Challenges of Housing Development in the Federal Capital City, Abuja

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In response to the housing deficit in the Federal Capital City occasioned by the movement of the seat of government from Lagos to Abuja in 1991, the authority of the Federal Capital Territory Administration introduced Housing Development Schemes at different times to develop large scale residential houses and sell to the residents at low cost. However, available statistics indicates that supply of adequate housing to meet the demand of the teeming residents of the territory still remain a mirage. The paper examined the challenges of housing development in the city. Both primary and secondary data were sourced for the study. A total of 312 questionnaires were administered to residents of Mabushi; Utako; Durumi; Wuye and Gudu districts. The data collected was analyzed using descriptive statistics and results were presented by means of tables and figures. Analysis of the data revealed that the schemes were hindered by certain factors such as land use violations; bureaucracy and cost of land registration and titling; inflation in the costs of building materials; land tenure security problems and poor capacity of developers. Based on the findings of the study, the paper recommends strict enforcement of the Master Plan for the city; introduction of affordable Mortgage Electronic Registration and Titling System; government intervention through regulation of prices of building materials; review of the Land Use Act as well as involvement of capable mortgage developers.

INTRODUCTION
Shelter is a basic need of human being since the beginning of civilization. Experts have argued that Nigeria's Housing deficit is now estimated at Eighteen Million which requires about Ten Billion Naira (Twenty Five Million US Dollars) at an exchange rate of about N400 to US$1) to provide (Lawanson, 2018). The movement of the seat of power of the Federal Republic of Nigeria from Lagos to Abuja in 1991 resulted to an unprecedented increase in the population of Abuja (NPC, 2006). Moreover, many private business organizations in Lagos and other parts of the country relocated to Abuja or opened branch offices for easy contact with the ministries (Abubakar, 2015). Ibimilua and Ibitoye (2015) observed that while the Nigerian government mandated the movement of most government administrative offices, the embassies and international organizations from Lagos to Abuja, proper provision in terms of infrastructure such as housing was not made. The demand for housing first from those forced to relocate, then from those who voluntarily relocated to take advantage of the opportunities presented by the new city led to speculation in land surrounding the city (Oxford Business Group, 2020). The city was designed to accommodate about three million people at full growth, but as at 2019, with only

one out of the phases fully developed, it had an approximate population of about three million people. This resulted into rapid and helter-skelter development of infrastructure in the city resulting in slums emergence and development. The aim of the study is to examine the challenges of housing development in the Federal Capital City, Abuja Nigeria. This is with a view to proffering appropriate planning interventions and approaches that would not only mitigate the current challenges, but also ensure sustainable housing development to enhance better living conditions and environmental quality in the study area.

REVIEW OF LITERATURE

A survey of literature vividly shows that public housing connotes different meanings in different countries (Boachie – Yiadom, 2015). Ekemode and Ogunba (2014) opined that in spite of the different meanings and connotations of public housing in literature, there is consensus among authors and researchers that the goal of public housing provision in most countries of the world is the provision of subsidized housing to households and individuals who are unable to gain access to decent housing at market prices. According to Evans (2018), it is particularly very important in improving public health; reducing societal injustice and poverty; ensuring social order and accommodating population growth. According to Ezeh (2014), and (Geltner, 2018), several studies have indicated that public housing provision involves policy formulation, institutional development, actual housing provision, allocation and management. This goes to suggest that challenges in public housing provision are related to policy formulation, institutional growth and development as well as actual production and consumption of housing units and services (World Health Organization, 2016). Appiah-kusi (2014) noted that the performance of public-sector housing in terms of total supply and

quality, price and affordability of housing and services depends on these key areas and perhaps on other intervening factors. Specifically, the actual production of housing units and associated services is one of the key objectives of public housing provision which aims at increasing decent and affordable housing stock within a country, state or locality. However, evidence from literature review clearly shows that public housing provision in many developing countries, including Nigeria, has not recorded any impressive result in marching housing production to housing demand, as there are huge housing supply deficits in many less developed countries (Olotuah, 2009). Many authors have argued that the challenge of low productivity in public housing in Nigeria is rooted in mismanagement of funds and politicization of housing program (Fadare, 2013) while others are of the opinion that poor implementation of housing policies as well as lack of proper co- ordination of activities of public housing agencies were the key challenges of public housing in Nigeria (Anifowose, 2013). Another school of thought believes that low capacity of public housing agencies in delivering their housing mandate is responsible for the failure of past public housing schemes to achieve set targets in Nigeria (Ajayi, 2014).). These views are no doubt very incisive as they attempt to identify the possible reasons why many past public housing schemes failed to achieve targeted number of housing units in the country. They are however, deficient in revealing why this challenge has persisted over the years. Specifically, the reasons why previous public housing programs were politicized and poorly implemented as well as the areas of weakness in organizational capacity in public housing agencies have not been addressed. These are vital areas of research deficiency which this study will attempt to address.

Interestingly, contemporary literature on organizational studies has shown that

performance of organizations in product and service delivery depends on a number of factors. These include availability of requisite human resource, staff morale, work environment, equipment, technological know-how and funding (Afrane, 2016). Others are leadership style, role assignment to staff, information management strategies, process management and monitoring strategies, innovation, communication channel, staff evaluation and reward system, capacity building process and others (Celestine & Fidelis, 2013). Therefore, an investigation into these vital components of organizational performance can help to uncover the actual areas of deficiencies in organizational capacity in public housing agencies in Nigeria.

METHODOLOGY
Research Design
The research utilized both primary and secondary data. The primary data consisted of questionnaires while secondary data were sourced from files of government and other government publications, textbooks, journals, newspapers and internet facilities. The multi-stage sampling technique was used in the research procedure to collect data for the study. The first stage was the delineation and division of the Federal Capital City, Abuja into five sampling points namely Mabushi, Utako, Durumi, Wuye and Gudu. The second stage was the identification of the buildings in each of the points by systematic sampling technique. The third stage involved the random selection of household heads for interview using random sampling technique.

The fourth and final stage of the sampling was the administration of questionnaires using the systematic sampling technique (Singh & Masuku, 2015). The systematic sampling technique was used in identifying the buildings in each of the districts. Buildings in each of the districts were counted and numbered serially from which the sampled buildings were selected. The 5th building formed the nth term while every 5th building was sampled from each district. A total number of 1,417 residential buildings of Mabushi, Utako, Durumi, Wuye and Gudu Settlements of the study area was obtained. The Sample Size was determined by adopting Singh and Masuku (2015) formula as follows:

$n = N / 1 + N (e)2$ where:

n = Sample Size
N = Study Population
1 = Constant
e = Error Margin of 5%

Therefore: $n = 1,417 \div 1 + 1,417(0.05)2$
$= 1,417 \div 1 + 1,417 \times 0.0025 = 312$.

The margin of error for the formula is 5% while the level of confidence is 95% (Singh & Masuku, 2015).

This translates to 312 respondents that constitute the sample size. Consequently, 312 copies of questionnaires were administered for the study. Singh and Masuku (2015) observed that in studies involving social surveys, a reasonable percentage of confidence is needed to obtain a reliable data. Similarly, Celestine and Fidelis (2013) adopted 5% error margin to obtain sample size in a study of major challenges to housing development and delivery in Anambra State of Nigeria. The sampling interval was obtained by dividing the study population by the sample size using the following formula:

$SI = N/n$. where:

SI = Sampling Interval
N = Study Population
n = Sample Size (Singh & Masuku, 2015)

$SI = 1,417/312 = 4.5$. By approximation, this signified that every 5th building formed the next nth item for interview.

The questionnaires comprised of questions on land use violation; stages in the process of obtaining certificates of occupancy; prices of selected building materials; security of tenure of land; and capacity or adequacy of mortgage organizations in the study area. The respondents were asked to rate the adequacy levels of the different

aspects of organizational capacity in public housing provision based on a 5-point Likert scale, with 1 = very inadequate, 2 = inadequate, 3 = fair, 4 = adequate, and 5 = very adequate. Using SPSS (Statistical Package for Social Sciences), the data obtained was subjected to descriptive statistical analysis and the results were presented by means of tables and figures.

RESULTS AND DISCUSSION
Violation of Land Use

Table 1 shows that built-up area which includes roads, airport, offices, residential buildings among others increased from 25.05% in 1991 to 46.05% in 2018, while waste land increased from 14.25% in 1991 to 32.39% in 2018. The Nigerian Urban Planning regulations stipulate that 50% of the developed land in high density areas of Nigerian cities should be devoted to residential dwellings (Mabogunje, 2009). Omole (2009) posited that land use structure in the Federal Capital City is in violation of the Master Plan for the city.

Table 1: Land use land cover distribution and change pattern of the Federal Capital City between 1991 and 2018

LULC Classes	Land Area				Change in Land Area 1991 - 2018	
	Year 1991		Year 2018			
	(m^2)	(%)	(m^2)	(%)	(m^2)	(%)
Built-up Area	35,657,416	25.05	65,556,439	46.05	29,899,023	21.0
Vegetation	85,171,210	59.82	29,710,378	20.87	-55,460,832	-38.95
Waste Land	20,289,309	14.25	46,110,164	32.39	25,820,855	18.14
Water body	1,241,325	0.88	982,279	0.69	-259,046	-0.19
Total	142,359,260	100	142,359,260	100		

Source: Federal Capital Development Authority (2019).

Stages in the Process of Obtaining a Certificate of Occupancy

Table 2 indicates that the process of obtaining a certificate of occupancy in the study area require about five different stages to complete and may take up to about a month despite the fact that the process has been computerized by the Abuja Geographic Information Systems. Table 2 shows that about 13.2% of the property value is required before the property can be registered and titled.

Table 2: Stages in the process of obtaining a certificate of occupancy

stages	Number of days	Activity	Service charge required
One	2	Filing at the land registry	Administrative charge (unspecified)
Two	7	Site inspection	Survey charge (unspecified)
Three	7	Initial land documentation	Service charge (unspecified)
Four	10	Survey and beaconing	Survey charge (unspecified)
Five	5	Printing and signing of layout	13.2% of cost of land

Prices of Selected Building Materials between Years 2010 and 2019
Table 3 shows that a tipper of sharp sand which sold for 9,500 Naira in year 2010, sold for 12,500 Naira in 2019, a difference of about 76%; while a bag of cement increased from 1,200 Naira in 2010 to 2,600 (46%) in 2019. Similarly, the price of aluminum roofing sheets per meter increased from 800 in 2010 to 1,700 (47%) in 2019. Building materials account for more than half of total housing expenditure in Nigeria (Abiodun & Segun, 2005).

Table 3: Prices (Naira) of Selected Building Materials between Years 2010 and 2019

S/N	Building Material	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
1	Tipper of Sharp Sand	9500	10000	10500	11000	11800	12000	12200	12250	12300	12500
2	Tipper of Gravel	15200	16000	16500	17000	17800	18000	18200	18300	18350	18400
3	Bag of Cement	1200	1500	1800	1850	1880	1900	1900	2000	2300	2600
4	9 inch Block	75	80	100	110	115	118	120	125	250	300
5	6 inch Block	55	65	70	75	80	90	100	120	120	130
6	Timber 12 by 12	800	850	900	950	1000	1080	1100	11200	11300	11500
7	Aluminum Roofing	800	950	1100	1200	1300	1400	1500	1580	1600	1700

Security of Tenure of Land
The results of the field survey in Table 4 reveal that about 45% of the lands are not secured while about 33% of the lands are only covered by Rights of Occupancy. Only about 22% possess Certificates of Occupancy. According to Oladapo and Olanrewaju (2018), lack of security of tenure of land is one of the major impediments to housing delivery especially in the sub Saharan Africa.

Table 4: Security of Tenure of Land

Sampled Points	Security of Tenure of Land			Total
	Certificate of Occupancy	Right of Occupancy	Customary Title	
Mabushi	9	24	26	59
	15%	41%	44%	100%
Utako	20	24	25	69
	29%	35%	36%	100%
Durumi	19	28	24	71
	27%	39%	34%	100%
Wuye	12	17	30	59
	20%	29%	51%	100%
Gudu	8	12	34	54
	15%	22%	63%	100%
Total	**68(22%)**	**105(33%)**	**139(45%)**	**312**

Capacity of the Mortgage Developers

Table 5 shows that only about 12% of the total housing units projected were completed in Phase I; 8% in Phase II; 25% in Phase III and 55% in Phase IV of the study area. The scenario tells much about
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the capacity and eligibility of the developers to handle such projects. Moreover, the procedure for commencement and progress were not strictly monitored and supervised by the authority

Table 5: Stock of housing units so far delivered by mortgage developers

Site of development	Number of units Budgeted	Number of units Delivered	Percent of total
Mabushi	4158	499	12
Utako	2704	216	8
Durumi	8884	2221	25
Wuye	19913	10952	55
Gudu	18724	10888	

DISCUSSION

The concept of land use is defined as the transformation of one land use to another. The Nigerian Urban Planning regulations stipulate that 50% of the developed land in high density areas of Nigerian cities should be devoted to residential dwellings (Mabogunje, 2009). The increase by 21.0% in built-up area suggests that the study area has witnessed significant land use and land cover changes over a period of time in violation of the Master Plan for the City. This significant temporal change is attributable to official buildings, infrastructural facilities and industries. The city witnessed the development of new modern infrastructural facilities such as roads, airport and stadium. Wapera; Parsa; and Egbu (2014) posited that land use structure in the Federal Capital City is in violation of the Master Plan. The results also revealed that the process of registering land and obtaining title as well as the service charge which is about 13% of the property value in the Federal Capital City poses considerable difficulty to effective housing delivery in the study area.

Price fluctuation pattern of the selected building materials for a ten year period of 2010 and 2019 posed a great challenge to housing delivery in the study area. The field survey on security of land tenure reveal that only about 22% of respondents possess

Certificates of Occupancy. It can be deduced from the results of the findings that respondents who possess Certificates of Occupancy obtained the titles for the lands but failed to obtain approved building plans from the Development Control of the Federal Capital Development Authority. According to Oladapo and Olanrewaju (2018), lack of security of tenure of land is one of the major impediments to housing delivery especially in the sub Saharan Africa.

CONCLUSION

The study examined the Challenges of Housing Development in the Federal Capital City, Abuja Nigeria. Findings showed that: land use and land cover in the study area is largely in violation of the Master Plan for the area; the stages of obtaining a certificate of occupancy in the study area is cumbersome; inflation in the costs of building materials retards housing development in the area; land tenure security issues in the study area militate against housing development in the area; poor delivery capacity of developers involved in housing development in the study area bedevil housing development

RECOMMENDATIONS

Based on the findings of the study, it is recommended that: the land use act for the

Federal Capital City, Abuja be strictly adhered to. Any defaulter should be sanctioned to serve as deterrence; information communication technology be introduced to ameliorate the cumbersome processes of obtaining certificates of occupancy in the study area; government may consider subsidizing costs of building materials to encourage mass development of housing in the study area; land tenure problem needs legislation to ensure that the bottleneck it poses to housing development in the study area be resolved; capacity and adequacy of mortgage developers be evaluated before they are made to handle housing development in the study area.

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