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Development of a New Model for Public Low-Income Housing Equitable Allocation in Southeastern Nigeria

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Abstract
Most low-income families lack access to decent housing. This is reflected in the number of residents who are tenants of private housing developers. A major component of the public housing scheme should be for low-income individuals. In southeastern Nigeria, the main public low-income housing estates are located in the state Capitals – Abakiliki, Awka, Enugu, Owerri, Umuahia, and most of the region's commercial towns, such as Aba, Onitsha, and Okigwe. There is a mismatch in the housing allocation and distribution among the low-income population. The mechanism and precarious scenario of low-income building accessibility become worrisome to stakeholders. The data collection used a quantitative phase of structured questionnaires distributed to the residents and landlords of the 8 low-income housing estates selected from 23 public low-income housing estates (PLIHEs). The structured questionnaire was distributed to state and federal housing corporations**.** The results indicated a gap between the number of low-income houses built and the number of low-income housing applicants, signifying that a large shortfall of 2648 low-income houses was needed to match low-income housing applicants. Additionally, more than 70% of the low-income housing estates were not low-income in southeastern Nigeria, indicating the failure of the existing allocation model. To improve the shortfalls of low-income housing due to eligibility and allocation, a low-income housing allocation model was proposed using discrete judgmental values of stated policy goals (the nature of the applicant's occupation, income, age of applicant, and waiting) and objectives. The eligibility and allocation of low-income housing were observed to be unsatisfactory.

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Keywords: low-income group, low-income housing, policy implementation, allocation eligibility, allocation model, allocation criteria

Introduction

Housing low-income people in the global southern world seems to be a nightmare, and low-income fates rest on the common crucible of private providers, who are austere and keep them in perpetual economic bondage through heavy rents and poor housing facilities amid government housing provisions for all. This scenario has impoverished the health [28] and well-being of the urban poor, resulting in precarious housing, as defined by [34, 31], and challenges. Instability, non-affordability, and insecurity of tenure are associated with a lack of agency and control over housing and neighborhoods, with unassuming negative impacts on health and economic development [1, 24, 44]. Nigerians who are urban poor face serious poor housing or no housing at all. [42]. In their findings, housing the low-income population in Nigeria is difficult because of an ill-fated government low-income housing allocation policy, and the situation has defiled measures adopted by the government and stakeholders, contrary to the successes recorded by Chile, Lima, Gnayan (Carribean nations), the UK, the USA, Nigeria, Iran and Brazil, which successfully improved the economy of their low-income population by 4-6% [54,18,21,5]

through sustaining their socioeconomic upheaval and policy friendliness to the target groups - low-income earners by providing housing subsidies and poor urban affordability and assessment (21). Recent studies have shown that housing for low-income earners remains intractable in Nigeria, and despite the robust efforts of various governments in different transitions to resolve the enormous gap in the housing crisis, housing provisions and management for low-income earners are still a mirage to the large population fraught with challenges. [29, 43,39], [48, 35, 39,14] stated that Nigeria and other climes of the Global South have failed amidst low levels of performance, which was partly caused by the poor structure of the economy and, nevertheless, the poor allocation policy and housing inequality [13,25,24]. The low-income allocation policy is poorly documented, leading to rapid policy determination of low housing characterized by uncertainties and irregularities in its eligibility criteria for allocation [6, 29]. There have been three major housing policies since the political birth of the nation; sixty-four years ago, the implementation of these national housing policies was never recorded, and not much was captured in the policy for the low-income population living in urban areas. Additionally, the housing policy achieved very little, especially in terms of allocation eligibility and affordability [53], since the political landscape was inhospitable, with a harsh economic environment [4, 16] and housing finances that allocated little housing. The stock available had little chance of success. [42, 38, 41] and recently affirmed by their recent article findings [1] and [6], despite the support of interaction communities through World Bank housing policy loans [47, 53, 52, 54] and other philanthropic agencies in Nigeria. Ideally, there was no specified rooted allocation method or eligibility criteria for successful applicants to date. [35, 36]

The southeastern states of Nigeria - Abia, Anambra, Ebonyi, Enugu, and Imo States were part and parcel of the abovementioned housing policies, despite each state being created at a particular time. They never drifted from conventional housing policies such as those established in Nigeria. Cities in southeastern Nigeria have experienced rapid population increases in recent years due to political instability, tribal hate, and insecurity in Nigeria. The article revealed that approximately seventy percent of the urban areas in these cities are inhabited by low-income earners, as documented [37]. These low-income populations, which rank the highest in the population of the urban areas of southeastern Nigeria, are still facing untold challenges. This article identified two things: proposing a low-income housing allocation policy is not enough, but the implementation and management of the allocation policy by the government matter so much to achieve results; the inability of the allocation policy to function has affected the psychology, socioeconomic development, and housing insecurity of the low-income persons in the cities of southeastern Nigeria.

The main subject of the article investigated the government's low-income housing allocation policy in southeastern Nigeria to ascertain the government's success in achieving the policy goals by identifying the already existing low-income housing eligibility and allocation methods in southeastern Nigeria and proposing a new model for public low-income housing allocation in Nigeria (PLIHAN).

Literature Review

The study revealed a comprehensive literature on areas of significance and knowledge. The related literature underscores that the determination of any nation's housing provision is based on two major perspectives of the roles of the state – the neo-liberal [27,43] and developmental state theoretical framework [4,46,45] in their research, effectiveness in the operations of neo-Liberal and development state theories works ostensibly well to achieve its constituted purpose, where law becomes the most powerful and binding means to safeguard the implementation of fair distribution of public low-income housing and law is considered a sharp sword to accomplish distributive justice [26] in eligibility and allocation methods of government low-income housing [45]. In addition, various low-income housing programs of different countries - Malaysians open registration (systems ORSs) which incorporate systematic and effective measures for the buying and selling of low-cost houses through comprehensive data on potential and eligible applicants by relevant authorities - incremental model initiatives process housing low-income groups in Guyana and other Caribbean [19, 18, 17, 48], nations. The housing subsidy scheme (HSS) of the South African Government strategy was used to solve the housing problem for disadvantaged and low-income groups through a resilient eligibility process [35,18, 13]. The NDHFA rolled out the 2012 qualified allocation plan that introduced the low-income housing tax credit for proper documentation, supervision, and implementation, and revealed that the social housing experience in Europe has no ready-to-use best policy and practice model (43). The Botswana self-help housing subsidy scheme [12,11] documents of the government's low-income housing policy also revealed that the allocation policy for the government's low-income housing had a limited impact on the low-income population and that knowledge void in the fair distribution to the urban poor. The reviewed related literature shows that the eligibility and allocation criteria obtained in Southeast Nigeria are quite the same as those adopted by other countries.

Materials and Methods

This study focused on public housing allocation policies in Nigeria with a specific interest in low-income housing projects proposed and built by public housing programs. The study covers all the cities in Nigeria. Still, it focuses on the five urban centers of the southeastern geopolitical zone of Nigeria: Umuahia in Abia State, Onitsha in Anambra State, Enugu in Enugu State, Abakiliki in Ebonyi State, and Owerri in Imo State. The states mentioned above are located within the southeastern geopolitical zones of Nigeria. The study identified the government's low-income housing eligibility and allocation methods for applicants in Southeast Nigeria as practiced in the Global South and North Nigeria, Malaysia, South Africa, Botswana, Caribbean Countries, and Hong Kong, the U.S., and the UK, respectively. [19, 48, 30, 12, 6, 32], as revealed in the related literature. A new model for public low-income housing allocation in southeastern Nigeria and beyond is proposed. The study adopted two main research questions to collect the data needed for the study.

1. What are the basic eligibility and allocation methods the government used to allocate low-income housing in southeastern Nigeria?

2. What model for allocating low-income housing could be developed? Additionally, the study provided a clear description of the cross-sectional study design used [20] in their studies to study Southeast States of Nigeria - Abia, Anambra, Ebonyi, Enugu, and Imo State, which constitute more than 11.70% of the Nigerian population. See Table I for sample and participant characteristics: [30, 49, 50] define the population of study in research as a collection or group of individuals or objects of interest with common characteristics; investigators interrelate, in other words, the sample population derived for study, [24, 3, 25] in their books affirmed the same.

The sample population, therefore, consists of residents and landlords of eight public low-income housing estates derived from 23 PLIHEs and Housing Corporations in Southeastern Nigeria. Twenty research attendants were trained and duly participated in the data collection instrument based on the demand of the study. The research participants included 12 men and 8 women from the Igbo extract [Southeasterners], and no other tribe descendants were included.

Data collection process

The data used in this research were collected via quantitative and qualitative methods [22, 3]. In this study, the interview essentially involves oral interactions between the interviewer and the other person who is interviewed, adopting a combination of fixed and open-ended questionnaires [49] to source responses from the respondents throughout the study. The interviews were conducted in two stages, pretest and pilot surveys, to establish the preliminary level of the observation and determine what effects these proposed objectives might have on the study, such as the limiting or enhancing objectives stated by the study. The second stage of the interview approach was employed during the main field investigations. The 20 research attendees engaged were allocated to 8 LIHEs in different towns of Southeast China with research manuals or guides that enhanced effective collection and timely submission of the data acquired within the framework. A total of 2000 heads of household on the 8 selected LIHEs for the study were assigned 2 research attendees to a particular PLIHE, as purposely selected among the 8, and 4 attendees were standing by for emergencies, such as the sickness of any attendant. Validated data were collected to guarantee non-biased outcomes. To confirm reliability, the researcher used the instrument to express trustworthiness and accuracy in investigating the study, which represents the social phenomena to which the research is targeted [8, 31, 51], as cited by many researchers. One hundred heads of land from the selected government low-income housing estates (PLIHEs), representing one federal and state-owned low-income housing estate, different from the 2000 heads of household studied, were administered the questionnaire. The results obtained from tests for all the eligibility and allocation variables for correlation were correlated via the instrument. The correlation reveals that the instrument has logical significance. The data collected were analyzed via tables and percentage distributions. [3, 7]

The Abia State University Postgraduate School Ethics Committee approved the study, and the research adhered to a range of ethical considerations, as described by [30, 49, 50] in their publications. These include paying attention to issues of culture recognition; meetings with the researcher, participants, major stakeholders, state housing corporations, neighborhood associations, and Vigilante groups; familiarity and awareness of town meetings with the residents of the eight (8) selected LIHEs in southeastern Nigeria; and ensuring confidentiality and anonymity [2]. This is due to the volatility of the environment and the insecurity trend in the southeastern states of Nigeria. The above stakeholders listed were useful in all three stages—the pretest, plot survey, and interview stages. Research assistants were recruited and trained on the ethics of conducting interviews, especially concerning low-income housing experiences. All the interviewers had robust training and experience in different backgrounds related to the objectives.

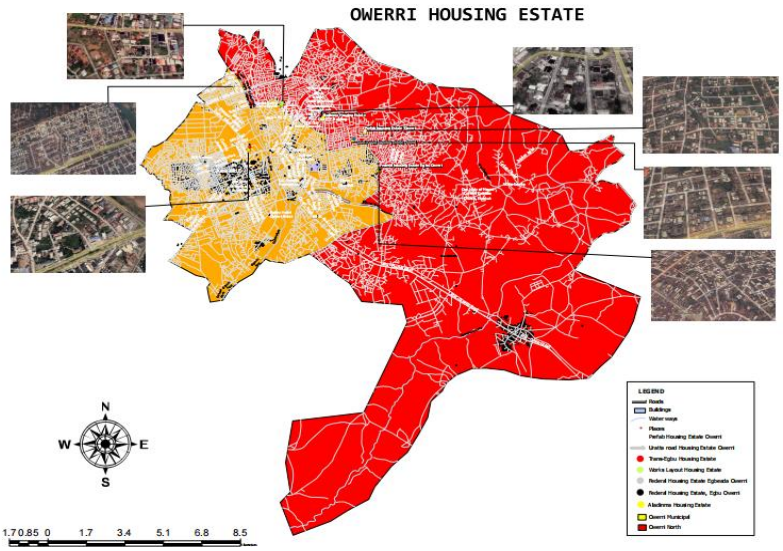

Fig 1: Owerri Housing Estates

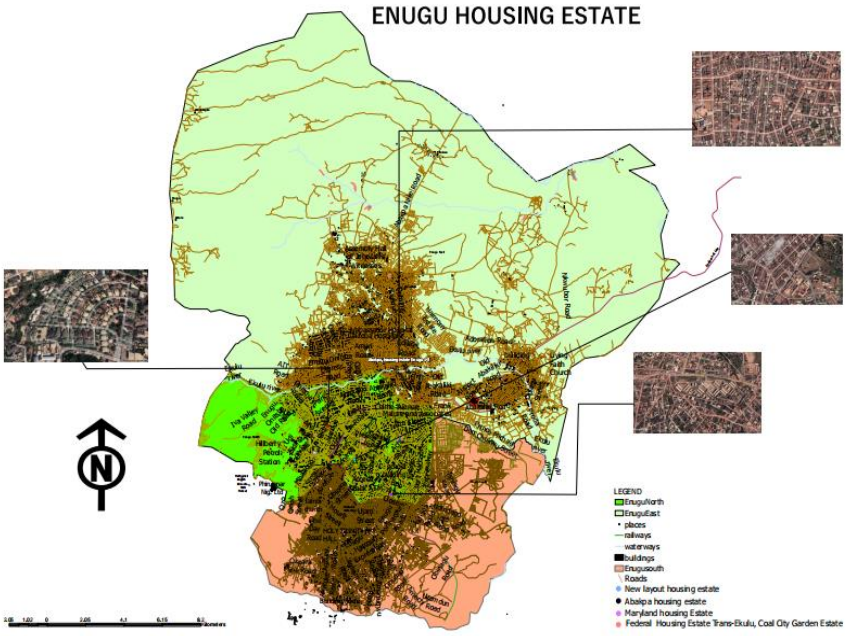

Fig 2: Enugu Housing Estates

Study Area: This study focuses on investigating government housing allocation policy in Nigeria with a specific interest in low-income housing projects proposed and built by federal and state governments under the public housing program. The study focused on the four states of the southeastern geo-political zone of Nigeria—Umuahia in Abia state, Abakaliki in Ebonyi state, Enugu in Enugu state (Fig. 2 above), and Owerri in Imo state (Fig. 1 above). The states' sociocultural and commercial orientation affinity makes Nigeria's southeastern geo-political zones spectacular. The southeastern population is currently projected to be 25,187,178 persons living in the zone, representing more than 11.7% of the nation's population as a projection from the 2006 provisional population figure of southeastern Nigeria. See the table below.

Table 1: Southeast States of Nigeria 2006 Provisional Population Census Projected to 2024, showing the population according to the state.

States	Year	Male	Female	Total	% of the nation
Abia	2006 2024	1,434,193 2,205,634	1,395,806 2,146,599	2,833,999 4,352,233	2.02%
Anambra	2006 2024	2,174,641 3,344,362	2,007,394 3,087,156	4,182,032 6,431,518	2.99%
Ebonyi	2006 2024	1,040,984 1,600,921	1,132,512 1,741,681	2,173,501 3,342,602	1.55%
Enugu	2006 2024	1,624,202 2,497,848	1,633,096 2,511,526	3,257,298 5,009,374	2.33%
Imo	2006 2024	2,032,286 3,125,437	1,902,613 2,926,014	3,934,894 6,051,451	2.81%
Sub-total		8,306,306 12,774,202	8,075,423 12,412,976	16,381,729 25,187,178	11.7%

Source: Federal Republic of Nigeria official gazette

Table 2: List of towns in the southeastern states of Nigeria and their populations projected from 2006-2024.

S/N	Town	Population 2006	Population 2024	% of S/E
1	Aba	897,560	919,281	3.65
2	Abakaliki	151,723	155,395	0.62
3	Awka	301,657	308,957	1.23
4	Enugu	722,664	740,152	2.94
5	Nsukka	309,633	317,126	1.26
6	Onitsha	692,387	709,143	2.82
7	Orlu	142,792	146,248	0.58
8	Owerri	401,873	411,598	1.63
9	Umuahia	220,660	225,100	0.89

Source: Official gazette.

Table 3: Government low-income housing estimates built in the southeastern states of Nigeria. Author fieldwork

States	Public Housing	State Housing
Abia	Federal Low Housing Estate, Ogbor-Hill, Aba, Federal Low-Cost Housing, Umuahia	World Bank Estate, Umuahia, World Bank Housing Estate East Aba. World Bank Housing Estate, West Aba. World Bank Housing East Central, Aba.
Ebonyi	Federal low-cost housing in Afikpo	Aja Nwachukwu, how income Housing Abakaliki. Onueke low-income Housing Estate, Afikpo low-income Housing Estate
Enugu	Federal Housing Estate: Ekulu, Coal City. Garden East.	Maryland Housing Estate. Abakpa Housing 1-3 New Layout Housing Estate Ogu.
Imo	Federal Housing Estate Egbu, Federal low-income Housing Estate. Egbeada, prefab Housing Estate, Owerri. Federal low-cost Housing Okigwe.	Trans-Egbu Housing Estate. Uratta Road Housing Estate. Aladinma Housing Estate. Work's Layout Housing Estate.

Table 4: Public Housing Schemes from Selected Southeastern States in Nigeria from 1981-2021 Author fieldwork

S/N	State	City	No of govt. Low- Low-income housing estate in S/East		No building units		No of Landlords	
			Federal	State-owned	Federal	State-owned	Federal	State-owned
1	Abia	Aba Umuahia	02 01	01 02	725 100	652 250	725 100	652 250
2	Ebonyi	Abakaliki Afikpo	- 01	01 02	- 100	200 400	- 100	200 400
3	Enugu	Enugu	02	03	330	615	330	615
4	Imo	Owerri Okigwe	03 01	04 -	338 100	571 -	338 100	571 -
	Total		10	13	1693	2688	1693	2688

Table 1 shows Southeastern Nigeria in the 2006 census projected to 2024 according to States -Abia (4,352,233), Anambra (6431,518), Ebonyi (3,342,612), Enugu (5,009,374), and Imo (6,431,518). Southeastern Nigeria has a total population of 25,187,178, constituting 11.7% of the total population of Nigeria, as projected from the 2006 census.

Table 2 above reveals the nine (9) cities of the southeastern states of Nigeria and their projected populations from the 2006 provisional census results of the National Population Commission, Nigeria. The southeastern states of Nigeria are located between latitudes 040151 and 07 0 N and longitudes 050501 and 090 300E [40, 10]. In the north, the southeastern region has boundaries with the north-central geopolitical zone (Benue and Kogi states) and shares boundaries with the east, west, and south–south geopolitical zones. The southeastern states of Nigeria have nine towns: Aba, Abakaliki, Awka, Enugu, Nsukka, Onitsha, Orlu, Owerri, and Umuahia [see Table 1]. These towns form either the state capital or commercial hubs. The cities of the southeastern geo-political zone form hubs of commercialization and trading with light industries and skeletal automated industries, which form one of the major commercial hubs of Nigeria. The cities include Aba, Abakaliki, Awka, Enugu, Nsukka, Onitsha, Orlu, Owerri, and Umuahia, with their projected populations from the 2006 provisional results of the National Population Commission. Aba, Enugu, and Onitsha have the highest populations of 919,281, 740152, and 709,143, respectively. Aba and Onitsha are commercial and industrial hubs in Southeast China, and the majority of Nigerian cities depend upon these hubs. Enugu is an old coal city that harbored colonial masters and, to date, has been the capital of Southeast China politically, whereas Owerri, Nsukka, and Awka are the second largest cities, with 411,598, 317,126, and 308,957, respectively. They are also commercial cities with administrative services; Umuahia, Abakaliki, and Orlu, with populations of 225,100, 155,395, and 146,248, respectively, are cities with light commerce and government functions.

Table 3 above shows the lists of 23 low-income housing estimates in the southeastern states of Nigeria. Nine federal low-income housing estates and 14 state low-income housing estates were designed as prototype houses, but gentrification has now had serious effects.

Table 4 reviews 23 government low-income housing estates and 4381 landlords.

Data Analysis: In our analysis, we were guided by a statistical method of measuring central tendencies [49, 50].

Table 5: Gender of Respondents in Public Low-Income Housing Estates in Southeastern States of Nigeria Author fieldwork

Gender	Abia		Ebonyi		Enugu		Imo		Total	
	FE	SE	FE	SE	FE	SE	FE	SE	FE	SE
Male	110	190	50	388	178	162	142	166	391	906
Female	90	48	-	-	20	78	80	50	190	176
Total (FE &SE)	200	238	50	388	198	240	222	216	670	1082
Total (M&F)	438		438		438		438		1752	

FE- Federal low-income housing estate, SE- State low-income housing estate.

Table 6: Respondents according to towns and states in the southeastern state of Nigeria.Author fieldwork

State	Town	Number of Respondents	Percentages (%)
Abia	Aba	238	13.58
	Umuahia	200	11.42
Ebonyi	Abakaliki	388	22.15
	Afikpo	50	2.85
Enugu	Enugu	438	25.00
	Nsukka	Nil	Nil
Imo	Owerri	388	22.15
	Okigwe	50	2.85
Total		1752	100

Table 7: Respondents of landlords living in public low-income housing estates in the southeastern states of Nigeria Author fieldwork

	Abia		Ebonyi		Enugu		Imo		Total %		Total
	Fglihe	Sglihe	Fglihe	Sglihe	Fglihe	Sglihe	Fglihe	Sglihe	Fglihe	Sglihe	(flihe+ slihe)
Government	48	42	37	53	51	39	63	27	199	161	360
	10.96%	9.59%	8.45%	12.10%	11.64%	8.90%	14.38%	6.16%	11.36%	9.19%	20.55%
	182	156	13	325	160	178	157	181	512	840	1352
Individual	41.55%	35.62%	2.97%	7420%	36.53%	40.64%	35.84%	41.32%	29.22%	47.95%	77.17%
Church	-	-	-	-	-	-	-	-	-	-	-
Co-operative	-	-	-	-	-	-	-	-	-	-	-
Others	6	4			3	7	5	5	19	21	40
	1.37%	0.91%	-	-	0.68%	1.60%	1.14%	1.14%	1.08%	1.20%	2.28%
Total (FLIHE&SLIHE)	326	202	50	378	217	221	225	213	730	1022	1752
	53.80%	46.12%	11.42%	86.30%	49.54%	50.46%	51.37%	48.63%	41.67%	58.33%	100%
Total (FGLIHE+ SGLIHE)	438		438		438		438		1752		

FGLIHE = Federal low-income housing estate, SGLIHE=State low-income housing estate

Table 8: Occupation of Respondents by States in the Southeastern States of Nigeria Author fieldwork

	Abia		Ebonyi		Enugu		Imo		Total % (FLIHE&SLIHE)		Total %
	Fglihe	Sglihe	Fglihe	Sglihe	Fglihe	Sglihe	Fglihe	Sglihe	Fglihe	Sglihe	(flihe+ slihe)
Civil servants	106	122	35	193	115	113	129	99	385	527	912
	24.20%	28.85%	7.99%	44.06%	26.25%	25.80%	29.45%	22.60%	21.97%	30.08%	52.05%
	23	25	5	43	31	17	37	11	96	96	192
Traders	5.25%	5.71%	1.14%	9.82%	7.08%	3.88%	8.45%	2.51%	5.48%	5.48%	10.96%
	41	37	2	76	31	47	43	35	117	195	206
Artisans	9.361	8.45%	0.46%	17.35%	7.08%	10.73%	9.82%	7.99%	6.68%	11.13%	11.76%
Professionals	9	7	3	13	10	16	9	7	31	43	74
	2.06%	1.60%	0.68%	2.97%	2.28%	3.65%	2.06%	1.60%	1.77%	2.45%	4.22%
Retirees	24	18	3	39	13	23	23	19	63	99	162
	5.48%	4.11%	0.68%	8.90%	2.97%	5.25%	5.25%	4.34%	3.60%	5.65%	9.25%
Others- Students, Apprentices, corpers	15	11	2	24	10	12	16	10	43	57	100
	3.42%	2.51%	0.46%	5.48%	2.28%	2.74%	3.65%	2.28%	2.45%	3.25%	5.71%
Total (FLIHExSLIHE)	218	220	50	388	210	228	257	181	735	1017	1752
	49.77%	50.23%	11.42%	88.58%	49.95%	52.05%	58.68%	41.32%	41.95%	58.05%	100%
Total (FLIHE+ SLIHE)	438		438		438		438		1752		

FGLIH = Federal low-income housing estate, SGLIHE State low-income housing estate

Table 5 highlights that male household respondents constitute the majority of all the PLIHEs (federal and state) studied, representing 76.63% of the total respondents. Female homeowners represented only 22.37% of the sample. This implies that it is uncommon for females to own houses in southeastern China.

Table 6 reveals the respondents according to town and state in southeastern Nigeria, with their percentages distributions attached. In the absence of information, no respondents were recorded in Anambra state. A total of 438 questionnaires were distributed to all the states under study.

Table 7 shows the percentage distributions of the respondents' landlords in the PLIHEs in southeastern Nigeria. A total of 77.17% live in houses built by private landlords, 20.55% live in government-built houses, and the remaining 2.28% can identify their landlords.

Table 8 shows the occupations of the respondents in the sampled PLIHEs in southeastern Nigeria. Civil Servants (52.05%), Artisans (17.76%), Traders (10.96%), Retirees (9.24%), others (5.71%) and Professionals (4.22%). High-income civil servants constitute the majority of the residents of PLIHEs in southeastern Nigeria, indicating that PLIHEs do not harbor completely low-income families.

Table 9: Income levels of state and public low-income housing estates in southeastern Nigeria. Author fieldwork

Income level per month Per	**Abia**		**Ebonyi**		**Enugu**		**Imo**		**Total % (FLIHE&SLIHE)**		**Total %**
	FGLIHE	**SGLIHE**	**FGLIHE**	**SGLIHE**	**FGLIHE**	**SGLIHE**	**FGLIHE**	**SGLIHE**	**FGLIHE**	**SGLIHE**	**(FLIHE+ SLIHE)**
	(%)	**(%)**	**(%)**	**(%)**	**(%)**	**(%)**	**(%)**	**(%)**	**(%)**	**(%)**	
0-10,000	3	7	4	5	7	6	4	7	18	25	43
	0.68%	1.60%	0.91%	1.14%	1.60%	1.37%	0.91%	1.60%	1.03%	1.43%	2.45%
	9	13	5	19	10	13	13	16	37	61	98
N10,000-N14,999	2.06%	2.97%	1.14%	**4.34%**	**2.28%**	**2.97%**	**2.97%**	**3.65%**	2.11%	3.48%	5.59%
	37	35	11	66	35	50	30	51	133	202	335
N15,000-N19,999	8.45%	7.99%	**2.51%**	15.07%	**12.56%**	**11.42%**	**6.85%**	**11.65%**	7.59%	11.53%	19.12%
	157	164	29	294	150	140	146	159	481	757	1239
20,000	35.84%	37.44%	6.62%	67.12%	34.25%	31.96%	33.33%	36.30%	27.51%	43.20%	70.71%
Above											
	3	9	3	4	7	-	-	12	13	25	38
Others	0.69%	2.06%	0.69%	0.91%	1.60%	-	-	2.74%			
									0.74%	1.43%	2.17%
Total (FGLIHE&SGLIHE)	209	229	50	388	229	209	193	245	682	1070	1752
	47.72%	52.28%	11.42%	88.58%	52.28%	47.06%	44.06%	55.94%	38.98%	61.03%	100%
Total (FLIHE+SLIHE	438		438		438		438		1752		100%

FLIHE=Federal low-income housing state, SLIHE=State low-income housing state low-income housing estate

Table 10: Occupation status of state and public low-income housing estates in the southeastern states of Nigeria. Author fieldwork

Occupation status of respondents	Abia		Ebony		Enugu		Imo		Total of FGLIH & SGLIH		Total of FGLIH/
	FGLIH	SGLIH	FGLIH	SGLIH	FGLIH	SGLIH	FGLIH	SGLIH	FGLIH	SGLIH	SGLIH
Tenant	160	130	36	250	140	144	154	130	490	654	1144
	36.53%	29.68%	8.22%	57.08%	31.96%	32.88%	35.16%	29.68%	27.97%	37.33%	65.30%
Landlord	53	50	3	110	59	40	50	46	165	246	411
	3.03%	11.42%	0.69%	25.11%	13.47%	9.13%	11.42%	10.50%	9.42%	14.04%	23.46%
Squatter	12	16	1	20	22	6	18	13	53	55	108
	2.74%	3.65%	0.23%	4.57%	5.02%	1.37%	4.11%	2.97%	3.03%	3.14%	6.16%
Others	6	-	8	-	6	4	5	2	25	6	31
	1.37%		1.83%		1.37%	0.91%	1.14%	0.46%	1.43%	0.34%	1.77%
No responses	5	6	2	8	7	10	8	12	22	36	58
	1.14%	1.37%	0.46%	1.83%	1.60%	2.28%	1.83%	2.74%	1.26%	2.06%	3.31%
Total	236	202	50	388	234	204	235	203	755	997	1752
FLIH x SLIH	53.88%	46.12%	11.42%	88.58%	53.42%	46.58%	53.65%	46.35%		56.91%	100%
Total FLIH + SLIH	438		438		438		438		1752		

FLIH = Federal low-income housing estate, SLIH = State

Table 11: Allocation Processes According to Respondents by States in the Public low-income housing estates of Southeast China, Nigeria. Author fieldwork

	Abia		Ebonyi		Enugu		Imo		Total % (FLIHE&SLIHE)		Total %
	FLIHE (%)	SLIHE (%)	FLIHE (%)	SLIHE (%)	FLIHE (%)	SLIHE (%)	FLIHE (%)	SLIHE (%)	FLIHE (%)	SLIHE (%)	(FLIH+ SLIHE)
Due Process in Allocation	35	41	31	45	51	25	39	37	156	143	304
	8.00%	9.36%	7.08%	10.27%	11.64%	9.71%	8.90%	8.45%	8.90%	8.45%	17.35%
No Due Process in Allocation	20	24	18	30	23	21	19	24	80	99	179
	4.57%	5.48%	4.11%	6.85%	5.25%	4.80%	4.34%	5.48%	4.57%	5.65%	10.22%
Non-Statutory Allocation	147	164	1	313	152	161	154	153	454	791	1245
	33.56%	37.44%	0.23%	71.46%	34.70%	36.76%	35.16%	34.93%	25.91%	45.15%	71.06%
no response	1	6			3	2	3	9	7	17	24
	0.23%	1.37%			0.69%	0.46%	0.69%	2.055	0.40%	0.97%	1.37%
Total (FLIHE&SLIHE)	203	235	50	388	229	209	215	223	697	1055	1752
	46.34%	53.65%	11.42%	88.58%	52.28%	47.72%	49.09%	50.91%	39.78%	60.22%	100%
Total (FLIHE+ SLIHE)	438		438		438		438		1752		100%

FLIHE=Federal low-income housing state, SLIHE=State low-income housing state

Table 12: Respondents according to the waiting period of the landlords living in public low-income housing estates in the southeastern states of Nigeria. Author fieldwork

	Abia		Ebonyi		Enugu		Imo		Total % (FLIHE&SLIHE)		Total %
	FLIHE	SLIHE	FLIHE	SLIHE	FLIHE	SLIHE	FLIHE	SLIHE	FLIHE	SLIHE	(FLIH+ SLIHE)
1 year	75	51	18	104	65	61	69	57	227	273	500
	17.12%	17.12%	4.10%	23.74%	14.84%	13.93%	15.25%	13.01%	12.96%	15.58%	28.54%
3 years	41	61	5	71	52	60	56	46	154	238	392
	9.36%	13.92%	1.14%	16.21%	11.87%	13.70%	12.79%	10.50%	8.79%	13.58%	22.37%
4 – 6 years	68	46	15	97	58	56	71	43	212	242	454
	15.53%	10.50%	3.43%	22.12%	13.24%	12.79%	16.21%	9.82%	12.10%	13.81%	25.91%
7-9 years	42	26	7	71	38	20	28	40	115	157	272
Years	9.82%	5.94%	1.60%	16.21%	8.68%	4.57%	6.39%	9.13%	6.56%	8.96%	15.53%
Others	16	12	5	45	13	15	16	12	50	84	218
	3.65%	2.74%	1.14%	10.27%	2.97%	3.43%	3.65%	2.74%	2.85%	4.80%	12.44%
Total (FLIHE&SLIHE)	242	196	50	388	226	212	240	198	758	994	1752
								45.21%			
	55.25%	44.75%	11.42%	88.58%	51.60%	48.40%	54.79%		43.26%	56.74%	
Total (FLIHE+SLIHE	438		438		438		438		1752		100%

FLIHE=Federal low-income housing state, SLIHE=State low-income housing state

Table 9 shows the income level of residents according to the state of southeastern Nigeria every month according to their response to different income groups living in the PLHE of the study area: above 20,000 (70.71%), 15,999–19,999 (19.12%), 11,999–14,999 (5.59%), 0–10,000 (2.45%), and others (2.17%).

Table 10 reveals the occupation status distribution by the states in southeastern Nigeria according to FLIH and SLIH estimates in the southeastern states of Nigeria, classified into tenants (65.30%), landlords (23.46%), squatters (6.16%), no responses (3.31%), and others (1.77%).

Table 11 shows the processes that each house owner passed through in securing their allocation structure into five parameters for allocation criteria in the distribution of nonstatutory allocation (71.06%). A Due process in allocation (17.35%), no Due process in allocation (10.22%), or no response (1.37%) could mean allocations through concessions.

Table 12 shows the waiting periods before the distribution of houses to the applicants, revealing that fewer than one year of waiting (28.54%), 4–6 years (25.91%), 3 years (22.37%), 7–9 years (15.53%), and other years (12.44%) did not disclose their waiting period.

Interpretation of Findings

Table 13: Eligibility criteria.Author fieldwork

S/N	States	Year Proposed	Number of proposed LIH Estates		Number of plots built.		Housing type	Sponsors/developers	Allocation method	Eligibility criteria
1	Abia	1986-2001	FGLIH 3	SGLIH 3	FGLIH 825	SGLIH 902	Detached bungalow	Federal, State, World Bank	Balloting, first-come, first-served, waiting list system, state quota, employment	Indigenes, Political membership,> 60 years, Veritable means of income.
2	Ebonyi	1986-2001	1	3	100	600	Detached Bungalow	Federal, State,	Employment status, waiting list system, first-come, first-served, and quota system.	Employment status, H/H income, H/H size, House type, room size, Applicant Age.
3	Enugu	1986-2001	2	3	330	615	Detached Bungalow	Federal, state, and World Bank.	Waiting list system, first-come, first-served, Balloting, Quota system.	Employment status, H/H income, H/H size, plot size, Applicant age.
4	Imo	1986-2001	3	5	438	571	Detached, semi-detached Bungalow.	Federal, state, World-Bank.	Waiting list system, first-come, first-served, Balloting, and employment status.	Employment status, Applicant age, plot size, H/H income, H/H size.

Table 14: Low-income applicants from 1981-2021. Author fieldwork

States	**Federal Housing**	**State Housing**	**Federal Housing Applicant**	**State Housing Applicant**	**houses provided by the federal & state**	**Total no of applicants**	**Shortfalls**
Abia	825 48.73**%**	902 33.56**%**	1115 38.81%	1006 24.21%	1727 39.42%	2121 30.17%	444 16.76%
Ebonyi	100 5.91**%**	600 22.32**%**	-	1350 32.48**%**	700 15.98**%**	1350 19.21**%**	650 24.56%
Enugu	330 19.49%	615 22.88%	800 27.85%	750 18.05%	945 21.57%	1550 22.05%	605 22.85%
Imo	438 25.87%	571 21.24%	958 33.34%	1050 25.26%	909 23.03%	2008 28.57%	1099 41.15%
Total	1693	2688	2873	4156	4381	7029	2648 100%

FE = Public Housing, SE = State Housing.

Table 13 above shows that the Southeastern cohort has almost the same allocation methods and eligibility criteria, with little or no difference, and that the criteria tallied with the studies of [4, 7].

Table 14 shows public low-income housing in Southeast China and its applications from 1981 to 2021.

Table 15: Proposed Allocation Guidelines Author fieldwork

Income Group	**Rank**	**Allocation Factors**	**Relative Weight**	**Max. Points**
High income	1	Nature of applicant occupation	5	4
		H/H occupancy Rate	1	40
Medium income	2	Applicant income	5	4
Low income	3	Waiting list	2	15
		Age of Applicant	2	15
		Health/physical impairment	4	6
		Loss of spouse	3	8

Table 16: Proposed Public Low-income Housing Allocation Model Application Authors' fieldwork

AL factors	Nature of appl.occp	H/H occpy. Rate	Appl. income	Waiting list	Age of appl.	H/P impairment	LOS	Disables r&cn	Total scores
Relative weight	-5	1	5	2	2	4	3	3	
Income group	Rank								
High	1	a	-b	Z	-K	-Y	+e	-	-ΣH
Medium	2	r	-	q	-	-	t	-	-ΣM
Low	3	-	d	-	c	f	g	h	pΣi
Σ	Σ	Σ	Σ	Σ	Σ	Σ	Σ	Σ	Σ ts

H/P =Health and physical impairment, H/H occupy. = Household occupation, C&S =children and spouse, LOS = loss of spouse
Appl. Occpn. = Applicant's occupation, Appl. = Applicant
AL = Allocation, Minus (-) = Negative value that cannot attract allocation
\+ = Positive value that can attract allocation
Table 15 shows three income groups—high income, medium income, and low income—ranked 1, 2, and 3, respectively, with allocation factors assigned relative weights to these allocation factors, with maximum points awarded to achieve allocation objectives by the allocation policy and requirements stipulated in the table.
Table 16 reveals the allocation guidelines that apply allocation factors as variables that can win or fail to win allocation within the time an applicant applied for a low income via the proposed model. These allocation factors, as described above, are assigned relative weights, i.e., 1- 5, denoting (1) highly recommended, (2) recommended, (3) fairly recommended, and (3) not recommended 5. Using discrete judgmental values of the stated policy and objective values assigned, the minus (-) value shows that the factor does not attract allocation, and the (+) value attracts allocation. In a situation of a mixed-income class group, a discriminatory factor of last-come, first-served (LCFS) is adopted, whereas the first-come, first-served rule was adopted by low-income groups.

Ideally, the consequences of the incorrect allocation of low-income housing led to inequitable housing accessibility, accelerated social segregation, and constrained local resources and infrastructure, as detailed below:

Unequal Access and Social Segregation:
Misallocation implies that the most vulnerable populations that need affordable housing are not served, leading to continued housing insecurity in the urban centers of southeast Nigeria.
Geographic Disparities: If housing is allocated to areas that are not accessible or affordable for low-income residents, it can exacerbate existing inequalities and create new ones.
Increased Segregation: Concentrating low-income residents in specific areas can lead to social segregation, limiting opportunities for social and economic mobility.

Strain on Local Resources and Infrastructure:
Overcrowding and Poor Living Conditions: If housing is allocated in areas that are already overcrowded or lack adequate infrastructure (water, sanitation, transportation), it can lead to further strain on resources and worsen living conditions.
Environmental Degradation: Poorly planned or managed housing projects can contribute to environmental problems, such as pollution and deforestation, further impacting vulnerable communities.
Increased Crime and Social Problems: Unsafe or poorly maintained housing can lead to increased crime and social problems, further burdening already struggling communities.

Economic and Social Impacts:
Reduced Economic Opportunities: Lack of access to affordable housing in areas with good job opportunities can limit economic mobility and opportunities for low-income residents.
Health Problems: Poor housing conditions can contribute to health problems, such as respiratory illnesses and injuries, further burdening individuals and healthcare systems.
Social Instability: Housing insecurity and poor living conditions can lead to social unrest and instability, particularly in areas where there is a high concentration of marginalized populations.

PLIHAM application steps
Definitions of income groups: high income, medium income, low income, ii. Rank the income groups in ascending order,2,3, iii. Classify a comprehensive set of allocation variables, expressed numerically in terms of the relative degree of achievement (see Table 15). iv. Scores (relative weights) are assigned through objective judgment values as built-in achievement functions. High weights attract allocation, whereas low weights distract allocation and vice versa. v. Award of the maximum point according to the significance of allocation/variables after the objective allocation policy is stipulated. Conceptually, the highest weights attract the lowest point award, and the highest point award attracts the lowest weights. Finally, the total distributions of the maximum points (100) are obtained. Hence, the allocation of housing depends on the relative weights of the allocation factors.
Thus, A = f (p), where A is the allocation, f is the function, and p is the maximum point awarded according to weights to the allocation factor. The individual's allocation of the low-income house is dependent on the sum of each individual's maximum points awarded according to the relative weights of the stipulated allocation factors, expressed as

$A = \sum_{i=1}^{N} f_i p_i$ where s each applicant, based on the total number of applicants' waiting periods for allocation,

fi = sum of an individual's allocation factors,
pi = sum of an applicant's points or score awarded.
$A = (f_1p_1) + (f_2p_2) + (f_3p_3) + \ldots + (f_Np_N)$

Discussion of Findings

Apart from Anambra State, FLIHE and SLIHE are available in the Abia, Ebonyi, Enugu, and Imo States of Southeast Nigeria.

The findings also reveal that the development of these FLIHEs and SLIHEs has contributed very little to the housing needs of the low-income population in the southeastern states of Nigeria.

Furthermore, several problems and constraints were found to be responsible for the lower occupation of the government's low-income housing estates by the low-income population in southeastern Nigeria.

In this study, we discovered that it may take low-income persons more than 15 years to save for the allocation of a single housing unit selling at #4.5 million. Let us assume total earnings of the minimum wage (₦30,000 per month) [37] within the years mentioned above.

However, more than 70% of the residents of the FLIHE and SLIHE in Southeast China were not low-income households. Consequential results included the inadequacy of public low-income housing, high rents, a lack of space for open air between houses, poor health, substandard housing, acute environmental and sanitary problems, and homemade temporary structures with deteriorated urban infrastructure and social services. Our findings were in tandem with the reports of [39, 42, 43, 44]

The new contributions achieved by this study relate to the evidence provided hereunder. The LIHAM posits that the household occupancy rate, waiting list, and age of the applicant are major prerequisites for the allocation of low-income housing, and individuals' maximum points are awarded according to the relative weights of the stipulated allocation factors expressed (Table 15), where A= $\sum_{i=1}^{N} fipi$ and its ability to break through the barrier of the payment of a lump sum of money before allocation. The new models developed were the product of feedback information supplied by low-income applicants and studies of different low-income allocation policies in Nigeria and beyond.

Conflict of Interest

We, the authors, declare that there are no conflicting interests. We hereby categorically state that there are no known conflicts of interest associated with the publication of this research

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Data Availability

All data generated or analyzed during the study are included in this publication. The authors generated the data from the field investigations. The datasets used or analyzed during the current study are available from the corresponding author upon reasonable request.

Human Ethics Declaration

We confirm the originality of the research and that the manuscript has been read and approved by all the authors. Furthermore, there are no other persons involved who are not listed. We firmly assured that all of us approved the order of the authors listed in this manuscript.

We equally affirm that all the authors participated in the paper. While the corresponding author coordinated case studies in public buildings, the second author coordinated case studies in private buildings. We jointly compiled the data, the body of the work, analyzed, and proofread the entire work.

We affirm that we, the authors, have given due consideration to the protection of intellectual property associated with this work and that there are no constraints to this publication, including the timing of publication, with respect to intellectual property. We affirm that we have followed our institutions' regulations concerning intellectual property.

Consent to Participate Declaration in the Manuscript

We consented to participate in the manuscript and made substantial contributions to the conception of the work, conducted the case studies, and wrote the main manuscript text. One person prepared the figures while the other prepared the tables, and both developed the model. We reviewed the manuscript and approved the version to be published, and agree to be accountable for all aspects of the work in ensuring that questions related to the accuracy or integrity of any part of the work are appropriately investigated and resolved.

We realize that the Corresponding Author is the sole contact for all the editorial processes. He is responsible for communicating with the other author about progress, submissions of revisions, and final approval. We affirm that the email provided in the manuscript is correct, current, and accessible to the corresponding author

Conclusion

In conclusion, this study aims to develop a model that will be used in the allocation of houses to low-income (LI) earners in Southeast China: the public low-income housing (LIH) eligibility and allocation method in the Southeastern States of Nigeria; whether LI houses built matched applicants of low-income houses; the socioeconomic characteristics of the occupants of LIH in the Southeastern States of Nigeria; and the development of a new model for LIH allocation in the Southeastern States of Nigeria.

The study was highly motivated by the research gaps in the review of related literature, which were strong eligibility criteria and allocation methods in LIH in the southeastern states of Nigeria. The information from the landlords, residents of low-income housing estates (LIHEs), officials of housing agencies, and low-income housing applicants was obtained.

The study adopted a field study approach involving two basic research tactics—primary sources and secondary (archival data) sources [2,7]. The data collected were subsequently analyzed for percentage distribution.

The analysis revealed that low-income housing allocation lacks eligibility criteria and a fair distribution to the urban poor.

However, the occupants of the low-income households in Southeast China were not low-income households. Finally, the study developed a new model for public low-income housing allocation by using discrete judgmental values of stated policy and objectives for the region and beyond.

Based on the outcome of the research analysis and findings, the following are recommended:

1. The governments in different regimes failed because of impromptu and incessant changes in policies as a result of frequent government transitions.
2. Additionally, PLIHEs in southern Nigeria are deficient

in supply, and supply cannot match applicants' demand. The government should build more housing estates in southeastern Nigeria.

3. The stiff conditions attached to the government's low-income housing allocation in the states of Southeast China and Nigeria did not allow the low-income population to receive any allocation. The government should liberalize allocation strategies that favor low-income individuals through housing policy reviews.
4. IV. Evidence proves that low-income earners cannot secure accommodations through loans from the National Housing Trust Fund because of their inability to receive regular income. The government should increase the welfare packages of civil servants.
5. v. There were inconsistencies surrounding the allocation process of public housing. Research has recommended the strict introduction of an open registration system (ORS), as [33, 47] revealed in their study of Malaysia.
6. vi. We therefore recommend eligibility and fairness, where houses are allocated to low-income applicants according to their income status.

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