

Affordable Housing in Emerging and Developing Economies: Exploring the Role of Urban Planning and Policy in African Countries

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DOI: 10.48494/REALCORP2026.7117

1 ABSTRACT

Housing deprivation remains a pressing global challenge in contemporary urban planning and development, particularly in metropolitan areas and large cities, where unaffordability arises when housing costs exceed a household's financial capacity. Affordable housing – along with related concepts such as low-income housing, public housing, social housing, and subsidized housing – serves as a key government-led solution to mitigate free-market inequalities, enabling low-income and vulnerable groups to access quality housing alongside essential services. Despite growing academic and professional interest in affordable housing, the issue still requires further attention, especially when considering local and contextual conditions. Hence, this study explores affordable housing in emerging and developing economies through the lens of urban planning and policy in African countries. The systematic literature review focuses on a comparative analysis of four distinct approaches in African cities: the state-led rental-sale model in Algiers, Algeria; the facilitated but unaffordable cooperative model in Bahir Dar, Ethiopia; the insurgent prefigurative movement-led model in Cape Town, South Africa; and the informal demand-side adaptation strategies in Lagos, Nigeria. The findings reveal a profound disconnect between top-down policies and on-the-ground realities. The analysis demonstrates that no single, ideologically pure approach is sufficient. Instead, effective strategies must forge a hybrid path that is: (1) empirically grounded in the lived reality and financial capacities of the urban poor; (2) built on an integrated system combining land access with enabling financial mechanisms; (3) reliant on a reimagined state role that moves from rigid provision to responsive partnership; and (4) focused on housing as an act of urbanism, integrating location, services, and liveability. The study concludes that achieving affordable housing in emerging and developing economies including African countries requires a pragmatic, context-sensitive urban planning framework that learns from informal systems, confronts unjust structures, and strategically combines the scale of the state with the agency of its citizens.

Keywords: Affordable housing, Social housing, Sustainable urban development, Urban planning, Urban policy

2 INTRODUCTION

Rapid urbanization and inadequate housing supply have led to increasing demand for affordable housing from low income households with limited financial resources especially in in developing countries (Adigeh & Abebe, 2024). Affordable housing – along with related concepts such as low-income housing, public housing, social housing, and subsidized housing – serves as a key government-led solution to mitigate free-market inequalities, enabling low-income and vulnerable groups to access quality housing alongside essential services. From an urban planning perspective, affordable housing entails habitable units with suitable facilities subsidized/provided by the government, where prices/costs bear a reasonable proportion to income, leaving sufficient funds for other necessities, such as food, clothing, transportation, healthcare, and education (Arbab & Shabani, 2023; Makhloufi, 2025).

Despite growing academic and professional interest in affordable housing, the issue still requires further attention, especially when considering local and contextual conditions. Hence, this study explores affordable housing in emerging and developing economies by a focus on the role of urban planning and policy in African countries. In African cities, rapid urbanization, colonial legacies, and ineffective policies have converged to exclude the majority from accessing decent shelter. As the studies on Ethiopia and Nigeria show, cities overwhelmed by a demand for housing that far outstrips the supply of serviced land, forcing low- and middle-income residents into informal settlements or unaffordable rental markets, despite government programs intended to help them (Adigeh & Abebe, 2024; Akinwande et al., 2024). The top-down interventions often fail, as seen in Nigeria where schemes are frequently unaffordable for their target demographic (Ale, 2025), ignoring the resourceful informal housing strategies – like incremental construction and community finance – that the urban poor already rely on to survive (Akinwande & Hui,

2024). This crisis is further exacerbated by the proliferation of informal settlements lacking basic services, which perpetuates poverty and inequality across the continent (Bhanye et al., 2024). It reveals the profound disconnect between top-down policies and the on-the-ground realities. The research from Algeria and South Africa demonstrates that studying social housing exposes the multifaceted nature of the challenge, encompassing not just financial and land-access barriers, but also the political battles, the struggle for spatial justice in post-apartheid cities, and the need to critically assess the quality and appropriateness of the housing that is actually delivered (Makhloufi, 2025; Tattersall & Iveson, 2024). Furthermore, sustainable housing solutions must address environmental, social, and economic dimensions simultaneously to create truly inclusive and resilient communities (Bhanye et al., 2024).

3 METHODOLOGY

This study adopts a systematic literature review (SLR) approach to examine social housing in emerging and developing economies, with a particular focus on African cities. Emerging and developing economies encompass nations transitioning from low-income status to advanced industrialization, characterized by rapid GDP growth, increased global trade integration, and maturing financial systems, yet facing challenges such as income inequality and infrastructure deficits. A structured search was conducted using Google Scholar to identify peer-reviewed articles containing the terms “affordable housing” or “housing affordability” in their titles. The search was limited to publications indexed in Web of Science and released by reputable international publishers from 2024 onward. Review articles and studies emphasizing technical, architectural, or psychological dimensions were excluded. The initial screening process identified 40 articles. Following the application of inclusion and exclusion criteria – particularly the removal of studies conducted in advanced economies – the corpus was reduced to 21 articles. A further refinement was made to retain only those studies that included specific city-level case studies with an emphasis on contextual and local dimensions, resulting in a final set of nine articles.

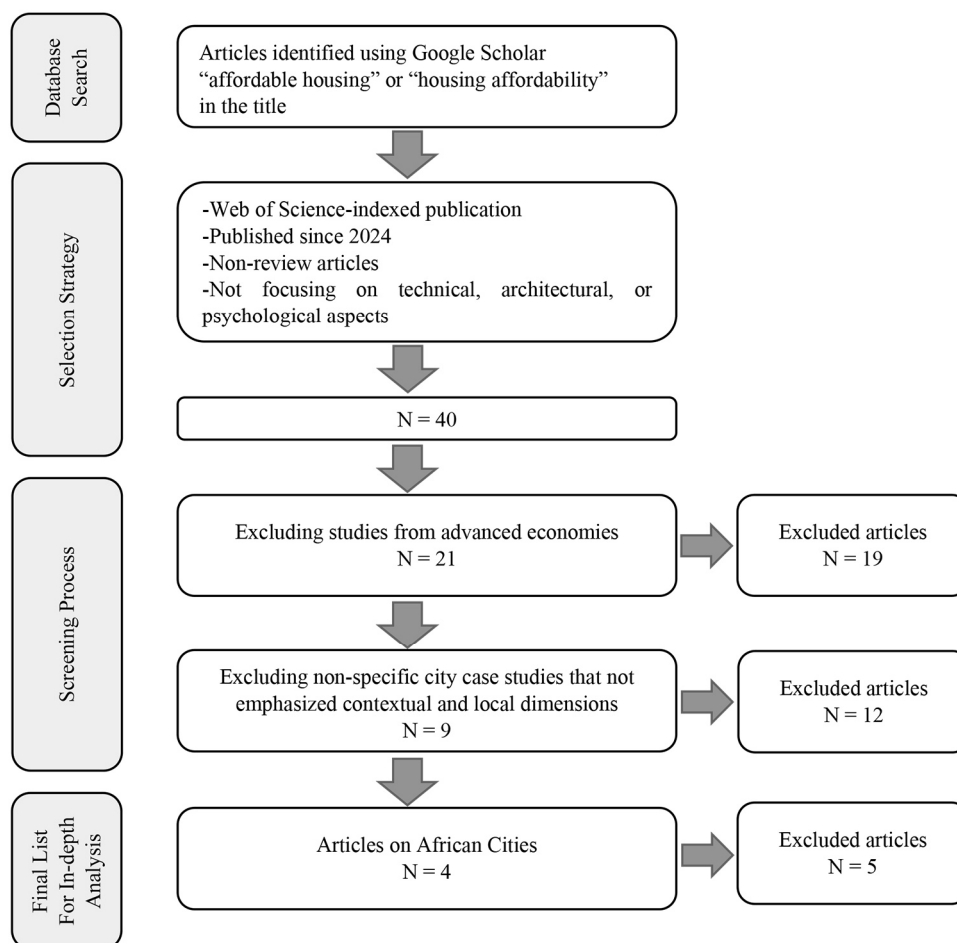


Fig. 1: Literature selection process for systematic literature review (SLR)

The literature selection process is illustrated in Figure 1, and the specifications of the included articles are summarized in Table 1. The selected articles cover a diverse range of cities across the Global South, including Algiers (Algeria), Bahir Dar (Ethiopia), Cape Town (South Africa), Hangzhou and Shenzhen (China), Ho Chi Minh City (Vietnam), Istanbul (Turkey), Lucknow (India), and Lagos (Nigeria). Given the scope of this review and the need for focused analysis, particular attention was paid to four studies centered on African cities to enable a more in-depth exploration of social housing issues in that context.

Author(s)	Contributing Institution	Research Area	Publisher	Year	Country	City
Adigeh & Abebe, 2024	Addis Ababa University	Urban Land Development	Frontiers in Sustainable Cities	2024	Ethiopia	Bahir Dar
Akinwande et al., 2024	RMIT University	Building and Real Estate	World Development	2024	Nigeria	Lagos
Gao & Hu, 2025	Swinburne University of Technology	Building and Planning	Journal of Urban Management	2025	China	Shenzhen
Huynh & Truong, 2024	Vietnam National University	Economics and Law	Cogent Economics & Finance	2024	Vietnam	Ho Chi Minh City
Makhloufi, 2025	Ecole Polytechnique d'Architecture et d'Urbanisme	Architecture and Urban Planning	Cities	2025	Algeria	Algiers
Ozge Subası & Turk, 2024	Istanbul Technical University	Urban and Regional Planning	Journal of Urban Planning and Development	2024	Turkey	Istanbul
Rao & Biswas, 2025	Indian Institute of Technology Roorkee	Urban and Regional Planning	International Journal of Housing Markets and Analysis	2025	India	Lucknow
Tattersall & Iveson, 2024	University of Sydney	Geosciences	International Journal of Urban and Regional Research	2024	South Africa	Cape Town
Zhao & Zou, 2025	Zhejiang University	Public Affairs	Cities	2025	China	Hangzhou

Table 1: Specifications of the included articles

4 RESULTS

4.1 Algiers, Algeria: The State-Led Rental-Sale Model

Algeria employs a top-down, state-driven model to address its housing shortage. The rental-sale program, managed by the Housing Improvement and Development Agency (AADL), targets middle-income households. It is a structured pathway to homeownership where beneficiaries pay 10% upfront, 15% upon completion, and the remainder in monthly installments over 20 years. This program is part of a broader strategy that includes slum eradication and caters to different income groups (low, middle, high) through various housing types. The new town of Sidi Abdallah, located on the near periphery of Algiers, built with the help of international contractors like China State Construction & Engineering Corporation (CSCEC), is a prime example of this large-scale, industrialized approach.

4.1.1 Strengths

The program's primary strength is its scale and state capacity. It has demonstrably delivered a vast number of housing units and contributed to the near-elimination of slums in major urban areas. The income-graduated system provides a clear, bureaucratic framework for targeting different socioeconomic groups. For middle-income families, it creates a viable, state-backed path to homeownership that the private market may not offer.

4.1.2 Weaknesses/Critique

Quality vs. Quantity: The model prioritizes quantitative output (units built) over qualitative outcomes. As the study's survey reveals, a significant majority of residents (61%) were unsatisfied with their units, citing poor workmanship and construction defects. This highlights a critical gap between housing as a product and a home.

Homogenized Urbanism: The mass production of identical blocks of flats has created monotonous environments lacking the vibrancy and amenities of older neighborhoods. This has led to a spatial mismatch, where residents (20% in the survey) still commute to the city center, 25 km away, for work, healthcare, and social life.

Financial and Data Gaps: The model relies heavily on state oil revenue, making it less replicable in fiscally constrained contexts. Furthermore, its eligibility criteria are based on outdated income data, raising questions about whether the housing remains truly affordable for the intended middle-income group.

4.2 Bahir Dar, Ethiopia: The Facilitated but Unaffordable Cooperative Model

In Ethiopia's state-owned land system, the government in Bahir Dar acts as a facilitator. It provides land at a subsidized benchmark price to self-help housing cooperatives, leveraging collective community action. The policy is detailed in regional regulation 9/2013 to promote affordable housing for low- and middle-income urban residents, outlining cooperative size, member eligibility (e.g., no prior home ownership), land plot sizes (100-150m²), and building standards (G+1 villa house: a building consisting of a ground floor and one additional floor). Between 2014 and 2022, this scheme allocated land to over 31,000 cooperative members.

4.2.1 Strengths

The scheme has been remarkably effective as a land distribution mechanism. It has formally allocated plots to a large number of people, demonstrating the potential of cooperatives to organize demand for housing.

4.2.2 Weaknesses/Critique

Fundamental Unaffordability: The core finding of the study is that the scheme fails the test of affordability. By shifting all financial risks (land compensation, full construction costs, infrastructure) onto the members, and coupling this with the high-cost mandate of a G+1 villa, the policy prices out the very low- and middle-income groups it was designed for. This is a classic case of a policy being designed for affordability but implemented in a way that makes it unaffordable.

Lack of Enabling Environment: The self-help model has become a cost-shifting exercise. Unlike historical Ethiopian models or contemporary examples in Kenya mentioned in the study, there is no government-backed housing finance. Members are left to rely on inadequate personal savings and high-interest informal loans.

Implementation Gaps & Corruption: Municipal delays in providing serviced land (up to 5 years) and corruption in member eligibility screening (using non-digital IDs that confirm the residency in the city for a minimum of 2 years) have severely undermined the program's equity and efficiency. The result is that less than 7,000 of the 31,000 who received land have been able to build homes, forcing many to sell their plots. This is a devastating indictment of the program's effectiveness.

4.3 Cape Town, South Africa: The Insurgent Prefigurative Movement-Led Model

In Cape Town, when formal strategies (through litigation and protest) failed to stop the sale of prime public land for affordable housing, Reclaim the City (RTC), a new social movement of Black working-class and poor communities fighting to reverse apartheid-era spatial segregation, shifted to prefigurative politics. In 2017, they occupied two vacant provincial buildings in the inner city, turning them into live-in models of the affordable housing they demanded. This action was part of a constellation of people power strategies, used alongside legal challenges and mass mobilization.

4.3.1 Strengths

Prefigurative action proved to be a uniquely powerful tactic. It provided immediate, direct relief to those in housing stress, demonstrated concretely that inner-city affordable housing was possible, and created organizing spaces that built community and sustained the movement. The combination of strategies proved effective, leading to the City identifying affordable housing sites and, crucially, a 2020 court ruling that set aside the land sale and affirmed the government's duty to address apartheid spatial planning.

4.3.2 Weaknesses/Critique

This strategy is highly demanding and precarious. Sustaining the occupations required immense effort from residents and institutional backing (from partner NGO Ndifuna Ukwazi which means 'dare to know' and called for the inner-city land to be converted to state-owned public housing rather than the sale). The participatory, non-hierarchical governance model was vulnerable to internal tensions and violent external pressures, including two murdered residents in 2017. The movement's gains are also vulnerable to political shifts, as progress stalled when supportive politicians resigned. While a powerful form of resistance and

advocacy, it is not a scalable model for mass housing production on its own. It is most effective as a tactic to force state action, not as a substitute for it.

4.4 Lagos, Nigeria: The Informal Demand-Side Adaptation Strategies

The study of Logos experience takes a radically different approach by analyzing the demand side – the informal strategies of the urban poor themselves. Through interviews in five major Lagos slums, the researchers document how residents house themselves despite state neglect. Key findings include the prevalence of rental housing (82.5%) and shared apartments (7.5%), extremely low and irregular incomes (90% earn < US\$30/month), strong economic ties to their settlement location, reliance on community savings groups (87.5% membership), and the use of incremental building.

4.4.1 Strengths

The primary strength of the case of Logos is its empirical grounding in lived reality. By quantifying the actual income and expenditure of the target population, it provides a stark reality check for formal policies. The findings and recommendations – prioritizing rental housing with daily/weekly payments which are more realistic for the urban poor, supporting livelihoods through existent savings group and microcredit institutions, and adopting alternative housing approaches such as incremental housing (by use of cheaper construction materials) and shared housing (as convertible homes and hostels) – are not abstract theories but are derived from proven, working strategies. This experience identifies the raw materials for a genuinely pro-poor housing policy.

4.4.2 Weaknesses/Critique

The study of the Lagos experience is diagnostic and prescriptive but does not deeply explore the complexities of implementation. How can a government institutionalize an informal savings group without destroying its trust-based, flexible nature? How can technical support for incremental building be provided without triggering gentrification? This case successfully identifies what needs to be done but is less detailed on the how – the intricate political and administrative work required to integrate informal systems with formal state structures without breaking them or enabling co-optation.

Aspects/Cases	Algiers, Algeria	Bahir Dar, Ethiopia	Cape Town, South Africa	Lagos, Nigeria
Main Approach	Top-down State-Provision: The state is the primary provider, financier, and developer. It aims at mass production and homeownership for the middle class through a structured formal market mechanism (rental-sale).	State-Enabled Collective Self-Help: Government creates a policy framework (land at benchmark price) for citizens to form cooperatives and help themselves. Places the financial burden and construction risk on the cooperative members.	Bottom-up Insurgent Making: A social movement confronts the state by creating a concrete micro-utopia (housing occupation) to directly challenge exclusionary land use and demand policy change. The approach is pragmatic, using direct action when formal channels fail.	Bottom-up Informal Adaptation: The urban poor are active agents who have developed their own solutions (incremental building, informal finance) outside the formal system. The study advocates for the state to learn from and build upon these strategies.
Role of the State	Primary Provider & Regulator: The central actor in funding, building, and managing the program. The state's role is dominant and essential to the model's functioning.	Facilitator & Enabler: Provides the policy and land, but shifts the financial burden entirely to members. The state is the gatekeeper of land but fails to provide essential financing or timely delivery.	Adversary & Target: The movement opposes the state's (including provincial governments) actions (selling public land) and demands it become a social housing provider. The state is the target of protests, occupations, and litigation.	Absent or Hindering: Formal policies are seen as ineffective or irrelevant. The study argues the state should shift from control/provider to partnership by learning from informal practices.
Target Population & Affordability Definition	Middle-Income: Strictly defined by monthly income bands (1.5 to 6 times the minimum wage). Affordability is about matching a fixed, subsidized price to a fixed income bracket.	Low- & Middle-Income: Targeted by policy, but the critical finding is the scheme is unaffordable for most. High costs of land compensation and construction, coupled with a total lack of accessible housing finance, exclude the intended beneficiaries.	Low-Income & Black Working-Class: Affordability is defined by the lived experience of housing stress, spatial exclusion (apartheid legacy), and the threat of displacement. The movement directly challenges the state and market's exclusionary logic.	The Urban Poor: The study reveals their actual affordable threshold is <\$9/month, a figure far below any formal scheme. Affordability is defined by extreme income precarity (90% earn <\$30/month).
Land Acquisition	State-Allocated: The state provides land for the Housing Improvement and	Government-Allocated at Benchmark Price: Land is the key state contribution,	Contentious Occupation: Land is acquired by physically reclaiming vacant public	Informal & Market-Based: The poor access land in unserved, hazardous peri-urban areas

Aspects/Cases	Algiers, Algeria	Bahir Dar, Ethiopia	Cape Town, South Africa	Lagos, Nigeria
	Development Agency (AADL) projects. The cost is integrated into the final price paid by the beneficiary over 20 years. The user doesn't directly negotiate for land.	but members must pay for it indirectly through compensation fees for previous users. A critical bottleneck is multi-year delays (up to 5 years) in getting serviced plots.	property. This illegal but politically powerful tactic directly challenges the state's land use priorities and exposes under-used public assets in the wealthy inner city.	(swamps, peripheries) because it's all they can afford. They have strong economic ties to these locations, living and working within them.
Financing & Construction	Structured Long-Term Payment: The state provides a 20-year payment plan. The household pays 25% upfront (10% pre-construction, 15% on completion) and the rest in monthly instalments. Construction is done by large contractors (e.g., China State Construction & Engineering Corporation: CSCEC).	Member-Financed & Built: This is the critical failure point. Members must save 50% of construction costs before getting land and then cover all costs. No state-backed mortgages or affordable finance options exist. This leads to very low construction rates (<7,000 out of 31,596 plot recipients built homes).	Sweat Equity & Community Governance: Residents maintain the building and govern the space themselves. The key output is not just the physical space but a new model of community-led housing governance, which they propose to the city as an alternative to top-down, bureaucratic management.	Incremental & Shared: The poor build in stages (incremental housing) as money allows. They use cheaper materials (wood), share housing with family, and prefer daily/weekly rent. Community savings groups (thrifts, cooperatives) are their primary and most effective financing tool.
Main Challenges	<ul style="list-style-type: none"> - Poor build quality and monotonous urban design in new towns like Sidi Abdallah. - Balancing the speed of mass production with quality of life for residents. - Financialization of housing potentially undermining broader social goals. 	<ul style="list-style-type: none"> - Policy is fundamentally unaffordable for its target group due to hidden costs (land compensation). - Corruption in member selection. - Extreme delays in delivering serviced land (up to 5 years). - Complete lack of accessible housing finance for members. 	<ul style="list-style-type: none"> - State repression and continuous legal challenges. - Internal conflicts and violence within occupied spaces. - The resource-intensity of sustaining long-term occupations. - Vulnerability to shifts in the political landscape (e.g., resignation of supportive mayor). 	<ul style="list-style-type: none"> - Extreme poverty and income insecurity (90% earn <\$30/month). - Mismatch between formal housing products (homeownership) and the needs/capacity of the poor (need rental <\$9/month). - Lack of formal finance and secure land tenure.
Outcomes & Effectiveness	High Output, Mixed Satisfaction: Successfully delivered thousands of units, contributing to significant slum reduction. However, resident satisfaction is low (avg. 2.85 of 4) due to quality and design issues. The product is delivered, but is it a good place to live?	Quantitative Success, Qualitative Failure: The policy successfully transferred land to over 31,000 members. However, it failed in its core mission of creating affordable housing. Most plots lie empty, members cannot afford to build, and many are forced to sell.	Political & Policy Wins: The occupation forced the city to identify and zone specific sites for affordable housing. It stalled the sale of large piece of inner-city public land (Tafelberg) and won a court case affirming the state's duty to reverse apartheid spatial planning. It created a sustained political force.	Identifies a Viable Policy Alternative: The study provides a powerful demand-side critique. It identifies realistic affordability parameters (rent <\$9/month) and highlights the potential of incremental housing and informal savings. It argues for formalizing, not replacing, these strategies.
Critical Analysis	The Commodification vs. Quality Tension: The program successfully financializes housing for the middle class but struggles with the quality of life and urbanism it produces. This shows the limits of a purely quantitative, state-driven production model.	The Policy-Reality Gap: The experience is a stark critique of a well-intentioned policy that is blind to the economic realities of its target group. The self-help model becomes a burden, not a benefit, without financial support. It highlights a profound failure of policy design.	The Inside/Outside Tension: The movement successfully uses "outside" tactics (illegal occupation) to win "inside" concessions (policy changes, court rulings). However, maintaining the internal participatory democracy of the occupation is fraught with conflict and requires significant NGO support, challenging romanticized notions of autonomous movements.	The Formal/Informal Tension: The study makes a powerful case for a paradigm shift from replacing informality to learning from and building upon it. This requires a fundamental reorientation of the state's relationship with the poor, from control to partnership.
Reference	Makhloufi, 2025	Adigeh & Abebe, 2024	Tattersall & Iveson, 2024	Akinwande et al., 2024

Table 2: Comparative Analysis of planning and policy on affordable housing in African cities

5 CONCLUSION

The challenge of affordable housing in emerging and developing economies including African countries cannot be resolved by singular, ideologically pure approaches. The diverse experiences of Algiers, Bahir Dar, Cape Town, and Lagos collectively demonstrate that effective strategies must move beyond false dichotomies – state vs. market, formal vs. informal, ownership vs. rental – and instead forge a hybrid path that strategically combines the strengths of multiple actors and processes. This path rests on four following foundational pillars:

(1) Successful approach must be grounded in the lived reality of the urban poor. Policy must begin not with idealized housing standards or financial models, but with a deep, empirical understanding of what the target population can actually afford. As the Lagos study starkly reveals, when formal mechanisms ignore the precarious, often daily, incomes of the poor (in this case, less than \$9 per month for housing), they become fundamentally inaccessible. Policy must therefore recognize and enhance, rather than replace, the sophisticated informal strategies of incremental construction, shared housing, and community-based savings that the poor have already invented.

(2) Land is a necessary but insufficient condition for affordable housing; it must be integrated with enabling financial mechanisms. The Ethiopian experience serves as a tragic cautionary tale: providing land without a concurrent strategy for housing finance is not a policy, but a transfer of unbearable risk. It creates a class of plot-holders who cannot build. In contrast, the Algerian model demonstrates the power of the state to provide structured, long-term finance that aligns with household income, transforming tenants into owners. The critical lesson is that land and finance cannot be siloed; they must be designed as an integrated system.

(3) The state is an inescapable actor whose role must be reimagined, not retreated from. Across all cases, the state is central – as builder (Algiers), enabler (Bahir Dar), target (Cape Town), or absentee (Lagos). No amount of community self-help can substitute for its capacity to act at scale. However, the state must evolve. It must move from imposing rigid, top-down products to supporting housing as a dynamic social process. It must build the capacity for responsive listening, flexible implementation, and accountable partnership with social movements and community organizations. As Cape Town's pragmatic prefiguration shows, an adversarial state can be forced to change through a constellation of people power strategies – combining litigation, mobilization, and the physical demonstration of alternative possibilities.

(4) Housing is fundamentally an act of urbanism, not just shelter provision. The location, quality, and liveability of housing are as important as its existence. The dissatisfaction of residents in Algiers' new towns and the struggle of Cape Town's movement for inner-city land underscore that peripheral housing, no matter how cheap, imposes costs in time, dignity, and opportunity that undermine true affordability. Effective policy must integrate housing with transport, services, employment, and thoughtful urban design.

In conclusion, affordable housing in emerging and developing economies requires a new kind of urban planning – one that is humble enough to learn from the informal, courageous enough to confront unjust structures, and pragmatic enough to combine the scale of the state with the energy of its citizens. The goal is not a blueprint, but a framework: a hybrid approach that empowers the poor, enables the state, and ultimately, reimagines the city as a place of justice and belonging for all.

Future research must move beyond siloed analyses to investigate integrated land-finance policy models, comparing outcomes for households that receive land with and without accompanying financial mechanisms. Researchers should document and analyze informal systems as intelligence, conducting ethnographic studies of incremental building, community savings, and shared housing to understand how these strategies can be enhanced rather than replaced by formal policy. The concept of pragmatic prefiguration requires comparative investigation across housing movements to understand when and how occupations, community experiments, and constellations of people power successfully force state transformation. Multidimensional affordability frameworks must be developed and tested, integrating shelter costs with transportation, employment access, and residential satisfaction. The state's multiplicity of roles demands comparative institutional analysis to explain why some states enable, others obstruct, and still others are forced to change, identifying the conditions under which productive state-society synergy emerges. Finally, longitudinal studies tracking households over time through incremental construction, policy interventions, and movement participation are essential to understand the dynamic processes that determine whether housing strategies succeed or fail – moving beyond static snapshots to capture housing as a temporal process.

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