

Assessment of Urban Residential Housing Challenges in Nigeria: A Case Study of Warri, Delta State.

AdahOkechukwuUchenna 1, AdarugoElohor 2 ,
IngonaboIdholo 3

*Southern Delta University Ozoro Delta State Nigeria. Southern Delta University Ozoro Delta State Nigeria.
Southern Delta University Ozoro Delta State Nigeria.*

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ABSTRACT

The primary aim of this study is to assess urban residential housing challenges in Nigeria: a case study of Warri, Delta State. The Objectives of the Study are :to examine the effects of housing shortages and overcrowding as challenges in urban residential areas of Warri, to assess how the lack of quality basic infrastructure affects urban residential housing in Warri, to evaluate the affordability of housing as a challenge in urban areas of Warri, to investigate the extent to which informal settlements affect urban housing in Warri and to examine the role of government and the private sector in mitigating housing-related problems in urban Warri. A descriptive research design was adopted to achieve these objectives systematically. The population size consisted of 805 landlords, tenants, and government officials living and working in Warri, Delta State. Using Taro Yamane's sampling formula, a sample size of 267 respondents was scientifically determined for reliable representation of the entire population. The study applied a multi-stage sampling technique that combined stratified sampling to categorize respondents and convenience sampling to ease access during fieldwork. Data was gathered using a carefully structured questionnaire covering all research questions. Descriptive statistics, including mean and standard deviation, were used for summarizing data. The study found that housing shortages and overcrowding significantly increase rent, worsen residents' living conditions, cause health hazards, and overstretch available infrastructure. Similarly, the lack of quality basic infrastructure—such as good roads, proper drainage, reliable water supply, steady electricity, and waste disposal—critically affects the quality and sustainability of urban

housing. Affordability remains a key challenge, as many households spend a large portion of their income on rent due to high building costs and inadequate government housing schemes. Informal settlements were shown to worsen the urban housing situation by lacking planning, proper sanitation, and access to essential services. Statistical results confirmed these as significant problems.

In conclusion, the study demonstrates that urban residential housing challenges in Warri are serious, interrelated, and require urgent solutions. Government policies, infrastructural investments, strong enforcement of building standards, and greater private sector involvement are necessary to expand affordable housing, control informal settlements, and improve urban living standards sustainably.

Keywords: Urban Residential Housing, Housing Challenges, Urbanization, Infrastructures, Health Hazards.

I. INTRODUCTION

Background to the Study

The constructed environment offers a real framework through which economic, social, and cultural interactions are enabled by societies. Urbanization, identified as a key global phenomenon, has reorganized geographic spaces, resulting in profound changes in the population compositions and configurations of people living in urban and rural environments over the past century (Akande et al., 2021). This phenomenon is especially evident in the Global South, where urban locations are transforming, with a fast pace, into centers of population transformation and development issues. People from rural

environments are moving to urban centers driven by the promise of improved economic opportunities, modernization, and socio-economic development. Consequently, cities in the developing world face the twin challenge of driving development while ensuring sustainability. This complex dynamic has placed urban governance at the center of scholarly research and policy debates, with scholars like Ezeudu et al. (2020) arguing that Africa's development trajectory is largely dependent upon efficient urban governance and sustainability.

Housing is an integral part of urban infrastructure that is crucial for offering physical shelter to house a growing population and foster social cohesion in communities. Housing is more than physicality, being a complex and multifaceted concept with various attributes like safety, affordability, cultural relevance, and accessibility to essential services (Ezeanah, 2021). As urban areas experience change, the determinants of housing demand become more complex and diverse. The availability, quality, and distribution of housing within urban areas are affected by a myriad of interrelated factors like land use policy, planning law, and socio-political forces (Oluwadare et al., 2023). These factors routinely affect the everyday lives of urban residents and their ability to participate positively in urban spaces. Urban housing is therefore a compelling framework through which the dynamics of inclusion and exclusion can be studied.

The high rate of urban expansion taking place in Nigeria has caused dramatic changes in spatial arrangement and population makeup, resulting in the production of multiple housing varieties. These changes often reflect the larger national trends of economic policy and infrastructure spending, which in turn affect the mechanisms of providing housing (Akande et al., 2024). The Nigerian urban housing situation is marked by the co-presence of formal and informal settlements, often reflective of inequality of income distribution and land availability. As urban spaces grow horizontally and vertically, the spatial and architectural features of residential areas become even more varied. Ikiriko&Enwin (2023) theorize that this variety requires a stronger framework of governance that can respond appropriately to the varied demands of tenure security, service accessibility, and environmental sustainability.

In the study of the dynamics of residential housing in Nigerian urban centers, there is a need to consider the socio-economic structures that make up urban life. One's capacity to achieve fair housing is often shaped by their position in

dominant economic systems, which in turn influences access to financial capital, employment opportunities, and access to urban amenities (Ogbonna&Wizor, 2020). Urban planning is a controversial platform marked by the negotiations and, in some instances, clashes between government agencies, private developers, and community groups. As noted by Ezeudu et al. (2020), the advancement of fair housing programs requires the synchronized implementation of policies in the transport, health, and education sectors to promote inclusive development. Efficient and integrated planning in this area is of critical importance in ensuring that urban housing systems react optimally to the varied needs of city dwellers. A comprehensive investigation of urban housing patterns requires an exploration of the unique environment and geography specific to each urban area. While general patterns determined at the macro levels may give an oversimplified framework, micro-level analyses reveal essential information regarding the unique experiential factors associated with urbanization and the supply of housing. Warri, an important urban hub of Delta State, is an ideal case for this exploration. As an important economic hub of Nigeria's oil-rich Niger Delta, Warri encompasses many of the urban development contradictions, such as the co-presence of affluence and infrastructural shortcomings, and the co-experience of accelerated expansion and spatial fragmentation. As argued by Akande et al. (2021) and evidenced by Oluwadare et al. (2023), local socio-economic dynamics are an important factor shaping housing outcomes. The nature of the urban residential housing in Warri, therefore, constitutes a unique environment for a critical evaluation of national patterns regarding urbanization and housing.

Statement of the Problem

Despite the introduction of a wide range of housing policies and urban development programs, the situation in metropolitan areas like Warri is still marred by deep-rooted shortcomings and ineffectiveness in the provision of residential accommodations. A majority of the urban population currently occupy substandard or overpopulated housing, without basic amenities such as piped water, electricity, and adequate sanitation facilities (Akande et al., 2021; Oluwadare et al., 2023). The situation contradicts the common belief that urban areas will provide extensive, affordable, and secure housing options for all demographic groups. The prevailing housing stock in Warri does not meet the qualitative and quantitative needs of its growing population,

leading to an urban setting dominated by slum conditions and inequality in housing access (Ezeudu et al., 2020; Ezeanah, 2021).

This study aims to fill that gap by conducting a thorough analysis of the challenges of urban residential housing in Warri, Delta State.

Aim of the Study

The primary aim of this study is to assess urban residential housing challenges in Nigeria: a case study of Warri, Delta State.

Objectives of the study

The specific objectives of this Study are:

1. To examine the effects of housing shortages and overcrowding as challenges in urban residential areas of Warri.
2. To assess how the lack of quality infrastructure affects urban residential housing in Warri.
3. To evaluate the affordability of housing as a challenge in Urban areas of Warri
4. To investigate the extent informal settlements affect urban housing in Warri.
5. To examine the role of government and private sector in mitigating housing-related problems in urban areas of Warri.

Research Questions

This study was guided by the following questions:

- i. What are the effects of housing shortages and overcrowding as challenges in urban residential areas of Warri?
- ii. How does lack of quality infrastructure affects urban residential housing in Warri?
- iii. What is the affordability of housing as a challenge in urban areas of Warri?
- iv. To what extent does informal settlements affect urban housing in Warri?
- v. What are the roles of government and private sector in mitigating housing-related problems in urban areas of Warri?

Research Hypotheses

The research hypothesis are:-

Null Hypotheses H_0 : Lack of quality infrastructures does not affect urban residential housing in Warri

Alternate Hypotheses H_A : Lack of quality infrastructures affects urban residential housing in Warri.

Significance of the Study

The purpose of this research is to give an in-depth examination of the unique residential housing challenges faced by Warri, Delta State. As

a fast-growing urban center, Warri presents an ideal case study for examining the effects of urbanization on housing quality, supply, and affordability. The findings will help place broader national housing problems within the context of a particular regional environment.

The study seeks to yield empirical information that urban planners, policymakers, and development professionals can rely upon for developing targeted housing interventions. Through identifying the underlying causes of housing shortages in Warri, the study will set the basis for the development of sustainable housing strategies that are tailor-made for the unique needs of the city.

In addition, the research is designed to strengthen the empirical basis for future comparative analyses and set a starting point for assessing housing problems in the different cities of the country.

In the end, the study will be an essential guide for governmental institutions and private financiers interested in the Warri residential real estate market. It will ensure informed decision-making aimed at improving living conditions, promoting inclusivity, and supporting urban sustainability for Delta State.

II. LITERATURE REVIEW

Concept of Urbanization

Urbanization is a dynamic and transformational process that involves the movement of persons from rural areas to urban areas, leading to profound changes in land use, economic systems, and social structures. It is defined by increasing concentration of people, infrastructure, and activities within established urban settings. Anierobi and Obasi (2021) argue that urbanization is more than just population expansion in urban

areas; it also includes the development of economic activities, technological development, and the improvement of living standards. Likewise, Umana et al. (2024) argue that the process marks a larger structural transformation where rural agrarian communities move towards

urban industrialized and service-based economies. These changes most often reorganize socio-spatial relations and have far-reaching implications for governance, identity, and urban form. With the ever-growing nature of urban spaces, urbanization stands out as a vital lens through which the speed and quality of modern societal progress can be examined and understood. The history of urbanization is intertwined with the dynamics of industrialization, migration, and infrastructure development facilitated by the state.

As argued by Akande (2021), the development of urban areas in Nigeria has largely been subjected to economic policies put in

Place after independence, with the purpose of concentrating administrative and economic activity within certain urban centers. This process created appealing centers that brought populations from the rural regions towards urban centers. As maintained by Olayiwola and Ajala (2022), such resulting urbanization pattern set the foundations for modern urban configurations, whereby urban development is often marked by economically concentrated policies and spatial inequality. These processes are also prevalent and continue to influence patterns of metropolitan settlement and the allocation of resources within metropolitan areas. Through the structural framework, then, we have an essential concept: urbanization not only refers to a population transformation, but rather, a spatial phenomenon driven by policy.

Urbanization involves far-reaching changes in land use, physical planning, and infrastructure organization. As urban territories grow, according to Bello and Auwalu (2023), the struggle over land allocated for residential, commercial, and industrial use becomes stronger, with urban spaces transforming into complex mosaics marked by human activity. Anierobi and Obasi (2021) also maintain that these spatial changes are often driven by planning approaches toward mediating the relationship between urban expansion and the delivery of public services and amenities. The changes in land use initiated by urbanization reflect changes in economic priorities while, at the same time, impacting the design and connectivity of the urban environment. The way land is allocated and reserved for use in the urban environment is an important reflection of the dynamics and pattern of urban progress. Urbanization, therefore, requires an investigation of the means through which spatial and infrastructure processes are reorganized to support the spatial patterns of people's settlement. Urbanization is a powerful driver of changing socio-economic structures by reorganizing livelihood systems, access to services, and channels of social mobility. Umana et al. (2024) observe that urban areas often foster a range of economic activities, thus supporting entrepreneurship, wage labor, and innovation. Olayiwola and Ajala (2022) add that this reconfiguration of the urban economic structure has far-reaching consequences for income distribution, occupational structures, and urban consumption patterns. As people engage in a range of economic activities, new social classes emerge, leading to divergent urban experiences and

inequalities in access to opportunities. These socio-economic changes highlight the far-reaching effects of urbanization as a process that not only alters spatial organization but also reshapes the social and economic conditions of urban residents. As such, the notion of urbanization functions as an integrated paradigm for understanding the complex changes taking place within rapidly changing urban areas

Concept of Residential Housing

Residential housing is envisioned as the physical structures mainly intended for dwelling, with a wide range of types, spatial forms, and socio-cultural meanings. It goes beyond the provision of shelter, as it addresses the social, economic, and psychological dimensions of human prosperity. As Obakin et al. (2020) argue, housing occupies a central position in the dynamics of urban development, serving as a stabilizer of individual lives as well as the overall progress of society. Enwin et al. (2024) highlight that housing embodies the cultural and economic values of its setting, often being used as a status symbol, a marker of identity, and an expression of community belonging. The organization of residential housing is inextricably connected to urban design and spatial planning, as housing distribution patterns decisively shape the form and structure of urban landscapes. Fayomi&Onyari (2024) posit that housing types, from single-detached houses to multi-story apartment buildings, are formed through spatial planning principles that address land use, population density, and infrastructural development. Dawaye (2021) clarifies that the interaction between housing types and the urban plan affects not just the physical attractiveness but also the functional effectiveness and accessibility of urban space. Interpreting such spatial interactions is essential to understanding how residential housing is situated within the urban context, highlighting the imperative for housing policies to be consonant with transportation systems, service provision, and environmental sustainability. As such, the spatial layout of housing represents an essential lens through which the architecture and effectiveness of urban systems can be exhaustively examined.

Residential housing acts as an important barometer for assessing the socio-economic structures and stratification that exist in urban settings. Ewurum et al. (2025) state that architectural design, geographical location, and accessible amenities in housing often mirror prevailing income disparities, accessibility constraints, and social class divisions within a city.

Hui&Akinwande (2024) argue that residential housing not only meets subsistence needs but also plays a central role in defining social dynamics, as neighborhoods offer different levels of opportunity, safety, and social capital. The socio-economic connotations inherent within housing play a profound role in determining how people and communities interact with their environment. The interdependence between housing and survival is therefore inherently two-way, as residential conditions affect work opportunities, education, and well-being. Housing must therefore be viewed through the double lens of an economic good and an inalienable human right since it embodies the socio-economic nature of urban existence.

The cultural component of residential housing makes it much more meaningful, locating it within the norms, values, and day-to-day lives of people. Dawaye (2021) asserts that housing many times serves as a piece of culture, carrying with it traditional construction techniques, spatial organization, and family patterns. This aspect is also supported by Enwin et al. (2024), whom hold the view that residential design can preserve cultural heritage, represent sets of beliefs, and promote intergenerational identity. As such, the role of cultural factors in the design and layout of housing endows spaces with emotional and symbolic value.

Through identification with the local traditions and collective memories, housing allows the realization of continuity, utility, and emotional attachment. The hybridity of culture inherent with housing raises it from a mere physical entity into an active environment that functions well to promote individual and collective lifestyle. As an essential element of humanity's settlement, residential housing intersects with diverse legal, environmental, and regulatory regimes that guide its provision, operation, and sustainability. Hui and Akinwande (2024) argue that policy institutions pertaining to land tenure, construction laws, and urban zoning critically condition the accessibility and configuration of housing systems. Furthermore, Fayomi and Onyari (2024) clarify that the institutional regimes that guide the planning and realization of housing not only condition the intensity of development, but also define the justice and participation of urban transformation. Regulatory imperatives ensure that housing development is synchronized with societal aims toward resilience, affordability, and sustainability. In such a framework, residential housing typifies the intersection of interconnected systems—legal, institutional, and environmental—that define the trajectory of urbanization and the quality of life.

Determinants of Urban Housing Demand and Supply

1 Population Growth and Urbanization

Population growth constitutes a fundamental determinant of urban housing demand, as increasing urban populations translate directly into increased need for dwelling units. According to Akinwande et al. (2024), the expansion of urban populations, especially in metropolitan regions, results in higher pressure on existing housing stock, influencing both spatial development and demand intensity. As more people migrate to cities for economic and social opportunities, urban centres experience demographic shifts that necessitate proportional expansion in residential infrastructure. The link between population dynamics and housing demand underscores the demographic foundation of urban growth trajectories.

Urbanization, as a structural process, intensifies housing demand by transforming rural settlements into economically viable urban zones. This transformation often leads to rapid land use conversion, increased housing densities, and new residential typologies. Ikiriko et al. (2023) assert that urbanization not only increases the quantity of housing required but also changes the quality and spatial distribution of demand. As urban forms evolve, housing preferences, standards, and expectations are also reshaped.

2 Income Levels and Economic Capacity

The purchasing power of households significantly influences both the quantity and type of housing demanded in urban areas. According to Odum et al. (2024), income levels determine access to housing markets, mortgage facilities, and rental accommodation, thereby shaping the socio-economic stratification of urban residential zones. High-income groups tend to drive demand for premium housing, while low-income earners gravitate toward more affordable units, including informal housing. This income-based differentiation reinforces spatial inequality within the urban housing ecosystem.

Fluctuations in national and local economic performance equally affect housing supply, especially through the availability of construction capital and investment incentives. Effe&Tjprc (2021) note that robust economic environments support active real estate development, facilitate housing finance schemes, and stimulate public-private sector housing initiatives. In contrast, economic downturns slow down housing production by limiting investment and increasing material costs. Thus, the correlation

between income levels and economic health extends across both demand and supply chains.

3 Land Accessibility and Tenure Security

The availability and legal accessibility of land serve as foundational elements influencing housing supply in urban areas. According to Deveci et al. (2023), efficient land administration systems facilitate timely access to land, enabling housing developers to engage in structured residential construction. Clear property rights, survey systems, and land titling mechanisms reduce disputes and unlock large-scale housing initiatives. When land is legally accessible, it becomes a catalyst for spatial expansion and structured urban growth.

Tenure security enhances housing demand by encouraging individuals and families to invest in home ownership and long-term residence. Ogunbayo et al. (2024) argue that secure land tenure creates confidence among prospective homeowners and financial institutions, stimulating demand for mortgage-backed housing. Security of land ownership also promotes the formalization of settlements and urban consolidation. Both land accessibility and tenure assurance, therefore, form institutional pillars supporting a balanced housing system.

4 Government Policy and Institutional Regulation

Public policy frameworks play a critical role in shaping the contours of housing demand and supply by establishing rules, incentives, and planning standards. Olawale et al. (2024) emphasize that housing policies, zoning laws, tax structures, and regulatory instruments determine the pace, direction, and affordability of urban residential development. Policy interventions such as subsidies, rent controls, and land-use reforms directly influence market behavior and determine housing accessibility for diverse population segments. Institutional efficiency affects how well housing policies are implemented, monitored, and sustained. According to Akinwande et al. (2024), institutional strength in planning, financing, and monitoring housing development can promote inclusive housing markets. Effective institutional mechanisms ensure accountability, transparency, and compliance with development standards.

The synergy between policy frameworks and institutional capacity thus anchors regulatory environments that support both sustainable housing demand and supply.

5 Infrastructure and Urban Services Provision

The presence and quality of infrastructure significantly influence housing desirability and consequently, demand patterns within urban areas. Ikiriko et al. (2023) explain that access to roads, electricity, water supply, and waste disposal systems enhance the functional value of residential spaces. Infrastructure not only improves quality of life but also determines the market attractiveness of housing locations. Well-serviced areas often experience increased demand and higher property valuations.

Infrastructure also shapes housing supply by guiding the spatial feasibility of development projects. Odum et al. (2024) assert that developers prioritize areas with existing infrastructure to reduce construction costs and ensure connectivity. The alignment of housing development with infrastructure expansion enhances urban efficiency, reduces pressure on informal settlements, and supports structured urban growth. Infrastructure thus plays a dual role in modulating the dynamics of both housing supply and demand.

Effects of Inadequate Provision of Housing and Overcrowding in Urban Residential Areas

1 Overcrowding: emerging forthrightly from an undersupply of housing, has a profound impact upon the physical and social structures of residential urban neighborhoods. If the supply of housing is less than demand, many families are compelled toward the use of constrained residential space, resulting in enhanced congestion. According to Olaniyi & Agbaje (2024), such limitation of space reduces home efficiency and inhibits residents from gaining free access to essential domestic amenities. Masrom et al. (2024) contend that the concurrent pressure upon indoor residential conditions begets conflicts pertaining to shared assets, reduces privacy, and negatively affects healthy well-being. The resulting spatial and structural burdens created by overcrowding thus enhance the structural vulnerability and further increase a decline in the quality of the neighborhood. This alteration of private and communal space has the effect of emphasizing the widespread systemic inequalities institutionalized by the urban housing infrastructure.

2 Inadequate Provision of Housing: The socio-economic impacts arising from poor housing are compounded by their influence on household productivity, income level fluctuations, and capacity to attain urban opportunities. People living in congested housing conditions often have decreased educational attainment, reduced

productivity in the workplace, and a heightened vulnerability to poverty. Akinwande

and Hui (2023) note that poor housing conditions are associated with decreased cognitive function among school-going children and poor health outcomes among adults. Ehiemere et al. (2025) highlight the interdependence of housing instability and economic stagnation, as poor living standards block the path to mobility by limiting the access to secure work, dependable transportation to work, and necessary social services. Under these circumstances, the linkage between housing quality and economic opportunity highlights the importance of proper shelter as a basic driver of advancement for individuals and groups of people in urban areas. The relationship between poor provision of housing and over-crowding has the profound impact of affecting the physical beauty and structural stability of residential neighborhoods. The need to house growing populations in limited environments often leads, in turn, to poor-quality construction, increased land-use intensification, and spatial disorder. According to Adedeji (2023), the unregulated expansion of housing causes fragmentation of the urban environment, reduces green space, and goes against the principles of spatial planning

Effects of inadequate Fundamental Infrastructure on Urban Residential Housing.

The value of residential buildings in city contexts is not only dictated by their physical attributes but also by how they are integrated into a wide infrastructure system that supports livability. Basic infrastructure components, such as water supply, sanitation, transportation systems, drainage systems, and energy supplies, are integral to the elements of urban life and directly impact the quality of residential experiences. Akande et al. (2021) believe that the real residential value of urban properties is only achieved when they are located within systems that ensure the delivery of vital services and connectivity. Furthermore, Oluwadare et al. (2023) highlight the central role of infrastructure to create spatial equity, which presides over the provision of resources, opportunities, and services across different neighborhoods. As such, the spatial organization of urban housing is directly connected to infrastructural ideals; in cases where such infrastructure is insufficient or missing, the functional integrity of housing is undermined, leading to wider socio-spatial implications. The quality of urban infrastructure is essential in determining the livability and health of residential neighborhoods. Inefficiencies in piped water

supply, irregular sewage, and poor drainage worsen the situation, leaving well-built houses susceptible to the elements. According to Ezeanah (2021), homes with poor infrastructure often suffer increased susceptibility to vector-borne illnesses, promote unhealthy living conditions, and enhance physical discomfort for residents. Akande et al. (2024) also assert that infrastructural insufficiencies weaken the resilience of residential communities by limiting their adaptability towards both social and environmental alterations. As a result, the resulting pressure placed upon households not only degrades the well-being of residents, even if only temporarily, but also risks long-term investments made towards urban housing. Hence, the quality of infrastructure acts as an intervening factor between the sufficiency of physical shelter and the sustainability of urban living conditions. The economic viability and evaluation of residential locations in urban settings largely depend on the provision of infrastructure. The availability of access roads, an efficient supply of power, and efficient water supply normally stimulates investment and leads to an increase in realty values along residential blocks. Ikiriko and Enwin (2023) argue that infrastructure is an underlying driver of spatial dynamics of property markets by promoting mobility, lowering transactions costs, and increasing the desirability of places. Ezeudu et al. (2020) support the argument by demonstrating that city districts offering quality services have had increased occupancy levels, improved rental

incomes, and marked market stability. This interdependency emphasizes the role of infrastructure in housing economics, reflecting its influence on both holistic urban planning approaches and household decision-making.

Effectiveness of operation activities and residential cohesiveness are characteristically determined by the infrastructure networks underlying collective living. Key communal amenities, such as street lights, communal parks, transport linkages, and waste removal networks, enhance collective interactions and augment social capital. Akande et al. (2021) argue that infrastructure is not just physical construction, but rather a spatial enabler of urban citizenship, civic participation, and societal order. The argument by Oluwadare et al. (2023) emphasizes how poor infrastructure undermines urban social interactions by dividing communities, increasing insecurity, and depleting public confidence. In such a situation, residential housing loses its connection with the civic world, thus hindering its potential to develop cohesive, inclusive, and empowered

neighborhoods'. On that basis, infrastructure is an essential support mechanism for housing within the larger social and urban disposition.

The long-term sustainability and development of urban residential areas heavily depend on the dynamic coordination of infrastructure, which needs to be responsive to evolving urban needs and demographic changes. It is essential to plan for future growth, upgrade aging infrastructures, and integrate resilience into mechanisms of service delivery to maintain the operational integrity of residential communities. Ezeanah (2021) states that infrastructure is not static and must be viewed within a fluid context, which requires adaptive governance and intentional investment approaches. Akande et al. (2024) contend that planning for resilient infrastructure is key to ensuring housing durability, environmental sustainability, and inclusive urban development. The integration of residential housing with good-quality infrastructure is therefore significant for achieving sustainable, livable, and equitable urban futures.

III. METHODOLOGY

Research Design

The descriptive research design was employed in this study. This design was used because it involves observing and describing the behaviour of the participants without influencing it in any way (Jongbo, 2018), which is useful for the current study.

Population of the Study

The target population for this study are Landlords, government officials and Tenants in Warri, Delta State. According to the most recent demographic estimate obtained from the Delta State Ministry of Lands and Housing Annual Report (2024), there are an estimated 805 Landlords, government officials and Tenants in Warri, Delta State. This population size will be used to determine the sample size of the study.

Sampling Frame

The sampling frame for this study comprises a comprehensive and up-to-date list of landlords, tenants, and relevant government officials actively involved in residential housing matters within Warri, Delta State. This frame was derived from records provided by the Delta State Ministry of Lands and Housing, tenancy registers maintained by local landlords' associations, and lists of housing officers obtained from the Warri South Local Government Council. The frame ensures that every individual within the defined

population has a known and non-zero chance of being selected, thereby increasing the accuracy and representativeness of the sample for the study's objectives.

Sample Size

In this study, the researcher adopted the Taro Yamane (1967) formula for determining the actual sample size from the above noted population. Taro Yamane (1967) provides a simplified formula to calculate sample sizes

Assumption:

95% confidence level

P = .5

$$n = \frac{N}{1 + N(e)^2}$$

n = sample

N = population

e = error margin

n = sample

n = 805 / 1 + 805(0.05)²

n = 805 / 1 + 805(0.0025)

n = 805 / 3.0125

n = 267.219

Therefore the sample size of this study is 267 participants.

Sampling Technique

The sample size of the study was 267 Landlords, government officials and Tenants in Warri, Delta State, derived using Taro Yamane (1967) formula. Stratified sampling technique was used to custodial centers in the study area, while convenience sampling technique shall be used to select the individual respondents. This shall be done to avoid bias in the distribution of the questionnaires to the respondents.

Data collection methods

The researcher distributed a total of 267 questionnaire to the respondents. The data collection exercise was conducted in a conducive premises to ensure ease of distribution and collection. This approach aimed to facilitate an efficient and organized process.

Questionnaire design/Instrument for Data Collection

The research instrument used in this study is the questionnaire. A survey containing series of questions were administered to the enrolled participants. The questionnaire was divided into two sections, the first section enquired about the

responses demographic or personal data while the second sections were in line with the study objectives, aimed at providing answers to the research questions. Participants were required to respond by placing a tick at the appropriate column. The questionnaire was personally administered by the researcher.

Method of Data Analysis

The collected data will be analyzed using both descriptive such as frequencies, percentages, means, and standard deviations, will be used to summarize and present the demographic characteristics of the respondents and their opinions. The results will be presented in tables, charts, and graphs for easy interpretation

IV. METHOD OF DATA ANALYSIS

The data analysis depicts the simple frequency and percentage of the respondents as well as interpretation of the information gathered.

Distribution of Questionnaire

Questionnaire	Frequency	Percentage
Questionnaire	267	100

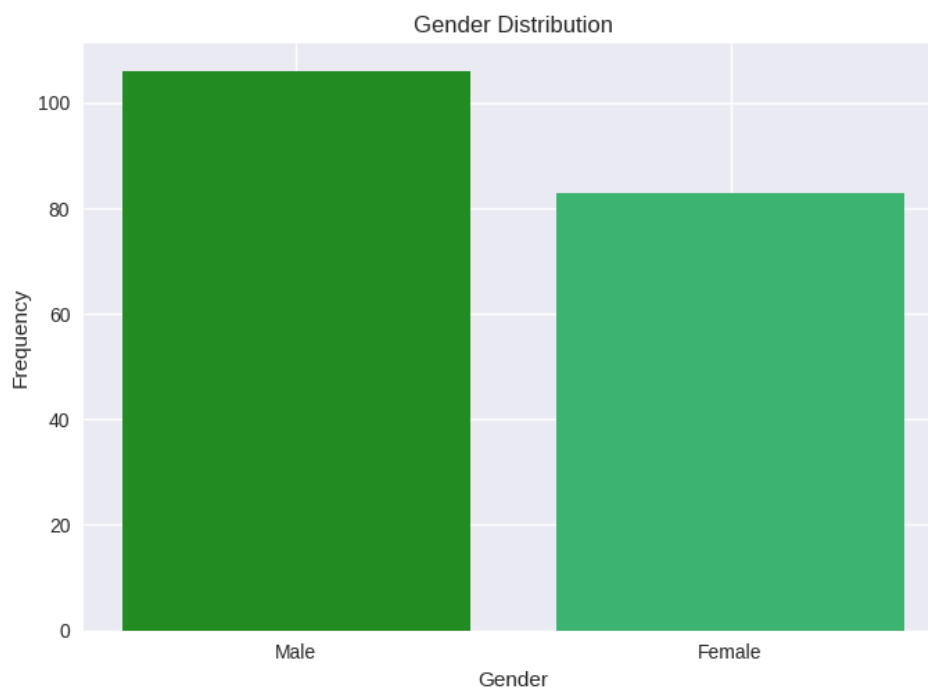
Distributed		
Questionnaire Received and Validated	189	71
Questionnaire Rejected	78	29

Source: Field Survey, 2025

The table above shows the summary of the data distribution and collection. A sum of 267 questionnaire was distributed for this study, a total of 189 was retrieved and validated. While 78 copies of the questionnaire was rejected due to incompleteness, and rough handling by the respondents. For this study a total of 189 was used for the analysis.

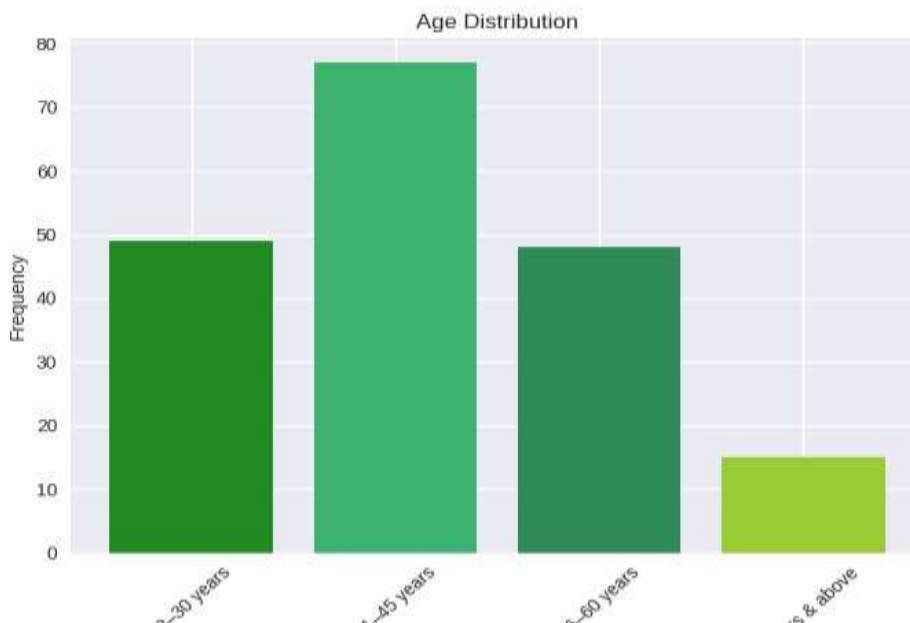
ANALYSIS OF THE RESPONDENTS' BACKGROUND DEMOGRAPHIC ANALYSIS

The bar chart illustrates the gender distribution of a sample of 189 individuals, with males at 56.0% (106 individuals) and females at 44.0% (83 individuals), "Male" depicted in Forest Green and "Female" in Medium Sea Green, visually distinguishing the two categories.



Gender of the Respondents

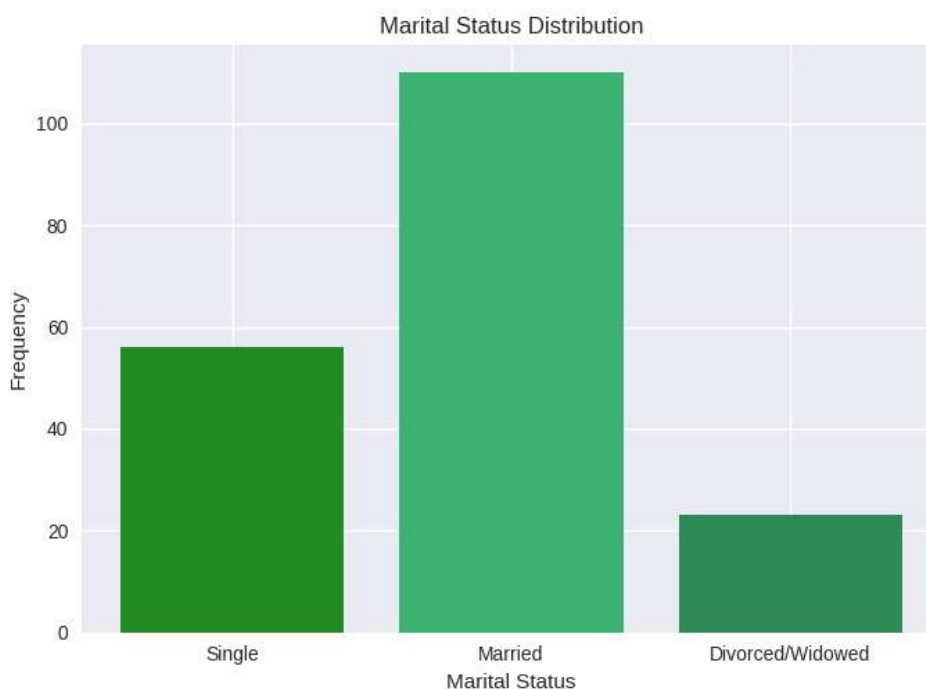
Age of the Respondents



The bar chart depicts the age distribution of a sample of 189 individuals, with the 31–45 years age group forming the largest segment at 40.9% (77 individuals), followed by 18–30 years at

25.9% (49 individuals), 46–60 years at 25.3% (48 individuals), and 61 years and above at 7.9% (15 individuals).

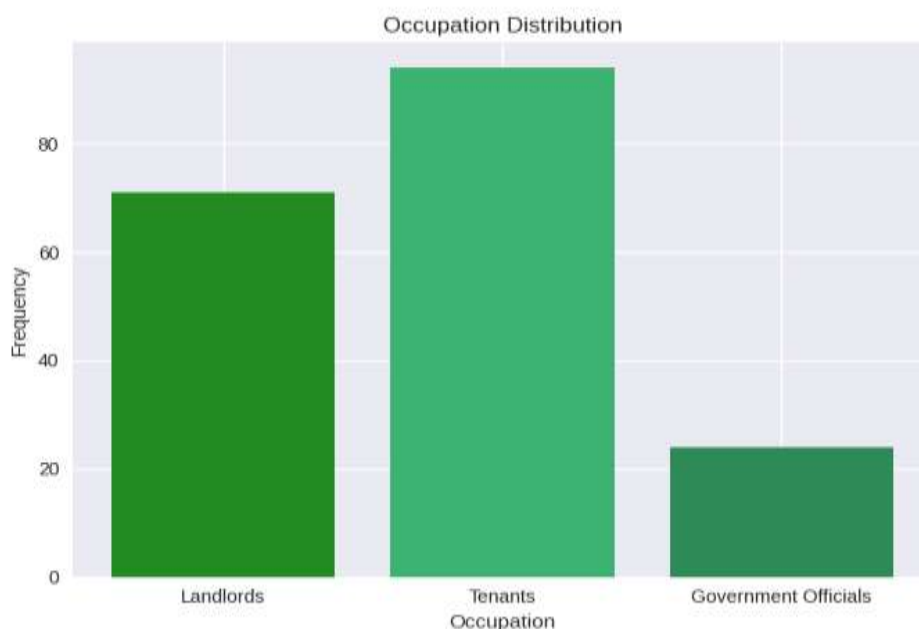
Marital Status of the Respondents



The bar chart illustrates the marital status distribution of a sample of 189 individuals, with Married individuals forming the majority at 58.3%

(110 individuals), followed by Single at 29.6% (56 individuals), and Divorced/Widowed at 12.1% (23 individuals).

Occupation of the Respondents



The bar chart depicts the occupation distribution of a sample of 189 individuals, with Tenants comprising the largest group at 49.9% (94 individuals), followed by Landlords at 37.5% (71 individuals), and Government Officials at 12.7% (24 individuals).

V. ANALYSIS OF THE OBJECTIVES

Research Question One:What are the effects of housing shortages and overcrowding as challenges in urban residential areas of Warri?

Table 4.2: Analysis of Respondents' Views on Housing Shortages and Overcrowding in Warri

S/N	Statement	N	Minimum	Maximum	Mean	Std.	Decision
1	Housing shortages increase rent prices in Warri.	189	1	4	3.22	0.88	Accepted
2	Overcrowding leads to poor living conditions.	189	1	4	3.22	0.87	Accepted
3	Housing shortages contribute to conflicts among tenants.	189	1	4	3.02	0.90	Accepted
4	Overcrowding causes health risks in residential areas.	189	1	4	3.14	0.89	Accepted
5	Housing shortages affect urban security and safety.	189	1	4	3.07	0.91	Accepted
6	Overcrowding strains available infrastructure.	189	1	4	3.19	0.88	Accepted

Source: Field Survey, 2025

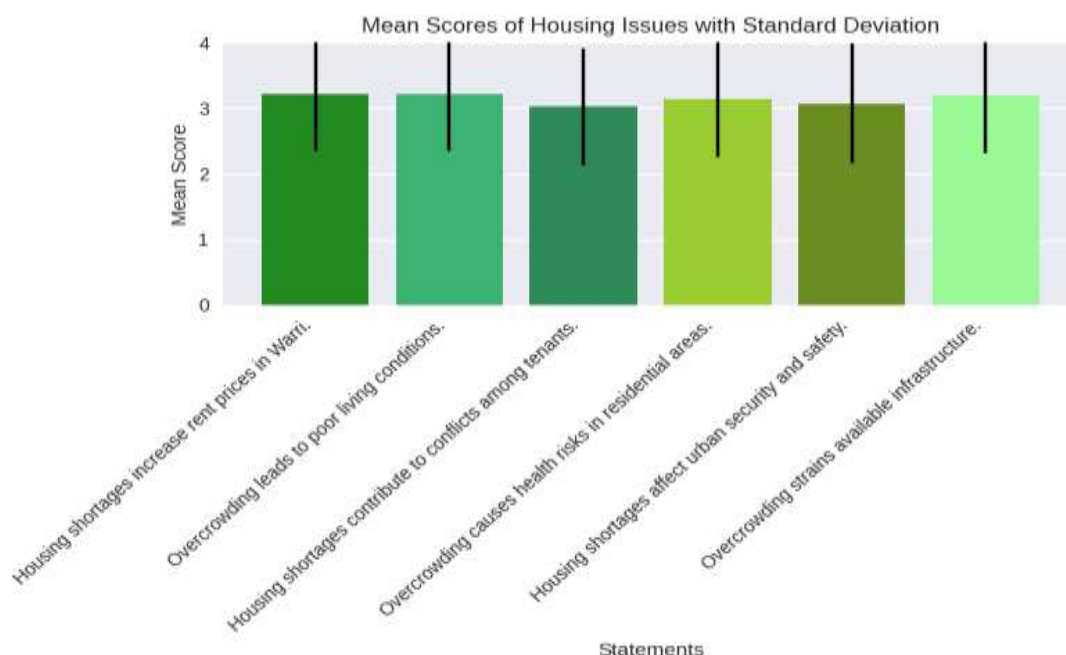


Table 4.2 shows respondents' views on housing shortages and overcrowding in Warri. The first statement that Housing shortages increase rent prices in Warri, has a mean of 3.22, indicating strong agreement. The second statement, that Overcrowding leads to poor living conditions., has a mean of 3.22, showing respondents believe strongly that it's a major issue. The third statement that Housing shortages contribute to conflicts among tenants has a mean of 3.02, reflecting agreement that it's a major problem. The fourth statement that Overcrowding causes health risks in residential areas, has a mean of 3.14, confirming respondents agree on its significance. The fifth

statement that Housing shortages affect urban security and safety, has a mean of 3.07, showing agreement that it's a serious issue. Finally, the sixth statement, that

Overcrowding strains available infrastructure, has a mean of 3.19, again above the cutoff. Since all mean scores are well above 2.50, it can be concluded that respondents perceive housing shortages and overcrowding as critical challenges in urban areas of Warri.

Research Question Two:How does lack of quality basic infrastructure affect urban residential housing in Warri?

Table 4.3: Analysis of Respondents' Views on Lack of Quality Basic Infrastructure in Warri

S/N	Statement	N	Minimum	Maximum	Mean	Std.	Decision
1	Poor roads reduce accessibility to residential areas.	189	2	4	3.24	0.84	Accepted
2	Inadequate drainage leads to flooding in residential areas.	189	1	4	3.26	0.83	Accepted
3	Poor waste disposal affects health in urban communities.	189	1	4	3.22	0.85	Accepted
4	Erratic water supply affects quality of life.	189	1	4	3.20	0.86	Accepted
5	Unreliable electricity supply discourages investment in housing.	189	1	4	3.19	0.86	Accepted
6	Lack of recreational facilities lowers residential satisfaction.	189	1	4	3.16	0.88	Accepted

Source: Field Survey, 2025

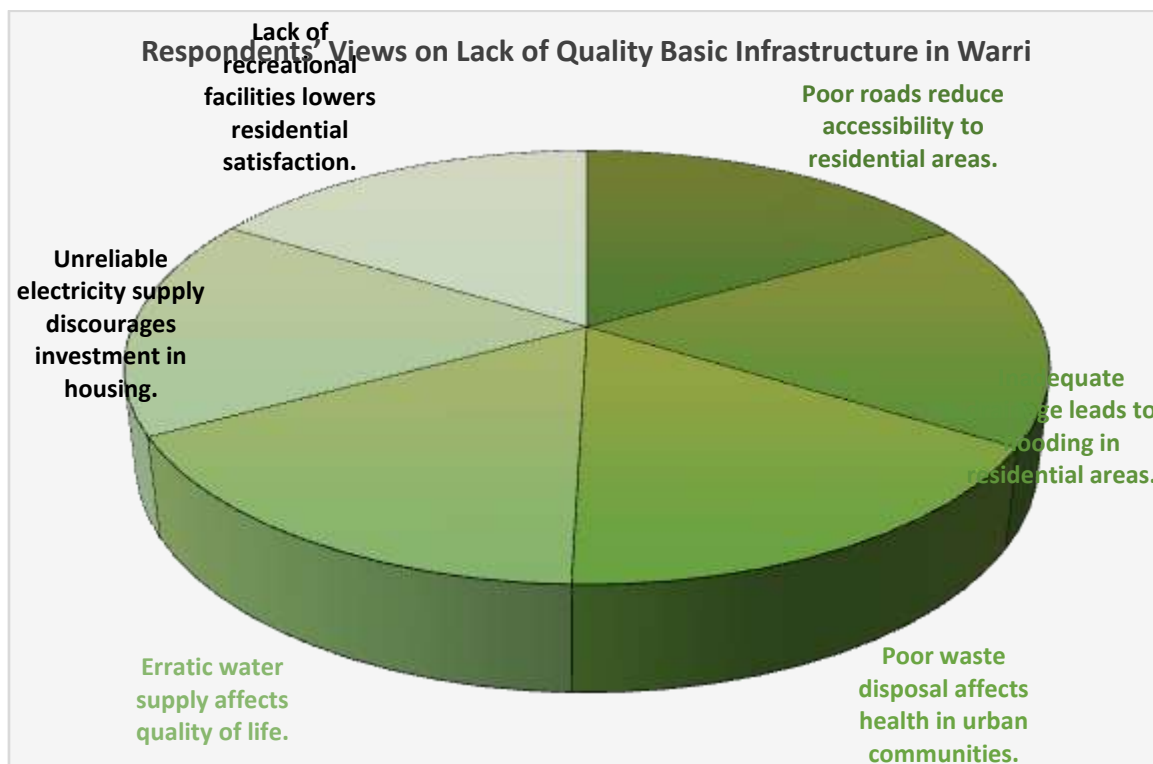


Table 4.3 displays respondents' views on Lack of quality basic infrastructure in Warri. The mean score for the first statement, that Poor roads reduce accessibility to residential areas is 3.24, which shows strong agreement. The second statement that inadequate drainage leads to flooding in residential areas has a mean of 3.26, which is the highest mean, showing that it is a major concern for many residents. The third statement, that Poor waste disposal affects health in urban communities, has a mean of 3.22, showing that it is a serious issue. The fourth statement, that erratic water supply affects quality of life, has a mean of 3.20, confirming agreement. For the fifth statement, that

Unreliable electricity supply discourages investment in housing, has a mean of 3.19, suggesting this is a common burden. Finally, the sixth statement, that Lack of recreational facilities lowers residential satisfaction, has a mean of 3.16, indicating general agreement with this sentiment. All mean scores are above the cutoff mean of 2.50, demonstrating that respondents widely perceive lack of quality basic infrastructure as a significant challenge in urban areas of Warri.

Question Three: What is the affordability of housing as a challenge in urban areas of Warri?

Table 4.4: Analysis of Respondents' Views on Housing Affordability in Warri

S/N	Statement	N	Minimum	Maximum	Mean	Std.	Decision
1	Rent prices are too high for average earners.	189	1	4	3.25	0.82	Accepted
2	Income levels do not match current housing costs.	189	2	4	3.22	0.84	Accepted
3	Affordable housing options are limited.	189	1	4	3.27	0.81	Accepted
4	High cost of building materials raises housing prices.	189	2	4	3.24	0.83	Accepted
5	Many tenants spend over 30% of income on rent.	189	1	4	3.21	0.85	Accepted
6	Government housing schemes are inadequate.	189	2	4	3.18	0.87	Accepted

Source: Field Survey, 2025

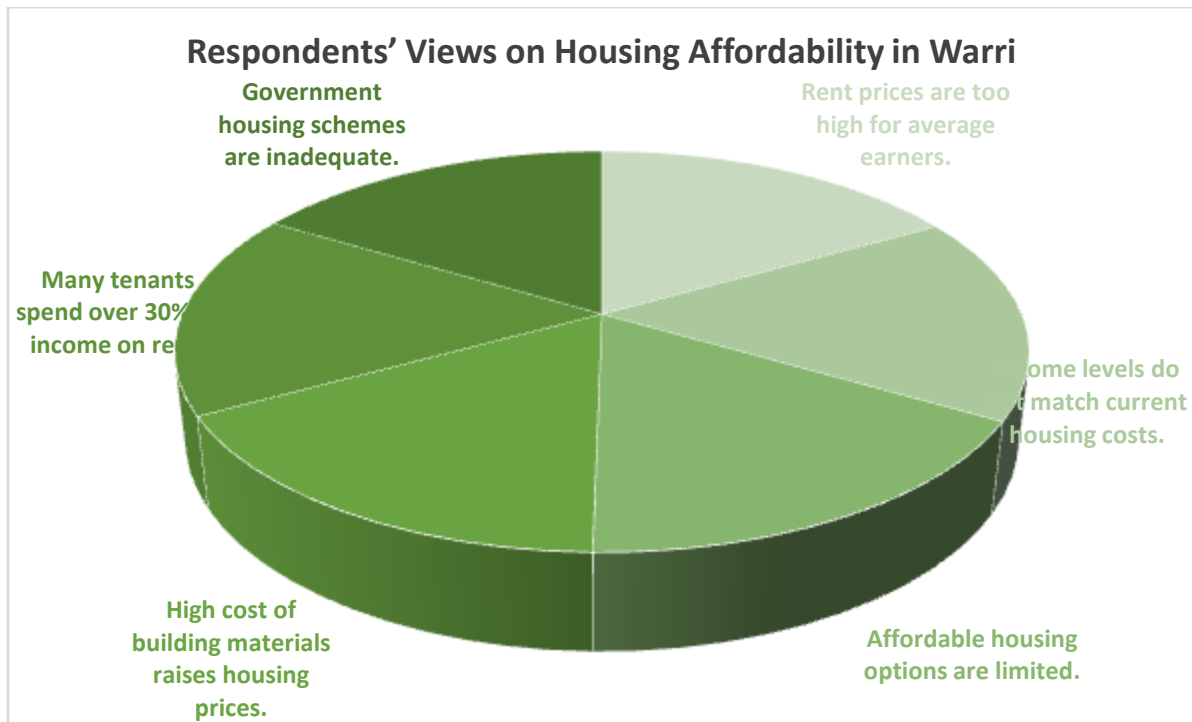


Table 4.4 displays respondents' views on housing affordability in urban areas of Warri. The mean score for the first statement, that rent prices are too high for average earners, is 3.25, which shows strong agreement. The second statement, that income levels do not match current housing costs, has a mean of 3.22, indicating this is a significant issue for many residents. The third statement, that affordable housing options are limited, recorded the highest mean at 3.27, showing this is a major concern. The fourth statement, that high costs of building materials increase housing

prices, has a mean of 3.24, confirming agreement. For the fifth statement, that many tenants spend over 30% of their income on rent, the mean is 3.21, suggesting this is a common burden. Finally, the sixth statement, that government housing schemes are inadequate, has a mean of 3.18, indicating general agreement with this sentiment. All mean scores are above the cutoff mean of 2.50, demonstrating that respondents widely perceive housing affordability as a significant challenge in urban areas of Warri.

Research Question Four: What is the extent informal settlements affect urban housing in Warri?

Table 4.5: Analysis of Respondents' Views on the Extent of Informal Settlements in Warri

S/N	Statement	N	Minimum	Maximum	Mean	Std.	Decision
1	Informal settlements increase population density.	189	2	4	3.24	0.82	Accepted
2	Informal settlements lack proper planning.	189	2	4	3.26	0.82	Accepted
3	Informal settlements contribute to poor sanitation.	189	1	4	3.21	0.85	Accepted
4	Informal settlements promote environmental degradation.	189	2	4	3.19	0.85	Accepted
5	Informal settlements pose challenges for urban authorities.	189	2	4	3.17	0.86	Accepted
6	Residents in informal settlements have limited access to services.	189	2	4	3.22	0.84	Accepted

Source: Field Survey, 2025

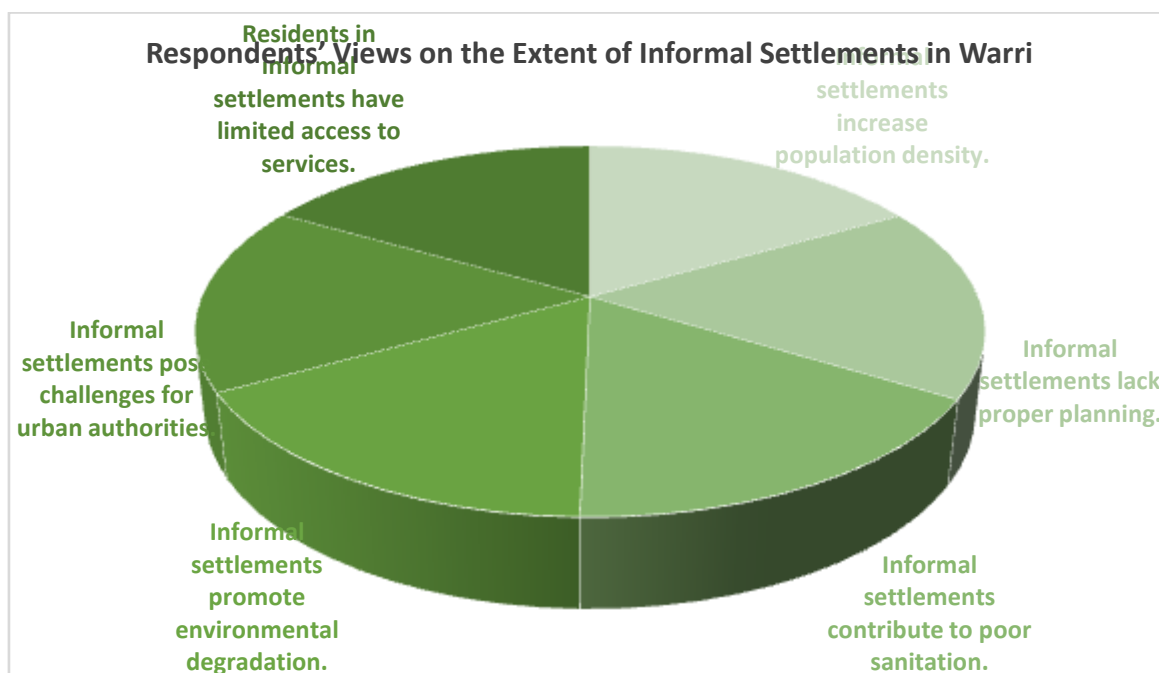


Table 4.5 shows respondents' views on the extent of Informal Settlements in Warri. The first statement, informal settlements increase population density, has a mean of 3.24, indicating strong agreement. The second statement, that informal settlements lack proper planning, has the highest mean of 3.26, showing respondents believe strongly that informal settlements lack proper planning. The third statement, informal settlements contribute to poor sanitation has a mean of 3.21, reflecting that Sanitation is vital. The fourth statement, that informal settlements promote environmental degradation has a mean of 3.19, confirming respondents agree on its significance.

The fifth statement, informal settlements pose challenges for urban authorities has a mean of 3.17, showing agreement with the statement. Finally, the sixth statement, that residents in informal settlements have limited access to services, has a mean of 3.22, again above the cutoff. Since all mean scores are well above 2.50, it can be concluded that respondents agree that informal settlements strongly affects urban housing in Warri.

Research Question Five:What is the role of government and the private sector in mitigating housing-related problems in urban areas of Warri?

Table 4.6: Analysis of Respondents' Views on the Role of Government and Private Sector in Warri

S/N	Statement	N	Minimum	Maximum	Mean	Std.	Decision
1	Government policies can improve housing availability.	189	1	4	3.23	0.83	Accepted
2	The private sector should invest more in affordable housing.	189	1	4	3.26	0.81	Accepted
3	Public-private partnerships are vital for housing development.	189	1	4	3.22	0.84	Accepted
4	Government provision of infrastructure supports housing growth.	189	2	4	3.22	0.84	Accepted
5	Government should enforce building standards strictly.	189	2	4	3.20	0.85	Accepted
6	Incentives should be given to developers to build low-cost housing.	189	2	4	3.25	0.82	Accepted

Source: Field Survey, 2025

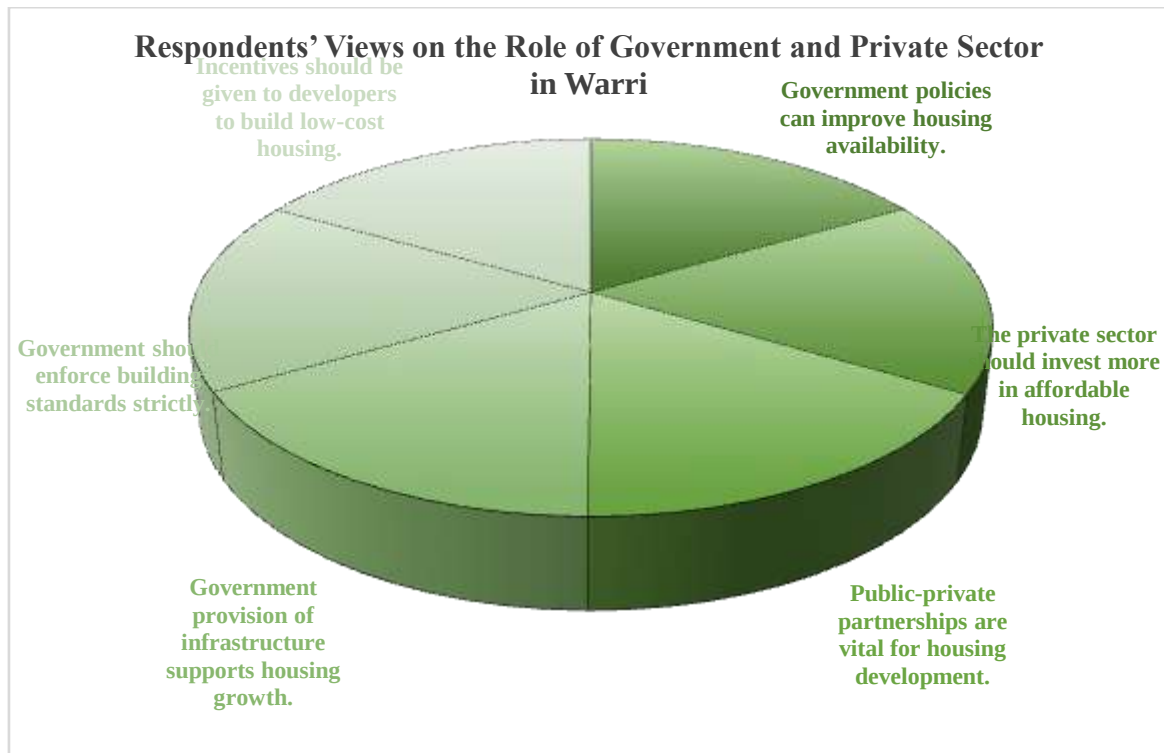


Table 4.6 shows respondents' views on the role of government and the private sector in addressing housing-related problems in urban Warri. The first statement, that government policies can improve housing availability, has a mean of 3.23, indicating strong agreement. The second statement, that the private sector should invest more in affordable housing, has the highest mean of 3.26, showing respondents believe strongly in the private sector's role. The third statement, about the importance of public-private partnerships for housing development, has a mean of 3.22, reflecting agreement that collaboration is vital. The fourth statement, that government provision of infrastructure supports housing growth, matches this mean at 3.22, confirming respondents agree on its significance. The fifth statement, that government should enforce building standards strictly, has a mean of 3.20, showing agreement on the importance of regulation. Finally, the sixth statement, that developers should receive incentives to build low-cost housing, has a mean of 3.25, again above the cutoff. Since all mean scores are well above 2.50, it can be concluded that respondents perceive both government action and private sector involvement as critical for mitigating urban housing problems in Warri.

VI. CONCLUSION

In conclusion, this study has shown that urban residential housing challenges in Warri are real, multi-dimensional, and interrelated. Housing shortages, overcrowding, poor infrastructure, affordability issues, and the prevalence of informal settlements are deeply embedded in the urban fabric and require coordinated action. The active involvement of both government and the private sector is indispensable in addressing these challenges to ensure that decent, affordable, and safe housing is accessible to all residents.

VII. RECOMMENDATIONS

The government should strengthen policy frameworks and regulatory enforcement to ensure that new residential developments meet adequate standards, while simultaneously addressing existing housing shortages through well-targeted public housing projects.

Urban infrastructure such as roads, drainage systems, waste management, water supply, and electricity should be upgraded and expanded, with clear plans to reach underserved neighbourhoods and informal settlements.

Private sector stakeholders should be incentivized through tax reliefs, subsidies, or public-private partnerships to invest more in

affordable housing schemes that match the income levels of average urban dwellers.

Urban planners and local authorities should formalize and upgrade informal settlements through inclusive upgrading programmes that provide secure tenure, basic services, and community facilities while preventing environmental degradation.

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