

**ASSESSMENT OF PRIVATE HOUSING ESTATE DEVELOPEMENT AND  
COMPLIANCE WITH PLANNING STANDARDS IN ABUJA MUNICIPAL  
AREA COUNCIL**

**BY**

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**MTech/SET/2017/7600**

**DEPARTMENT OF URBAN AND REGIONAL PLANNING  
FEDERAL UNIVERSITY OF TECHNOLOGY, MINNA**

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**A THESIS SUBMITTED TO THE POSTGRADUATE SCHOOL FEDERAL  
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## **ABSTRACT**

This study examines the implementation of planning standard of housing estates development in FCT, Abuja, with the view to establish the contribution of private's developers to housing delivery. The objectives of this study are to evaluate the residents' perception of the quality of the facilities provided in the estates, assess the levels of conformity to local plans and building regulations by private developers, determine the challenges influencing the performance of the private housing developers and evaluate the contribution of the private housing developers in provision of housing in the study area. The research instruments include questionnaire administration and interview. A total of four hundred and thirteen (413) residents from the thirty-four (34) selected residential estates was randomly selected for the study. And thirteen (13) management staff from the selected were also selected purposively for the study. Inferential statistics such as mean value techniques were used to analyze data collected for the study. The result of the findings revealed that more than half of the estates were built through self-sponsored (personal saving) and Also 40.3 % in the selected estates are vacant. There was partial compliance in terms of the minimum setbacks to the road, the building height, floor area ratio and total land area coverage by the developers, respectively. Also, the challenges influencing the performance of the private housing developers' excessive cost of construction and lack of secure access to land was ranked as the most important Challenge influencing the performance of the private housing developers. Among others the research recommends that the government should provide suitable policy for design policy that will be favorable to the developer and also make housing loan accessible to the masses.

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## **CHAPTER ONE**

### **1.0**

## **INTRODUCTION**

### **1.1 Background to the Study**

Rapid population growth in developing countries and cities around the world has posed serious challenges and consequences, particularly for urban housing, in the last three to four decades. According to UN-Habitat (2003), this problem is particularly concerning because it is a critical component that affects humanity's long-term outlook (UNCHS, 2003). Because of the concentration of population development in cities, housing is becoming increasingly limited in many developing global cities. In 1996, it was projected that over 100 million people were homeless, defined as living in insecure or temporary buildings or squatter communities (UNCHS, 1996).

According to UN-Habitat (2011), Africa's urban population would rise from 294 million to 742 million between 2000 and 2030. With increasing urbanization in Sub-Saharan Africa, urban managers and governments will face a tremendous challenge in providing housing and other amenities to urban people, particularly the poor. Given that most African countries are now unable to meet the housing demands of their existing urban populations, this is a frightening possibility. In recent years, Nigeria has experienced a tremendous rate of urbanization. Land uses intensify as urban agglomerations grow in population, and urban activities spill over into formerly rural territories on the outskirts. Various land use management mechanisms are in place to encourage efficient use of urban land, maintain physical development standards, and guarantee a harmonious spatial distribution of human activities in line with a master plan that has been authorized (Essein, 2010, Rizwan and

Obaidullah, 2006). These methods are intended to guarantee that urban activities are structured in space with beauty, health, safety, convenience, efficiency, and energy conservation in mind, as well as environmental quality and social equality (Avogo, 2015). Growth controls mitigate the harmful impacts of physical development in this way.

Planning schemes, development and building permits, covenants, zoning limits, construction restrictions, and subdivision laws are the most common land use control techniques employed in most nations. While development controls have been used successfully in industrialized nations to maintain a harmonious geographical distribution of activity, its implementation in emerging nations has proven difficult (Wang *et al.*, 2010). In general, a housing market is where supply and demand for housing meet. The housing market, according to Bourne (1981), is a system of institutions and procedures that bring together housing supply and demand, i.e., buyers and sellers, tenants and landlords, builders, and consumers, in order to exchange dwellings and housing services as resources.

It studies the current and future patterns in the supply and demand for housing in a housing market study evaluates supply and demand elements as well as demands, and then develops procedures and processes to suit those requirements. The housing market, unlike other forms of marketplaces, has a variety of distinguishing characteristics. It deals with the transfer of rights and property and is immovable. There is no designated market location where buyers and sellers may trade their goods and services in the housing market. Surprisingly, transactions can even be completed over the phone.

The public sector housing market and the private sector housing market are two separate types of housing markets. Individuals and business entities make up the private sector's

engagement in housing delivery. The sector offers housing for its employees, as well as for rental or outright sale to the public. Without a doubt, the private sector has been more efficient and dependable than the governmental sector in terms of housing creation. The housing market is divided into three types of tenures, according to Henshaw (2010) and Danson (2011): private owner occupier, private leased lodging, and public sector housing. Income, kind of building, types of rights or tenure, price or rental value, quality, household size, or social status are essential features of the housing market (Agbola and Olatubara, 2007).

Planning regulation compliance is a global concern as it is caused by physical and social problems and risks in every society. Anderson *et al.* (2004), for instance a study on planning regulation compliance in Kenya by Opata *et al.* (2013) enlightened that factor facilitating noncompliance included poverty, weak institutional framework, bureaucracy in plan approval, corruption and lack of capacity to undertake development control. In Asia, results of a study covering eight towns of Yavatmal District of Maharashtra State, India, undertaken by Boob and Rao (2014) revealed that 68.27% and 67.86% of violations were observed on left and right sides margins of plots; 56.60% on front margins; 63.83% on the back side margin; and 74.82%. Similarly, though developers had approved building plans, they did not comply with the recommended physical planning standards. These findings resonate with that of Karibasappa *et al.* (2016) in Bangalore, also in India, that established that average violations were 49%, 87.17%, 73.32%, and 98.36%, rear 38.93%, 51.61%, 68.29%, 53.9%, and 208.8% for road width, plinth height, building height, front setbacks, left setbacks, right setbacks, plot coverage respectively, attributable to lack of monitoring and enforcement.

The housing units generated by the industry are frequently out of reach of low-income households, according to research. It has been noticed that the population of many cities,

particularly in developing nations, grows without a comparable rise in housing availability. “In Nigeria, the supply of new homes has not been able to satisfy the demand,” according to Nubi (2002), the implications of this development are numerous, including the formation of derelict and blighted urban capes, as well as high occupancy ratios, high rental accommodation costs, and the appearance of derelict and blighted urban capes. Based on the aforementioned, this research will seek to critically assess the development and planning standards for private housing estates in Abuja, Nigeria

## **1.2 Statement of the Research Problem**

For a variety of reasons, private sector engagement in housing and service supply is becoming more widely accepted across the world. First, due to monopoly control and a lack of monetary incentives to strive for efficiency, state provision of public services has been perceived as less efficient (Selskey and Parker, 2005; UN-HABITAT, 2006b; Yamamoto 2007), and as a result, public housing strategies have failed to meet the needs of the majority of urban residents in less-developed countries (Ikekpeazu, 2004). As a result, the private sector is viewed as a means of decentralizing the housing delivery process by encouraging people and their organizations to participate in providing housing and services in a more efficient and cost-effective manner within a government-supported framework (UN-HABITAT, 2006b). The need for building and planning standards and regulations cannot be over emphasized. A healthy conducive and satisfying environment may not evolve from human settlements unless there is adequate provision for the monitoring and control of housing units. This monitoring and control can be conducted successfully only through development control one of the only means in which the use of planning standards and regulations can be enforced. The nature of developments in such areas is characterized by inadequate setbacks, right- of -way, facility

line, sanitary lane, and especially narrow road, hence, typical disorderly growth. Environmental problems manifest in such spontaneous areas. This impedes development control to achieve maximum convenience in the location and arrangement of land use in urban areas.

Despite the lack of a unified strategy on private sector engagement in most developing nations, private sector engagement in infrastructure supply has expanded dramatically in recent years. The creation of Abuja, in 1976, and the relocation of government agency headquarters from Lagos to Abuja in 1991 attracted migrants from all over the country. A high rate of migration along with population expansion caused the territory's rapid urbanization. Lack of political will, institutionalized policy and continuity, politicization of programmers, political corruption, poor funding and inadequacy of mortgage institutions, and poor socio-economic structures, among other factors, have all contributed to the failures of previous government-provider policies in Nigeria, according to studies (Aribigbola, 2008; Ndubueze, 2009). Because of the failure of the provider strategy, the government changed its NHP starting in 1991. The present policies promote the private sector as a means of addressing the chronic housing shortages across the country, including Abuja. As a result, the purpose of this research is to investigate the development of private estates in Abuja.

### **1.3 Research Questions**

There is a need to provide answers to the following.

- i. What is the residents' perception of the quality of the facilities provided in the estates?
- ii. Did the private developers conform with planning standard in the study area?
- iii. What is the contribution of the private housing developers in provision of housing in the study area?

- iv. What are the challenges influencing the performance of the private housing developers?

## **1.4 Aim and Objectives of the Study**

### **1.4.1 Aim of the study**

The aim of this study is to examine the implementation of planning standard of housing estates development in FCT, Abuja.

### **1.4.2 Objectives of the study**

In the course of this research, the specific objectives pursued are to:

- i. Evaluate the residents' perception of the quality of the facilities provided in the estates.
- ii. assess the levels of conformity to local plans and building regulations by private developers in the study area
- iii. Evaluate the contribution of the private housing developers in provision of housing in the study area.
- iv. determine the challenges influencing the performance of the private housing developers.

## **1.5 Scope of the Study**

This study focuses on 34 housing estates in AMAC, FCT. The study evaluates the residents' perception of the quality of the facilities provided in the estates and assess the levels of conformity to local plans and building regulations by private developers in the study area. The study evaluated the contribution of the private housing developers in provision of



housing and determine the challenges influencing the performance of the private housing developers.

### **1.6 Justification for the Study**

Without a doubt, an evaluation study of Abuja's private estates housing construction is crucial. This assumes that the consequences of existing private-sector initiatives for addressing the challenge of providing adequate, affordable, and sustainable housing in this state in recent years are unknown. As a result, this research is crucial for a variety of reasons. One of the major issues of public and private housing in Nigeria, according to Bana (1991) and Emerole (2002), is the insufficient ability of public and private housing organizations to supply homes. This shows that measuring the success of public and private housing organizations requires an awareness of their organizational ability and restrictions to provide homes. It can also assist them enhance their capacity, boosting the public housing sector's output.

This research is justified on the grounds that it aims to give fundamental data that will help us better understand the organizational capability of a few significant private housing providers in the study region. This is also seen to be crucial for evaluating the results of private housing provisions and providing meaningful recommendations. This study is important in that it will examine the personalities and attributes of beneficiaries of private housing, the physical characteristics of housing provided, and its level of adequacy to the users, in light of mounting criticism on elitist orientation and the provision of poor-quality housing in previous housing schemes in Nigeria (Mba, 1992; UN-HABITAT, 2006a).

Furthermore, considering rapidly changing societal values, aspirations, and preferences, this study is especially relevant to architects and other allied professionals involved in public housing provision, as it aims to provide empirical data that can be used to design and plan user-responsive housing units and residential environments in future public housing schemes. This research is further supported by the fact that it differs from prior studies (Ukoha and Beamish, 1997; Olatubara and Fatoye, 2007; Jiboye, 2009; 2010) that examined public housing in Nigeria without considering the underlying program assumptions. This research will primarily focus on the private housing sector, and it will give a chance to analyze the validity of the underlying program ideas to make factual judgments on private housing performance and to validate underlying assumptions in public housing in the study region. Finally, this study is essential in filling gaps in current research on the idea of housing adequacy, in addition to adding to housing policy design and ways of assessing private housing plans. Overall, this research is motivated by the necessity for a systematic review of the various housing delivery methodologies employed by Abuja's private housing developers.

## **1.7 Study Area**

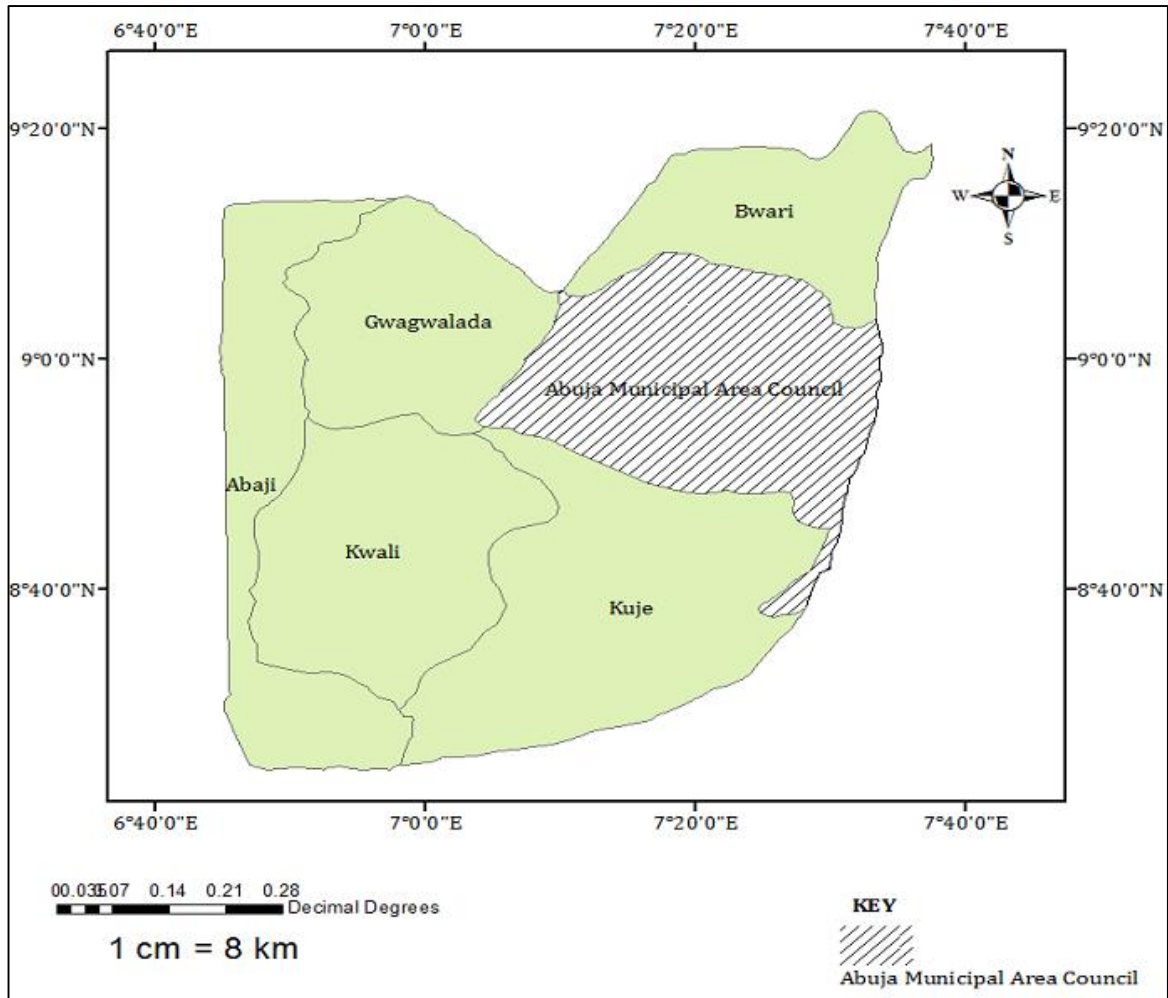
### **1.7.1 Location of the study area**

Abuja, Nigeria's capital and one of the country's ten most populated cities, with a population of 1.4 million people (NPC, 2006). Abuja's 2021 population is now estimated at 3,464,123 million with an annual growth rate of 5.69%. The capital of Nigeria, Abuja, is strategically positioned in the heart of the country (Figure 1), with major physical developments beginning in 1980. It has developed into one of Africa's fastest growing cities in the last 35 years. Because of its central position, simple accessibility, pleasant temperature, low population

density, and availability of space for future growth, the site was chosen as Nigeria's new capital.

In Nigeria, it was the country's first planned city. Kaduna State borders the FCT on the north, Niger State on the west, Plateau State on the east and south-east, and Kogi State on the south-west. It is located between 7° 25' N and 9° 20' N latitude and 5° 45' and 7° 39' longitude north of the Equator (Federal Capital Territory Administration, 2011). Abuja is located in the country's center area (see Figure 1.1). It is governed by the Federal Capital Territory Administration, which is led by a Minister selected by the President, as opposed to the states of Nigeria, which are led by elected governors. The Federal Capital Development Authority (FCDA) was established as the primary organization in charge of planning, creating, and developing the FCT. The region is now divided into six local councils, including Abuja (Abuja Municipal Area Council, AMAC) and five LGAs, namely Abaji, Gwagwalada, Kuje, Bwari, and Kwali (see Figure 1.2). The research area is part of the Abuja Municipal Area Council.





**Figure 1.2:** Map of Abuja showing Abuja municipal area Council  
(Source: Digitized by the Author, 2018)

### 1.7.2 Climate

The federal capital territory records the highest temperature during the dry season months which are cloudless. The maximum temperatures occur in the month of March with amounts varying from 37°C in the southwest to about 30°C in the northeast. This also is the period of high ranges of temperature when drops of as much as 17°C may be recorded. By July to August, diurnal range rarely exceed 7°C. Like most parts of northern Nigeria, two distinct seasons can be defined. The hot season and cold season. The temperatures are generally higher in the months of March–October which encompasses the rainy season. Average

temperature been about 30°C. in the months of November to February, the temperatures are generally lower, ranging between 15°C -30°C with an average of 22°C.

### **1.7.3 Vegetation**

The vegetation is classified in general terms as rain green vegetation. The broad-leaved savannah trees shed their leaves in the cool, dry season, while the grasses turn to dry straw. This long period of dormancy terminates almost abruptly with the first torrential rains of the wet season. Quickly the grasses become a green carpet and trees put forth new leaves. The vegetation of the FCT can better be handled by looking at the major vegetation types. Lying near the northern boundary of Nigeria's Southern savannah, the major types of vegetation are forest and savannah type vegetation. In differentiating the two, forest can be seen as a situation where the vegetation. Consists predominantly of woody plants and from which are virtually absent, while savannah is vegetation type in which perennial mesophytic grasses, at least 80cm high, with flat basal and cauline leaves play an important part. In the FCT two types of forests and three types of savannah can be identified). The forest is (i) rain forests and (ii) riparian vegetation complex. The savannah vegetation is made up of (a) savannah woodlands (b) park savannah and (c) shrub savannah

### **1.7.4 People and economic activities**

At the 2006 census, the city of Abuja had a population of 776,298, making it then the figures showed that Abuja grew by 139.7% between 2000 and 2010, making it the fastest growing city in the world. As of 2015, the city is experiencing an annual growth of at least 35%, retaining its position as the fastest-growing city on the African continent and one of the fastest-growing in the world. Real estate is a major driver of the Abuja economy. This correlates with the considerable growth and investment the city has seen as it has developed.

The sources of this investment have been both foreign and local. The real estate sector continues to have a positive impact on the city, as it is a major avenue for employment.

### **1.8 Limitation of the Study**

The researcher was constrained by the difficulty of accessing some relevant data from developers and residences at agreed dates and times to collect information due to their individual commitments, necessitating unbudgeted expenses to meet the high standard. Inadequate funding was another stumbling block to the research, particularly during the data gathering phase. As a self-funded student, the researcher had to work with a limited budget while yet attempting to maintain a high degree of excellence.

## **CHAPTER TWO**

### **2.0 LITERATURE REVIEW**

#### **2.1 The Habitability Concept**

This approach was created to measure people's housing satisfaction. Housing habitability is impacted by a variety of factors, including social, behavioural, cultural, and other aspects of the society and environmental system. The term "housing" refers to several sorts of tenant-dwelling environmental interaction systems, rather than just a shelter. Habitability is described as a human concept including four (4) interconnected subsystems. The sub-system for tenants, Dwelling sub-system, Subsystem of the environment and Subsystem of management. The appropriateness of a housing unit, as judged by the facilities and other housing amenities and features within the house, will have an impact on the residents' satisfaction with the unit. This notion will be used in this study to find out how residents feel about the developers' housing stock (Omole, 2001).

##### **2.1.1 Urban sustainability theory**

It's a concept, a vision, that will serve as a guide for long-term, multi-faceted endeavours. It necessitates a long-term, holistic, and integrated approach. These are novel and difficult ideas for many individuals, including some politicians and public officials, and they represent an approach to urban administration that does not mesh well with established political and administrative structures (UN-Habitat, 2006a). If sustainability is not considered, a long-term, basic issue might easily be overshadowed by a seemingly urgent present concern.

The term "housing satisfaction" refers to an individual's assessment of their living situation, considering their requirements, expectations, and accomplishments (Hui and Yu, 2009). The notion of residential satisfaction was created on the assumption that the gap between



inhabitants' genuine desired housing and the real neighbourhood circumstances is defined (Galster and Hesser, 1981; Mohit *et al.*, 2010). The household's residential choice is based on their requirements and objectives. Absence of complaints indicates residential contentment at an equilibrium point of wants and ambitions; nevertheless, if their house and neighbourhood do not match their wants and ambitions, they will likely be unsatisfied (Salleh, 2008).

Residential satisfaction is a complex construct comprising indices of satisfaction that respondents perceive with dwelling unit characteristics, dwelling unit support services, public amenities, social environment, and neighbourhood amenities, according to this conceptual model. According to Amerigo and Aragoes (1997), objective residential environment attributes become subjective once they have been evaluated by the individual, resulting in a certain level of satisfaction. Subjective characteristics are impacted by the subject's socio-demographic and personal qualities, as well as his or her residential quality pattern, a normative aspect in which the individual compares his or her current and ideal living environment. After reviewing some of the past work on housing satisfaction in various instances, a conceptual framework emerged. Thus, this research intends to private housing estate development and Planning Standard in Abuja Municipal Area Council in Abuja Municipal. Theoretically this work will offer workable solutions on how to improve housing situation in Nigeria.

## **2.2 Housing**

In a paper on housing in Nigeria, national Development, Adeniyi (1985), underlined that housing is a basic requirement for humanity and that housing investment plays a significant role in a nation's economic and social development. He stated that the government's approach

toward housing investment is far from favourable and woefully inadequate in comparison to the country's housing demands. As a result, he asks on the government to take a more proactive role in providing appropriate housing for citizens. He observed that the severity of housing issues differs by country and city.

According to Onibokun (1985), housing in Nigeria is afflicted by four (4) major issues: quantitative, qualitative, psychological, and socioeconomic. He went on to say that there is a scarcity of houses, which leads to issues such as overcrowding in rooms, overuse of available amenities, and quick deterioration of available amenities and the physical structure of these homes. He stated that the country's natural growth necessitates the construction of additional housing units to accommodate the growing population. He went on to say that the increase in rural-to-urban migration over the previous two decades has exacerbated housing shortages in metropolitan areas. Many factors affect the desire to live in a house, they include the community, the physical settings, the facilities that make the community grow easily as the case might be affordability, the availability of the essential facilities for the use in the house such as water, electricity among others Onibokun (1985), stated that the availability of the facilities, determines the quality of housing area and the survival of inhabitants. Facilities and infrastructure serve as the basic requirement of urban life, as a precondition for a house to be more attractive and conducive for the occupier.

Many factors influence the desire to live in a house, including the community, the physical settings, the facilities that allow the community to grow easily, such as affordability, and the availability of essential facilities for use in the house, such as water and electricity, among others. According to Onibokun (1985), the availability of facilities determines the quality of housing. Facilities and infrastructure are a basic element of urban living, as well as a

prerequisite for a house to be more appealing and accommodating to its occupant. According to Fadahunsi (1985), while defining housing delivery, one must consider the necessity to minimize overcrowding, which is the greatest pollutant of the environment and a main source of slums. As a result, slum and urban degradation may be attributed to a lack of social facilities combined with insufficient housing unit availability to match the demand. Dwelling requires more than just a numerical housing unit. One must consider the current housing stock's quality. As a result, the endeavour to satisfy the minimum housing units must not undermine the importance of housing quality (Salau, 1990).

In this sense, housing is a form of shelter, and for a shelter to fulfil the criteria of habitability and liveability, it must fulfil a set of minimal requirements (Onibokun, 1985). Housing is viewed as a collection of services, including neighbourhood amenities (parks, schools), location (access to employment and facilities), and closeness to specific sorts of neighbours (a social environment). It entails more than just providing a place for people to live. Even at the international level, housing quality is used to assess the quality of living (Aribigbola, 2001; Bourne, 1981; Daramola 1996, 2006).

Housing is sometimes viewed as a source of production or economic resources capable of producing funds for its upkeep and expansion. To put it another way, it's a tried-and-true economic development generator (Egunjobi, 2006; Agbola, 2005; Chamberlain, 2005). Individuals and nations are affected by housing concerns; it is a requirement for man's survival. However, no civilization has ever been able to adequately address its housing demands (Onibokun, 1985; Adedeji, 2004; Modupe, 1986).

### **2.3 The Nature of the Housing Delivery System on a Global Scale**

Because housing serves as a fundamental need (UNCHS, 1993), and the built environment serves as the backdrop and setting for its existence, housing and its built environment setting are co-joined in interaction and complexity (Rapoport,1983). The influence of housing on the daily lives of city dwellers becomes a concern at this point. Housing has become a status symbol of family within most communities and an indicator of quality of life (Majama, 2007; Venter and Marias, 2007; Harris, 1998). In the last three decades, the economic value of housing, as well as its role and social significance to man, has been a cause of heated dispute across the world (Brandsen, 2009).

Housing delivery systems, according to exploratory and empirical research, span the domains of sociology, economics, politics, and, to a lesser extent, architecture. The widespread consensus is that home architecture emerges accidentally as a result of other related notions. In practice, it is clear that the very nature of housing necessitates a delivery system for actualization, and that the finished result is an architectural representation of space and shape in connection to the setting in which particular systems of activities take place (Rapoport, 2001; Aradeon, 1991).

Transitions in activity and technology have occurred in the basic dwelling for human living. The evolution of the fundamental home into conceptions of dwelling, human habitation, and shelter exemplifies this (Ogu, and Ogbuozobe, 2001; Ying, 1997). These changes affected the construction of theoretical paradigms, which are the result of changes in historical conditions of settings and systems of human activity (Rapoport, 2001). The necessity to articulate the 'house' in housing on cognitive architectural grounds of expression as space and shape is central to the theoretical paradigms that abound in the housing discussion

(Aradeon, 1991, 1996). As a result, these paradigm shifts resulted in institutional diversity and stakeholder conflicts (Sanyal and Mikhija, 2001). The stakeholder delineation must be clear in terms of the institutional and organizational structures that exist among power relations in order to grasp these facets of conflict in society (Ying, 1997).

The World Bank, the United Nations, and Habitat International's methodologies and proposals, as well as the ever-changing framework for adaptation by member nations, remain useful references to the impact of changing historic conditions on housing. (Pugh, 1997, 2001; Venter and Marias, 2010). It is clear that such global methods result in solutions that are less national and community particular, which explains for the failure of capitalism, which is sacred to economy-based housing paradigms (De-Soto, 2000).

#### **2.4 Nigeria's Real Estate Market**

This is defined as a broad market for buying and selling properties between buyers and sellers. Owners may sell directly or indirectly through brokers (Investor world, 2011). It may also refer to the supply and demand for housing in a specific nation or region (Housing Market, 2008). Real estate marketing is concerned with the selling of a property. Despite a plethora of prospects, the Nigerian housing industry is mostly unexplored and underdeveloped (Akeju 2007). This is due to a variety of factors, including a shortage of funds, government policies, infrastructure development, and a high degree of poverty.

The average price of a house is steadily rising as the cost of construction materials rises and the economy expands. This has, in turn, contributed to an increased trend in housing prices, which has had a substantial impact on the number of dwellings built each year. Because of its unsustainable strategy of providing housing to the people, the government's efforts to

solve the issue have failed. These dwellings are woefully insufficient and expensive for most of the people for whom they are designed. Private persons are making attempts to assist in resolving the housing crisis. Although metropolitan regions have most of the housing problem, rural regions have a large number of empty and decaying residences. This is attributed to people migrating from rural regions to urban regions in search of better pastures. Because of the large rental revenue generated by commercial buildings, most people interested in property development build for their personal use or are house owners, while the minority who construct for commercial purposes create stores and space to let for offices. The majority of residential projects are unlawful, unlicensed, and unnamed.

This is due to the urban and regional planning department's official's laxity in implementing development control restrictions and the long, unnecessary wait in title registration (Fasakin and Ogunmakin, 2006). Individual initiatives, cooperative groups, corporate bodies, estate agents, non-governmental organizations/charity groups, and foreign investors have all contributed to resolving the housing crisis in the private sector. Their efforts to resolving Nigeria's housing crisis are briefly described below:

#### **2.4.1 Non-governmental and voluntary organizations**

In recent years, there has been a rising tendency among Non-Governmental Organizations and Voluntary Organizations, such as religious organizations, to put their own effort to tackling the housing challenges that people in rural and urban areas confront. These organizations aid in the resettling of displaced individuals who are experiencing housing issues as a result of natural disasters such as war, flood, hunger, earthquakes, and other natural disasters. They wanted to alleviate poverty and homelessness (EFin-A and FinMark-Trust, 2010). The Multi Choice Network (MTN) Foundation Low-Cost Housing Project,

which began in Nigeria in 2005, is a wonderful example of NGO endeavour. Religion entities, such as Christian and Islamic organizations, are increasingly acquiring massive hectares of property and reselling it to their members at a reduced rate.

They are also active in providing loans to members, as well as building houses and renting them out to members at a low cost. Some, such as the Redeemed Christian Church of God, The Living Faith Tabernacle Church, and NASFAT, are engaging in the construction of enormous estates with contemporary amenities for its members (an Islamic Organisation). All of these measures are aimed at resolving the society's housing crisis.

#### **2.4.2 Foreign partners/investors**

The government has sought to attract foreign investment in the housing industry through various development strategies. Usually, this takes the form of a foreign cooperation with local real estate developers. This increased the Estate Company's capital base, allowing them to invest in significant capital-intensive projects. Typically, the firms handle government housing projects, which are capital demanding and need a higher level of technical competence and understanding.

#### **2.4.3 Individuals**

This is the most significant contribution from the private sector. A bigger share of the population lives in residential dwellings developed by private persons in most major locations where the housing situation is severe. These individuals funded the initiative with their own money, borrowed from family, friends, and money lenders, and participated in cooperative movements. When compared to other sources of home construction, it can be absolutely claimed that the number of dwelling units produced by individuals has been relatively significant. These people pass up responsibility of the property to a caretaker or an

estate agency, and just a few people maintain their homes themselves. There are instances where residences are not effectively managed, which has an adverse effect on their quality, causing the structures to become abandoned or deteriorated. In such instances, renters frequently infer that the Estate agents or the Caretaker are simply interested in the financial rewards and are unconcerned about their well-being.

#### **2.4.4 Cooperatives bodies**

The concept of cooperative housing dates to when people looking to buy a home sought assistance from family, in-laws, neighbours, and friends (Wahab, 1988). Italy, the United Kingdom, Zambia, Sweden, and the Philippines have all successfully tested and verified this idea (Daramola, 2006). It is designed to satisfy the requirements of low-income Nigerians, who make up the great bulk of the population. Dwelling loans are available to Cooperative members for the development of their own housing units. Land purchase, land title document processing, and building material acquisitions are also carried out by the cooperatives for the benefit of its members (Olotuah, 2006).

Housing cooperatives are defined as a "legal association created for the purpose of providing housing to its members on a continual basis. It's also defined as "the collaboration of individuals or families established as a group to provide shelter for its members" (Ogunnubi, 1997). Housing cooperatives, according to Agbola (1998), "are normally established as social groups but are more devoted to individual financial activities and hence the collective interest of its members." These organizations have been playing an increasingly important role in the delivery and provision of housing services in metropolitan areas to fulfil the rising demand for housing. They are becoming more popular and feasible in Nigeria's housing market



growth. It has resulted in a general improvement in the people's level of living (Diacon, 1994; Daramola, 2006).

The associations do not only cater to the requirements of their members, but also to those of non-members. They construct dormitories for students, residential dwellings, stores, and estate houses for individuals, the majority of whom are low-income workers, at a lower cost than private estate developers. However, the Cooperative Societies are confronted with a high rate of inflation, which is harming their performance in the real estate market development to some extent (Olotuah, 2006).

#### **2.4.5 Estate developers/agents**

On the early 1990s, the operations of private developers or estate agents were centered in Lagos, and they played a key role in the growth of the Nigerian housing market (EFin-A and FinMark-Trust, 2010). They make certain that appropriate shelter is available to fulfill the requirements of the growing number of persons in need of shelter. To build housing units for the population, they frequently use various financial approaches such as Turnkey, Pre-letting, and Joint Finance (Nubi, 2000). These methods of financing are briefly discussed.

**Turnkey:** This is a contract in which the contractor is solely responsible for the construction and, commissioning of the dwelling units before handing them over to the customer. The housing units are built to satisfy precise requirements at a set price. **(Pre-letting:** Private developers construct dwelling units for rental or hiring and supervise the property's administration.

**Joint financing:** The housing project is jointly sponsored by a private developer and a mortgage or finance institution, with ownership passing to the individual who purchases the

home subsequently. In the case of rental property, the developer is in charge of the management. The issue with estate developers is that their housing units are more expensive than those built by individuals or cooperatives. This is most likely owing to the fact that the majority of the building materials were imported, and they also utilized sophisticated facilities. As a result, the housing unit is out of reach for low-income individuals, who will undoubtedly struggle to pay for such homes. According to Nubi (2000), the total housing problem is so large that the role of estate developers in tackling it has been negligible.

#### **2.4.6 Corporate bodies**

Realizing that it cannot address the housing crisis alone, the Federal Government of Nigeria has enlisted the help of business entities to contribute their own quotas toward reaching the goal of housing for everyone. It was clear that the majority of these businesses were completely unconcerned about their employees' housing concerns. As a result, the government stepped in to help these workers by promulgating Employee Housing Scheme (Special Provision) order 54 of 1979, which required each firm with 500 employees to offer a minimum of 50 housing units, with 75 percent reserved for non-executive employees (Nubi, 2000). This would have been the ideal solution to the employee's difficulties, but the program is beset with intermediaries who drive up costs, as well as the issue of ownership after retirement. However, the scheme still provides a greater opportunity for private employees because housing end consumers may be readily contacted (Nubi, 2000).

## 2.5 The Concept of Housing Demand and Supply in Nigeria

### 2.5.1 Housing need and effective demand

There is a mismatch between the demand for housing and the ability to get the desired dwelling type, resulting in a national demand problem for affordable housing. While there is no doubt a housing shortage, it is critical to remember that individuals can only buy what they can afford. According to a cost-of-living estimate, low-income individuals may afford housing units for N2 million (\$13,333.33). This is based on the premise that the borrower earns N34,000 (\$226) per month on average and should spend no more than 33% of his gross income for housing. The monthly payments for a 30-year NHTF mortgage at 6% interest and a 10% down payment (N200,000 = \$1,333) of the house's cost will be N10,792 (\$71.94). The supply of housing units can be used to determine affordability. Nigeria's total residential units were estimated to be 15.2 million in 1991, with more than 70% of them living in tenement rooms (called face-Me-I-face-you). Unfortunately, no more recent information is available.

**Table 2.1: Estimated housing stock, by dwelling types in Nigeria (1991) thousands**

	Urban %	Urban Units (million )	Rural %	Rural Units (million )	Total %	Total Units (million )
maisonette	2	67	0	12	1	79
Duplex	3	101	0	-	1	101
Detached bungalow	10	337	20	2,289	17	2627
Semi - detached	2	67	1	60	1	127
Flat	15	506	0	-	3	506
Tenement (room )	65	2,194	77	9,200	74	11,393
Others	3	101	2	287	3	388
<b>Total</b>	<b>100</b>	<b>3,373</b>	<b>100</b>	<b>11,848</b>	<b>100</b>	<b>15,221</b>

(Source: Un-Habitat 2001, report on national housing Trend)

Since 2006, the government has intervened through PPP programs. Previously, the government had a direct role in the construction of housing units. The need for housing is stronger in metropolitan regions, which account for around 40% of the population.

### 2.5.2 Housing demand

Several economic variables impact demand, such as rising economic activity, which has resulted in increasing labour demand, and rural-urban migration. As a result, there is a 14-million-unit housing shortage in the country. When compared to the deficit in 2001, this represents a 100 percent increase.

### 2.5.3 Estimated housing needs (1991-2001)

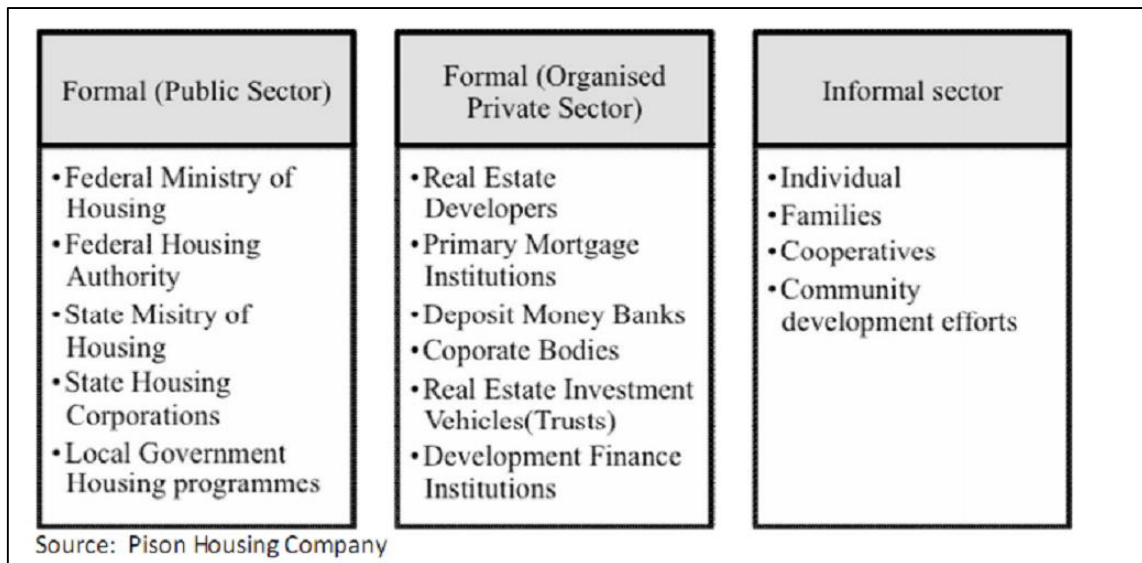
**Table 2.2: Estimated housing needs (1991-2001)**

<b>Item</b>	<b>Urban areas</b>	<b>Rural areas</b>	<b>Total</b>
Housing stock 1991(000 units)	3,373	11,848	15,221
Estimated no of households 2001(000)	7,289	15,295	22,584
Required output 991-2001(000)	3,916	3,447	7,363
Required annual output ,1991- 200(000)	391.6	344.7	736.3

(Source: UN-Habitat, 2002)

### 2.5.4 Housing Supply

Housing units are available in both the formal and informal sectors in Nigeria. The formal refers to private-sector supply as well as various aspects of the public sector.



**Figure 2.1: Housing supply structure**  
(Source: UN-Habitat, 2002)

Three major reasons for the inadequate housing supply in Nigeria: The Nigerian construction sector is unable to satisfy the demand for homes due to a lack of skilled and skilled tradespeople. ii) Land acquisition challenges for new building; and iii) Public housing has not been able to satisfy the needs of Nigerians in terms of housing.

## 2.6 The Rationale for Private Sector involvement in Housing Delivery in Nigeria

Housing is an important part of every country's social and economic fabric. No country has yet convinced itself that the various economic segments that make up its population have received enough housing. As a result, most countries continue to declare that they have a housing crisis in some form or another. The following questions must be addressed in this section: Why should the private sector be involved in housing delivery?

What are the variables that work against the private sector's ability to supply housing? According to Gresham (2010), housing growth in Nigeria has always been led by the private sector. In short, the private sector provides a higher share of the country's housing stock.

Individuals and business entities make up the private sector in housing delivery. The sector offers housing for their own use, as well as for their employees, which may be rented or sold. Housing production has become more efficient in the business. As a result, academics have proposed that the government should simply provide an enabling environment for the private sector to address the people's housing needs.

For example, the United Nations (1977), states that the government should stimulate, direct, and, if required, monitor the private housing sector in order to meet national housing goals. In a similar vein, Freedman (1969), proposes that housing delivery be delegated to the private sector. Beyond direct house construction, the private sector is involved in the fabrication of all sorts of building materials, as well as the provision of labour and capital (Windapo, 2007). What role does the Nigerian Society of Engineers play in the delivery of housing in Nigeria? Globally, recent changes appear to favour housing construction led by the private sector. The argument in favour of the private sector is based on its efficiency and effectiveness, as opposed to the governmental sector's corruption and inefficiency. The Nigerian government shares this viewpoint and has recently implemented several reforms aimed at encouraging and assisting the private sector to take the lead in housing production and delivery.

The establishment of the Real Estate Developers Association of Nigeria (REDAN), the Building Materials Producers Association of Nigeria (BUMPAN), the reduction of interest rates on national housing fund loans to REDAN members, and the restructuring of the housing finance sub-sector to include the introduction of a secondary mortgage market are among the reforms. In most countries around the world, the housing sector is a mix of private and government-run businesses. The focus of this presentation is on how policy on private sector engagement in housing delivery must include recognizing the barriers to effective

private sector performance (Gresham, 2010). The following factors must be considered when evaluating the private sector's performance in housing provision.

- i) The labour cost
- ii) Ease of access to land
- iii) The cost of construction materials
- iv) Availability of housing finance options
- v) Government policies, rules, and bylaws that obstruct progress.
- vi) Inadequate infrastructure
- vii) Inflation over the course of a project's life cycle
- viii) Greed/corruption

## **2.7 The Current Housing Delivery Approach in Nigeria**

Because there were few affordable residences in Nigeria, the federal government formed the Federal Ministry of Housing and Urban Development in 2003 and proposed a Housing Reform. There was a misperception that there were residences available. However, most of them were too expensive. According to Mabogunje (2004), several other pieces of law need to be significantly changed to put their provisions in line with the new housing regime. The goal of these assessments is to cut red tape and guarantee that various laws are in line with the objectives of a free and stable market economy. The period 2003–2004 witnessed a Housing Policy that recognized the private sector as the driving force behind housing delivery in the country.

The key features of this policy include the positioning of the private sector in a pivotal position for the delivery of affordable housing on a long-term basis; the assignment to the government of the responsibility for the development of primary infrastructure for neo-liberal

housing; and the assignment to the government of the responsibility for the development of secondary infrastructure for neo-liberal housing. Others include the creation of a secondary mortgage market including the FMBN and a new mortgage regime under the NHF to promote more favourable mortgage conditions; and a five-year tax break for developers (This day online, 2009).

## **2.8 Public Sector Intervention in Housing: A Review**

In its social obligation of guaranteeing appropriate housing for the inhabitants, the Nigerian public sector has expressed some concern. It has been active in housing intervention through various programs over the past eighty years. The Nigerian National Housing Policy emphasizes the government's goal of ensuring that all Nigerians have access to decent housing (Federal Government of Nigeria, 2004). The public sector, on the other hand, has had a dismal track record. The poor performance of the Nigerian public sector in housing intervention, particularly for low-income earners, has been attributed to a variety of factors see for instance Agbola, (1993), Atolagbe, (1997), and Philips, (1997).

The government's incorrect appraisal of low-income earners' requirements, resulting in the supply of insufficient and inappropriate housing and housing supports for them; 2. The government has always given too few residences, which are nonetheless too expensive for low-income workers and so taken up by the wealthy; 3. The government's failure to encourage the private sector to participate more fully in housing delivery; and 4. Housing regulations and programs are poorly planned and implemented. Following the outbreak of the bubonic plague in Lagos in 1928, the Lagos Executive Development Board was established as the government's first housing intervention (LEDB). The board was given the task of clearing the plague-affected region and developing housing units in Lagos.



## **2.9 Major Private Actors in Urban Housing Provision in Nigeria.**

The public sector alone will not be able to cover all the country's housing demands. Private developers with licenses are also key housing suppliers for all levels of society in the nation. Individuals, small-scale builders, commercial estate developers/agencies, banks and non-banking financial intermediaries, and industrial and commercial organizations that engage in housing for profit are all considered part of the private sector. As a result, its application here virtually encompasses most other types of housing that are not provided by government entities. There are no other major private actors in Nigeria's urban housing provision besides multi-nationalists.

Contractors G. Cappa, Jr Boygues, Taylor Woodrow, Julius Berger, and other indigenous contracting organizations are among these players. Some large-scale estate developers have recently joined them in the manufacturing of residential dwellings in Nigeria, including HFP, CITEC, Aima Beach Estate Developers, and Seagate Estate Developers. They also build serviced plots, particularly for high-income groups, notably in Lagos. Many small-scale contractors have made significant contributions to the housing delivery process. Their efforts have been focused on the development of housing for middle- and low-income families.

Commercial banks such as the United Bank for Africa, the Union Bank of Nigeria, and others are other private-sector entities. They also include large-scale department stores and trading organizations like United African Company, SCOA, and others, as well as insurance companies like British American Insurance Company PLC and large-scale department stores and trading organizations like United African Company, SCOA, and others. Residential housing has also been provided by several oil corporations, either for their own employees

or for commercial leasing purposes. These performers often appeal to middle- and upper-income groups, with no plans for the broader public.

## **2.10 Implications of Private Sector Involvement in Housing Delivery**

In Nigeria, the private sector is responsible for almost 90% of the housing stock (CASSAD, 1993). The popular sector (private persons) rather than the structured private sector provides the majority of this. In most situations, the organized private sector provides the medium and high-income classes. It hasn't done anything to address the housing requirements of low-income people. The informal private sector (the popular sector) offers homes for the poorest families. Non-conventional housing makes up most housing provided by the public sector. They do not follow established protocols and are generally built outside of formal organizations, often in violation of current regulations. According to Gresham (2010), the following are the important criteria that should govern the private sector in providing public housing.

### **2.10.1 Affordability**

Household income and home prices are the two most important factors of affordability. Affordability is defined as owning a house worth little more than twice the household yearly income or renting a house worth no more than 30% of the household gross monthly income in the event of home ownership or rental (Babade, 2007). The private sector has the false idea that poor/low-income households cannot afford housing; however, studies have found a strong link between low-income earners and inexpensive housing (Olatubara and Agbola, 1992). What is the current situation in this nation, in terms of low-income earners and the rent they pay on their homes? What are the barriers preventing the private sector from offering low-cost housing to low-income people?

### **2.10.2 End-user driven initiatives**

Using cooperatives or groups, the private sector should encourage and support end-user-driven housing delivery projects. The Nigerian Society of Engineers (NSE), the Nigerian Institution of Estate Surveyors and Valuers (NIESV), and other professional groups, social clubs, and trade groups are examples of such organizations.

### **2.10.3 Target group**

In terms of housing, the private sector should focus on the low- and moderate-income groups. These groups make up most of the population in this nation, accounting for around 90% of the total (FGN, 2004).

### **2.10.4 House ownership/rental option**

To create a thriving housing market in the country, houses should be built for both owner-occupied and rental purposes. It is erroneous and absurd to believe that all households require owner-occupied dwellings. The point is that the rental housing market has been and will continue to be the primary source of housing for low-income families.

### **2.10.5 Design/construction**

The private sector should adhere to a realistic and functional design that reduces costs while increasing usefulness. Management of Values The goal of private sector engagement in home construction is to maximize value for the least amount of money. In projects like housing, value maximization may be achieved by: - finishing the housing project within the projected budget; - finishing the housing project within the projected time frame; and - finishing the housing project according to the needed specifications or standards (Otegbulu, 2007).

Value management, it should be mentioned, is all about cost sensitivity and includes two components: value analysis and value engineering. Value analysis is a critical investigation

or review of the design, as well as the evaluation of techniques and materials used, in order to create the same or higher value for the same or even less money. It differs from cost reduction, which entails lowering the cost of a particular function by changing the materials or processes used without regard for the value generated. Value engineering is a type of value analysis that entails reviewing expenses, building processes, and marketing at an early stage of a project to find and reduce superfluous expenditures without sacrificing quality. This necessitates the collaboration of building industry specialists. Value management should be used by the private sector in all areas of home building, including Site selection/access to land, Design specification, Material and equipment selection, Funding requirements/financial access, labour requirements

### **2.11 Private-Sector Participation as an objective of the National Housing Policy in Nigeria**

To achieve the goal of the National Housing Policy, which is to ensure that all Nigerians own or have access to decent housing at an affordable cost, encouraging greater private-sector participation in housing delivery and mobilizing private-sector participation in the provision of housing are critical components of the policy's implementation. The new national housing policy specifies the tasks and tasks of many players, and some of them are briefly outlined below: (UNCHS/ILO, 2006). Over 90% of Nigeria's housing supply is provided by the private sector, both official and informal.

Considering the private sector's historical and current contributions - and in order to significantly enhance the national housing stock - this sector must be mobilized, structured, and motivated in accordance with the shelter-delivery system's overall organizational structure. All financial intermediaries (both banking and nonbanking); industrial and

manufacturing enterprises; and major commercial houses are considered part of the private sector for this reason. Private and individual investors are also included. Employees' housing schemes and insurance firms are the primary participants and programs in the private sector. The Special Provisions Decree No.54 of 1979 created the employee housing programs (as amended). United African Company of Nigeria, Union Bank of Nigeria, Elf Oil Company, Shell Oil Company, Mobil Oil, and others have created workers housing complexes under this programme.

These initiatives have had a good deal of success if the following conditions are met: Every designated employer (corporate or unincorporated) is required to submit plans for the formation of a housing plan for its employees for consideration. Three-quarters of the units provided must be reserved for employees who are not executives or senior staff; the housing scheme includes the provision of separate buildings or blocks of flats on a rental basis; and the scheme is mandatory for all employers who employ at least 500 people in any part of the Federation or any part thereof.

### **2.11.1 Property development:**

There is no way to have a decent debate on housing without looking at property development. According to Ojo (2006), this is an economic activity that entails either developing a barren but ripe site or redeveloping (refurbishing, converting, or altering) an existing site. The main motivation for property development, according to Nuhu (2007), is to provide housing for the individual carrying out the development or for someone else. According to Sangosanya (1987), the goals of property development include: An occupier: This is done by the institution to meet its needs and project a positive image. property development firm: The

firm constructs for profit. An investment: This corporation, like the one mentioned before, is interested in the financial benefits of development.

A local authority: This might be for monetary gain, but it might also be for the social advantages it provides to the community it serves. According to Nuhu (2007) and Sangosanya (1987), there are four major stages in the property development process: The site, security planning permission, securing financing, the potential of pre-letting agreements, cost estimates and production of bills of quantities, contractor selection, and style of tendering are all examples of preparation. Implementation refers to the gathering of raw materials as well as the monitoring of the construction process.

Disposal: This might be a letting or an interest sale. Conception of a concept, Refinement of the idea, Feasibility, Contract negotiation, Formal commitment, Construction, Completion and formal opening, and Asset and property management are the eight phases of real estate development described by Bruce-Radcliffe (1996) and Ratcliffe and Stubbs (1996).

## **2.12 Definitions and Concept of Planning Standards, and Development Control.**

### **(a) Planning standards: -**

In general, the term "standard" refers to a measurement of quality or the required level of perfection. As a result, physical planning standards are developed by planning bodies for the regulation of land use and management. Locational standards and space standards are two types of physical planning standards (Olujimi, 2008). Guidelines for the placement of uses or facilities on property are known as locational standards. They are given in the form of acceptable or optimal placement of uses on land in order to meet the users' fundamental interaction demands. Safety from danger, proximity, or distance of one use from another in

time and distance; compatibility and the social consequences of the uses to the community's people, land prices and site development costs, and so on are all considered while establishing locational criteria.

- (i) The location of a primary school within a 10-minute walking distance of every home that the school is supposed to serve; or a distance between 1.6 and 2.5 kilometres.
- (ii) The location of a residential building on a site with a gradient of not more than 35 percent.
- (iii) The location of two petrol filling stations on the same side of a road at a distance not less than 1 kilometre apart, and so on.

Space standards are a collection of planning guidelines that specify how much (or how much) space is needed to accommodate a specific facility, infrastructure, or function. Space requirements are expressed in terms of square meters or people per square meter. This is typically expressed as "Minimum or Desirable standards." Developers must adhere to the basic requirements, while the desired requirements are the maximum limit. Space standards aid in the effective use of land by reducing overcrowding and under-utilization, as well as assuring the smooth operation of multiple users, facilities, and services. Building and subdivision laws are also in place to support this goal. A primary school's site area is typically between 1.2 and 2.5 hectares of land, whereas a university's site area is at least 100 hectares. This will enable for the supply of necessary components and services to enable teaching and learning at that level possible (see Table 2.3 for space standards for selected neighbourhood facilities).

**Table 2.3: Space Standards for Selected Neighbourhood Facilities**

<b>Facilities</b>	<b>Site Area (hectares)</b>
Nursery School	0.8 – 1.6
Nursery-Pry School	1.6 – 3.2
Shopping Centre Neighbourhood Market.	1.6 – 4
Neighbourhood Park	0.8 – 2.4
Health Centre	0.4 – 0.6
Place of Worship	0.3 – 0.4
Commercial Bank	0.3 – 0.4
Petrol Filling Station	0.3 – 0.4
Cemetery	1.0 – 1.5

Source: Obateru, 2003.

(b) **Development control:** - Any building, engineering, mining, or other operations in, on, over, or under any land, or any material or environmental change in the use of any land, or the demolition of buildings, including free-standing erections used for the display of advertisement on the land, are all considered “development” in relation to that land (FGN 1991). According to this definition, development control is a procedure that governs all construction and redevelopment activities in, on, and beneath the ground. It entails the control of the specific aspects of development for which the development plan cannot provide exact advice in order to ensure convenience and favorable outcomes (Olajuyin and Olayiwola, 1985).

In a similar spirit, Agbola (1998) defines development control as a set of interconnected paralegal and administrative strategies and instruments aimed at safeguarding, regulating, conserving, and disbursing land or portions thereof in the overall community's best interests. Onokerhoraye and Omuta (1985) defined development control as the management of land use, character, appearance, and placement of structures and amenities in order to achieve economy, convenience, aesthetics, and usefulness. What all of the definitions have in common is that development control works to keep annoying activities out of residential and



other areas while also preventing land over-exploitation. Most developers consider development control as a physical planning tool with a negative approach to development, whereas in reality, it just produces and works as a permissive tool for planned development (Vagale 1975, Ekpo 1982, and Aluko 2000).

It's important to remember that development control aims to keep developers and landowners in check by ensuring that they don't develop or use their land in ways that harm the public good or the environment in general. Only until planning criteria are established as the foundation of the control's operational instrument can development control attain this admirable aim. This may bring to mind the El Rufai administration's demolition of unlawful constructions exercises in Abuja between 2003 and 2007 as a means of restoring Abuja's status as a planned capital city (Olujimi and Fashuyi, 2004). Another ongoing exercise in removing unlawful constructions through the development control apparatus, as put in place by Governor Fashola's government, is in Oshodi, Lagos.

### **2.13 Benefits Derivable from the use of Planning Standards in Development Control**

There are number of advantages in the use of planning standards in enforcing development control laws and regulations, these are:

- i. It allows for the provision of community welfare services and facilities while also ensuring individual access to these services, such as road setbacks for the installation of infrastructure such as water pipes, telephone lines, electricity lines, and parking.
- ii. It ensures the safe location and construction of building structures while also ensuring safe habitation. Promotes harmonious arrangement of different land uses through zoning, and density control.

- iii. Reduces pollutants and life-threatening hazards by relocating noxious businesses away from residential areas, for example.
- iv. Provide open places to improve the aesthetic value of our surroundings.
- v. Ensure that required supporting amenities, such as parking, toilets, and garbage disposal facilities, are provided in residential and commercial buildings to increase rental prices and functioning.
- vi. Controls the intensity of uses to prevent overstressing of facilities and overpopulation.
- vii. Prevents unintentional environmental degradation by prohibiting sporadic settlement expansion and the clearance of unlawful constructions.

#### **2.14 Constraints against the Effective Use of Planning Standards in Development Control**

Despite the great benefits that may be derived from using planning standards in development control, there are still certain limitations. These are some of them:

- (i) The state's physical planning framework/structure places all planning decisions in the hands of a typical ministerial bureaucracy. The slowness with which development control decisions are enforced is disheartening. When just a few incidents of development control regulations violations are discovered, they cannot be punished. This necessitates the formation of TPAs.
- (ii) Ministry personnel in charge of enforcement have a reputation for being overly secretive. Most of the time, the developers are unaware of the codes, rules, and standards, and so do not follow them. These law enforcement authorities frequently wait until laws are broken before enacting legislation to punish the

violators. As a result, the general public, particularly developers, regard these rules as sanctions rather than guidelines.

- (iii) Controlling the pattern of current physical development and building structures in the heart of most Nigerian communities is difficult. Because the majority of the people in the core areas are indigenous and uneducated, their socio-cultural attitudes make them opposed to any type of land management.
- (iv) Despite the fact that several unlawful constructions were detected, and requisite removal orders were delivered, authorities from the Department of Urban and Regional Planning were unable to remove them. These are the results of political bigwigs' "ill-fated" initiatives. In the past, planning officials have been forced to permit non-conforming uses such as gas filling stations in inappropriate places. The achievements in Abuja during the El Rufai administration were a result of the Obasanjo government's "political will." It was launched by the Agagu government in Akure in May 2004, but it was timidly discontinued. The Fashola government objectively removed unlawful constructions in Oshodi, and the positive benefits are still visible in Lagos.
- (v) The state's present planning structure's personnel situation is woefully inadequate in terms of quality, quantity, and equipment. Most parts of the settlements could not be subjected to effective monitoring and supervision due to a lack of workers in all categories. The few available personnel are unfamiliar with the 21st century monitoring system, which is mostly based on GIS compliance. There are no field vehicles assigned to any of the state's Area Planning Offices. personnel in charge of planning. This was partly responsible for the unhealthily waiving of planning

rules throughout the approval process, as well as the needless delay caused to coerce developers into offering gratifications (Henshaw, 2010).

- (vi) The state government, as the custodian of planning standards and regulations, frequently disobeys these standards and regulations in egregious ways. Its physical planning development projects do not need to be approved by the city council. The Erekesan market project in Akure, as well as the ongoing Neighbourhood market initiatives and the Heart-Care Hospital project in Akure, are examples of these. The infiltration of quacks into construction plan approval operations in Nigeria, in general, and urban areas, in particular, represents a significant threat to our environment's functional growth. Site designs based on surveying-quacks' faulty survey plans make charting on the local cadastral base map impracticable. This might lead to a lack of coordination in physical development. The problem of quackery does not just affect surveyors; it affects all professions in the built environment.
- (vii) The little funding allocated to Urban and Regional Planning in previous state budgets demonstrates the low emphasis given to physical planning by previous governments. There hasn't been a single master plan project granted in the last 26 years (since 1983). However, the one given early this year (2009) was for a stupidly little amount of money, notwithstanding the Ministry's decision to deploy "direct labor" in the evaluation of previous master plans, a work for which the Department was ill-equipped (Henshaw, 2010).

## **2.15 Summary of Literature Review**

In the context of housing, Omole (2001) defined housing supply as "the total number of housing units that providers public or private are willing to offer for sale at a specific moment and at a specific price." In other words, housing supply refers to the total number of ready-to-move-in housing units generated annually by both the private and governmental sectors. The relationship between market pricing and the number of commodities that producers are willing to supply is referred to as the supply schedule or curve (Anamgba, 2004). "When the price of a thing goes higher, the quantity provided goes up," according to the law of supply. That is, "the rule of supply is indicated by the rising slope of the supply curve," according to Amaechi and Azubuikwe (2006), supply, unlike demand, has a positive connection with price. This explains why, according to Jhingan (2005), "sellers, like consumers, respond to incentives, and how much they are willing to create in a given year is determined by their appraisal of the profitability of their selling items. "The quantity sellers are willing and able to supply to product marketplaces is impacted by the price of their items, as well as other factors such as salaries, input prices, and technology," he explained. According to Aderibigbe (2005), the price of an item, changes in input prices, changes in the price of other commodities, changes in expectations, government policies, particularly on excise tax, and technology may all impact the supply of an item. Changes in the components indicated above, all other things being equal, result in changes in the quantity provided, or movement along a supply curve. The private sector's stock of homes dominates the Nigerian housing market.

Globally, recent changes appear to favor housing construction led by the private sector. The argument in favor of the private sector is based on the private sector's efficiency and effectiveness, as opposed to the public sector's corruption and inefficiency (Henshaw, 2010).

He said that the Nigerian government shares this viewpoint and has recently implemented a series of measures targeted at encouraging and enabling the private sector to take the lead in housing production and delivery. The establishment of the Real Estate Development Association of Nigeria (REDAN), the Building Materials Producers Association of Nigeria (BUMPAN), the reduction of interest rates on National Housing Fund (NHF) loans to REDAN members, and the restructuring of the housing finance sub-sector to include the introduction of a secondary mortgage market are all part of these reforms. In reality, private sector engagement extends beyond direct housing contributions to include the manufacture of all forms of building supplies, labor, and capital (Windapo, 2007).

The private sector's contribution to overall housing supply in Nigeria is estimated to be 80%. (Olatubara, 2007). However, it is noted that the housing units created by the sector are often beyond of reach of low-income families, and that, despite the government's entry into the housing market, the latter's performance has been a colossal failure (Olatubara, 2007, Agbola and Adegoke, 2007). Merrill and Tombinson (2006), on the other hand, noticed that state institutions in Ghana are involved in some form of housing provision for state personnel, resulting in a competition between the public and private sectors. Despite its significant contributions, the private sector has failed to deliver affordable housing to the general population due to a variety of problems including insufficient financing, excessive building material costs, and inefficient land use policies.

By examining the characteristics of private housing estates in the study region, this study will fill in the missing gap, assess the role of private housing developers in the provision of housing stock in the study region; assess beneficiaries' perceptions of private developers' performance and influence on housing delivery; construct scenarios for successful housing

demand and supply arrangements. and supply and identify the challenges influencing the performance of the private housing developers.

## **CHAPTER THREE**

### **3.0 RESEARCH METHODOLOGY**

#### **3.1 Research Design**

The purpose of this study is to evaluate the development and planning standards of private housing estates in the Abuja municipal area council. Quantitative research methodologies were used in this study to guarantee that significant data was acquired from primary and secondary sources of data through a field survey. The acquired data was submitted to descriptive and inferential statistical methods of analysis.

#### **3.2 Sources of Data**

The information was gathered from both primary and secondary sources. The core data was gathered via a structured questionnaire, while secondary data was gathered through the internet and appropriate government institutions.

##### **3.2.1 Primary data**

Physical observation, administration of structured questionnaires with inhabitants and developers, were the key sources instrument utilized to collect data for this study on the ground. The questionnaire was subdivided into three subsections, Section A was used to elicit information on responses on the name of developer, name of estate, sponsor /financier, number of houses built, type of building, cost of Building developed, number of buildings occupied and Payment mode. Section B elicit information on quality of the facilities provided by the developers and Section C conformity to local plans and building regulations by private developers. Personal observation was used to evaluate and provide a clear image of what could not be asked but could be observed.



### **3.2.2 Secondary data**

These include information taken from existing literature, such as published and unpublished materials on housing development and planning standard.

### **3.3 Research Population**

For the objective of obtaining a representative sample of the research area's population. The population of interest in this study is that of homeowners and real estate developers. The number of occupied buildings, from which the household population was calculated, was obtained from the 34 estates' developers. The study focuses on certain groups of persons who are pertinent to this study, since a research population consists of a number of units of inquiry. These groupings, according to Kothari (2008), comprise the study's "entire relevant examples" or object of interest. The 34 estates and developers were chosen for this investigation in this research.

### **3.4 Sampling Frame**

This is a list that contains the records of research participants or items from which samples can be taken (Morenikeji, 2006). The estates' household population was used to determine the sample period. This is the framework that identifies the members of a population as well as each unit, i.e., chosen house owners in the 34 and estate developers.

### **3.5 Sample Size and Sampling Techniques**

In this study, the sample size was established by ensuring that it did not fall below the representative size calculated using a statistical estimate theory based on the degree of confidence. The researcher's estimate of the number of houses/households for this study was

(n1), with a confidence level of 97 percent and a likely error of less than 0.03 percent. Using the method of determination proposed by Nachimias and Nachimias (1992).

For this investigation, a more relevant equation is:

$$n_1 = \frac{n}{1 + n/N} \dots \dots \dots (1)$$

Where: n = desired sample size when population is more than 10,000

Nf=desired sample when population is less than 10,000

N = Size of population (sample frame) (Nachimias and Nachimias, 1992)

N (The total size of population/ sample frame) = 1316 houses and their households in the three selected estates.

If we use a 97 percent confidence threshold, Z = 1.96. (see table of confidence coefficients for confidence levels in Spiegel, (1961). The probability of success (accepting the various null hypotheses) is calculated to be 50%. A good estimate of the margin of error (or confidence interval) for a 97 percent confidence level (which means that there is only a 3% chance that one's sample results differ from the true population average) is given by 1/N, where N is the number of participants or sample size and d is thus 0.03.

$$N_0 = \frac{N}{1 + N(e)^2} \dots \dots \dots (2)$$

Where: n

o = the sample size,

N = the population size,= 1316 and E= the level of precision.

When this formula is applied to the above sample, we get This gives

$$n_0 = \frac{1316}{1 + (1316(0.03)^2)}$$

$$n_0 = \frac{1316}{1 + 1316(0.03)^2}$$

$$1 + 1.1844$$

$$n_0 = \frac{1316}{2.1844} = 602$$

$$N = \frac{\frac{n_0}{1 + (n_0 - 1)}}{1 + 0.4569} \dots\dots\dots(3)$$

$$N = \frac{\frac{602}{1 + (602 - 1)}}{1 + 0.4569}$$

n = 413 houses to be sampled

It is against this background that 413 houses were sample and questionnaire the was administered on the household head of the selected houses.

### 3.6 Data Collection Procedure

The technique for administering the questionnaire entailed a personal visit to the field, and the completed questionnaires were collected immediately after they were completed. Personal interviews were done as well as the distribution of questionnaires among the respondents.

### 3.7 Data Analysis

Data must be statistically evaluated and evaluated before it can be given meaning. This section provides a detailed explanation of the approach used to attain the study's goal. The researchers used both descriptive and inferential statistics in their research. The socio-economic background of beneficiaries of the private housing estate in the study regions was analyzed using descriptive statistics, frequency distribution tables with percentages and Likert scale. For each of the objectives, the approach and application to be used are listed below.

**The objective one (1): evaluate the residents' perception of the quality of the facilities provided in the estates**

A 5point Likert scale would be used. A 5point Likert scale was used to measure level of resident perception on the performance with the various housing developers. Likert scale offers a reasonable degree of reliability compared to other open-ended questions (Teck-Hong, 2012). The 5point Likert scale would ranges from 1- very satisfied, 2- satisfied, 3- neutral, 4-dissatisfied and 5- very dissatisfied.

**The objective two (2): to assess the levels of conformity to local plans and building regulations by private developers in the study area;** to achieve this objective the qualitative data was analyzed using descriptive statistics with frequencies and percentage

**The objective three (3): to evaluate contribution of the private housing developers in provision of housing stock in the study area.** Descriptive statistics with percentages and frequencies, and cross tabulation was used to generate responses on private housing developers in provision of housing stock.

**The objective four (4): determine the challenges influencing the performance of the private housing developers.** The issues of challenges influencing the private housing developers found from literature would be formed into a questionnaire and given to officials of developers to contribute information in order to successfully identify the issues impacting the performance of Housing developers in the research. The most appropriate tool used to acquire the essential data to achieve this goal was direct questions in the questionnaire. The developers' Housing states' replies was graded on a five-point Likert scale. The following is the key for the five (5) point Likert scale:KEY

This means that if the consensus opinion of housing estate developers falls between 4.5 and 5.0, the opinion was strongly agreed; if it falls between 3.3 and 4.49, the opinion was agreeing; 2.5-3.49, the opinion was indifferent; 1.5-2.49, the opinion was disagreed; and 1.0-1.49, the opinion was strongly disagreed.

### **3.8 Pilot study**

A pilot study was conducted to determine the Questionnaire's dependability in answering the research topic. A questionnaire would be given to a subset of the population in order to make any required corrections and, as a result, eliminate ambiguity. The popular Cronbach's coefficient alpha was used to analyze the data from the pilot test.

## CHAPTER FOUR

### 4.0 RESULTS AND DISCUSSIONS

#### 4.1 Beneficiaries' Perception on the Quality of the Facilities of Provided by the Private Housing Developer

##### 4.1.1 Availability of infrastructural facilities

Table 4.1 shows the infrastructural facilities available in the selected estates in the study area. The findings revealed that 95% of the houses had access to water supply while 5% did not have, the access to water is through boreholes and the remaining 5% without access depends on well and water vendors. The findings also revealed that 80% of the estates can be easily accessed through tarred road, 50% respondents opined that have access to recreational facilities and open space while 50% stated otherwise. The findings revealed that all the estates sampled within the study area depend on private security outfits. The findings on the electricity supply shows all the estates have access to electricity all the estates are connected to national grid and have back up sources of power supply such as generator and solar energy. From the study, all the estates have access to improved waste disposal system and drainage system which accounted for 100% respectively.

**Table 4.1: Availability of infrastructural facilities**

S/N	Facilities	Available	Not Available
1.	Water Facilities	95%	5%
2.	Road	80 %	20%
3.	Recreational facilities/Open space	50%	50%
4.	Neighbourhood security	100%	-
5.	Electricity	100%	-
6.	Drainage	100%	-
7.	Access to improved waste Management	100%	-

#### 4.1.2 Condition of infrastructural facilities

The findings from the field survey as shown in Table 4.2 revealed the condition of the infrastructural facilities provided in the estates, water supply, solid waste management, road, recreational facilities/Open space, electricity, drainage, and neighborhood security are in good condition.

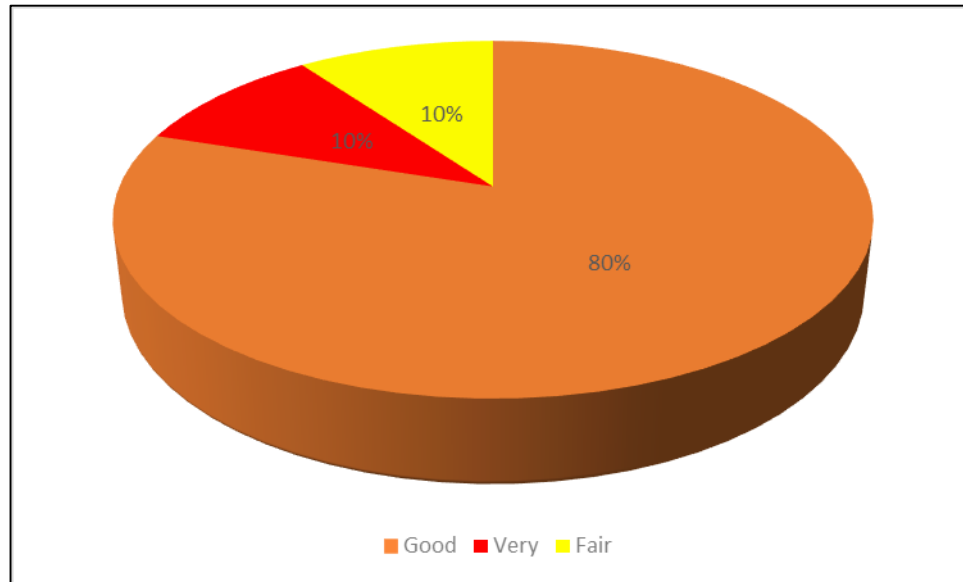
**Table 4.2: Condition of infrastructural facilities**

S/n	Facilities	Very good	Good	Fair	Bad
1	Water supply	20%	80%	-	-
2	Solid waste management	-	90%	10%	-
3	Road	-	80%	20%	-
4	Recreational facilities/Open space	-	50	50	-
5	Electricity	-	60%	40%	-
6	Drainage	-	60%	40%	-
7	Neighbourhood security	-	75%	25%	-

#### 4.1.3 General condition of infrastructural facilities

The finding on, the general condition of Infrastructural facilities in the study area was classified into four categories which are very good, good, fair, and bad conditions as shown in Figure 4.1. The findings revealed that the general condition of Infrastructural facilities in

the estates were considered to be good which was accounted for by 80% of the respondent's while 10% and 10% of the respondents opined very good and fair.



**Figure 4.1: Condition of Infrastructural Facilities**  
(Source: Author's Field Survey, 2019)

#### **4.1.4 Beneficiaries' perception on the quality of the facilities**

This section of the thesis reports the results of analysis conducted in pursuance of Objective Two, The Beneficiaries' perception on the quality of the facilities of provided by the private housing developer. It was also gauged through the use of Mean Score analysis. The results of the analysis from Table 4.3 revealed that all of the components of beneficiaries' perception on the quality of the facilities had above average Mean Scores. The range of Mean Scores lay between 3.00- 4.78 which corresponds to "Moderate extent" of satisfaction. This was buttressed by the overall average value of Beneficiaries' perception, which was computed as 3.76. The results presented in Table 4.3 showed that (i) Fenced premises, and (ii) Security guard; were the two most important facilities that the beneficiaries were strongly satisfied with ranked 1<sup>st</sup> and 2<sup>nd</sup>. Respondents however scored other facilities which includes road, bathroom facilities, toilet facilities, Pipe borne water, and Electricity supply with a (Mean



scores = 3.60,3.50,3.40,3.40 and 3.00, ranked as 3<sup>rd</sup>, 4<sup>th</sup>, 5<sup>th</sup>, 5<sup>th</sup> and 7<sup>th</sup> respectively). All the estates in the study are fenced and majority have their own private security outfit within the estates.

**Table 4.3: Beneficiaries’ perception on the quality of the facilities**

Beneficiaries’ perception	Mean Score	Rank
Fenced premises	4.78	1
Security guard	4.63	2
Road	3.60	3
Bathroom facilities	3.50	4
Toilet facilities	3.40	5
Pipe borne water	3.40	5
Electricity supply	3.00	7
<b>Overall level of Beneficiaries’ perception</b>	<b>3.76</b>	

## **4.2 Levels of Conformity to Local Plans and Building Regulations by Private Developers in the Study Area**

### **4.2.1 Level of compliance to planning regulations**

The various planning regulations for setbacks, building height, foundation, floor ratio, plot size development and scale of building plan drawings are spelt out by the Development Control Manual Investor Guide (2006) which also contains the Planning Standards as shown in Table 4.4. Table 4.5 shows the extent of non-compliance to planning rules and regulations. Analysis of the results on the table shows that regulations concerning setbacks, building height, fence and foundation among others as stipulated in the Edict were violated. The regulations concerning set back, building height, fence and foundation as observed from Table 4.3 were violated as shown in Figure 4.2 on the level of compliance with the regulations is further which shows variations in the level of compliance among the various land developers. From the thirty-four (34) developers purposively selected, over 20% did not comply with planning regulations while 50% and 20% partially and fully follows the

regulations in terms of the minimum setbacks to the road, the building height, floor area ratio and total land area coverage, respectively. Developers who did not comply with the required standard lowered the official standard in their developments.

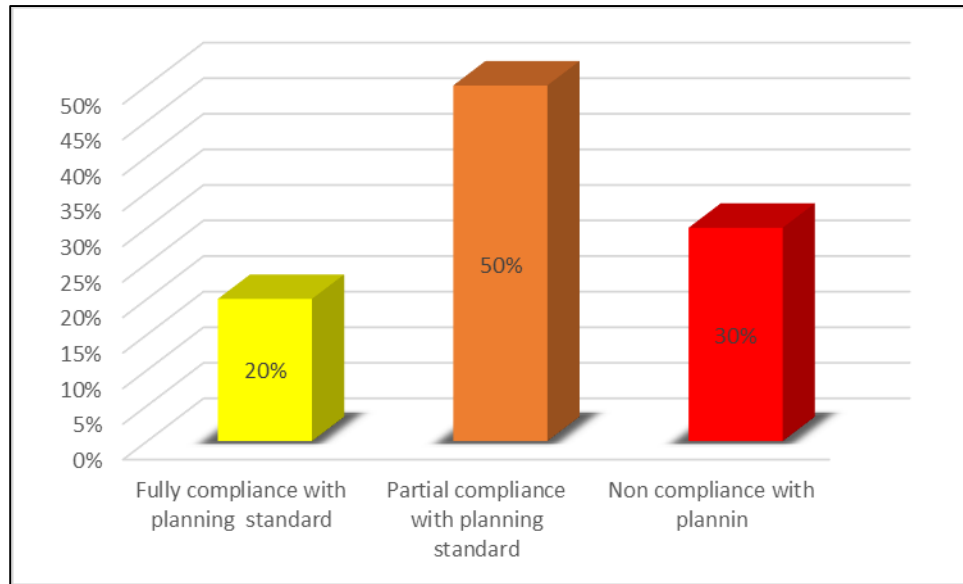
**Table 4.4: planning standard regulations for residential development in FCT**

Planning Regulations		Dimension
Plot size		➤ 5000m <sup>2</sup>
Set back	Front	15m
	Side	8m
	Rear	6m
Building height	Restricted height in flying zones	3m on the first floor
	Storey building	2.75m on other floors Lift must be included when the building exceeds three floors.
Foundation	Fence	2.4m
		Not less than 1/2m below ground level
Floor ratio		11 m <sup>2</sup>
Building coverage	High-density area	40%
The Scale of building plan drawings	4 copies to which include structural designs, architectural drawings, electrical drawings	1cm to 50 cm
		1cm to 100cm

Source: Development Control Manual Investor Guide, (2006)

**Table 4.5: Residential development compliance to planning regulations**

Sn	Planning Regulation	Official Sizes	Actual Measurement
1	Set back to the front side, and rear	6m <sup>1</sup> / 3m / 3m	5m / 2.0/ 2.0m.
2	Building height Storey building/	Lift must be included more than 4 floors.	There is no structure exceeding 3 storeys in the study area.
3	Fence	2.4m high	vary between 1-5m high
4	Foundation	Not less than 2m below ground level.	Depending on the soil structure but less than 1.5m in the study area.



**Figure 4.2:** Level of Compliance Among Respondents  
**Source:** Authors field survey, 2019

#### **4.2.2 levels of conformity to local plans and building regulations**

This section of the study reports the results of analysis carried out in pursuance of Objective three as formulated in Chapter One. The levels of conformity to local plans and building regulations by private developers was critically examined through personal observation and interview session questionnaire Administered on officials' development control unit of FCTA, was gauged using Mean Score analysis. The results of analysis presented in Table 4.6 revealed that road right of way (access path /foot path, access road (residential)local distributor (residential) and standards for residential area (high, medium and low density plots) with mean score 3.88 and 3.73 ranked 1<sup>st</sup> and 2<sup>nd</sup> position. minimum plot coverage and recreational facility Solid waste and public facility were ranked 3<sup>rd</sup> 4<sup>th</sup> , and 5<sup>th</sup>. The least level of compliance was identified as (i) road setbacks, Water utilities and Education facility and (ii) Health facility and were thus ranked 7<sup>th</sup> and 9<sup>th</sup>. The results obtained all ranged from 3.90 to 2.70, which corresponded to "average" level of conformity local and plan building regulation.

**Table 4.6: Levels of conformity to local plans and building regulations**

<b>Levels of conformity to local plans and building regulations</b>	<b>Mean Score</b>	<b>Rank</b>
Road right of way (access path /foot path, access road (residential)local distributor (residential)	3.88	1
Standards for residential area (high, medium and low-density plots).	3.73	2
Minimum plot coverage	3.35	3
Recreational facility	3.08	4
Solid waste	2.90	5
Public facility	2.85	6
Water utilities	2.35	7
Education facility	2.35	7
Health facility	2.28	9
<b>Overall level of conformity to local plans and building regulations</b>	<b>2.71</b>	

#### **4.3 Contribution of the Private Housing Developers in Provision of Housing Stock in Abuja**

Table 4.7 shows the contribution of the private housing developers in provision of housing stock in Abuja revealed that 34 selected housing estates within Abuja metropolis have built a total 16260 houses in AMAC area of the federal capital city 2010- 2019. The findings revealed that 57.6 percent of the estates were built through self-sponsored (personal saving) while 42.4 percent of the estates were built through mortgage loan from banks. Also 40.3 % 6569 buildings out of 16260 buildings in the selected estates are vacant. The reason for high percentage of unoccupied buildings is that the cheapest building in the selected estates cost over 15 million while there are buildings which are up 65 million in some of the estates. Abuja despite being the federal capital territory of Nigeria is comprising of low, medium, and high incomes earners. The maximum housing expenditure for households as canvassed by the International Labor Organization (ILO) is 1% -30%, which is considered as normal to

allow households to meet other obligations for a healthy living. Based on the states and federal government salary structures for public servants in Nigeria, no public servant can afford the cost of the buildings using the percentage canvassed by ILO. That is reason for upsurge in population at the urban fringe of the FCT such as Gwagwalada, Kuje, Karimo, Bwari, Zuba, and Suleja which houses majority of the working class in Abuja

**Table 4.7 contribution of the private housing developers in provision of housing stock in Abuja**

Sn	Name of developer	Name of estate	Year	Sponsor /financier	Number of Houses Built	Type of Building	Cost of Building developed	Number of building occupied	Payment mode
1	Amron Global services LTD.	Palm Height Homes 3	2013	Self-financed	130	Duplex	2.5 Billion	122	Cash
2	Amron Global services LTD	Palm Height Estate Homes 2	2011	Self-financed	75	3,4,5, bedroom bungalow/ duplex	1.4 Billion	75	Cash
3	Badawa engineering LTD	Exceeding Grace Housing Estate	2014	Platinum mortgage bank	37	3and4 bedroom duplex	1.6 Billion	34	Mortgage
4	Badawa engineering LTD	Grace court estates	2014	Platinum mortgage bank	27	Terrace duplex	1.8 Billion	27	Mortgage
5	Trade more LTD	Trademore Housing Estate 1 Lugbe	2010	Platinum mortgage bank	750	2,3,4,bedroom detached bungalow	6 Billion	All sold	Mortgage /cash
6	Mbora Housing Estate	Citec intl Ltd	2010-2017	Diamond bank	4,500	2,3,4,5 Bedroom detach, Semidetached, Bungalow duplex	10 billion	All sold	Mortgage/cash
7	Associated properties Ltd	Associated homes , Mbora	2012	Diamond bank	400	2,3,4,5 bedroom bungalow	950 Million	all	Mortgage/cash
8	EFAB Ltd	Efab Estate , life camp	2010	Self-financed	350	2,3,4 bedroom bungalow	800 Million	All	Mortgage/cash
9	Adkan Homes ltd	Royal villa life camp	2012	Self-financed	200	2,3,4 bedroom bungalow	500 milliom	All	Cash/stage payment.
10	M and D. Ltd	Link orchard homes	2013	Self-financed	750	2,3,4, bedroom semidetached bungalow and duplex	1.6 BILLION	350	Cash/stage payment.
11	Diamond properties ltd	Diamond wheels lugbe	2015-2017	Self-financed	121	3,4,5 duplex	800 Million	27	Cash/stage payment.
12	Comfort properties Ltd	Paradise court	2016	Self-financed	130	4 bedroom terraced duplex		All	Cash/stage payment.

Sn	Name of developer	Name of estate	Year	Sponsor /financier	Number of Houses Built	Type of Building	Cost of Building developed	Number of building occupied	Payment mode
13	Borealis ltd	Borealis estate	2014	Diamond bank	200	2,3,4 bedroom terraced duplex		50	Mortgage/cash and stage payment.
14	Okiki properties ltd.	Monarch gardens estate	2013	Self-financed	400	3,4,5,bedroom duplex		250	Mortgage/cash and stage payment.
15	Diamond homes ltd	Diamond estate	2011	Self-financed	160	Terraced duplex		120	Cash/ stage payment
16	Adkan ltd	Queens court estate	2014	FMB	500	3,4,5,bedroom duplex		56	Mortgage/cash
17	Essential homes ltd	Essential homes	2014	Aso savings and loan ltd	430	3,4,5,bedroom duplex		65	Mortgage/cash
18	Shemama homes ltd	Shemama homes	2015	Self-financed	120	4 bedroom duplex		Not occupied	Mortgage/cash and stage payment.
19	B. LAD Homes Ltd	Inspire home	2014	Self-financed	167	Duplex		67	Cash and stage payment
20	Ochacho real homes ltd	Ochacho real home estate	2017	Self-financed	211	Duplex		11	Cash /stage
21	Adkan ltd.	Pisgha homes	2017	Self-financed	146	Terraced duplex		46	cash/ mortagge
22	Eflaye intl ltd	Eflaye estate		Eco bank	600	2,3,4 bedroom detached , semidetached bungalow			cash/ mortagge
23	Sil Homes	Sil estate	2016	Self-financed	350	Terraced duplex		50	Cash, Stage payment
24	Croydon. Properties Ltd.	Croydon estate	2015-2018	Self-financed	306	2,3,4 bedroom detached /semi deatched bungalow		275	Cash, Stage payment
25	JULEX LTD	Julex estate	2016-2018	Eco bank	220	3,4,5 bedroom duplex		111	Cash, Stage payment
26	Mishel homes limited	Mishel platinum estate	2015-2019	Access bank	286	3,4,5 bedroom duplex		Under construction	Cash, Stage payment
27	Efab int ltd	Efab estate	2010-2016	Access bank	3000	2,3,4,5 bedroom semidetached duplex			Mortgage cash

Sn	Name of developer	Name of estate	Year	Sponsor /financier	Number of Houses Built	Type of Building	Cost of Building developed	Number of building occupied	Payment mode
28	Submit Homes Ltd	Submit estate	2013-2016	Self-financed	187	3,4,5 bedroom semidetached duplex		107	Cash, Stage payment
29	D and D. Ltd	Light gold estate	2014-2017	Diamond bank	141	3,4,5 bedroom semidetached duplex		52	Cash, Stage payment
30	Clobek ltd	Clobek group estae	2014-2019	Self-financed	206	3,4,5 bedroom semidetached duplex		76	Cash, Stage payment
31	CBS Intl Ltd	CBS great estate	2017	Self-financed	304	3,4, bedroom semidetached duplex		56	Cash, Stage payment
32	Con ltd	Monarch homes	2013-2015	FMBN	500	3,4,5 bedroom semidetached duplex		205	Mortgage/cash
33	Ipent Ltd.	Light city	2015-2016	Diamond bank	184	3,4,5 bedroom terraced duplex		62	Cash, Stage payment
34	CT radix properties LTD	Side view estate	2015-2019	Self-financed	222	3,4,5 bedroom duplex		186	Cash, Stage payment

Source: From the 34 selected developer (2019).



#### **4.4 Challenges Influencing the Performance of the Private Housing Developers**

This section of the study reports the results of analysis carried out in pursuance of Objective four which was identification of the Challenges influencing the performance of the private housing developers. It was also gauged through the use of Mean Score analysis.

##### **4.4.1 Challenges influencing the performance of the private housing developers**

Challenges influencing the performance of the private housing developers ranked from 1<sup>st</sup> to 9<sup>th</sup> as presented in Table 4.8; High Cost of Construction was ranked 1<sup>st</sup> (MS = 4.73), while Lack of Secure Access to Land was ranked 2<sup>nd</sup> (MS = 4.70). Youth/Touts Harassment of Developers was considered to be the least important Challenge influencing the performance of the private housing developers. (Ranked 9<sup>th</sup>, MS = 3.55). The overall level of Challenge influencing the performance of the private housing developers was 4.45, which corresponded to “High Extent” of influence of challenges.

**Table 4.8: Challenges influencing the performance of the private housing developers**

<b>Challenges influencing the performance</b>	<b>Mean Score</b>	<b>Rank</b>
High Cost of Construction	4.73	1
Lack of Secure Access to Land	4.70	2
Affordability gap	4.68	3
High Cost of Land Registration and Titling	4.65	4
Limited Access to Finance	4.58	5
Development Control	4.55	6
Uncoordinated Policies and Implementation.	4.30	7
Slow Bureaucratic procedures	4.30	7
Youth/Touts Harassment of Developers	3.60	9
<b>Overall level of Challenges influencing the performance</b>	<b>4.45</b>	

#### **4.5 Summary of Findings**

The following are the findings of this study from the analysis of data carried out in this chapter.

1. The findings revealed that 57.6 percent of the estates were built through self-sponsored (personal saving) while 42.4 percent of the estates were built through mortgage loan from banks. Also 40.3 % 6569 buildings out of 16260 buildings in the selected estates are vacant. The reason for high percentage of unoccupied buildings is that the cheapest building in the selected estates cost over 15 million while there are building which are up 75 million in some of the estates.
2. The results of the analysis revealed that all the components of beneficiaries' perception on the quality of the facilities had above average Mean Scores. The range of Mean Scores lay between 3.00- 4.78 which corresponds to "Moderate extent" of satisfaction. This was buttressed by the overall average value of Beneficiaries' perception, which was computed as 3.76.
3. From the thirty-four (34) developers purposively selected, over 20% did not comply with planning regulations while 50% and 20% partially and fully follows the regulations in terms of the minimum setbacks to the road, the building height, floor area ratio and total land area coverage respectively.
4. The results of analysis presented revealed that road right of way (access path /foot path, access road (residential)local distributor (residential) and standards for residential area (high, medium and low density plots) with mean score 3.88 and 3.73

5. Challenges influencing the performance of the private housing developers ranked from 1<sup>st</sup> to 9<sup>th</sup> as presented in; High Cost of Construction was ranked 1<sup>st</sup>, while Lack of Secure Access to Land was ranked 2<sup>nd</sup>. Youth/Touts Harassment of Developers was considered to be the least important Challenge influencing the performance of the private housing developers. (Ranked 9<sup>th</sup>),. The overall level of Challenge influencing the performance of the private housing developers was 4.45, which corresponded to “High Extent” of influence of challenges.

## **CHAPTER FIVE**

### **5.0 CONCLUSION AND RECOMMENDATIONS**

#### **5.1 Conclusion**

This study critically assesses private housing estate development and planning standard in Abuja Municipal Area council. The study therefore concludes that majority of the estates in the study area are empty and unoccupied due to the high cost of the buildings because of nature and types of buildings which most of the developers concentrated. Also, the research findings perception on residents on the quality of the facilities shows that majority are satisfied with quality of the facilities in their houses and estate in general. Based on the findings of this research it is concluded there was partial compliance in terms of the minimum setbacks to the road, the building height, floor area ratio and total land area coverage, respectively. Developers who did not comply with the required standard lowered the official standard in their developments. Finally, the major challenges encountered by the developers are high cost of construction and lack of secure access to land.

#### **5.2 Recommendations**

In view of the conclusion of the study, the following recommendations are made:

1. The development control unit of Federal Capital Territory should ensure proper enforcement of planning standard to ensure total compliance to planning standard in their jurisdiction.
2. The FCT administration should strictly follow the provisions of the 2012 National Housing Policy by creating an environment that encourages private developers to provide affordable housing for the state's residents.

3. Secure and simple access to land, titling, transfer, and foreclosure should be supported through legal and informal land delivery channels.
4. To address the issue of limited access to finance, the government should encourage more primary mortgage institutions, such as platinum mortgage banks, to open branches in the FCT, recapitalize its own primary mortgage institution, and encourage the formation of co-operatives controlled by the FCT civil service commission, through which housing loans could be advanced to civil servants.
5. To lower the high cost of construction in the FCT, combining imported and local building materials should be promoted, as well as the use of effective and useful architectural designs.

### **5.3 Contribution to Knowledge**

The findings of this study have made the following significant impact in the research domain of housing provision in Abuja Municipal Council Area:

- i. By revealing that most of the estates in the study area are not occupied which is basically as result of the cost placed on and types of the building constructed by the developers.

### **5.4 Areas for Further Studies**

In view of the limitations of this study, the following areas can be researched in the nearest future: The role of private sector in housing provision for low-income group because sincerely there is no provision made for them in Abuja.

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## APPENDIX A

**DEPARTMENT OF URBAN AND REGIONAL PLANNING**

**SCHOOL OF ENVIRONMENTAL TECHNOLOGY**

**FEDERAL UNIVERSITY OF TECHNOLOGY, MINNA, NIGER STATE, NIGERIA**

Dear Sir,

The main purpose of this questionnaire is to carry out an investigation on the **Assessment of Private Housing Estate Development and Planning Standard in Abuja** A MTECH research work. All information shall be treated with utmost confidentiality and used strictly for academic purpose only.

**Section A: Contribution of the Private Housing Developer in Provision of Housing Stock in the Study Area**

Year	Name of developer	Name of estate	Sponsor /financier	Number of Houses Built	Type of Building	Cost of Building developed	Number of building occupied	Payment mode
2010								
2011								
2012								
2013								
2014								
2015								
2016								
2017								
2018								
2019								

**SECTION B: QUALITY OF THE FACILITIES PROVIDED BY THE DEVELOPERS**

1. What is your level of satisfaction with the toilet facilities in your estates (a) Very Satisfied (b) Much Satisfied (c) Satisfied (d) Little Satisfied (e)Not Satisfied.
2. What is your level of satisfaction with the electricity supply in your estates (a) Very Satisfied (b) Much Satisfied (c) Satisfied (d) Little Satisfied (e)Not Satisfied.
3. What is your level of satisfaction with the bathroom facilities in your estates (a) Very Satisfied (b) Much Satisfied (c) Satisfied (d) Little Satisfied (e)Not Satisfied.
4. What is your level of satisfaction with the road network in your estates (a) Very Satisfied (b) Much Satisfied (c) Satisfied (d) Little Satisfied (e)Not Satisfied.

5. What is your level of satisfaction with the security guard in your estates (a) Very Satisfied (b) Much Satisfied (c) Satisfied (d) Little Satisfied (e)Not Satisfied.
6. What is your level of satisfaction with the pipe borne water in your estates (a) Very Satisfied (b) Much Satisfied (c) Satisfied (d) Little Satisfied (e)Not Satisfied.
7. What is your level of satisfaction with the fenced premises in your estates (a) Very Satisfied (b) Much Satisfied (c) Satisfied (d) Little Satisfied (e)Not Satisfied.
8. Is lack of secure access to land is among the challenges in your performance as a developer (a) Strongly (b) Agree (c) Neutral (d) Disagree (E) Strongly Disagree.
9. Is high cost of construction among the challenges in your performance as a developer (a) Strongly (b) Agree (c) Neutral (d) Disagree (E) Strongly Disagree.
10. Is limited access to finance AMONG the challenges in your performance as a developer (a) Strongly (b) Agree (c) Neutral (d) Disagree (E) Strongly Disagree.
11. Is high cost of land registration and titling among the challenges in your performance as a developer (a) Strongly (b) Agree (c) Neutral (d) Disagree (E) Strongly Disagree.
12. Is Affordability gap among the challenges in your performance as a developer (a) Strongly (b) Agree (c) Neutral (d) Disagree (E) Strongly Disagree.
13. Is Slow bureaucratic procedures among the challenges in your performance as a developer (a) Strongly (b) Agree (c) Neutral (d) Disagree (E) Strongly Disagree.
14. Is development control among the challenges in your performance as a developer (a) Strongly (b) Agree (c) Neutral (d) Disagree (E) Strongly Disagree.
15. Is uncoordinated Policies and Implementation among the challenges in your performance as a developer (a) Strongly (b) Agree (c) Neutral (d) Disagree (E) Strongly Disagree.
16. Is youth/touts harassment of developers among the challenges in your performance as a developer (a) Strongly (b) Agree (c) Neutral (d) Disagree (E) Strongly Disagree.

**SECTION C: CONFORMITY TO LOCAL PLANS AND BUILDING REGULATIONS BY PRIVATE DEVELOPERS**



Kindly use this five-point scale to rate the level of conformity to local plans and building regulations by private developers

SN	level of conformity	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree.
1	Standards for residential area (high, medium and low density plots)					
2	Road right of way (access path /foot path , access road (residential)local distributor(residential )					
3	Minimum plot coverage					
4	Health facility					
5	Education facility					
6	Recreational facility					
7	Public facility					
8	Solid waste collection					
9	Water utilities					