

Evaluating Housing Policies Products of Low-cost Housing Programmes for Low-income Civil Servants in Port Harcourt City, Nigeria

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Abstract: Low-cost housing has been an important housing intervention avenue to provide housing for low-income groups across the globe. The study evaluates housing policies products of low-cost housing programmes for low-income civil servants in Port Harcourt, Nigeria. Objectives of the study are to identify low-cost housing programmes for low-income civil servants in Port Harcourt City; evaluate the housing policies products for provision of low-cost housing to low-income civil servants in the study area; ascertain impact of housing policies of low-cost housing programmes on low-income civil servants in the study area; and suggest appropriate and sustainable measures to improve low-cost housing for low-income civil servants in Port Harcourt City. The study employed a mixed-methods approach and sequential explanatory research design to collect and analyse data for the study. The study employed stratified, simple random and purposive sampling techniques to select 4 low-cost housing estates, 2 each from the 2 studied LGAs and in each LGA 1 federal and 1 state that provided housing estates. 80 respondents (allottees) were chosen to participate in the study, 20 each from the 4 estates. Key informants were interviewed, representing Rivers State Ministry of Housing (RSMH) and Rivers State Property Development Authority (RSPDA). The study found out that government at federal and state levels have provided some form of low-cost housing programmes for low-income civil servants as intervention in the study area. The study revealed that the type of apartments provided ranged between 1-bedroom, 2-bedrooms and 3-bedrooms at different parts of the study area but more in Port Harcourt City LGA and most of the housing units have been sold to medium and high income earners who have redeveloped the buildings to their tastes which is evidence in the low-income federal housing estates in the city. This has increase tenement rents and formation of informal settlements in waterfront areas and urban peripheries. The study recommended a review of federal and state low-cost housing programmes to ascertain the gaps and challenges affecting the implementation and actualization of low-cost housing for low-income civil servants; profiling of occupants of the units in the low-cost housing estates in the study area to evaluate objectives of the programmes; develop framework for the planning, design and implementation low-cost housing for low-income civil servants through Public-Private Partnership (PPP) approach; encourage the use of local building materials to develop low-cost housing programmes; and strongly institutionalise and fund government agencies through legislative processes at national, state and local levels.

Keywords: Housing Policies, Low-cost Housing Programmes, Low-income Civil Servants.

1. INTRODUCTION

Urban areas are centre for development and innovation. These capacities of urban areas have attracted large urban population and spatial growth resulting to rapid urbanisation (United Nations (UN), 2014). The condition of rapid urbanisation has put huge burden on the urban areas which has increased the responsibilities of urban governments in term of infrastructure and services provision to meet the demands urban dwellers (Baker, 2007). Inability for urban governments

to meet these demands has prompted the rise in inequality and social disparity amongst urban dwellers (Eyenghe, Ibama & Wocha, 2015). Urban governments are expected to provide shelter and other basic amenities such as access roads, potable water supply, electricity, healthcare and educational facilities, security and safety and emergency services.

Though, with all these responsibilities of urban governments, one basic provision of urban governments is provision of adequate and affordable housing for its teeming population. This has become imperative as one of the major social responsibility of urban governments. Globally, urban areas are faced with acute shortage of adequate and affordable housing especially in developing economies and the urban dwellers so affected are categorised as low-income groups.

According to Rondinelli (2000) governments of developing economies will be faced with increasing problem of adequate housing for more 25 million households that will be increasing urban population by the end of this century and this trend will overwhelm many governments of developing economies as the growing demand for low-cost housing will continue to rise. The problem of inadequate and affordable housing in developing economies have made land available and provision of basic infrastructure and services but still fall below expectation of low-income groups especially civil servants to meet their housing needs (Gilbert, 2000).

Consequently, to ameliorate the housing problem of civil servants, many governments subscribed to the development of low-cost housing programmes for this category of low-income group. Low-cost housing is defined as affordable housing units that are affordable by that section of society whose income is below the median household income (Economicstimes, 2020). Urban areas in Nigeria also share large percentage of households that lacked adequate and affordable housing which many urban areas globally are experiencing such as Lagos, Ibadan, Kano, Kaduna, Aba and Abuja (FCT).

Port Harcourt City is also faced with the challenge of inadequate and affordable housing as many Nigerian urban areas against low-income groups such as civil servants. Though, subsequent governments have made efforts to provide adequate and affordable housing for civil servants which most of them are within the low-income group but have not been able to ameliorate the problem. There is need to assess housing policies products of low-cost housing programmes for low-income civil servants in Port Harcourt City, Nigeria and provide workable and sustainable approach to improve housing problem of civil servants in the city.

Statement of the Problem

Housing is the second basic need of man in his hierarchy of wants and this has made it important to the society. A critical observation in Port Harcourt City there is shortage of housing to house its teeming population of low-income groups especially civil servants that are in the low cadre of employment. Though, governments of Rivers State have embarked on several low-cost housing programmes to accommodate this category of low-income group but haven't meet the demands. Many of them not housed or covered by these housing programmes causing challenges of accommodation. This continuous problem has made large number of the civil servants to look for alternative accommodation. Persistence of this situation has caused many civil servants to live in substandard structures, inadequate and unaffordable housing going by their monthly wages thereby affecting quality of life of this group. This has further change the landscape of the urban structure and resulting to failure of the low-cost housing programmes in the city. There is need to evaluate the housing policies products of low-cost housing programmes for low-income civil servants in study area and provide appropriate and workable framework that will provide substantial quantity and quality of housing accommodation to reduce the housing deficit experience by civil servants in the study area.

Aim and Objectives of the Study

The aim of the study is evaluating housing policies product of low-cost housing programmes for low-income civil servants in Port Harcourt City, Nigeria.

Objectives of the study are:

- i. Identify low-cost housing programmes for low-income civil servants in Port Harcourt City;
- ii. Evaluate the housing policies products for provision of low-cost housing to low-income civil servants in the study area;
- iii. Ascertain impact of housing policies of low-cost housing programmes on low-income civil servants in the study area; and
- iv. Suggest appropriate and sustainable measures to improve low-cost housing for low-income civil servants in Port Harcourt City.

Scope of the Study

Geographical the scope of the study covers Port Harcourt City comprising Port Harcourt City and Obio/Akpor LGAs in Rivers State, Nigeria (see Figure 1). The content scope covers low-cost housing provided for civil servants, products of low-cost housing policies provided for low-income civil servants, impact of these provision on low-income servants and sustainable approach to improve on low-cost housing to low-income civil servants in the study area.

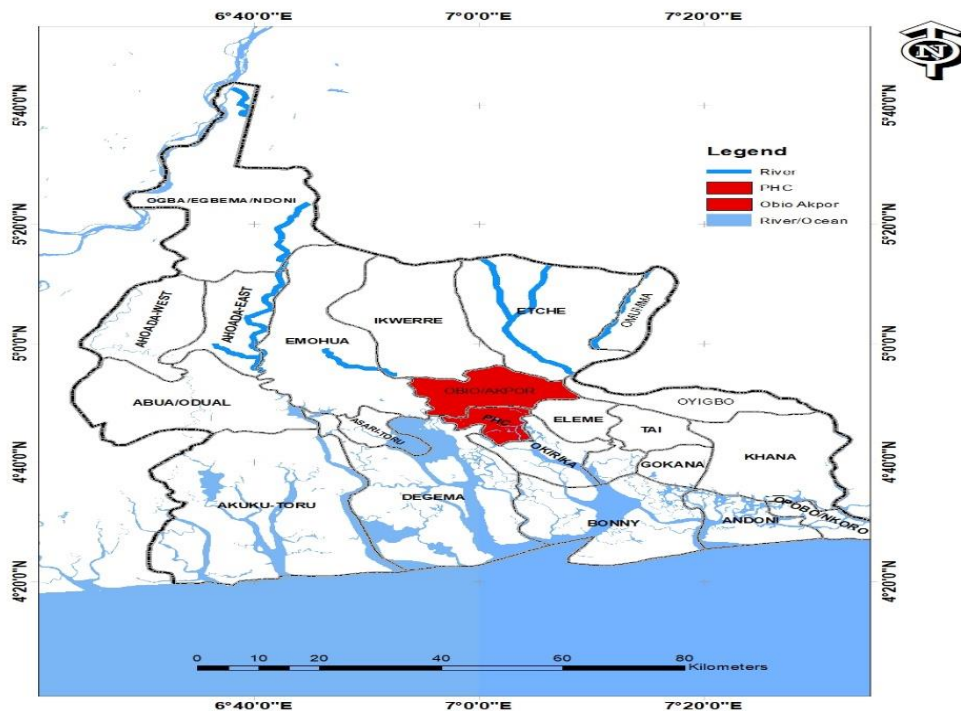


Figure 1: Rivers State Map, Showing Port Harcourt City the Study Area

Source: Dept. of URP, RSU, Port Harcourt, 2022

2. LITERATURE REVIEW

Low-cost Housing Programme: An Overview

Low-cost housing is also referred as social housing is provided as an intervention programme to house or shelter people categorised as low-income groups in the society. This programme is carried out by government and its agencies and or a partner organisation to provide affordable and adequate housing for individuals and families within the low-income groups that is below the median household income (Economictimes, 2020). These income groups may not be able to afford housing by the prevailing market price (Economictimes, 2020). However, low-cost housing programmes have been carried out by many governments of different countries across the globe both developed and developing economies. These efforts have helped many countries to reduce housing deficits amongst low-income groups in their countries especially in developing economies where large percentage of the population are below the median household income. These housing intervention programmes are common in developing economies in Asia, Africa and Latin America continents.

Studies in developing economies such as India showed that government has embarked on low-cost housing to provide adequate and affordable housing for its teeming population through it National Housing Policy of 1986 to provide 18.78 million housing for her poor population but this has not been meet and this post threat to it low-income population to have affordable housing (Rangwala, Rangwala and Rangwala, 2009). In China to increase the supply of low-cost housing, government of the country commercialized public housing development to meet the pace of urban population growth (Chen and Zhang, 2004). The case in Latin American country of Brazil, the government launched the Social Housing Program by providing budget of 18 million USD to produce 1 million low-cost housing to accommodate its low-income earners which

is still in progress (World Bank, 2010). In Africa, Kenyan government is embarking on affordable housing programme recently to provide low-cost housing for at least I million households as part of the government agenda “Big Four”. This programme is ongoing and is in partnership with private investors which is expected to reduce low-cost housing deficit in urban areas especially in Nairobi area, the capital city of Kenya to house its large population of urban poor (Githuri, 2019). All these programmes are meant to produce housing to accommodate the large population of low-income groups such as low-income civil servants in the society and this condition has not really changed as shortage is being observed from studies across the globe especially in developing economies.

Challenges of Implementing Low-cost Housing Programmes for Low-income Civil Servants

Many households within the low-income category especially the low-income civil servants are finding it difficult to afford adequate and affordable housing for their families as their income is not increasing and facing other important household expenditures such as food, transportation, health, education and public utilities rates (Anacker, 2019). This has further deepened the burdens for this category of households to reach their life expectancy and fulfilments affecting their quality of life and well-being. Studies showed that many developing economies are having decreased in housing supply especially affordable housing by low-income groups.

The challenges that are observed from studies are caused by difficulties for reduction of affordable and adequate low-cost housing deficits. The challenges observed are insufficient supply of low-cost housing, fast deteriorating low-cost housing stock provided, and increased in rent by landlords (Anacker & Li, 2016). Other challenges observed include government being the sole provider of low-cost housing, private investors taking opportunity to provide low-cost housing which there rent price are very high and far above the income of low-income groups, political instability of government in term of housing policy sustainability and unavailability of land sufficient for low-cost housing programmes (Eyenghe & Enwin, 2019).

The government inability to provide funding and subsidies for development of low-cost housing and replacement of low-income earners by high and medium income earners in some low-cost housing neighbourhoods because of high rent and low wages of low-income groups (Massey, Albright, Casciano, Derickson & Kinsey, 2013). All these highlighted challenges impede the implementation low-cost housing programmes for low-income civil servants in urban areas and the persistence of these conditions may further increase the low-cost housing deficits in urban areas especially in developing economies.

3. METHODOLOGY

However, to obtain relevant data and information for evaluating housing policies products of low-cost housing programmes for low-income civil servants in Port Harcourt City, the study employed various methods of data collection, handling and analytical techniques. The study employed a mixed-methods research approach and sequential explanatory research design for data collection and analysis. Stratified, sample random and purposive techniques, and also key informant method for data collection which were used for collection of primary and second data. Primary data were obtained from the civil servants residing in low-cost housing estates in the study area, government officials and experts through interview schedules, physical observations and photographs to characterise the low-income estates identified in the study area. Firstly, the study employed stratified sampling technique and divided the study population into two (2) strata: federal and state. In each of the two (2) LGAs studied, two (2) low-cost housing estates were purposively selected to represent each stratum and LGA that is one (1) federal and one (1) state housing estate provided. For Port Harcourt City LGA (Borikiri Federal Housing Estate and Aggrey Housing Estate) and Obio/Akpor LGA (Rumueme Federal Housing Estate and Iriebe Housing Estate) were selected. Secondly, twenty (20) respondents (civil servants) each were sampled using simple random technique to select eighty (80) respondents from the four (4) low-cost housing estates chosen for the study for interview (see Table 1). Additionally, key informant method was used to interview staff of the Federal Ministry of Works and Housing, Rivers State Property Development Authority and other professionals/experts in the built environment such as Town Planners, Architects and Civil Engineers to objectively seek their opinions about the subject matter. Secondary data were collected from government Ministry, Departments and Agencies (MDAs) to profile the low-income estates, evaluate the outcome of the housing policies and the impact of these housing programmes on the low-income civil servants.

Table 1: Distribution of Questionnaires for the Study

S/No.	Sampled Low-cost Housing Estates	Sampled Respondents
1	Port Harcourt City LGA	
	Borikiri Federal Housing Estate	20
	Aggrey Housing Estate	20
2	Obio/Akpor LGA	
	Rumueme Federal Housing Estate	20
	Iriebe Housing Estate	20
	Total	80

Source: Researchers Field Survey, 2022

4. RESULTS AND DISCUSSION

Identification of Low-cost Housing Programmes

The study revealed that there have been some forms of low-cost housing programmes undertaken by various governments at different times in Port Harcourt City by both Federal and Rivers State Governments to provide accommodation of low-income civil servants in the study area. These gestures as served as housing interventions for low-income civil servants in the city to reduce the burden of housing from the beneficiaries. These housing programmes carried out by the governments has contributed to the supply of quantity of housing stocks in the city. The housing programmes by the Federal Government of Nigeria was executed between the period of 1979-1983 by the President Shehu Shagari administration. The Rivers State Government has also carried out some low-cost housing programmes for its low-income civil servants between 1988 – 2018 by various state administrations.

The study revealed that federal government has provided three (3) low-cost housing programmes in the study area which one (1) in Port Harcourt City LGA namely; Borikiri Federal Housing Estate and two (2) in Obio/Akpor LGA namely; Woji Federal Housing Estate and Rumueme Federal Housing Estate (see Table 2). Rivers State Government has also provided handful of some forms of low-cost housing programmes across the two LGAs of the study area. The total number of low-cost housing programmes provided by the state government are twelve (12) low-cost housing programmes for low-income civil servants. In Port Harcourt City LGA were bulk of these low-cost housing programmes are provided has eleven (11) out of twelve (12) existing which is about 92%. These low-cost housing programmes are in different neighbourhoods of the LGA such as PH-Township (Aggrey Housing Estate, Aggrey Road Housing Estate, Ndoki Housing Estate, Marine Base Housing Estate, Bonny-Creek Road and Lagos Street Government Quarters); D/Line (Khana Street Housing Estate); Mile I Diobu (Benin-Uyo Housing Estate); Elekahia (Elekahia Housing Estate) and Abuloma (Abuloma Housing Estates I & II) while Obio/Akpor LGA has one (1) housing programme that is the Iriebe Housing Estate (see Table 3).

Table 2: Federal Government Low-cost Housing Programme in Port Harcourt

Location of Housing Projects (Neighbourhood)	Year of Provision	Types of Units			Intended Outcome Units	Allocated Units
		1 Bedroom	2 Bedrooms	3 Bedrooms		
Borikiri FHE	1979-1983	60	-	20	80	80
Rumueme FHE	1979-1983	302	-	88	390	390
Woji FHE	1979-1983	428	-	80	508	508
Total		790	-	188	978	978

Source: Department of Urban & Regional Planning, Federal Ministry of Works & Housing, Port Harcourt, 2022

Table 3: Rivers State Government Low-cost Housing Programme in Port Harcourt

Location of Housing Programmes (Neighbourhoods)	Location of Estates	Year of Provision	Intended Outcome Units	Allocated Units
PH Township	Aggrey HE	1988-1990	119	119
	Aggrey Road HE	1999	36	36
	Ndoki HE	1986-1988	159	159
	Marine Base HE	1988-1990	121	121
	Bonny-Creek Road Govt. Qtrs.	1999	36	36
	Lagos Street Govt. Qtrs.	2018	24	24
D/Line	Khana Street HE	1992-1993	30	30
Mile I Diobu	Benin-Uyo Street HE	1992-1993	24	24
Elekahia	Elekahia HE	1986-1988	251	251
Abuloma	Abuloma HE I	1990-1992	41	41
	Abuloma HE II	1999	24	24
Iriebe	Iriebe HE	2003 – till date	-	90
Total			865	955

Source: Rivers State Property Development Authority, 2022

Evaluation of Housing Policies Product for Provision of Low-Cost Housing to Low-Income Civil Servants

The study has revealed that governments at the federal and state levels has made quite some efforts in provision of low-cost housing to accommodate and reduce the deficit of housing problems for low-income civil servants in the city. These housing programmes are notably evident in some neighbourhoods in the city but has not solved the housing demand gaps by the low-income civil servants in the city as the population of the city has increased astronomically more than the number of housing stocks provided.

The data in table 2 revealed that after President Shehu Shagari housing programme by the federal government between 1979-1983 no additional low-cost housing unit have been provided by any administration of the federal government even though there are housing policies by federal government at different times to provide low-cost housing across cities and urban areas in the country to reduce housing deficit experienced by civil servants and other citizens. However, the state government at different time provided low-cost housing for low-income civil servants across the study area as identified in table 3. Also the state government have not provided much compared with the current urban population which is growing at 6.5% according to National Population Commission (NPC) in 2018 with an average household size of 4.9 persons which is approximately 5 persons per household in urban areas in Nigeria by National Bureau of Statistics (NBS) in 2016.

The study revealed that federal government low-cost housing types provided are 1-bedroom and 3-bedrooms flats (units) and the type of apartments provided by Rivers State Government ranges between 1-bedroom, 2-bedrooms and 3-bedrooms (see Figures 2, 3, 4 & 5). Tables 2 & 3 showed that a total of 978 housing units were provided by the federal government across the study area. In Port Harcourt City LGA a total of 80 units (60 1-bedroom units and 20 3-bedrooms units) at Borikiri Housing Estate accounting for 8.2% of all its outputs in the study area. While for Obio/Akpor LGA which has the bulk of federal government low-cost housing units having a total of 898 units of both 1-bedroom and 3-bedrooms apartments accounting for 91.8% of the total outputs of federal government. From the data, Woji Housing Estate has highest number of units provided that is 508 units while Rumueme Housing Estate has 390 units all in Obio/Akpor LGA. Rivers State Government from table 3 showed that it has embarked on more low-cost housing programme in study area than the federal government. A total of twelve (12) low-cost housing programmes have been provided and eleven (11) of them are located in Port Harcourt City LGA while one (1) only in Obio/Akpor LGA. In Port Harcourt City LGA 865 units have been provided by the state government and this account for 90.6% of the total low-cost housing provided for civil servants in the city while in Obio/Akpor LGA 90 units were recorded accounting for 9.4% by the state government.



Figure 2: Block of Flats at Aggrey Road, A Low-cost Housing Estate

Source: Researchers' Field Survey, 2022



Figure 3: Block of Flats Bungalows at Aggrey Low-cost Housing Estate

Source: Researchers' Field Survey, 2022



Figure 4: Semi-Detached Bungalows at Maine Base Low-cost Housing Estate

Source: Researchers' Field Survey, 2022



Figure 5: Typical Detached Bungalows at Ndoki Low-cost Housing Estate

Source: Researchers' Field Survey, 2022

Impact of Housing Policies of Low-cost Housing Programmes on Low-income Civil Servants

The impact of housing policies of low-cost housing programmes provided for low-income civil servants are numerous. Positively, the study that the programmes have provided a handful of accommodation for low-income civil servants in the study area to reduce housing deficit observed. Negatively, the study revealed that many of these housing units provided and allocated to civil servants are now occupied by high and medium income earners in the city as some units have been sold outright to these classes of people in the city which 41.2% are junior civil servants and the remaining 58.8% are senior civil servant of grade-level 8-10 and grade-level 12-16 (see Table 4). This is evidence in all three (3) low-cost housing estates developed by federal government. Most of these units have been redeveloped to fit the taste of these classes of people who purchase them and the landscapes of these estates affected have changed from the original plans of the layout design. This has further increased the deficiency of housing for the low-income civil servants in the study area which has resulted to formation of informal settlements (squatters and slums development) in the city especially at waterfront environment, vacant plots in the city centre and urban peripheries.

Difference of number of units provided by federal and state governments are not much from the data of the study. And from records much of low-cost housing programmes have not been implemented by the federal government while some being implemented by the state government have not been completed especially the Iriebe Housing Programme which most of the buildings are observed uncompleted at various stages of development. This has giving opportunity to the private sector to provide the needed quantity of housing stocks to house the ever increasing population of civil servants in the study area. This gap observed in the study has also increased the tenement rent in various neighbourhoods in the city which is difficult for large proportion of the low-income civil servants to afford thereby defeating the affordability and adequacy objectives of low-cost housing provision and intervention.

Table 4: Category (Level) of Civil Servants Living in the Low-income Estates in the Study Area

Categories (Level) of Civil Servants	No.	%
Junior Civil Servants (Level 1-6)	33	41.2
Senior Civil Servants (Level 8-10)	39	48.8
Senior Civil Servants (Level 12-16)	8	10
Total	80	100

Source: Researchers' Field Survey, 2022

5. CONCLUSION

Low-cost housing programmes has been a major intervention source for affordable and adequate housing to low-income groups especially to low-income civil servants in developing economies across the globe. The study revealed that several efforts have been made by Federal Government of Nigeria and Rivers State Government to provide low-cost housing for low-income civil servants in the study area but has not met the housing demands of these income group. It was found that in the housing estates provided by federal government large number of the units have been sold out by the original allottees to high and medium income earners which as redeveloped the building to their tastes thereby distorting the original plan of governments. There are also increase in tenement rates which has force many low-income civil servants to look for alternative accommodation that they can afford. This has resulted to formation of informal settlements at different quarters of the city especial at the waterfront areas, vacant plots and urban peripheries defeating the objectives of low-cost housing intervention in the study area for low-income civil servants. There is need to improve on the deficiency observed to enhanced the quantity and quality of low-cost housing provision for low-income civil servants in the study area. Thus, the study has suggested sustainable and workable policy framework to improve low-cost housing for low-income civil servants in the study area.

6. RECOMMENDATIONS

- i. Review of federal and state low-cost housing programmes to ascertain the gaps and challenges affecting the implementation and actualization of low-cost housing for low-income civil servants;
- ii. Proper profiling of occupants of the units in the low-cost housing estates in the study area to unveil whether the low-cost housing programmes are meeting the objectives of the governments and low-income civil servants;
- iii. Develop a framework for the planning, design and implementation low-cost housing for low-income civil servants through Public-Private Partnership (PPP) approach;

- iv. Encourage the use of local building materials to develop low-cost housing programmes to reduce the cost of construction and maintenance of buildings for low-income civil servants; and
- v. Strongly institutionalise and fund government agencies through legislative processes that undertake planning, design and implementation of low-cost housing programmes at national, state and local levels to achieve continuity and sustainability even when there is change of government.

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