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| Journal Name: | **[Archives of Current Research International](https://journalacri.com/index.php/ACRI)** |
| Manuscript Number: | **Ms\_ACRI\_134845** |
| Title of the Manuscript: | **Housing Affordability among the Low-Income Residents in Ibadan North Local Government Area, Oyo State Nigeria** |
| Type of the Article | Original Research Article |

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| PART 1: Comments | | |
|  | Reviewer’s comment **Artificial Intelligence (AI) generated or assisted review comments are strictly prohibited during peer review.** | Author’s Feedback *(Please correct the manuscript and highlight that part in the manuscript. It is mandatory that authors should write his/her feedback here)* |
| **Please write a few sentences regarding the importance of this manuscript for the scientific community. A minimum of 3-4 sentences may be required for this part.** | * The manuscript underscores housing as a basic need, a symbol of security, prestige and catalyst for national development including Nigeria as a developing nation. It emphasises that the housing affordability is germane to the achievement of sustainable urbanization, social stability and equitable growth. * It operationalises the concept of housing affordability within the context of international standard index of 30% of household income beyond which housing cost will impose financial constraint. * It identifies key attributes of housing that influence dwelling unit cost which directly affect affordability for renters. These include neighbour quality, locational factor, building materials and infrastructural facilities. It asserted that the factors collectively determine market value and renters’ willingness to pay. * The manuscript linked housing affordability to the achievement of reduction in overcrowding; poor living conditions, and homelessness risks with policy and practical implications for income linked rent control to maintain 30% threshold. | Okay |
| **Is the title of the article suitable?**  **(If not please suggest an alternative title)** | Yes. The title of the article is suitable. | Okay |
| Is the abstract of the article comprehensive? Do you suggest the addition (or deletion) of some points in this section? Please write your suggestions here. | The current abstract of the article is not comprehensive. Some improvements that could be made to enhance the quality of the paper include clarification on the motive and the purpose behind undertaking the study. Examination of the specific problem that influenced the research and the inclusion of the “Social Housing” concept as one of the keywords for better exploration. The improvement would strengthen the article’s relevance and depth. | Changes have been effected accordingly |
| Is the manuscript scientifically, correct? Please write here. | The manuscript is scientifically correct. However, implementing the suggested corrections will further improve the quality**.** |  |
| **Are the references sufficient and recent? If you have suggestions of additional references, please mention them in the review form.** | The current references are insufficient, necessitating more recent sources.  Additional Suggestion: (i) Ayo-Odifiri. S. et al., (2022), Low-income Earners Housing Affordability Issues in Nigeria: A systematic Review of Sustainable Approaches. International Journal of Innovative Research and Development. .11 (2), pp. 37-48.  (ii) Dania, S. F, et al. (2021). Sustainable Affordable Housing Strategies for Solving Low -Income Earners Housing Challenges in Nigeria. Estudios de Economía Aplicada. 39 (4), pp1-14.  (iii) Fayomi. G.U. (2024). Evaluating Social Housing Potential for Low-income urban dwellers in Johannesburg. Case studies in chemical and Environmental Engineering. 9 (2024) 100737. | Suggestion added |
| Is the language/English quality of the article suitable for scholarly communications? | Yes. The English quality of the article is suitable for scholarly communications. | okay |
| Optional/General comments | The author recommended social housing as a roadmap for overcoming housing affordability challenges faced by low-income earners. To make strong the discussion, it is suggested that the author expands the analysis by including a dedicated subsection on the concept of social housing, and how it can enable low-income earners to access safe, stable, and realistically affordable housing rents. It is important for the author to highlight and assess the effectiveness of the various approaches provided for addressing housing affordability for the low-income earners in the most recent 2017 Nigerian Housing Policy. | A section has been addded to the literature review on the concept of Social Housing and also an overview of the Nigerian Housing Policy |

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| **PART 2:** | | |
|  | **Reviewer’s comment** | **Author’s comment** *(if agreed with reviewer, correct the manuscript and highlight that part in the manuscript. It is mandatory that authors should write his/her feedback here)* |
| **Are there ethical issues in this manuscript?** | *(If yes, Kindly please write down the ethical issues here in details)* | no |