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BOOK OF PROCEEDINGS

SUSTAINABLE DEVELOPMENT AND RESILIENCE OF THE **BUILT ENVIRONMENT IN THE ERA OF PANDEMIC**

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Dean, School of Environmental Technology

Federal University of Technology Minna, Nigeria

EDITOR IN CHIEF B.J. Olawuyi











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Factors Affecting Real Estate Project Delivery and Housing Affordability in Abuja

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Abstract:

This study focuses on the factors affecting real estate project delivery and housing affordability in Abuja, Nigeria. The study adopted a purposive sampling technique where 200 questionnaires was distributed to construction professionals and 178 was retrieved and analysed using SPSS. Findings revealed that the most significant factors affecting real estate project delivery are access to land, finance/funding, cost of building materials, high cost of capital, government policies, and high cost of labour. Also, the most significant factors affecting housing affordability in Abuja are cost of land, household income, house rent, housing expenditure, residential property price and housing preference. Hence, to increase housing affordability in Abuja, policymakers and other stakeholders may consider implementing strategies that address the factors identified as significant in the study. For example, measures to reduce the cost of land, such as land-use planning policies, or incentives for developers to build on underutilized land, could help to decrease the overall cost of housing. Similarly, policies that aim to increase household income, such as job training programs, or wage increases, could also help to improve housing affordability by increasing the ability of households to afford housing.

Keywords: Real Estate, Housing Affordability, Project Delivery

INTRODUCTION

Housing plays an important role in the development of any nation (Muhammed et al., 2022). It had been ascertained as the basic need of a man (Makinde, 2013; Akinyode and Tareef, 2014). It is the constitutional responsibility of every government to provide an affordable housing to its citizenry. The Nigerian government being faced with limited resources in the fulfilment of this responsibility resort to succour from private organisation (Adediran et al., 2020). In Nigeria, estate developers and the private sector has contributed about 90% of urban housing (Omole, 2001), to assist the government as a result of rapid growth in the urban areas. Despite this, estate developers are faced with the constraints of meeting up the supply of housing (Nubi, 2008; Adegoke and Agbola, 2020), especially in the modern cities such as Abuja metropolis. This is due to the cost of building materials, deficiency of housing finance arrangement, inflexible loan conditions from mortgage banks and government policies (Raji, 2008; Enisan and Ogundiran, 2013) which induced insufficient funding (Ihuah and Fortune 2013; Ihuah and Eaton 2013; Dorosaimy et al., 2015; Tijani and Ajagbe 2016; Mac-Barango, 2017). As a result, housing deficit in Nigeria was put at about 16 million units, in 2009 with a rough estimate of USD40 billion to handle it (Basorun and Fadairo, 2012), this further upsurge by an additional 2 million in 2013 to make 18 million shortages among the 200.96 million population reported by the world population review 2019 owing to the negligence of government towards the housing sector as well as the inability of the estate developers to deliver to sufficiency housing needs of the people (Adediran et al., 2020). Consequently, Nwachukwu and Nzotta (2010) and Desai (2012), opined that the rate at which real estate projects fail, or are abandoned, is retrogressive in most developing economies.

However, Iben and Aduwo (2013) asserts that the provision of satisfactory housing that meets government prescribed standards of quality and user needs, expectations and aspiration has always been the goal of every public housing programme in Nigeria. Conversely, Adeshina (2010) opines that the causes of the lack of housing affordability resulting from the insufficient delivery of estate projects includes inadequate/improper planning and inflation. Also, poor timing (Ihuah and Benebo (2014); poor estimation of project duration (Adediran *et al.*, 2020); bankruptcy of contractor and incompetent project managers (Mac-Barango, 2017); wrong estimates and variation of project scope (Ibem and Aduwo, 2013), faulty designs, unrealistic cost planning and control at the design stage (Gana and Olorunfemi, 2015); delaying in payment, poorly developed clients' brief and working drawings (Olusegun and Michael, 2011); lack of stake holders' involvement and lack of organized work program planning

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(Agyemang and Morrsion, 2018), among others are also seen as failure inducing factors. These factors are part of the many which have therefore, induced the inability of the estate developers to deliver project to the sufficient needs of the populace within Abuja metropolis. Several studies have been conducted on the real estate delivery and affordable housing (Ibem and Aduwo, 2013; Agbola and Adegoke, 2017; Adegoke and Agbola 2020). Empirically, only few studies have been conducted in Abuja, Nigeria. Therefore, this paper seeks to study the factors affecting real estate project delivery and housing affordability in Abuja, Nigeria.

LITERATURE REVIEW

According to Ajayi et al. (2016), the factors affecting housing estate project delivery include land inaccessibility challenges, increasing construction cost, progressive rise on poverty, stunted financial and mortgage system, policies of government and poor bureaucratic procedures, building materials unabated price increment, population increase, insufficiency of physical planning, statutory regulation and bye-laws, and issues with development control units. Also, Alao and Jagboro (2017), identified the most significant causes of project abandonment and stated issues such as payment delays, fund mismanagement, insufficient budget allocation, insufficient finance, contractors' inflation, and bankruptcy. They also explored four significant components, including stakeholders' response capacity, poor financial management, improper planning and monitoring, and unexpected occurrences. In a study also performed in Nigeria with a different kind of project, there were some similar results with the study of Alao and Jagboro (2017), that owners' insufficient finance, contractors' bankruptcy, and business failure were considered as the significant factors to the failure and abandonment of multi-storey building projects. Other significant factors found in the study of Adebisi et al. (2018), were improper planning at the preconstruction phase, improper scheduling of building project activities, structural failure during construction, and qualified professionals' lack of involvement. The failure and abandonment factors were then grouped into five components, namely, capability of human resources, contractor selection and variation, planning and structural quality, insecurity and variation, and force majeure and political risk (Adebisi et al., 2018).

Consequently, in other nations, Ikediashi et al. (2014), in Saudi Arabia, posited poor risk management to be the paramount failure factor for infrastructure projects, followed by budget overruns and poor communication, respectively. Alaloul et al. (2016), investigated failure factors of a public-private partnership (PPP) in the UAE and found that lack of appropriate skills, poor communications between private partners, high project value, and high participation cost were the most critical failure factors. However, a study by Trangkanont and Charoenngam (2014) on critical failure factors of PPP low-cost housing program in Thailand showed that critical failure factors were ineffective change management of public clients, undermined organizational culture and staff's behaviour of public clients, inappropriate contractors, poor bidding documents, difficulties of low-income groups, political risks, economic crisis, and limitations of housing finance. Another study was also performed to identify failure factors of road infrastructure PPP projects in India (2017). The results of this study concluded that public protest, political parties, influence of higher authorities, force majeure, and maintenance cost overruns were the most responsible factors for the failure of road PPPs in the planning stage, development stage, procurement stage, construction stage, and operation and maintenance stage, respectively, while in the study of Ikediashi et al. (2014) in Saudi Arabia, poor risk management was found to be the paramount failure factor for infrastructure projects, followed by budget overruns and poor communication, respectively. Ofori (2000), showed that construction industries in developing countries faced many problems such as resource constraints, lack of technical and managerial capability, lack of knowledge, short-term orientation and lack of focus on construction, falling exchange rates and rising inflation. These problems were found to be critical failure factors of construction projects in previous studies (Nguyen & Chileshe, 2015; Damoah & Kumi 2018; Trangkanont & Charoenngam 2014; Alaloul et al. 2016; Alao & Jagboro, 2017). These failure factors to construction projects differ from one country to another, due to the different characteristics of each country, such as culture, economic conditions, or technology advancement.

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METHODOLOGY

The methodology involved a descriptive survey with a structured questionnaire administered to construction industry practitioners in FCT, Abuja. This study adopted a non-probability sampling technique known as 'purposive sampling' to select its respondents. A total of 200 questionnaires were administered, out of which 178 (89% response rate) was returned. The questionnaire was divided into three parts: the first part was dedicated to the respondents' background; the second part was related to questions on factors affecting real estate project delivery; while the third part was related to questions on factors affecting housing affordability. A five-point likert scale was used with each point representing different levels of agreement and disagreement. The mean score and relative importance index (RII) were used to analyze the findings amongst these factors. RII has been used in construction related research by such authors like Babatunde *et al.* (2010); Fugar and Agyakwah-Baah (2010); and Amade (2016). Microsoft Excel and the Statistical Package for Social Sciences (SPSS) software were the statistical tools adopted for analysis.

RESULTS AND DISCUSSION

Background Data of Respondents

The data analysis was based on 178 valid questionnaires (89% return rate) retrieved from 200 administered questionnaires. The background data of respondents is presented in Table 4.1.

Table 4.1: Background Data of Respondents

Profile	Frequency	Percentage (%)	
Educational Qualification			
NCE/ND	6	3	
HND/BSC	118	59	
MBA/MSC/M. Eng	61	30.5	
PhD	15	7.5	
Industry Professionals			
Project Manager	46	23	
Engineer	30	15	
Architect	26	13	
Quantity Surveyor	33	16.5	
Builder	28	14	
Contractor	22	11	
Others	15	7.5	
Years of Experience			
1-5	26	13	
6 - 10	31	15.5	
11 - 15	52	26	
16 - 20	63	31.5	
0ver 20	28	14	

The results of the educational qualifications showed that 3% had NCE/ND, 59% had a first degree and its equivalent, 30.5% had a master's degree and 7.5% had PhD. It indicates that HND/BSC may be the requisite qualification for practitioners in the industry. Also from the results, Project Managers constituted 23%, Engineers (15%), Architect (13%), Quantity Surveyor (16.5%), Builder (14%), Contractor (11%) and others (7.5%). Project managers may be the most professionals in the construction industry. About 31.5% of the respondents had experience spanning 16-20 years while 13% had the least experience of 1-5 years. This result implies that construction professionals are experienced in their various fields; as a result, the data obtained is reliable, valid and suitable.

Factors Affecting Real Estate Project Delivery in Abuja

Based on the results presented in Table 4.2, it appears that the respondents agree that the most significant factors affecting real estate project delivery are access to land, finance/funding, cost of building materials, high cost of capital, government policies, and high cost of labour. These factors had a relative importance index (RII) value of 0.97, 0.93, 0.90, 0.88, 0.86, and 0.84, respectively, indicating that the respondents considered them to be highly significant.

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Table 4.2: Factors Affecting Real Estate Project Delivery in Abuja

Factors	Mean	RII	Rank
Access to Land	4.87	0.97	1
Finance/Funding	4.65	0.93	2
Cost of Building Materials	4.54	0.90	3
High Cost of Capital	4.40	0.88	4
Government Policies	4.32	0.86	5
High Cost of Labour	4.21	0.84	6
Corruption	4.15	0.83	7
Consumer Low Purchasing Power	4.06	0.81	8
Development Control	3.72	0.74	9
Knowledge on Estate Development	3.31	0.66	10

Access to land is a crucial factor in real estate project delivery, as developers need to acquire land in order to build on it. The availability and cost of land can impact the feasibility of a project, as well as the overall timeline and budget. Finance/funding is another key factor, as developers need access to sufficient funding to purchase land, hire workers, and purchase materials. The cost of capital, or the cost of borrowing money, can also have a significant impact on the feasibility and affordability of a project. The cost of building materials and labour can also affect the delivery of real estate projects. If these costs are high, it can impact the overall budget and profitability of the project. Government policies can also have an impact on real estate project delivery, as developers must comply with various regulations and requirements. Changes in these policies can affect the timeline and feasibility of a project. These findings are in agreement with Wuyokwe & Yakubu (2022) and Ajayi *et al.* (2016) which showed that problem of land inaccessibility, building materials, high cost of capital stunted financial and mortgage system were the factors affecting housing delivery in Nigeria. According to Milala *et al.* (2020) and Ahmed (2022), access to suitable land, however, poses a substantial obstacle to the increases in real estate in this world region, which has an influence on project timetables, development expenses, and, therefore, development prices.

Factors Affecting Housing Affordability in Abuja

The respondents were asked to indicate their opinion on the level of their agreement with the identified factors affecting housing affordability based on their experience in their organizations/fields. The results presented in Table 4.3 indicates that the most significant factors affecting housing affordability in Abuja are cost of land, household income, house rent, housing expenditure, residential property price and housing preference with an RII value of 0.98, 0.94, 0.93, 0.90, 0.88 and 0.86 respectively.

Table 4.3: Factors Affecting Housing Affordability in Abuja

Factors	Mean	RII	Rank
Cost of Land	4.88	0.98	1
Household Income	4.72	0.94	2
House Rent	4.67	0.93	3
Housing Expenditure	4.50	0.90	4
Residential Property Price	4.42	0.88	5
Housing Preference	4.31	0.86	6
Increase in Population	4.25	0.85	7
Demographics	4.15	0.83	8
Lack of Price Control	4.03	0.81	9
Perception of Buyer	3.87	0.77	10
Government Intervention	3.65	0.73	11

The cost of land is a significant factor in determining the overall cost of housing. Higher land costs can make it more expensive to build new housing or to purchase existing homes, which can make housing less affordable for potential buyers or renters. Household income is an important factor in determining housing affordability. Higher incomes generally allow individuals or households to afford higher housing costs, while lower incomes may make it more difficult to afford housing. Furthermore, house rent, or the cost of renting a home, is another factor that can affect housing affordability. Higher rent costs can make it more difficult for individuals or households to afford suitable housing. Housing expenditure refers to the amount of money that individuals or households spend on housing-related

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costs, such as mortgage payments, utilities, and maintenance. Higher housing expenditure can make it more difficult for individuals or households to afford other necessities or to save for the future. The price of residential property, or the cost of purchasing a home, can also affect housing affordability. Higher property prices can make it more difficult for individuals or households to afford to purchase a home. Housing preference refers to the type of housing that individuals or households prefer. Some individuals or households may prefer more expensive housing options, such as larger homes or homes in certain neighbourhoods, which can affect their ability to afford housing. These findings are in agreement with Akinyode (2017), Ezennia & Hoskara (2019), and Wuyokwe & Yakubu (2022) who opined that the revealed house rents, housing preference, housing satisfaction, land price and government intervention are the determining factors for housing affordability.

CONCLUSIONS

The major factors affecting real estate project delivery and housing affordability in Abuja are: Access to land, access to finance funding, cost of building materials, high cost of capital, government policy, high cost of labour, corruption, consumer low purchasing power, development control, knowledge on estate development.

Better government bureaucratic process will help to increase housing affordability in Abuja. Policymakers and other stakeholders may consider implementing strategies that address the factors identified as significant in the study. For example, measures to reduce the cost of land, such as land-use planning policies or incentives for developers to build on underutilized land, could help to decrease the overall cost of housing. Similarly, policies that aim to increase household income, such as job training programs or wage increases, could also help to improve housing affordability by increasing the ability of households to afford housing. Other potential strategies could include efforts to decrease the cost of building materials, such as through import tariffs or subsidies, or measures to increase the supply of affordable housing, such as through the construction of public or low-income housing. It is important to carefully consider the specific context and needs of the housing market in Abuja when designing and implementing these strategies in order to maximize their effectiveness.

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