



Review Article

Factors Shaping Housing Affordability in Secondary Nigerian Cities: A Theoretical Exploration of Makurdi, Benue State, Nigeria.

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Abstract- Housing affordability remains a pressing challenge in Nigeria, particularly in secondary cities where weak institutions, fragile economies, and rapid urbanization converge to limit access to adequate shelter. This paper examines the factors shaping housing affordability in Makurdi, Benue State, using a theoretical approach that integrates Urban Land Economics, Neoclassical Housing Market Theory, and the Political Economy of Housing. Drawing on national and city-level literature, the study conceptualizes affordability not merely as a financial ratio but as a multidimensional construct influenced by income dynamics, land tenure systems, construction material inflation, population growth, infrastructure deficits, financial exclusion, and security-related displacement. The findings reveal that affordability crises in Makurdi are driven less by household-level demand constraints than by structural barriers in land administration, housing finance, and governance. The analysis further demonstrates that conventional cost-to-income metrics obscure hidden affordability burdens associated with transport, services, and security, underscoring the need for residual-income and sustainability-aware frameworks. Theoretically, the study highlights the limitations of single-framework analyses and calls for integrated approaches that blend economic, socio-spatial, and political perspectives. Policy implications include reforms in land governance, construction cost regulation, mortgage innovation, infrastructure provision, and security-sensitive housing strategies. By situating Makurdi within broader affordability debates, the paper advances the understanding of housing challenges in secondary Nigerian cities and contributes to re-centering them in both scholarly and policy discourse.

Article Key Information

Keywords: Housing affordability; Secondary cities; Urban governance; Nigeria; Makurdi

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1.0 Introduction

Housing affordability has emerged as one of the most persistent challenges of urban development globally, with its effects acutely felt in rapidly urbanizing regions of the Global South. Adequate and affordable housing is not merely a basic human need but also a cornerstone of social equity, economic stability, and sustainable urbanization (UN-Habitat, 2020). Yet, across Africa, affordability gaps have widened due to a complex interplay of structural economic weaknesses, institutional inefficiencies, and rapid demographic shifts. In Nigeria, the challenge has reached critical proportions: the national housing deficit is estimated at over 17 million units, with affordability identified as the most significant barrier to bridging this gap (Ibem & Amole, 2021).

While affordability debates often center on megacities such as Lagos and Abuja, there is a growing recognition that secondary cities face equally severe—if not more complex—housing challenges. These cities, characterized by weaker institutional capacities, slower infrastructure growth, and fragile labor markets, present unique affordability dynamics that remain underexplored in the literature (Oyalowo, 2022). Makurdi, the capital of Benue State, exemplifies these dynamics. As both an administrative hub and a rapidly expanding urban center, Makurdi experiences rising housing demand fueled by migration, population growth, and socio-political insecurity in surrounding rural areas. Yet, housing supply remains constrained by rising construction costs, land tenure complexities, and weak mortgage systems, producing an affordability crisis that is both structural and multidimensional.

The concept of housing affordability has traditionally been measured using the cost-to-income ratio, where households are considered burdened if they spend more than 30% of income on housing (Stone, 2006; UN-Habitat, 2020). However, this metric has been critiqued for its narrowness, as it fails to account for residual income, transport costs, and broader socio-spatial realities (Ezennia & Hoşkara, 2021). Recent scholarship advocates a more holistic conceptualization that integrates social, environmental, and institutional dimensions of affordability, particularly in contexts where infrastructure deficits and spatial inequities impose hidden costs on households (Faremi et al., 2023). For cities like Makurdi, affordability cannot be reduced to price ratios but must be examined within the broader political economy of housing, including land administration, governance frameworks, and the uneven distribution of urban services.

Theoretically, housing affordability in Nigeria can be understood through multiple lenses. Urban Land Economics, particularly Alonso's (1964) bid-rent theory, provides insights into how spatial location and proximity to city centers influence housing values and accessibility. In Makurdi, areas such as New GRA and Judges Quarters command higher rents due to better infrastructure, while peripheral settlements such as Wadata and Apir accommodate lower-income populations under conditions of inadequate services (Adamu, 2020). Similarly, Neoclassical Housing Market Theory explains affordability gaps in terms of supply-demand disequilibria, where market inefficiencies prevent supply from adjusting to rising demand (Ayua et al., 2023). Yet, such market-centered perspectives are insufficient on their own. The Political Economy of Housing framework underscores how power relations, land tenure systems, and governance failures shape housing outcomes beyond market logics (Wapwera & Akande, 2020). Makurdi illustrates this vividly, where bureaucratic bottlenecks in land allocation, corruption in public housing delivery, and weak enforcement of planning regulations have produced exclusionary housing systems.

Despite the rich theoretical literature on housing affordability, secondary cities like Makurdi remain underrepresented in Nigerian urban studies. Most existing scholarship is dominated by Lagos- or Abuja-centered analyses, which, while insightful, risk obscuring the realities of medium-sized cities where affordability challenges are amplified by fragile economies and infrastructural deficits (SAGE Open, 2021). This gap is significant because secondary cities are projected to absorb a large share of Nigeria's future urban growth, yet their policy and governance frameworks remain underdeveloped (Frontiers in Built Environment, 2024). A theoretical exploration of Makurdi, therefore, contributes to broadening the empirical and conceptual base of affordability studies, highlighting the unique interactions of income dynamics, land tenure systems, construction material inflation, governance inefficiencies, and insecurity-related migration in shaping affordability outcomes.

This paper adopts a theoretical approach to unpack these factors, situating Makurdi within wider affordability debates in Nigerian urbanism. By drawing on economic, sociological, and political frameworks, it argues that affordability in secondary cities cannot be understood solely in terms of household income or housing prices, but rather as an outcome of structural, institutional, and spatial dynamics. The significance of this study lies in its potential to reposition secondary cities at the heart of national housing debates, offering insights that are both academically valuable and policy-relevant. For urban planners, policymakers, and housing practitioners, understanding the multi-dimensional nature of affordability in contexts like Makurdi provides an entry point for designing more equitable and sustainable housing interventions.

2.0 Conceptual and Theoretical Foundations

2.1 Conceptualizing Housing Affordability

Housing affordability is a contested concept that has attracted diverse interpretations across urban studies, economics, and planning scholarship. At its most basic level, affordability refers to the capacity of households to access adequate housing without undermining their ability to meet other essential needs (Stone, 2006). This has traditionally been operationalized using the cost-to-income ratio, where housing is deemed affordable if expenditure does not exceed 30% of household income (UN-Habitat, 2020). While widely applied in policy and research, this ratio has been criticized for oversimplification, as it assumes uniform household structures, income levels, and consumption patterns.

Alternative approaches emphasize residual income the income left after meeting housing costs, as a more realistic measure of affordability (Ezennia & Hoşkara, 2021). Others adopt a capabilities perspective, focusing on whether housing enables households to live with dignity, access services, and pursue socio-economic opportunities (Amann, 2020). Within developing country contexts, particularly in sub-Saharan Africa, affordability must be understood not only as a financial constraint but as an outcome of intertwined structural, spatial, and institutional factors, including land tenure regimes, construction costs, and governance failures (Ibem & Amole, 2021).

Importantly, affordability must be distinguished from availability (the supply of adequate housing units) and accessibility (the ability of different income groups to obtain them). In cities like Makurdi, the affordability challenge manifests not merely as a shortage of housing units but as a mismatch between housing costs, household incomes, and institutional support systems. This distinction underscores the multidimensional nature of affordability as both an economic and socio-political issue.

2.2 Global and Nigerian Literature on Housing Affordability

Globally, housing affordability is increasingly viewed as a systemic challenge that reflects broader urban inequalities. Studies in Europe and North America emphasize the role of housing finance systems, mortgage accessibility, and state interventions in shaping affordability outcomes (Whitehead & Williams, 2018). In contrast, research in the Global South highlights the significance of informal housing markets, self-build strategies, and inadequate infrastructure as defining affordability constraints (Watson, 2019).

In Nigeria, scholarship consistently frames affordability as a multidimensional problem. At the national level, analysts point to low and unstable household incomes, construction-cost inflation, and weak housing finance systems as central constraints (Ibem & Amole, 2021). City-level studies reveal additional layers of complexity. In Lagos, Oyalowo (2022) shows how urban expansion and land governance practices privilege high-income groups, pushing low- and middle-income households (LMIs) to peripheral settlements where weak infrastructure and high transport costs exacerbate effective housing burdens. In Abuja, even nominally “affordable” public housing schemes remain inaccessible to LMIs once residual income and household size are accounted for (SAGE Open, 2021).

A growing strand of Nigerian literature calls for a sustainability-aware approach to affordability that incorporates social, environmental, and subjective dimensions (Ezennia & Hoşkara, 2021). This approach is particularly relevant for secondary cities like Makurdi, where infrastructural deficits and spatial inequalities mean that “cheap” housing often carries hidden costs in transport, service deficits, and reduced livability.

The Nigerian literature also identifies systemic constraints on the supply side. Delays in land titling, dependence on imported building materials, and the dominance of private sector-led models often push housing beyond the reach of LMIs (Faremi et al., 2023). Housing finance systems remain underdeveloped, with mortgages inaccessible due to high interest rates and collateral requirements (Adebayo, 2022). As a result, many households rely on incremental self-build or rental strategies, reinforcing informality as a dominant mode of housing provision.

2.3 Theoretical Perspectives on Housing Affordability

To capture the complexity of housing affordability in contexts such as Makurdi, a multi-theoretical approach is necessary. This paper draws on three interrelated frameworks:

2.3.1 Urban Land Economics and the Bid-Rent Model

Alonso’s (1964) bid-rent theory explains how land values and housing affordability are structured spatially, with costs increasing toward city centers where accessibility and infrastructure are concentrated. In Makurdi, premium neighborhoods such as Judges Quarters and New GRA attract higher rents due to better amenities, while low-income households are pushed to peripheral or unplanned settlements such as Wadata and Apir (Adamu, 2020). This spatial segmentation reinforces socio-economic inequalities in access to affordable housing.

2.3.2 Neoclassical Housing Market Theory

This framework posits that housing markets operate through supply-demand equilibria, with prices adjusting to balance the two. However, in many developing cities, including Makurdi, markets fail to respond effectively due to structural bottlenecks such as high construction costs, land acquisition hurdles, and weak infrastructure (Ayua et al., 2023). Such failures highlight the limits of market-driven housing provision and the need for public policy intervention.

2.3.3 Political Economy of Housing

The political economy perspective emphasizes that housing is not merely a commodity but is shaped by governance systems, land tenure regimes, and broader socio-political relations (Wapwera & Akande, 2020). In Makurdi, bureaucratic delays in land titling, corruption in housing allocation, and weak enforcement of development controls exemplify how institutional inefficiencies reproduce affordability crises. This framework also captures how broader socio-political dynamics, such as farmer-herder conflicts and rural displacement, reshape urban housing demand and affordability patterns.

2.4 Toward a Multidimensional Framework

Taken together, these conceptual and theoretical insights suggest that housing affordability in Makurdi cannot be adequately explained by income levels or housing costs alone. Instead, it emerges from a complex interaction of economic realities, institutional inefficiencies, and spatial inequalities. A multidimensional framework—integrating urban economics, market dynamics, and political economy—provides a more holistic basis for analyzing affordability in secondary Nigerian cities. This perspective aligns with contemporary calls for housing research that transcends

narrow financial metrics to embrace social, spatial, and governance dimensions (Frontiers in Built Environment, 2024).

By situating Makurdi within this broader theoretical context, the paper seeks to reposition secondary cities at the center of affordability debates. Such an approach is crucial, as these cities are projected to absorb a significant share of Nigeria's urban growth, yet remain poorly understood in terms of housing dynamics.

3.0 Case Study: Factors Affecting Housing Affordability in Makurdi

Housing affordability in Makurdi is shaped by a constellation of economic, social, political, and spatial factors that reflect both local specificities and broader structural dynamics in Nigerian urbanism. Drawing on the frameworks outlined above, this section examines the major factors influencing affordability in Makurdi, highlighting their interconnections and implications for urban housing systems.

3.1 Household Income Levels and Poverty Dynamics

Household income is the most immediate determinant of affordability, yet in Makurdi, incomes are persistently low and unstable. A significant proportion of the city's workforce is engaged in subsistence farming, petty trading, or low-paying public service employment, with monthly earnings often below ₦50,000. Against the rising costs of rental housing in areas such as High-Level, North-Bank, and Wadata, this income level is insufficient to secure adequate housing without imposing severe financial strain.

From the perspective of Neoclassical Housing Market Theory, low incomes limit effective demand, preventing households from competing in formal housing markets. However, Political Economy frameworks reveal that income constraints are compounded by structural inequalities in labor markets, lack of wage reforms, and limited social protection in Benue State (National Bureau of Statistics [NBS], 2020). These dynamics not only constrain affordability but push low-income households toward informal settlements, reinforcing urban spatial inequalities.

3.2 Land Tenure and Administration

Land tenure remains a critical barrier to affordable housing in Makurdi. Benue State's traditional communal landholding system creates uncertainties in land transactions, with disputes over inheritance and ownership common. Although the Land Use Act of 1978 vests land ownership in the government, in practice, bureaucratic bottlenecks, corruption, and prohibitive costs of obtaining certificates of occupancy hinder access (Akinola, 2021).

From an Urban Land Economics perspective, these bottlenecks distort the land market, restricting the supply of serviced plots and driving up land values in accessible urban cores such as Judges Quarters. The Political Economy of Housing further explains that weak institutions and rent-seeking behaviors exacerbate land scarcity, reinforcing the exclusion of low-income groups from formal land and housing markets (Wapwera & Akande, 2020). These dynamic forces many households into unregulated, peri-urban areas lacking infrastructure, where affordability is achieved at the cost of livability.

3.3 Rising Cost of Building Materials

Inflation in construction materials significantly undermines housing affordability in Makurdi. The cost of a 50kg bag of cement, for example, rose from approximately ₦2,600 in 2019 to over ₦6,000 in 2025, alongside similar increases in iron rods, roofing sheets, and finishing materials (Olotuah & Taiwo, 2019). Since most materials are imported or transported from other states, rising fuel prices and poor road infrastructure further inflate costs.

This phenomenon illustrates a failure of the Neoclassical Market Model: although demand for housing is rising, high production costs constrain supply, preventing equilibrium. At the same time, the Political Economy perspective underscores Nigeria's dependence on external supply chains and weak industrial policies, which perpetuate high input costs and exclude low-income groups from formal housing markets (Ebekoziem & Aigbavboa, 2021). Developers often pass these costs to tenants and buyers, raising rental prices and exacerbating affordability stress in Makurdi's urban core.

3.4 Population Growth, Migration, and Urbanization

As the capital of Benue State, Makurdi attracts rural migrants seeking employment, education, and safety from insecurity in surrounding areas. The city's population growth has consistently outpaced housing supply, generating intense competition for limited rental units. Neighborhoods such as North Bank and Ankpa Quarters have seen rapid densification, often through informal subletting arrangements that increase overcrowding.

From an Urban Land Economics perspective, the bid-rent model predicts that rising population pressures drive up central land values and push lower-income groups to peripheral zones. Yet, in Makurdi, weak planning and poor infrastructure limit the expansion of affordable housing to the periphery, reinforcing congestion in the urban core. Migration pressures thus interact with institutional weaknesses to amplify affordability crises.

3.5 Weak and Inadequate Housing Policies

Government interventions in the housing sector remain minimal and poorly targeted. The Benue State Housing and Property Development Corporation has delivered only a handful of estates, often priced beyond the reach of civil servants and low-income households. Federal initiatives, such as the National Housing Fund, rarely penetrate Makurdi due to bureaucratic inefficiencies and political influence in allocation (Adebayo, 2022).

This aligns with the Political Economy of Housing, which highlights how policy failures, corruption, and elite capture undermine affordability. Instead of addressing systemic bottlenecks in land and finance, state interventions often reproduce exclusionary patterns, leaving housing provision largely to profit-oriented private developers. As seen in Makurdi's Nyiman and Judges Quarters estates, even public housing projects are effectively commodified, marginalizing the very groups they are intended to serve.

3.6 Infrastructure Deficits and Hidden Affordability Costs

Infrastructure deficits significantly shape affordability outcomes in Makurdi. Poor road networks, inadequate drainage, and unreliable electricity increase the effective cost of housing, as households and developers must self-provide services through boreholes, generators, and alternative drainage systems. Neighborhoods with better infrastructure, such as parts of Gboko Road and Low-Level, attract disproportionately higher rents, while poorly serviced areas such as Wurukum remain cheaper but impose high hidden costs in transport and service provision.

This dynamic illustrates the need to move beyond narrow cost-to-income ratios toward sustainable affordability frameworks that incorporate infrastructure and livability (Ezennia & Hoşkara, 2021). From a Political Economy perspective, these deficits reflect weak governance and underinvestment in public goods, which deepen urban inequality and shift affordability burdens onto households.

3.7 Access to Mortgage and Housing Finance

Housing finance remains a major constraint in Makurdi. Commercial banks impose stringent collateral requirements and interest rates of over 20%, making mortgages inaccessible to most households. Although the Federal Mortgage

Bank operates the National Housing Fund, awareness is low, and administrative hurdles limit uptake (Adebayo, 2022). As a result, most households rely on incremental self-build financed through savings, cooperative societies, or informal lending.

From a Neoclassical perspective, this underdeveloped finance system restricts demand-side capacity, while the Political Economy lens highlights structural financial exclusion that privileges elites with access to formal credit. The absence of tailored micro-mortgage or rent-to-own schemes perpetuates reliance on informality and reinforces affordability gaps.

3.8 Security Challenges and Housing Demand

Makurdi's housing market is also shaped by security crises in Benue State, including farmer-herder clashes and communal violence. These conflicts have displaced thousands of rural residents into the city, creating sudden surges in housing demand. Secure neighborhoods command premium rents, as displaced populations and middle-class households alike compete for limited units.

This phenomenon underscores the intersection of socio-political insecurity with affordability outcomes. From a **Political Economy perspective**, housing becomes not only a shelter but a form of security, reinforcing inequalities as only higher-income groups can afford safer neighborhoods. For low-income migrants, displacement often results in overcrowded informal settlements, where affordability is achieved at the cost of safety and dignity (International Crisis Group, 2021).

3.9 Synthesis

Across these factors, it is evident that affordability in Makurdi is shaped by the interaction of economic realities (low incomes, material inflation), social dynamics (migration, displacement), institutional weaknesses (land administration, finance systems), and spatial inequalities (infrastructure distribution). While Urban Land Economics explains the spatial segmentation of affordability, and Neoclassical Housing Market Theory captures supply-demand imbalances, it is ultimately the Political Economy of Housing that best elucidates the persistence of affordability crises. Governance failures, rent-seeking behaviors, and structural inequalities are central to why affordability remains elusive despite rising demand and policy pronouncements.

4.0 Policy and Theoretical Implications

The preceding analysis demonstrates that housing affordability in Makurdi is shaped by a multidimensional interplay of economic, social, political, and spatial factors. These dynamics have direct implications both for policy design and for the theoretical understanding of affordability in secondary cities. This section explores these implications, emphasizing the need for integrated approaches that address structural bottlenecks rather than piecemeal solutions.

4.1 Rethinking Housing Affordability Beyond Ratios

One of the clearest implications of the Makurdi case is the inadequacy of conventional affordability metrics, such as the 30% cost-to-income ratio (Stone, 2006; UN-Habitat, 2020). While useful for international comparison, such ratios overlook the hidden costs borne by households in poorly serviced neighborhoods, including transport, water, energy, and security expenditures. In Makurdi, households in peripheral settlements often spend less on rent but face higher cumulative costs due to poor infrastructure and long commutes. This supports calls for residual-income and sustainability-based frameworks that integrate non-monetary dimensions of affordability (Ezennia & Hoşkara, 2021).

For policymakers, this means that affordability strategies must expand beyond income-based subsidies to include investments in infrastructure, service delivery, and transport systems. From a theoretical standpoint, this underscores the need to blend economic and socio-spatial lenses when analyzing housing systems in secondary cities.

4.2 Addressing Land Administration and Tenure Bottlenecks

Land administration emerged as a central obstacle in Makurdi, with communal tenure systems, bureaucratic delays, and corruption inflating land costs. Policy reform must therefore prioritize:

- Streamlined titling and certification processes to reduce transaction costs and encourage private sector investment.
- Transparent land allocation systems to minimize elite capture and speculation.
- Community-inclusive frameworks that balance customary land rights with urban development needs.

Theoretically, this reinforces the Political Economy of Housing, which emphasizes that affordability crises are not merely market failures but outcomes of institutional dysfunction. By addressing land governance as a core affordability issue, scholars and policymakers alike can move beyond narrow financial perspectives toward systemic reform.

4.3 Regulating Construction Costs and Strengthening Local Supply Chains

The rising cost of construction materials is one of the most immediate threats to affordability in Makurdi. Policies that target input costs may be more effective than end-user subsidies. Strategies could include:

- Incentivizing local production of cement and other building materials.
- Promoting innovative, low-cost, and sustainable materials suited to local contexts.
- Providing tax reliefs or subsidies for essential construction inputs.

From a theoretical perspective, the failure of supply to adjust to demand in Makurdi challenges the Neoclassical Market Model. High input costs reveal that affordability cannot be restored by market forces alone, but requires state intervention to correct structural inefficiencies in the housing supply chain.

4.4 Expanding Access to Housing Finance

The inability of most households in Makurdi to access formal mortgages highlights the exclusionary nature of Nigeria's financial system. Policy responses should include:

- Developing micro-mortgage and rent-to-own products tailored to low- and middle-income households (LMIs).
- Strengthening cooperative housing finance systems that reflect local savings patterns.
- Reforming the National Housing Fund to improve accessibility, transparency, and public awareness (Adebayo, 2022).

Theoretically, this underscores the importance of embedding financial inclusion frameworks into affordability studies. The Political Economy perspective is particularly instructive here, as it shows how financial exclusion is not accidental but systematically reproduces class inequalities, privileging elites while marginalizing LMIs.

4.5 Integrating Security into Urban Housing Policy

Makurdi's affordability crisis is compounded by insecurity, as displacement from rural violence increases demand for urban housing. This suggests that housing policy cannot be designed in isolation from broader security and displacement dynamics. Integrating housing provision into humanitarian and conflict-mitigation frameworks is therefore essential.

From a theoretical standpoint, this widens the scope of affordability studies by demonstrating how conflict and displacement are urban housing determinants in fragile regions. The Makurdi case thus expands the Political Economy of Housing to incorporate security as a structural driver of affordability outcomes.

4.6 Infrastructure as Affordability Policy

Infrastructure provision is not typically framed as a housing policy issue, yet in Makurdi it is central to affordability. Poor roads, electricity deficits, and inadequate water supply inflate hidden costs and drive spatial inequalities. Policies should therefore adopt a housing-plus-infrastructure approach, integrating urban services into affordability strategies.

This resonates with Urban Land Economics, as the bid-rent model assumes infrastructure access drives land values and affordability. However, the Makurdi case reveals a distortion: inadequate infrastructure amplifies affordability crises, even in lower-rent areas. The implication is that theory must be recalibrated to reflect contexts where infrastructure deficits are systemic, not marginal.

4.7 Implications for Secondary Cities in Nigeria

Perhaps the most significant implication of the Makurdi case is its relevance for secondary cities across Nigeria. Existing scholarship and policy discourse disproportionately focus on megacities such as Lagos and Abuja, leaving secondary cities under-theorized. Yet, these cities are projected to absorb a large share of Nigeria's urban growth over the coming decades (Frontiers in Built Environment, 2024).

Makurdi illustrates that affordability challenges in secondary cities are intensified by:

- i Weaker labor markets and lower income bases.
- ii Slower infrastructure expansion.
- iii Greater institutional fragility in land administration.
- iv Higher vulnerability to insecurity and displacement.

For theory, this underscores the need to decenter megacities in Nigerian housing studies and develop conceptual frameworks attentive to the distinctive dynamics of secondary urban centers. For policy, it suggests that interventions cannot be one-size-fits-all but must be tailored to the specific structural conditions of secondary cities.

4.8 Toward an Integrated Theoretical Framework

The case of Makurdi demonstrates that no single theory fully captures the complexity of housing affordability in secondary Nigerian cities. While Urban Land Economics highlights spatial differentiation, and Neoclassical Market Theory reveals supply-demand imbalances, it is the Political Economy of Housing that most effectively explains the persistence of affordability crises by linking them to governance failures, institutional dysfunctions, and structural inequalities.

However, the Political Economy perspective must itself be extended to incorporate infrastructure deficits, displacement, and informal coping strategies, which are particularly salient in African secondary cities. The implication is that affordability research must move toward integrated theoretical frameworks that bridge economics, political economy, and socio-spatial approaches to reflect the realities of fragile urban contexts.

4.9 Synthesis

In summary, the Makurdi case provides a dual set of implications. For policy, it highlights the need for systemic reforms in land governance, input-cost regulation, housing finance, infrastructure provision, and security-sensitive planning. For theory, it demonstrates the limitations of conventional affordability models and the necessity of multi-framework approaches that integrate market dynamics, political economy, and socio-spatial realities.

By centering secondary cities in these debates, the study expands the frontier of housing affordability research in Nigeria and the wider Global South. It argues that affordability cannot be treated merely as a problem of insufficient incomes or housing supply, but must be understood as a structural outcome of economic fragility, institutional weakness, and spatial inequality. Only through integrated policies and theoretical innovations can the promise of affordable housing be meaningfully advanced in Nigeria's urban future.

5.0 Conclusion and Future Research Directions

Housing affordability has long been recognized as a cornerstone of sustainable urban development, yet in Nigerian secondary cities such as Makurdi, it remains elusive due to the convergence of structural, institutional, and socio-political barriers. This paper has demonstrated that affordability cannot be adequately captured through simplistic financial ratios or narrow market analyses. Instead, it emerges as a multidimensional construct shaped by household incomes, land tenure complexities, construction material inflation, population dynamics, infrastructure deficits, financial exclusion, and security-related displacement.

Theoretically, the study affirms that single-framework explanations are insufficient for understanding affordability in secondary cities. While Urban Land Economics illuminates spatial segmentation and Neoclassical Housing Market Theory identifies supply-demand imbalances, the Political Economy of Housing provides the most comprehensive insights by situating affordability within broader governance failures, institutional bottlenecks, and patterns of inequality. However, the Makurdi case also suggests that even political economy perspectives must be expanded to incorporate issues of infrastructure deficits, conflict-induced migration, and informal coping strategies that uniquely shape affordability in fragile urban contexts.

From a policy standpoint, the findings underscore the need for systemic reforms that move beyond piecemeal interventions. Priorities include:

- i Land administration reform to reduce transaction costs, enhance tenure security, and minimize elite capture.
- ii Regulation of construction costs through local production incentives, innovative materials, and input subsidies.
- iii Financial inclusion in housing by developing micro-mortgage products and strengthening cooperative finance systems tailored to low- and middle-income households.
- iv Integration of infrastructure into housing policy, recognizing that roads, drainage, water, and energy are central to affordability.
- v Security-sensitive housing strategies that respond to displacement and incorporate housing into conflict-mitigation frameworks.

These reforms, if systematically implemented, would shift affordability strategies away from narrow rent or mortgage subsidies and toward structural interventions that address the root causes of exclusion in secondary Nigerian cities.

Looking ahead, the study identifies several directions for future research:

- Empirical measurement of affordability in Makurdi and similar cities using both ratio-based and residual-income approaches, complemented by sustainability-aware frameworks that integrate infrastructure, services, and livability.
- Comparative analyses of secondary cities across Nigeria and sub-Saharan Africa to identify common affordability dynamics and policy lessons beyond megacities.
- In-depth studies of informal housing markets, which remain the dominant coping mechanism for many households but are poorly understood in terms of affordability, regulation, and social outcomes.
- Exploration of community-based and cooperative housing finance models, assessing their potential to complement or substitute formal mortgage systems in contexts of widespread financial exclusion.
- Longitudinal studies on the impact of insecurity and displacement on housing demand, affordability, and urban form, particularly in conflict-affected states such as Benue.

By bridging theory, policy, and empirical realities, future research can provide the evidence base needed to design interventions that are both context-specific and scalable.

In conclusion, the case of Makurdi demonstrates that housing affordability in secondary Nigerian cities is not merely a question of economic capacity but a structural issue rooted in governance, institutional performance, and socio-spatial inequities. Addressing it requires both theoretical innovations, moving beyond single-framework models, and policy transformation to shift from fragmented interventions to systemic reforms. Only through such integrated approaches can Nigeria move closer to realizing the right to adequate and affordable housing for all, ensuring that urbanization becomes a pathway to equity and sustainability rather than exclusion and vulnerability.

Declarations

Ethical Approval and Consent to Participate

Not applicable. This study is theoretical and did not involve human participants, animals, or clinical data.

Consent for Publication

Not applicable.

Availability of Data and Materials

No new datasets were generated or analyzed during the current study. Supporting literature and sources cited are available in the public domain as referenced.

Competing Interests

The author declares no competing interests.

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Authors' Contributions

The sole author, TPL Emmanuel Terese Tyonum, conceptualized, developed, and wrote the entire manuscript.

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