*, 2023; Makarewicz *et al.*, 2020; Morakinyo *et al.*, 2014). Governments at various levels are critical in addressing housing affordability through policies and programmes. These may include rent control regulations, housing subsidies, tax incentives, and public housing initiatives. Governments can also implement inclusionary zoning, which requires developers to include affordable housing units in their projects, ensuring a mix of affordable and market-rate housing options (Blair & Larsen, 2010). Wiesel *et al.* (2023), Dong (2018), Albouy *et al.* (2016), and Dewilde & Lancee (2013) stated that income inequality exacerbates housing affordability challenges, as lower-income households struggle to access affordable housing. Affordability gaps emerge when housing costs outpace income growth, resulting in disparities between housing prices and household financial capabilities. Promoting housing affordability requires a comprehensive approach involving a combination of market interventions, government

Table 1: Sample size for the study

Federal housing estate	Housing units	
	Population	Sample size (10%)
Olomore Federal Housing Estate, Abeokuta	323	32
Elega Federal Housing Estate, Abeokuta	550	55
Ikoto Federal Housing Estate, Ijebu-Ode	230	23
Batoro Federal Housing Estate, Sagamu	234	24
Total	1,337	134

Source: Federal Ministry of Works and Housing (FMWH) (Ogun state field office), and authors' computation (2025)

policies, and social initiatives (Baig & Sarwar, 2024). Collaboration among policymakers, developers, community organisations, and financial institutions is crucial to developing and implementing strategies that ensure a sufficient supply of affordable housing options and address the needs of individuals and families across income levels. Various indices and metrics are used to measure housing affordability, such as the Housing Affordability Index (HAI) or the Price-to-Income Ratio (PIR). These indices compare housing costs to household income levels and provide a quantitative measure of affordability. They help policymakers, researchers, and housing stakeholders assess affordability trends and identify areas where intervention is needed (Morakinyo et al., 2014).

MATERIALS AND METHODS

The study utilised an evaluative research design incorporating primary and secondary data sources. This was systematically adopted to assess the awareness, accessibility, affordability, and financial burden of the Federal government's initiatives to address housing demand in Ogun State, Nigeria. Primary data were collected through questionnaires and direct observations. In contrast, secondary data were sourced from the Federal Ministry of Works and Housing (Ogun State field office), Google Earth, Geographic Information Systems (GIS), Ogun State Ministry of Physical Planning & Urban Development, and relevant journals, books, and theses. The population of interest for this study was the residents (occupiers of the housing units) of the four (4) FHEs, Olomore FHE in Abeokuta, Elega FHE in Abeokuta, Ikoto FHE in Ijebu Ode, and Batoro FHE in Sagamu, that were fully completed and occupied in Ogun State, Nigeria. A systematic sampling technique was employed to select a sample size of 10% of the target population, which provided a sample size of 134 housing units for the study (Table 1). The data

collected were analysed using both descriptive and inferential statistical methods.

RESULTS AND DISCUSSIONS

The socio-economic characteristics of the residents

The study revealed that the majority of the residents (occupiers of the housing units) of Federal housing estates in Ogun State were males (67.2%), married (71.7%), and occupied as public/civil servants (54.5%); with an average age of 49±10years, and a monthly income of ₦139,400:00 ± ₦37,205:00 (Table 2). It implies that most of the residents in the Federal housing estates were public/civil servants (males) within the active age of the society, meaning that public/civil servants were the major occupiers of Federal housing units in Ogun State, Nigeria. This corroborates the findings of Ibem & Amole (2010), who argued that public servants are the major beneficiaries of federal housing programs; hence, denying the vulnerable groups (urban poor) access to public housing.

Awareness of federal housing delivery

The study examined the awareness of Federal housing delivery in Ogun State, Nigeria. Most residents (occupiers of the housing units) were aware of the housing provisions because they were civil/public servants (Table 2). Specifically, 67% of the residents reported being aware of the Federal housing delivery. In comparison, 33% indicated they were unaware (Fig. 2). The latter group mentioned that they occupied or possessed their housing units through a transfer of ownership. Additionally, the study found that the cost of securing housing units in the coverage areas tends to increase gradually during the transfer of ownership process. This suggests that land or housing speculation within the Federal housing estates contributes to rising housing units and land costs over time (Nubor, 2017; Bello & Arowosegbe, 2014).

Table 2: Socio-economic characteristics of the residents

Gender	Frequency	%	Cumulative (%)
Male	90	67.2	67.2
Female	44	32.8	100.0
Total	134	100	
Age	Frequency	%	Cumulative (%)
18-30years	4	3.0	3.0
31-40years	31	23.1	26.1
41-50years	56	41.8	67.9
51-60years	34	25.4	93.3
> 60years	9	6.7	100.0
Total	134	100	
Marital status	Frequency	%	Cumulative (%)
Single	5	3.7	3.7
Married	96	71.7	75.4
Widow(er)	18	13.4	88.8
Divorced	9	6.7	95.5
Separated	6	4.5	100.0
Total	134	100	
Occupation	Frequency	%	Cumulative (%)
Public/Civil Servant	73	54.5	54.5
Private Employee	29	21.6	76.1
Artisan	5	3.7	79.8
Trader	17	12.7	92.5
Farmer	4	3.0	95.5
Retiree	6	4.5	100
Total	134	100	
Monthly income	Frequency	%	Cumulative (%)
Less than ₦50,000	5	3.7	3.7
₦50,000 – ₦100,000	27	20.2	23.9
₦101,000 – ₦150,000	61	45.5	69.4
₦151,000 – ₦200,000	33	24.6	94.0
Above ₦200,000	8	6.0	100
Total	134	100	

Source: Authors' field survey, 2025.

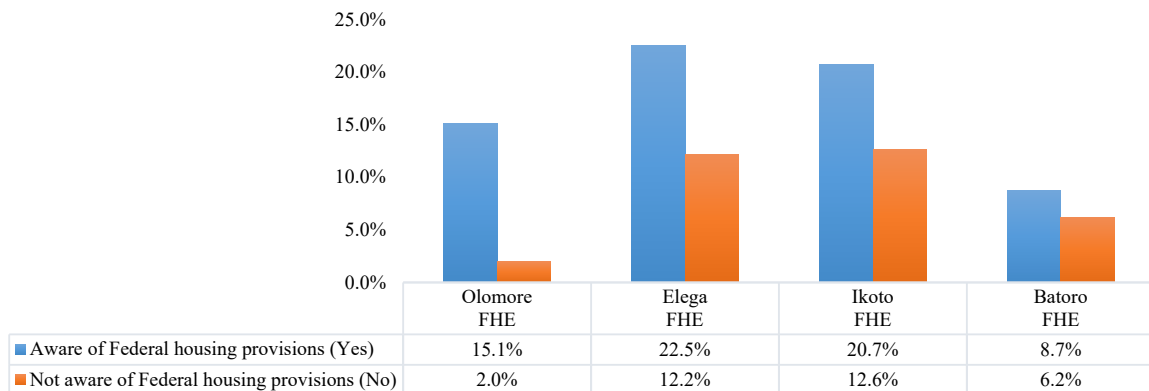


Fig. 2: Awareness of federal housing provisions (Source: authors' fieldwork, 2025).

Gaps in public housing delivery

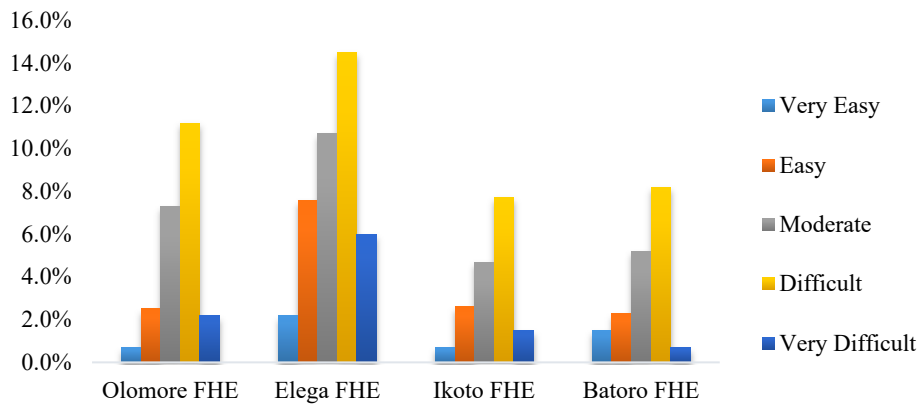


Fig. 3: Assessment of accessibility to federal housing units (Source: authors' fieldwork, 2025).

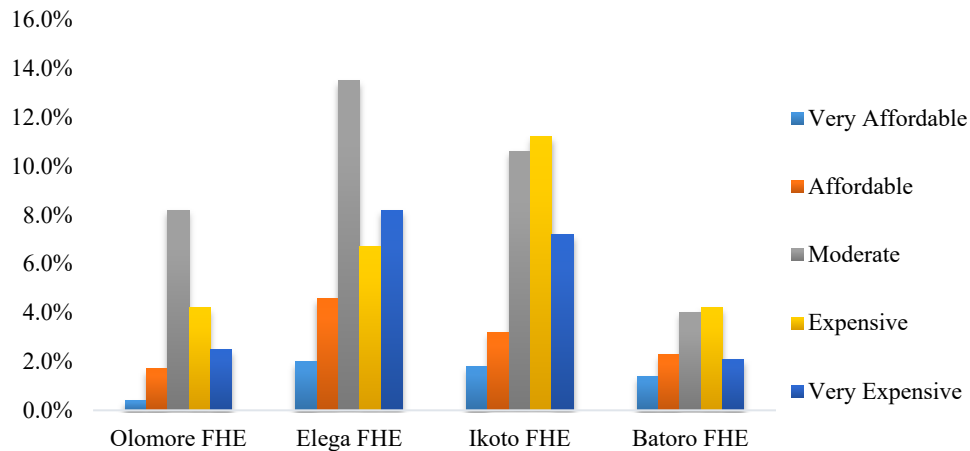


Fig. 4: Federal housing units' affordability level (Source: authors' fieldwork, 2025).

Assessment of accessibility to federal housing units

The process for publicising Federal housing units in Nigeria is carried out through the Federal Ministry of Works and Housing. A survey was conducted among the occupiers (residents) to assess the level of accessibility to Federal housing units. As revealed, 5.1% of the residents indicated that the accessibility to Federal housing units was straightforward, while 15% considered it easy. Most (41.6%) of the residents stated that Federal housing units were difficult to access, while 10.4% described it as difficult. Additionally, 27.9% described the accessibility to federal housing units as moderate (Fig. 3), but they emphasised that only the transfer of ownership is

moderately accessible, which is very expensive.

Level of affordability of federal housing units

The study examined the affordability of Federal housing units. As it was revealed, the majority of the residents (47.5%) believed that the housing units were expensive. Additionally, 22.5% stated that the cost is very expensive, while 6.5% considered the cost to be moderate. On the other hand, 17.2% and 6.3% claimed that the cost of obtaining a housing unit is cheap (affordable) and very affordable, respectively (Fig. 4). This indicates that the level of housing affordability is relatively high. However, the influence of speculators in the Federal housing delivery process

Table 3: AMSs of the housing financial burden

The residents' cost incurred	No Financial Burden		Less Financial Burden		Fair Financial Burden		Financial Burden		Huge Financial Burden		AMS	Rank
	No.	%	No.	%	No.	%	No.	%	No.	%		
Housing cost	2	1.5	8	6.0	11	8.2	46	34.3	67	50.0	4.25	2
Water Provision	3	2.2	7	5.2	10	7.5	50	37.3	64	47.8	4.23	3
Power Supply	1	0.7	4	3.0	6	4.5	43	32.1	80	59.7	4.47	1
Security Service	11	8.2	17	12.7	21	15.7	56	41.8	29	21.6	3.56	6
Transport to the place of work	1	0.7	12	9.0	13	9.7	52	38.8	56	41.8	4.12	4
Waste disposal	13	9.7	19	14.2	16	11.9	49	36.6	37	27.6	3.58	5

Source: authors' fieldwork, 2025

is significant and cannot be overlooked. Therefore, the Federal government should make the application process more accessible to the general public.

Housing financial burden on the residents

The financial burden associated with housing was assessed through Aggregated Mean Scores (AMSs) and analysed using the Pearson Product-Moment Correlation Coefficient (r). This analysis aimed to understand how land costs, house rents, and additional expenses contribute to the financial challenges the residents (occupiers) face. Data collected were evaluated on a five-point scale:

- (1) for "no financial burden,"
- (2) for "less financial burden,"
- (3) for "fair financial burden,"
- (4) for "financial burden,"
- (5) for "huge financial burden."

As the study revealed, Table 3 presents residents' perceptions regarding housing costs and other expenses that contribute to their financial burden. These cost variables were ranked based on their AMSs. Notably, the electricity cost ranked as the residents' highest financial burden, with an AMS of 4.47. In contrast, the cost associated with security services received the lowest ranking, with an AMS of 3.56. Housing costs ranked second with an AMS of 4.25, followed by water provision in third place with an AMS of 4.23. The cost of transportation to the workplace came in fourth, with an AMS of 4.12, and waste disposal ranked fifth with an AMS of 3.58 (Table 3). These findings indicate that all these costs contribute to the financial burden experienced by the residents (occupiers of the Federal housing units).

These findings indicate that residents (occupiers) of the Federal housing estates in Ogun State are

facing significant financial burdens related to housing. This aligns with the research conducted by [Fakere et al., \(2018\)](#), [Morakinyo et al., \(2014\)](#), and [Mohit & Nazyddah \(2011\)](#), which found that occupiers of public housing often incur additional costs for basic facilities and utilities, relative to their income levels. Physical observations also showed that many infrastructural facilities in the Federal housing estates, such as roads and drainage systems, were in disrepair. In many instances, the residents (occupiers) could not provide essential services, such as water supply, with limited resources. Further analysis using the Pearson Product-Moment Correlation Coefficient (r) revealed significant relationships between housing costs and other expenses incurred by the residents. As shown in Table 4, there were significant correlations (p < 0.05) between the housing cost and the following fees: water provision (p = 0.001), power supply (p = 0.001), and transportation to work (p = 0.006). However, no significant relationships were found (p > 0.05) between the cost of housing and expenses for security services (p = 0.215) and waste disposal (p = 0.083). Additionally, there are important connections between certain costs incurred by residents. For example, there is a notable relationship between power supply costs and water provision (as shown in Table 4). However, some inconsistencies exist in the relationships between different costs incurred by the residents (Table 4). This suggests that the residents (occupiers of the Federal housing units) face a significant financial burden related to housing. Therefore, the FMWH should prioritise providing water and power alongside housing development efforts.

This contradicts the widely accepted benchmark that housing should not consume more than 30% of

Table 4: Relationship between housing cost and other costs incurred

Residents' costs incurred on:		Housing Cost	Water Provision	Power Supply	Security Service	Transport to the Place of Work	Waste Disposal
Housing Cost	Pearson Correlation	1	.994**	.992**	.671	.970**	.828
	Sig. (2-tailed)		.001	.001	.215	.006	.083
	Sum of Squares and Cross-products	14840.800	14570.800	17831.800	6153.800	12776.800	6781.800
	Covariance	3710.200	3642.700	4457.950	1538.450	3194.200	1695.450
Water Provision	N	5	5	5	5	5	5
	Pearson Correlation	.994**	1	.976**	.741	.986**	.880*
	Sig. (2-tailed)	.001		.004	.152	.002	.049
	Sum of Squares and Cross-products	14570.800	14486.800	17338.800	6714.800	12829.800	7118.800
Power Supply	Covariance	3642.700	3621.700	4334.700	1678.700	3207.450	1779.700
	N	5	5	5	5	5	5
	Pearson Correlation	.992**	.976**	1	.577	.932*	.760
	Sig. (2-tailed)	.001	.004		.308	.021	.136
Security Service	Sum of Squares and Cross-products	17831.800	17338.800	21782.800	6416.800	14876.800	7542.800
	Covariance	4457.950	4334.700	5445.700	1604.200	3719.200	1885.700
	N	5	5	5	5	5	5
	Pearson Correlation	.671	.741	.577	1	.827	.959**
Transport to the Place of Work	Sig. (2-tailed)	.215	.152	.308		.084	.010
	Sum of Squares and Cross-products	6153.800	6714.800	6416.800	5672.800	6737.800	4856.800
	Covariance	1538.450	1678.700	1604.200	1418.200	1684.450	1214.200
	N	5	5	5	5	5	5
Waste Disposal	Pearson Correlation	.970**	.986**	.932*	.827	1	.935*
	Sig. (2-tailed)	.006	.002	.021	.084		.020
	Sum of Squares and Cross-products	12776.800	12829.800	14876.800	6737.800	11694.800	6798.800
	Covariance	3194.200	3207.450	3719.200	1684.450	2923.700	1699.700
Housing Cost	N	5	5	5	5	5	5
	Pearson Correlation	.828	.880*	.760	.959**	.935*	1
	Sig. (2-tailed)	.083	.049	.136	.010	.020	
	Sum of Squares and Cross-products	6781.800	7118.800	7542.800	4856.800	6798.800	4518.800
Waste Disposal	Covariance	1695.450	1779.700	1885.700	1214.200	1699.700	1129.700
	N	5	5	5	5	5	5

** . Correlation is significant at the 0.01 level (2-tailed).

* . Correlation is significant at the 0.05 level (2-tailed).

Source: Authors' fieldwork, 2025.

household income; exceeding this threshold indicates a housing cost burden, while above 50% is considered severe (Stone, 2006; UN-Habitat, 2011). Hence, it suggests that many residents (occupants of federal housing units in Nigeria) face significant financial strain despite the «affordable» label attached to these housing units. It shows that the Federal government housing programs underestimate the earning power of intended beneficiaries. For instance, many urban dwellers who operate in the informal sector with irregular incomes will find it difficult to meet monthly or down payments for government-subsidised housing units. Even with instalment plans

or mortgage arrangements, the repayment terms are unaffordable (Makinde, 2014; Ibem & Azuh, 2011; Olotuah, 2010).

Assessment of the housing environment

The physical condition of the housing environment is essential for ensuring safety, comfort, health, aesthetics, and positive interactions among residents (Irouke, 2017; Jiboye, 2010). This prompted an assessment of the physical conditions of the Federal Housing Estates in Ogun State, Nigeria. A survey was conducted to gather the residents' opinions regarding their housing environment (Fig. 5). The

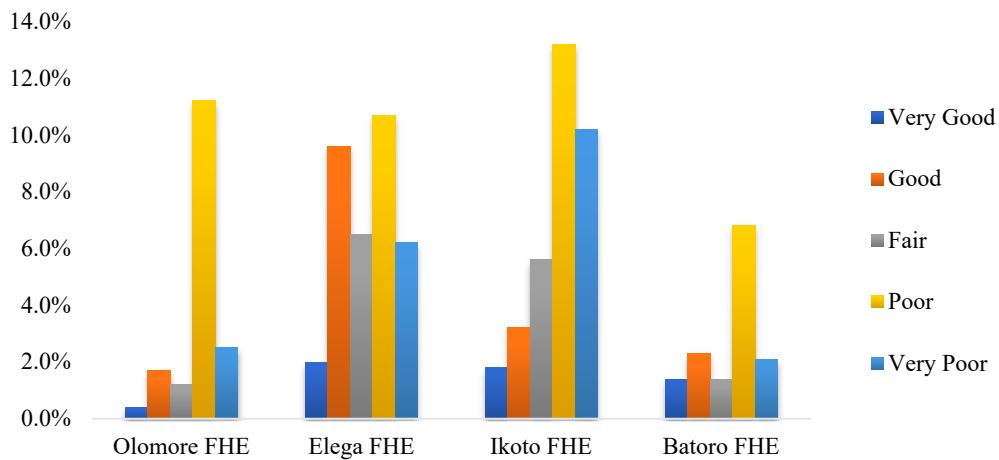


Fig. 5: Assessment of the housing environment (Source: authors' fieldwork, 2025).

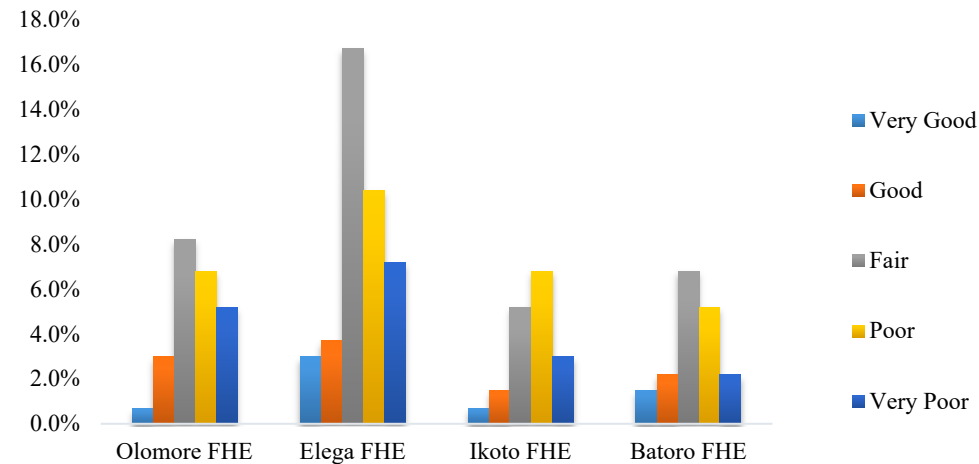


Fig. 6: Condition of roads in the federal housing estates (Source: authors' fieldwork, 2025).

results showed that 12% of the residents rated the physical condition of their housing environment as very good, and 31.6% considered it good. Meanwhile, 13.5% of respondents were indifferent about their housing conditions. In contrast, a majority of 38.5% reported that the housing environment is poor, and 4.5% rated it as very poor. Therefore, the Federal government should enhance its efforts to improve the housing environment, as this would significantly benefit the well-being of the residents.

Also, in assessing the housing environment, roads were evaluated as a fundamental requirement for housing development (facilitating public interactions

and conveniently connecting various human activities). The assessment was conducted on the condition of the roads in the Federal housing estates. According to the findings illustrated in Fig. 6, most (36.9%) residents rated the housing estates' roads fairly. Meanwhile, 5.9% rated them as very good, and 10.4% as good. However, 29.2% of the residents reported that the housing estates' roads were poor, while 17.6% described the streets as very poor. These results indicate that the Federal government needs to repair and maintain road infrastructure within these housing estates to prevent the situation from worsening.

CONCLUSION

This study critically examined the effectiveness of government-funded housing delivery through the lens of public awareness, accessibility, and affordability. The findings demonstrated that while many residents were aware of Federal housing initiatives, significant challenges persist in inequitable access and affordability. The data revealed that over half of the residents found the housing units difficult to access, nearly 70% considered them unaffordable, and a majority bore a disproportionate financial burden due to inadequate infrastructure and essential services. The study also found that many housing estates suffer from poor environmental conditions and infrastructural neglect, undermining the quality and sustainability of government housing investments. The implications are clear: public housing delivery mechanisms fail to meet their intended social outcomes. The presence of communication gaps, speculative ownership transfers, and insufficient infrastructural provisioning points to structural deficiencies in the policy design and implementation process. Addressing these failures requires a shift from episodic interventions to a more integrated, systemic, and people-centred approach. Affordable housing should not only be about physical units but also about holistic residential environments that promote well-being, reduce inequality, and enable economic productivity. The Federal government must, therefore, reaffirm its commitment to housing as a fundamental social good by ensuring transparency, inclusivity, and adequate resource allocation across all levels of policy execution. To address the issues highlighted, the study recommends:

a. Rehabilitation of Federal Housing Estates: Immediate renovation of ageing estates, particularly focusing on road networks and structural integrity, to restore safety and habitability.

b. Enhanced Public Awareness Campaigns: Strengthen the dissemination of information regarding housing programmes to ensure equal opportunity and reduce speculative bottlenecks in housing access.

c. Provision of Basic Infrastructure: Integrate essential services—especially water and power supply—into housing delivery to reduce residents' living costs and enhance long-term sustainability.

d. Sustained Political Commitment: Demonstrate political will through increased public funding,

implementation of pro-poor housing subsidies, and inter-ministerial coordination to scale up access to affordable, decent housing for all.

AUTHOR CONTRIBUTIONS

O. F. Jokotade conceptualized the study, designed the research framework, and authored the original draft. A. G. Olabisi co-developed the methodology and conducted the formal data analysis. A.S. Dolapo supervised the research and contributed to the field investigation alongside O. O. Abdulgafar. Data curation was carried out by O. O. Phillips and A. O. Abiodun. F. A. Akintunde critically reviewed and edited the manuscript for clarity, coherence, and academic rigour. All authors reviewed and approved the final version of the manuscript.

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CONFLICT OF INTEREST

The authors declare no potential conflict of interest regarding the publication of this work. In addition, they have witnessed all ethical issues, including plagiarism, informed consent, misconduct, data fabrication and/or falsification, double publication and/or submission, and redundancy.

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ABBREVIATIONS (NOMENCLATURE)

r	Pearson product-moment correlation coefficient
AMS	Aggregated mean scores
FHE	Federal Housing Estates
FMWH	Federal Ministry of Works and Housing
GIS	Geographic Information System
HAI	Housing Affordability Index
NBRRI	Nigeria Building and Road Research Institute
PIR	Price-to-Income Ratio

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