

Impact of urban planning and land use policies on housing affordability in Calabar Metropolis, Nigeria**Ebong, Edem¹ & Udousoro, Idorenyin L.²**¹Institute of Public Policy and Administration, University of Calabar²Department of Environmental Management, University of Calabar**Abstract**

This study examined the impact of urban planning and land use policies on housing affordability in Calabar Metropolis, Nigeria. The aim of the study was to examine the effect of urban planning regulations on housing affordability, assess how land use policies influence the cost and availability of housing, and evaluate the relationship between land development patterns and access to affordable housing in Calabar Metropolis. The study adopted a survey research design. The findings showed that increased land costs accounted for 20.3 percent of the major planning regulation factors affecting housing affordability, while increased development costs represented 18.8 percent. Lengthy permitting and approval processes were identified by 22.1 percent of respondents as the most significant factor delaying housing development. Urban growth boundaries accounted for 20.3 percent of land use policies affecting housing costs, while single family zoning restrictions represented 20.3 percent of policies limiting the availability of affordable housing. High density development (18.8 percent) and mixed-use development (18.0 percent) were identified as development patterns that improve access to affordable housing. Proximity to services that reduces transportation costs accounted for 20.3 percent of responses. It concludes that restrictive planning regulations and land use policies contribute significantly to housing affordability challenges. It recommends policy reforms that simplify planning procedures, promote flexible land use policies, and encourage high density housing development.

Keywords: Urban planning, Land use policy, Housing affordability, Urban development, Planning regulations

Introduction

Urban planning and land use policies significantly influence housing affordability across cities around the world. In many global metropolitan areas such as London in the United Kingdom, New York in the United States, and Sydney in Australia, rapid urban population growth combined with restrictive zoning regulations has contributed to rising housing prices and limited access to affordable housing. In London, strict planning controls and limited land supply have made housing increasingly expensive for middle- and low-income households, while in cities such as San Francisco, density restrictions and lengthy development approval processes have slowed housing construction and intensified affordability pressures. Saiz (2023) explains that the global housing affordability crisis is closely linked to land use policies that restrict the expansion of housing supply in highly urbanized regions. Similarly, Lee, Kemp, and Reina (2022) highlight that in many advanced economies, regulatory constraints and rising urban land values continue to drive housing costs beyond the reach of many residents. These experiences demonstrate that urban planning decisions play a critical role in shaping housing markets and determining who can access housing in rapidly growing cities.

Across Africa, housing affordability challenges are often more severe due to rapid urbanization, population growth, and limited planning capacity. Cities such as Lagos in Nigeria, Nairobi in Kenya, and Johannesburg in South Africa have experienced significant increases in urban populations without corresponding expansion in planned housing and urban infrastructure. In Nairobi, for example, the shortage of affordable housing has contributed to the growth of informal settlements such as Kibera, where many residents live in overcrowded conditions with limited access to essential services. Similarly, Lagos has witnessed the expansion of informal communities such as Makoko due to the inability of the formal housing sector to meet the needs of low-income residents. Van Heerden, Karsten, Holloway, Petzer, Burger, and Mans (2022) argue that long term spatial planning in developing regions must integrate accessibility, affordability, and equity in order to reduce urban inequality. Adeniyi (2023) also notes that weak land governance systems, high urban land costs, and limited housing finance structures remain major barriers to affordable housing development across many African cities.

In Nigeria, the challenge of housing affordability is strongly connected to urban planning practices, land use policies, and the administration of land through the Land Use Act. Major urban centres such as Lagos, Abuja, Port Harcourt, and Calabar have experienced rising housing costs due to rapid urban expansion and increasing demand for residential land. In Lagos, areas such as Lekki and Victoria Island have witnessed dramatic increases in property prices, making housing inaccessible for many low-income households. Similar patterns are emerging in other Nigerian cities where limited land availability and bureaucratic planning procedures often slow down housing development.

Anthony (2023) observes that housing affordability is closely linked to economic growth because access to decent housing influences productivity, social stability, and urban development. Within Cross River State, the Calabar Metropolis, which includes areas such as Calabar Municipality and Calabar South, has experienced increasing demand for residential housing due to population growth, tourism activities, and expanding commercial development. Adeniyi (2023) explains that improving housing affordability in Nigerian cities requires coordinated urban planning, efficient land use management, and policies that encourage inclusive housing development. Understanding how urban planning regulations and land use policies influence housing costs in Calabar is therefore essential for addressing the growing challenge of housing affordability within the metropolis.

Statement of problem

Urban planning and land use policies strongly affect the cost and availability of housing in many growing cities. Planning rules such as zoning regulations, building standards, land allocation procedures, and approval requirements determine how land can be used and the type of houses that can be built in a city. When these rules limit the number of houses that can be built in an area or make the approval process slow and expensive, the supply of housing becomes limited. This often leads to higher rents and house prices because demand becomes greater than supply. Teklemariam, Idowu, Dickes, and Owolabi (2025) explain that land use policies play an important role in housing affordability because they control land development and influence how much housing can be provided in urban areas. In many fast-growing cities, strict planning rules and increasing land prices make it difficult for developers to build affordable houses. A similar situation has been observed in Lagos where rapid urban growth has increased the demand for land and housing, causing property prices and rents to rise sharply (Oyalowo, 2022). These examples show that planning decisions and land use rules can have a direct effect on the price of housing and the ability of people to find affordable accommodation.

In Nigeria, housing affordability has become a serious problem as urban populations continue to increase. The demand for houses in many cities is rising faster than the supply, which has made housing more expensive for many people. Workers and low-income households often struggle to pay high rents or buy houses because their incomes are not increasing at the same rate as housing costs. Ildigwe, Ugwum, and Iliemena (2025) note that in parts of Anambra State many workers face serious housing challenges because rapid urban growth has increased accommodation costs. A similar problem can be seen in Calabar Metropolis in Cross River State where population growth, tourism activities, and economic development have increased the demand for housing. Bassey (2022) explains that many residents in Calabar prefer to live in well planned neighbourhoods that have good roads, electricity, water supply, and other basic services. Because these areas are more attractive to residents, the cost of land and housing there is often higher. As a result, many people find it difficult to afford housing in such locations, which shows the need to study how urban planning and land use policies affect housing affordability in Calabar Metropolis.

Review of literature

Urban planning regulations and housing affordability

Empirical studies have shown that urban planning regulations play an important role in shaping housing affordability in many cities. Planning rules such as zoning regulations, building standards, plot size requirements, and approval procedures often influence the cost of housing development and the number of housing units that can be produced within urban areas. Hoxha (2026) examined the relationship between building regulations, urban planning practices, and housing prices in Prishtina, Kosovo. Using housing market data and planning policy analysis, the study found that strict building regulations and complex planning procedures increased construction costs and limited housing supply, which contributed to higher housing prices. The findings showed that when planning systems impose rigid development standards or delay building approvals, developers face additional financial and administrative burdens. These costs are usually transferred to home buyers and tenants, thereby making housing less affordable for many urban residents. The study therefore concluded that flexible planning policies and efficient regulatory systems are necessary to encourage housing development and improve affordability in growing cities.

Similar evidence has been observed in other countries where housing affordability challenges are closely connected to planning frameworks and urban development policies. Adeniyi (2023) explains that the affordability of housing is strongly influenced by planning regulations that determine land use patterns, building density, and access to urban infrastructure. When urban planning systems restrict the supply of residential land or limit the construction of higher density housing, the cost of housing often increases because demand becomes greater than supply. In Nigeria, the issue is further complicated by rapid urban growth and limited housing infrastructure. Garba, Umar, Umana, Olu,

and Ologun (2024) conducted a case study on sustainable architectural solutions for affordable housing in Nigeria and found that planning regulations, construction costs, and land availability significantly affect the development of affordable housing projects. Their findings showed that adopting cost effective building designs and improving planning approval processes could help reduce housing costs. In addition, Akinsulire, Idemudia, Okwandu, and Iwuanyanwu (2024) examined public private partnership models for financing affordable housing and found that collaboration between government and private developers can help overcome planning and financial barriers that limit housing development. The study revealed that when planning regulations are supported by effective financing frameworks and government incentives, the supply of affordable housing can increase. These empirical findings show that urban planning regulations, when not properly managed, can contribute to rising housing costs, but when combined with supportive policies and development partnerships, they can also help promote affordable housing development.

Influence of land use policies, the cost and availability of housing

Research indicates that land use policies have a strong influence on the cost and availability of housing in urban areas. Land use regulations determine how land can be developed, the density of residential buildings, and the types of housing that can be constructed, all of which directly affect housing supply and affordability. Stacy, Davis, Freemark, Lo, MacDonald, Zheng, and Pendall (2023) analyzed the effects of land use reforms in several U.S. cities and found that policies allowing higher residential density could expand housing supply and help moderate housing costs. Their study demonstrated that when cities loosen restrictions on building heights, lot sizes, or the number of units per plot, developers can construct more housing, which increases availability and may reduce overall housing prices. Conversely, restrictive land use regulations, such as strict zoning rules or limitations on multi-family developments, often constrain the housing supply and push prices upward.

Similarly, Eicher (2024) examined 250 major U.S. cities and found a consistent relationship between stringent land use regulations and higher housing prices. Cities with more restrictive zoning and slow approval processes faced higher construction costs, limited new housing stock, and decreased affordability, particularly for low- and middle-income households. Freemark (2023) further highlighted the impacts of zoning changes, showing that up zonings which allow more intensive development can lead to increased residential construction and a reduction in housing costs, while downzoning's often restrict development and exacerbate affordability challenges. Beyond individual cities, studies of broader land trends also reveal that changes in land use patterns, such as urban expansion, conversion of agricultural land to residential use, and environmental protection policies, influence housing supply and market dynamics (Allan, Soltani, Abdi, & Zarei, 2022). Collectively, these studies illustrate that land use policies are not only a technical planning tool but a critical determinant of housing accessibility. Policies that balance development needs with regulatory control can help increase the availability of housing and improve affordability, whereas rigid land use rules often contribute to higher housing costs and limited access for many urban residents.

Land development patterns and access to affordable housing

Land development patterns have a direct impact on access to affordable housing because they determine where housing is located, the amount of land available for development, and the types of residential units that can be constructed. Studies show that sprawling, low density urban growth often limits access to affordable housing by increasing land prices, infrastructure costs, and commuting distances for residents. Brooks (2022) examined urban and rural housing trends in the United States between 1990 and 2016 and found that dispersed development in cities reduced the availability of affordable housing, particularly for low-income households, while higher density and well-planned development supported greater housing access. Similarly, Xu, Xiaoping, and Xianlei (2022) point out that uneven distribution of land for residential development across provinces, cities, and counties can create gaps in affordable housing, leaving many households unable to live near jobs, services, or city centres.

Research also highlights that innovative land management and development strategies can improve access to affordable housing. Bernstein (2022) argues that recognizing affordable housing as a legal right requires planning systems to prioritize land allocation for low cost housing rather than relying solely on market forces. Community based approaches, such as land trusts and land banks, have been identified as practical ways to expand affordable housing in areas where private development tends to be expensive. Lowe, Prochaska, and Keating (2022) discuss the potential of combining community land trusts with land banks to maintain long term affordability, ensure community control, and support equitable housing distribution. These studies show that land development patterns, whether in terms of density, location, or management, play a crucial role in determining who can access affordable housing and that deliberate planning measures are necessary to make housing available to a wider range of residents.

Methodology

This study adopts a descriptive survey research design to investigate the impact of urban planning and land use policies on housing affordability in Calabar Metropolis, Nigeria. Both primary and secondary data are used. Primary data are collected from residents, housing developers, and officials from the Cross River State Urban Development and Planning Authority, while secondary data are obtained from government reports, planning documents, and published studies on housing and urban development. The population of Calabar, comprising Calabar Municipal and Calabar South local government areas, is estimated to be over 621,863 residents as of 2025. A sample size of 384 respondents is derived using Taro Yamane's formula to ensure a representative selection from the population. Data are collected through structured questionnaires administered to residents and developers, along with interviews conducted with urban planning officials. The collected data are analyzed using descriptive statistics such as percentages, frequency counts, and mean scores to summarize responses. Inferential statistics, including correlation and regression analysis, are used to test the hypotheses and examine the relationship between urban planning regulations, land use policies, and housing affordability. This methodology allows for the identification of key patterns and the evaluation of significant effects within Calabar Metropolis.

Findings

The analysis of planning regulation effects on housing costs in Calabar Metropolis in Table 1 shows that increased land costs were the most cited factor, with 78 respondents representing 20.3 percent indicating it as a major contributor. This suggests that limitations on land supply and competition for available plots significantly drive-up housing prices. Increased development costs were identified by 72 respondents, while reduced housing supply elasticity and amplification of demand shocks were each mentioned by 60 respondents, highlighting how regulations that restrict construction flexibility or magnify population growth impacts also influence affordability. Lengthy approval processes were noted by 63 respondents, showing bureaucratic delays are a substantial factor, and inclusionary zoning impacts were least cited at 51 respondents or 13.3 percent, indicating a smaller but still important influence on housing costs.

Table 1: Planning regulation effects on housing costs

Planning regulation	Frequency	Percentage (%)
Reduced Housing Supply Elasticity	60	15.6
Increased Land Costs	78	20.3
Increased Development Costs	72	18.8
Lengthy Approval Processes	63	16.4
Inclusionary Zoning Impacts	51	13.3
Amplification of Demand Shocks	60	15.6
Total	384	100.0

Source: Authors research, 2026.

Table 2 shows processes delaying housing development highlights that lengthy permitting and approval processes are the leading cause, identified by 85 respondents or 22.1 percent. Restrictive zoning laws were also significant at 18.2 percent, reflecting the impact of minimum lot sizes, height limits, and single-family zoning restrictions. Public hearings and objection processes, unclear or changing regulations, and parking and density requirements each accounted for roughly 16 percent of responses, showing that procedural and regulatory complexities contribute to delays. Extensive environmental impact assessments were less frequently cited at 11.7 percent, suggesting that while they cause some delay, other regulatory factors have a stronger effect on development timelines in Calabar.

Table 2: Processes delaying housing development

Processes	Frequency	Percentage (%)
Lengthy Permitting and Approval Processes	85	22.1
Restrictive Zoning Laws	70	18.2
Extensive Environmental Impact Assessments	45	11.7
Public Hearing and Objection Processes	62	16.1
Unclear or Changing Regulations	61	15.9
Parking and Density Requirements	61	15.9
Total	384	100.0

Source: Authors research, 2026.

Regarding land use policies affecting housing costs (Table 3), urban growth boundaries emerged as the most influential factor with 78 respondents (20.3 percent). This indicates that restrictions on city expansion significantly increase land and housing prices. Minimum lot size zoning and height limits were cited by 72 and 63 respondents respectively, showing that regulations limiting density also contribute to cost increases. Floor area ratio regulations and parking requirements each received 60 responses, while setback requirements were the least cited at 51 respondents, demonstrating that certain spatial requirements impose lower direct costs than restrictions on expansion and lot size.

Table 3: Land use policy affecting housing cost

Land use policy	Frequency	Percentage (%)
Minimum Lot Size Zoning	72	18.8
Floor Area Ratio Regulations	60	15.6
Urban Growth Boundaries	78	20.3
Height Limits	63	16.4
Setback Requirements	51	13.3
Parking Requirements	60	15.6
Total	384	100.0

Source: Authors research, 2026.

When examining land use policies affecting the availability of affordable housing (Figure 1), single-family zoning restrictions were the most prominent at 78 respondents (20.3 percent). Minimum lot size requirements followed with 69 responses, showing that large lot mandates limit opportunities for lower-cost housing. Inclusionary zoning mandates and public land banking were each cited by 63 respondents, indicating moderate influence. Accessory dwelling unit regulations and strict parking minimums received fewer mentions.

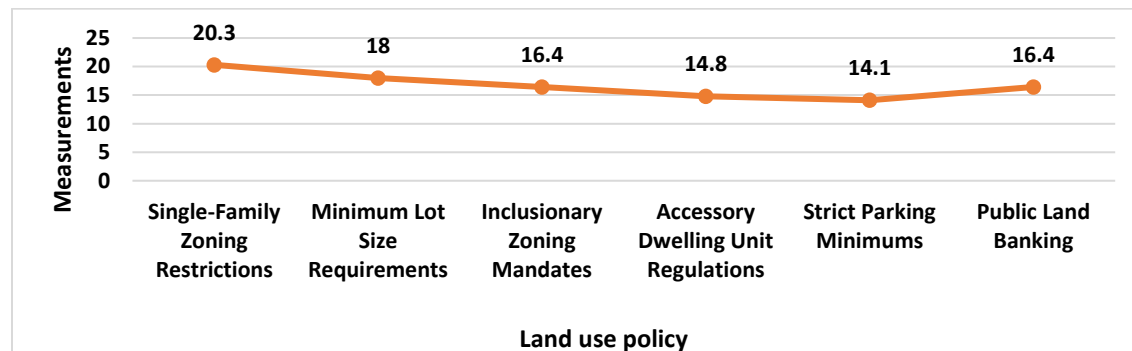


Fig. 1: Land use policy affecting availability of affordable housing

Source: Authors research, 2026.

The assessment of land development patterns and their influence on access to affordable housing indicates that high-density development is the most effective pattern (Figure 2), cited by 72 respondents (18.8 percent). Mixed-use development and transit-oriented development also received high responses at 18 percent and 17.2 percent respectively, reflecting the importance of integrated planning and proximity to transport in reducing housing costs. Infill development and peripheral sprawl both accounted for around 15.6 percent, while incremental housing and flexible zoning had the lowest responses at 14.8 percent.

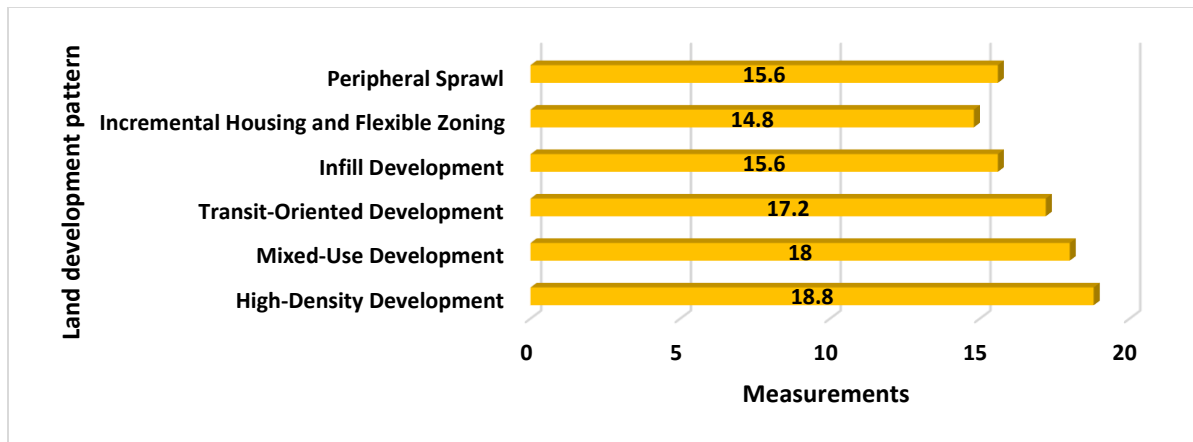


Fig. 2: Land development pattern improving access
Source: Authors research, 2026.

The effects of location and proximity to essential services on housing affordability in Figure 3 shows that reducing transportation costs and commute time was the top factor at 78 respondents (20.3 percent). Proximity to educational institutions and access to healthcare facilities were also highly cited, demonstrating the influence of service accessibility on affordability. Availability of commercial and social amenities, quality of public infrastructure, and safety and security services each accounted for roughly 15 percent, indicating that these factors moderately affect the choice and cost of housing in Calabar Metropolis.

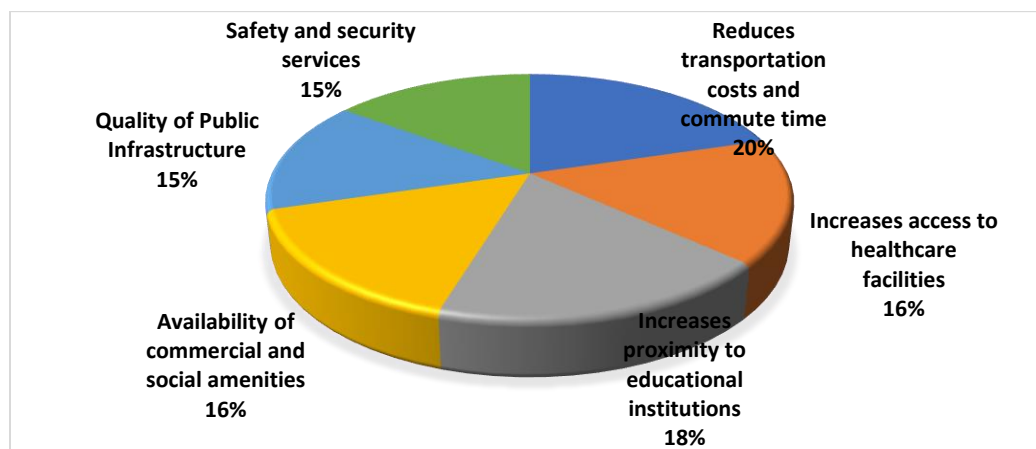


Fig. 3: Effects of Location and proximity to services
Source: Authors research, 2026.

Conclusion

The study examined how urban planning regulations, land use policies, and land development patterns influence housing affordability in Calabar Metropolis. The findings show that planning regulations such as increased land costs, rising development expenses, and lengthy approval procedures play a major role in raising the cost of housing. Regulatory processes including restrictive zoning laws and complex permitting procedures were also found to delay housing development. These delays reduce the supply of housing and make it more difficult for residents, particularly low- and middle-income earners, to obtain affordable accommodation within the city. The study further revealed that land use policies and development patterns strongly shape the availability and accessibility of affordable housing in Calabar Metropolis. Policies such as single-family zoning restrictions, minimum lot size requirements, and urban growth boundaries were identified as key factors that limit housing supply and increase prices. In contrast, development approaches such as high-density housing, mixed use development, and transit-oriented planning were shown to improve access to affordable housing by promoting efficient land use and better access to essential services. The study therefore concludes that improving housing affordability in Calabar requires more flexible planning

regulations, balanced land use policies, and development strategies that encourage efficient and inclusive urban growth.

Recommendations

Urban planning authorities in Calabar Metropolis should review and simplify planning regulations in order to reduce delays in housing development and lower construction costs. Government agencies should also revise land use policies such as restrictive zoning laws and large minimum plot requirements so that more land can be used for different types of housing. In addition, planners should promote high density and mixed-use housing development, especially in areas close to transport routes and essential services. Improving public infrastructure, strengthening planning transparency, and encouraging private sector participation in housing development will also help increase the supply of affordable housing for residents in Calabar Metropolis.

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