

**ASSESSMENT OF RENTAL HOUSING AFFORDABILITY BY TEACHERS IN
MINNA, NIGERIA**

BY

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MTECH/SET/2018/8247**

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NIGER STATE.**

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ABSTRACT

The study examined the rental housing affordability by teachers in Minna, Niger state, Nigeria. The target population for the study are teachers in public secondary schools having both junior and senior secondary schools within the grade level 07-17 in Minna Metropolis. The sample size covered 20 public secondary schools with 927 teachers within the selected public schools. Both primary and secondary sources of data were used for this study. Primary data for this study were obtained by administering prepared questionnaires to the teachers in the selected schools. Sources of secondary data used for this study include journals, textbooks, publications, government publications of related literature to the study. The study employed the use of descriptive and inferential statistics. For the descriptive statistics; frequency distribution table with percentages, Likert scaling were used. The inferential statistics used was Pearson Product Moment Correlation Coefficient to analyze the collected data. Result shows that teachers in Minna occupy various types of residential housing, the common types being tenement room apartment also the teachers in the selected location on grade level 17 earned annual income of 2,662,711.54 and rental value of 217,692.31 while in contrast teachers on grade level 7 earned 517,487.62 and rental value of 73,064.75. The study further showed a positive significant correlation between annual income of teachers and property rental value of teachers in Minna. This implies that as long as there is increase in annual income of teachers, property rental value of teachers in Minna will increase. Lastly, high cost of building materials, high technological input, among others are the factors affecting rental housing affordability by teachers in the selected locations in Minna Metropolis. Among others, the study recommended that more emphasis should be placed on low and medium housing units specific for teachers, this will reduce the housing cost thus making it more affordable to many teachers.

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CHAPTER ONE

1.0 INTRODUCTION

1.1 Background to the Study

Housing is one of the three basic needs of man and it is the most important for survival of man after the provision of food. (Abimaje *et al.*,2014). Housing is seen as central to the overall living environment as well as providing shelter for families (Bujang *et al.*,2010). It has a profound impact on health, performance, social behavior, well-being, and the overall well-being of communities argued that it was inevitable that housing would be considered a key factor. Housing is an integral part of a country's economy, and its backward and forward links with the rest of the economy are inextricably linked to people's needs, demands, and social processes. No city center can be built or developed without a functioning housing sector, which can serve as an important engine of economically and economically sustainable development and poverty reduction. A functioning housing zone gives good enough and less costly housing and sustainable urbanization styles which might be crucial for the destiny of our more and more urbanized planet (Thomas, 2013).

Housing affordability is the capacity of household or individual to meet housing costs while maintaining the ability to meet other basic costs of living without any problem.

Affordable home means different things to different people. Affordable housing, in its broadest sense, refers to housing that meets the criteria for affordable prices. One version of his definition uses the concept of housing stress as a criterion of affordability.

Housing stress is described as household paying her 30% or more of net income. In this broad definition, affordable housing means housing that costs her 30% less than the income earner (Aribigbola, 2013). According to Diogu *et al.*, (2010), affordability is greatly influenced by two key factors, each with its own set of variables. One is family

income, which is estimated for housing consumption. Another is the cost of household goods and services preferred by households. Affordability levels are influenced by household budgets for housing preferences. A higher budget means more affordability and vice versa. A household budget for housing can be achieved by increasing household financing. However, the affordability level is equally affected by the cost of the product or service. Affordability increases when housing costs decrease and decreases when housing costs increase.

The housing market is made up of different sectors, including the rental sector. Rental housing refers to homes that are purchased by investor and inhabited by tenants on a lease or other type of rental agreement. It is typically associated with low-income households, rental housing is now the preferred option for middle-class families and all new urban residents, regardless of class. Prices of houses and personal income are positively correlated. This is further evidence that as demand for housing increases, most landlords set rents that are sometimes out of reach for tenants in response to increased demand for properties and increased tenant income (Egert and Mihaljek, 2007). The rental sector, like the rest of the housing market, has received little attention from both government and private developers. The untapped potential of the rental sector, which, if properly managed, could provide a livelihood for many Nigerians, has received little attention. Affordability issues are faced by many Nigerians across the country and the state of Niger is no exception. Based on the aforementioned this study seeks to examine the rental housing affordability by teachers in Minna, Nigeria.

1.2 Statement of the Research Problem

Globally, the issue of housing affordability is typically complex and multifaceted. This is directly related to household income, as it is the ability to purchase housing from household income without compromising the household's other essential needs

(Nnametu and Emoh, 2020). Affordability is one of the maximum crucial factors in housing, and despite all efforts to improve housing, affordability remains a problem in, it has been argued that housing is out of reach for ordinary workers in Nigeria. Their incomes and wages have now plummeted, leaving them unable to meet their basic needs(Sakariyau *et al.*, 2021). Homeownership is the top priority and largest single investment for most households accounting for 50% to the 70% of household income (Ndubueze, 2009). This observation becomes very important considering that her per capita income in Nigeria has decreased from her N3,000.00, similar to the real income of the average Nigerian. It has been argued that spending up to 30% of household income on housing should be used as a benchmark for measuring housing affordability (Adekunle, 2018). In most urban areas, the following issues may be related to housing affordability. The creation of comfort zones that lead to population growth, rising rents, the inconvenience of rented housing, and an increased desire to own a home. Urban rental housing is under serious threat, especially for certain workers whose income is largely based on salaries. The challenge is not only to provide housing, but to make it affordable for the average Nigerian worker. But with the ever-increasing cost of rental housing, workers in this group are forced to spend much of their income trying to find suitable housing. Despite the threat, little or no research has been done on the affordability of rental housing, especially with reference to teachers. Therefore, this study examines the affordability of rental housing by teachers in Minna, Nigeria.

1.3 Aim and Objectives

The aim of this study is to assess the rental housing affordability by teachers in Minna, Nigerian order to establish the determinants of rental housing affordability outcomes by teachers in Minna, Niger state. To achieve this aim, the objectives are to:

- i. Identify the income level of teachers in selected schools in Minna Metropolis;

- ii. examine the rents paid by teachers in the study area;
- iii. examine the relationship between annual income and rental value by teachers in the study area;
- iv. examine the factors affecting level of rental housing affordability by teachers in the study area.

1.4 Research Questions

- 1) What are the income levels of teachers in selected schools in Minna Metropolis?
- 2) What is the rent paid by teachers in the study area?
- 3) What is the relationship between the annual income and rental value of teachers in the study area?
- 4) What are factors affecting rental housing affordability by teachers in the study area?

1.5 Justification for the Study

The study will help ensure more teachers have suitable housing for the Niger State Government in Nigeria. If the findings of this study are put into action, the available funds will be better utilized to provide adequate housing for the large number of teachers in Niger. Again, the research serves as a guide for financial institutions to make accurate decisions during the loan application process for lending, helping improve the repayment capacity of buyers.

In addition, it may be used to provide governments with information on housing affordability and to set up new housing affordability programs on issues teachers face in acquiring housing. Additionally, we assist the Nigerian government and other industry participants in the construction of affordable structures with productive, comfortable, and healthy indoor environments. This will benefit civil servants in the long run as they will be able to meet their housing needs.

1.6 Scope of the Study

The geographic scope of the study is the metropolitan area of Minna Niger State, the research is limited to teachers in public secondary schools in Minna whose source(s) of income are salary oriented in the educational institution in Niger State, Nigeria. This will focus on teachers between grade levels 07 to grade level 17, professional teachers in Nigeria and Niger in particular started with grade level-7, which is NCE graduate that is qualify to sit for teacher professional examination

Teachers Registration Council of Nigeria (TRCN). The teachers with similar socio-demographic factors where the influence of other factors may not be fully considered will be used within Minna metropolis.

1.7 Study Area

The city of Minna, which serves as Niger's capital, is located between Latitude 9° 331 and 9° 401 North and Longitude 6° 291 and 6° 351. A series of steep granite outcrops along the city's northeast corridor form the physical limits of development on that axis. The city, which has an area of 884 hectares, is situated in the North Central Zone according to the present political zoning scheme. From Abuja, the Nigerian federal capital, it is 145 kilometers by land. The city's growth rate and the types of land used for development have altered since 1999. There are 74,344 km² in total (Sanusi, 2011). The anticipated population for Minna, one of Niger's 25 local government districts, is 304,458. (NPC, 2019).See Figure 1.1.

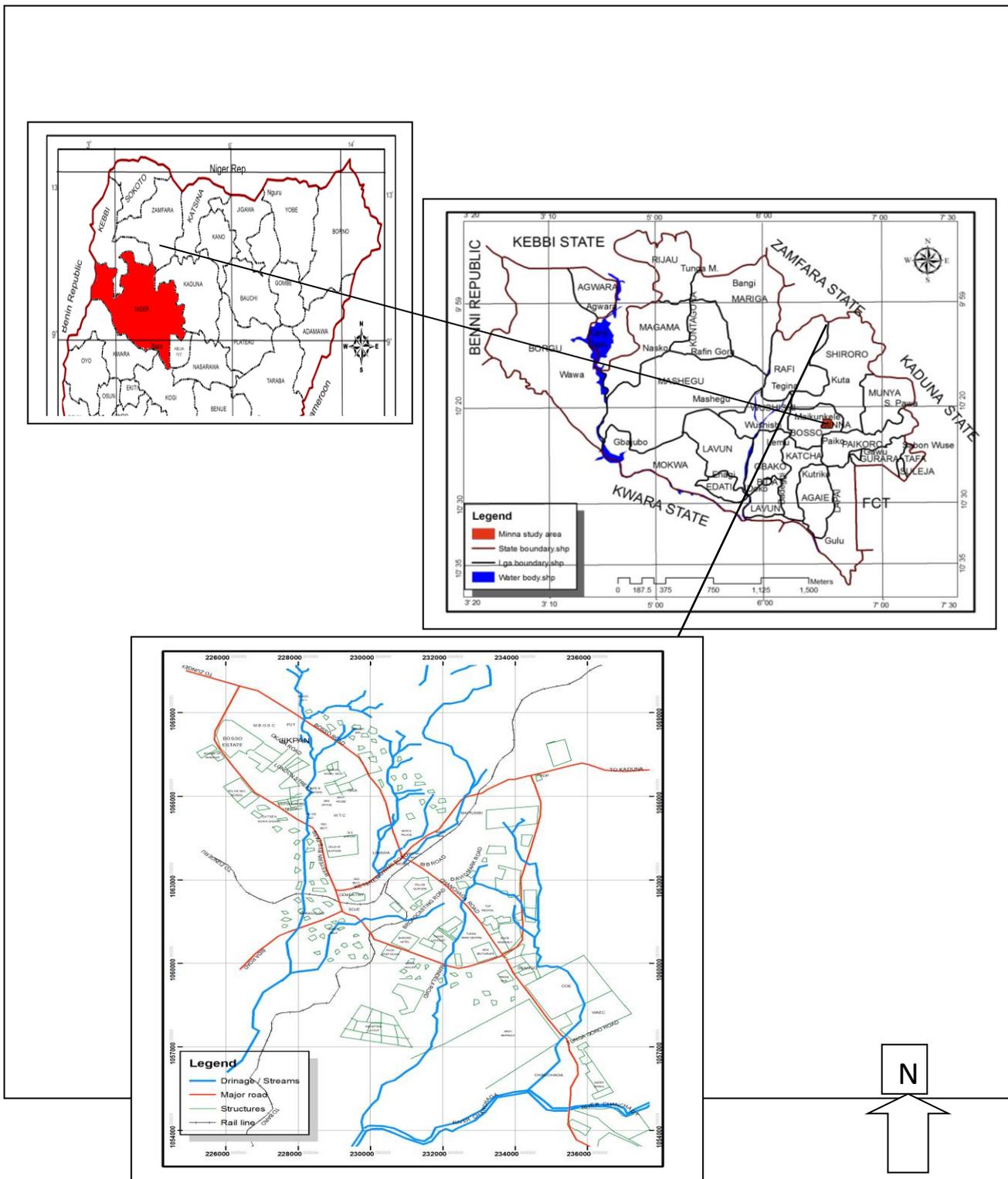


Figure 1: Minna in Niger State, Nigeria
 Source: Niger State Ministry of Lands and Housing, (2020)

1.7.1 Climate

Minna's climate is characterized by alternating rainy and dry seasons depending on atmospheric pressure changes. The region's rainy season has a reputation for beginning

and finishing with destructive storms that cause significant property and human casualty damage. Maximum temperatures are typically reported in the north during the months of March or April in regions north of 90degrees' latitude, while minimum temperatures are typically recorded there during the months of December or January. Recorded. for Minna, typical reliefs range from 300 to 900mm. The Savannah vegetation type dominates the city. Depending on the climate, tree and grass concentrations decline northward in the savannas of Guinea, Sudan, and the Sahel (Abdulkadir *et al.*, 2013)

1.7.2 Urbanization of Minna

According to UN-Habitat (2014), Africa is the continent that is urbanizing the fastest. However, according to the African Cities Report 2010, 62% of Africans who reside in cities do so in slums. According to scientists, slums and urban poverty will continue to be major issues in African cities (Pieterse, 2010). Cities are a result of the rate of population urbanization. According to the metrics that are now available, urban growth in Nigeria is uninterrupted. According to studies, Nigeria will have twice as many people by 2020 (UN-Habitat, 2014). To accommodate the expanding urban population, there will unavoidably be a rise in the need for housing and infrastructure, which will hasten unplanned urbanization.

Minna, the capital of Niger, has expanded from a small community centered around a railroad station to a location 10-15 km away. Between 2000 and 2005, Minna's land area increased, rising from around 800 hectares to more than 10,000 ha (Eluwa *et al.*, 2012).

In 1976, Minna received a new status and continued to see an influx of residents and enterprises as the state of Niger's administrative capital. 12,810 people lived there in 1953; this number rose to 189,200 in 1991 and 209,951 in 2006. (NPC, 2006). The number of administrative districts in Minna has increased from 6 in 1950 to 11 presently, which reflects the city's urbanization. According to Dukiya (2012), Minna's

growth was further impacted by the move of Nigeria's federal capital to Abuja, and the city's and Minna's physical expansion through time resulted in a progressive increase in the heterogeneity of population growth. The administrative center of the Upper River Basin Development Authority is located to the north, while Maitumbi lies to the east, within the 26 districts that make up Minna's geographical reach. The current high growth rate may be attributed to the formation of state teacher training colleges (1976), federal colleges of technology (1981), and other universities and federal institutions (1979-1991). All of this has led to an influx of people from Niger and other countries to Minna (Morenikeji *et al.*, 2015).

CHAPTER TWO

2.0 LITERATURE REVIEW

2.1 Housing Affordability

2.1.1 Concept of affordability

A common objective across the housing market is affordability of housing, which more broadly refers to households' capacity to purchase a home (AHURI, 2011). For each household to reconcile existing or potential housing expenditures with non-housing costs within their financial restrictions, Stone (2006) contends that housing affordability is critical. When housing is considered to be out of reach for most people is still up for dispute. A standard indicator of housing affordability, however, is that households must not spend more than 30% of their entire household income on housing expenses. However, even this ostensibly straightforward indicator of housing stress has generated considerable discussion among academic academics as well as national policymakers.

Several authors express their views on what affordable housing means. for example, Diogu *et al.*, (2010) explain that affordability is greatly influenced by two key elements, each with its own set of variables. The first is the estimated household income for housing consumption. The price of the household items and services that are favored by households is another influence. Budgets for housing choices in households have an impact on affordability levels. More affordable items have a greater budget, and vice versa. A household budget for housing can be achieved by increasing household income or by leveraging loans or mortgage financing.

According to Aribigbola (2011), housing affordability is commonly acknowledged as a major problem when establishing a sustainably built environment, particularly in urban areas of developing nations. As a result, the worldwide community adopted a sustainable development program in Istanbul, Turkey in 1996, and the Habitat goals are

a reflection of that agenda and of efforts being made all around the world to address human needs.

Aribigbola (2013) found that affordable home means different things to various people. Affordable housing, in its broadest sense, refers to housing that meets affordable criteria. One version of his definition uses the concept of housing stress as a criterion of affordability. Housing stress is expressed when households pay 30% or more of net income. In this broad definition, affordable housing means housing that costs less than 30% of an income earner's housing price.

Stone (2014) found that in the context of the challenge of ensuring access to adequate housing for all, housing affordability is the most useful indicator that provides useful insight into the adequacy of housing policy interventions. Housing affordability not only reflects the performance of the housing sector, it uniquely establishes the relationship between people and housing, not only for the performance of the housing sector, but also financially, and at a deeper level, the socio-economic system and the pursuit of basic human needs. However, the affordability level is equally affected by the cost of the product or service. Affordability increases when housing costs decrease and decreases when housing costs increase. As a function of household housing budgets and housing costs (Diogu *et al.*, 2010), affordability is expressed as the following indicators:

$$\frac{\textit{Household budget for housing}}{\textit{Housing Cost}}$$

OR

$$\frac{\textit{Household affordable monthly budget for housing}}{\textit{Monthly repayment necessary for a given housing consumption}}$$

2.1.2 Household income and housing cost

Housing affordability is significantly influenced by household income. The most popular strategy is to take into account the proportion of income that households spend

on housing. Housing affordability often refers to housing costs not surpassing 30% of total household income in Australia, Canada, New Zealand, and the United States (Aribigbola and Fastusin, 2016).

NSGL & H (2017) clarified that, as a contribution to the project, the Niger State Government must fund the provision of infrastructure (water, roads, drainage) at the project site. If not, the final selling price per unit will be significantly greater than the desired value. People can afford it, which puts the government's effort to provide cheap and accessible housing in jeopardy.

According to Albertson (2009), the focus on home ownership, rent, and house pricing characterizes the majority of housing expense concerns. A Nigerian woman is not required by national housing rules to spend more than 30% of her income on housing (Eziyi, 2010). The Nigerian government has additionally stated that citizens must spend 30% of their monthly salary on housing (NSGL & H, 2017). House is considered unaffordable for a household if its monthly running costs exceed 30-35% of household income (Aribigbola, 2013).

2.1.3 Improving housing prices

Chatterjee (2011) concluded that there are two key policy elements that can address the issue of housing affordability in Nigeria. That one group of measures is to reduce housing prices, and the other is to increase housing finance. Nelson (2012) argued that housing costs must be reduced to increase affordability. Kofi (2011) adds that when mortgage rates fall, the macroeconomic environment and mortgages become more stable and house prices fall. demonstrated the ability to increase target group (low-level) participation.

2.2 Sources of housing finance

Housing finance can be viewed as private and public finance

2.2.1 Private housing finance

Private finance is described as any kind of development carried out by individuals or firms outside of state institutions. It was noted that private sector financing takes many forms and comes from a variety of sources. These sources include:

- i. Money from personal savings and donations.
- ii. Money from friends or relatives in the form of gifts or donations;
- iii. Capital from capital gains
- iv. Funding from banks and other professional financial institutions.
- v. Lotteries, raffles, and general donation financing from NGOs or international fundraising agencies.

However, due to the difficult economic situation in the country, the amount from funding sources is decreasing year by year. As a result, an increasing number of people, especially civil servants, depend closely on public sources of funding (Jinadu, 2011).

Others are:

2.2.2.1 *The federal mortgage bank of Nigeria (FMBN)*

In 1977, the Federal Mortgage Bank of Nigeria founded the Nigerian Building Society (NBS) (FMBN, 2010). The FMBN had little of an impact because most of the country's few middle- and upper-income people received the majority of the loans (NHP, 1991). All segments of the Nigerian population would be able to access mortgage services through the bank's effective facilitation of the mobilization of long-term finances, credit capacity, and lending. The National Housing Fund (NHF), created by Law 3 of 1992, is a defined contribution savings plan that FMBN began managing and administering. The ratio of FMBN loans to the various housing classes' real costs is far lower than 70% for each desired housing class.

2.2.2.2 National housing fund (NHF)

The Federal Building Society (FBS) included the Nigerian Building Society (NBS). The National Provident Fund (NPF), created by the NPF Act of 1961, was replaced by the National Housing Fund (NHF) (Jinadu, 2007). The National Housing Fund (NHF) was created as a mandatory contribution system to mobilize low-cost, long-term housing loan funds following the adoption of National Housing Fund Decree No. 3 in 1992. The financial aspect of the 1991-enacted new national housing policy is represented by this fund. The National Housing Fund (NHF) is a pool that gathers long-term investment from Nigerian employees, banks, insurance firms, and the federal government to offer contributors lenient loans. The overall goal of the Bank is to promote the provision of high-quality, reasonably priced housing for Nigerians. It also aimed to facilitate the proliferation of housing finance institutions, improve long-term capital mobilization and growth, and enable more borrowers to take credit. Other goals of the fund are:

- i. To ensure a continuous supply of credit to Nigerians for the purpose of building, buying and improving homes;
- ii. Encourage capital markets to invest in real estate development;
- iii. Encourage the development of specific programs to ensure effective financing of housing construction;
- iv. Offer mortgage lenders long-term loans so they can re-lend to other lenders.

The home finance system, which was traditionally distinguished by its reliance on government involvement, is also anticipated to be protected from instability. This is especially true given that sustainable housing finance necessitates the involvement of the private sector in other nations (FMBN, 2010).

2.2.2.3 Primary mortgage institution (PMI)

A regulatory framework for the establishment and operation of private sector mortgage institutions was established with the proclamation of Mortgage Institutions Decree No. 53 of 1989. (PMIs). According to the Decree, FMBN assumed ultimate control over main mortgage institutions and was given the authority to approve PMI as a secondary mortgage institution. According to the Decree, PMI is obliged to mobilize savings from citizens and provide mortgages to individuals, while FMBN is obliged to mobilize the capital resources of large mortgage institutions. PMI needs to improve private sector participation in housing finance (FMBN, 2010). Mohammed Inuwa (MI) Wushishi Housing Development found that 150 people had applied but had yet to receive loans, according to his ASO savings information in 2012. According to Akeju and Andrew (2007) housing loans are common in developing countries. However, it remains a major challenge in developing countries, especially in sub-Saharan Africa. Unfortunately, after more than 47 years of independence, Nigeria has not had a thriving mortgage market and housing is a lengthy process of acquiring land and buildings. We continue to serve it the old-fashioned way. Often such buildings remain unfinished or require individuals to use up their savings to build a home. The government, however, has revived one of the two main mortgage lenders (Niger House Building Society and Merry Building Society) and made the National Housing Fund accessible in order to enhance housing finance in Niger state (NSGL&H, 2007).

2.3 Indices for Measuring Housing Affordability

Lau (2011) defined that 3 primary methods were recognized for measuring housing affordability. These are prescriptive, behavioral, and subjective approaches.

I. Prescriptive approach

Prescriptive metrics use certain thresholds to define what constitutes an affordable living space. A household has an affordability issue if its income is higher than the base rate for housing costs. The prescriptive approach, according to Odebiyi (2010), is the most developed of the approaches and incorporates a number of measurement strategies, including the Rent Income Ratio (RIR), Mortgage Income Ratio (MIR), and Home Price Income Ratio (PIR). Arigbola (2011), have previously said that "affordable housing" is defined as housing that costs less than 30% of the occupant's household income.

II. Behavioral approach

A further way to gauge housing affordability is to look at how much different types of households—those with various incomes and characteristics—spend on housing. This means that rather than defining criteria, we should consider how people view homes and how much they spend on them. Given enough empirical data, Lau (2011) referred to this as a more accurate method of evaluating home affordability.

III. Subjective approach

A very different way of approaching affordability is to take people's opinions on affordability and compare them to their financial situation and other quantitative indicators (Lau, 2011). Zayyanu *et al.*, (2015) mentioned two other approaches to measuring affordability: a basic free approach and a quality-adjusted approach. He explained that the basic no-cost approach, also known as the "residual income" or "protective poverty"-based approach, is sensitive to the impact of housing costs on a household's ability to meet financial requirements, thus reducing household budgets. The quality-adjusted approach, on the other hand, is designed to distinguish between households that can and cannot afford to buy a home at a given income level within the 30% income range.

2.3.1 Housing affordability index

The housing Affordability Index is used to gauge housing affordability in industrialized nations around the globe. Whether a typical family is eligible for a mortgage on a typical home is determined by the affordability index. More affordability is indicated by a higher index ratio. There are two typical affordable metrics:

I. Multifamily affordability index (HAI)

This figure contrasts the median household income with the amount required to pay a home's median price. In other words, the index assesses the probability that a typical family will be granted a mortgage on a typical home. The Combined Housing Affordability Index, according to the Federal Bank of San Francisco (2003), offers a tool to track over time whether a product has gotten more or less inexpensive. House prices, interest rates, and income make up the index. The House Price Index bases its calculations on a down payment of 20% of the cost of the home and a mortgage payment cap of 25% of the household's gross monthly income (Published monthly by the National Association of Realtors). A greater HAI ratio suggests a more reasonable price.

II. California housing affordability index

The median percentage of households in California and the nation that can afford a single-family home is tracked by the California Housing Affordability Index. Housing affordability is determined by calculating the percentage of households with incomes over the federal poverty level (California Association of Realtors, 2014). Another 20% down payment is also assumed by the California Housing Affordability Index. Additionally, the monthly home insurance premium is equal to 0.38% of the average home sale price divided by 12, and the property tax is equal to 1% of the average home sale price divided by 12.

2.4 Rental Apartments

The housing market is made up of different sectors, including the rental sector. Even though rental housing is typically linked with low-income households, it has also emerged as the preferred option for middle-class families and all new urban residents, regardless of class. The price of real estate is positively correlated with personal income.

There is a positive relationship between personal income and house prices. This is further evidence that as demand for housing increases, most landlords set rents that are sometimes out of reach for tenants in response to increased demand for properties and increased tenant income (Egert and Mihaljek, 2007).

Rental housing helps millions of people around the world. Some of these individuals are described as lessors by constraint. This tenant category includes slum dwellers, workers migrating for employment, and working households without access to credit lines. They also found that the rental sector is a natural outlet for households who cannot afford to buy their own home and whose income does not formally qualify for a mortgage. Rental sector according to Dzangmah (2012). Rental housing varies by country and city. Rental housing is primarily provided by the public sector in some countries and by private landlords in others, or both. It is very difficult, and often impossible, to make generalizations about the nature of rental housing. The type of rental is highly dependent on the type of rental agreement, i.e. a personal contract between the landlord and the tenant. Rent depends on the quality of accommodation. This includes, among others, the availability of amenities such as drinking water, electricity, toilets, kitchens and environmental quality (Boamah, 2010).

The rental sector, like the rest of the housing market, has received little attention from both government and private developers. The untapped potential of the rental sector, which, if properly managed, could provide a livelihood for many Nigerians, has received little attention. The issue of affordability is faced by many Nigerians across the country, and Niger is no exception. In light of the above, this study examines the affordability of rental housing.

2.5 Housing Development in Niger State

After the state's established order in 1976, the Niger Ministry of Labour, Transport, and Housing oversaw the construction of a large number of government buildings, which served as the nation's first housing for civil officials. The Niger State Housing Corporation was then established in 1979 to provide housing throughout the state. General output decreased significantly from 3,000 units in 2007 (Niger National Strategy for Sustainable Housing) (NSESSH,2007).

The actual project for governments, therefore, is to increase a powerful and sustainable housing gadget to make certain that everyone profits agencies are actively worried in PPP housing with very little authorities' subsidies (Niger State Gateway to Land and Housing (NSGL & H,2007).

A well-articulated set of goals must also be pursued with the aid of the state government in order to fully solve the difficulties. The state's significant housing backlog, the government's inability to adequately address the issues, and the substantial financial, managerial, and technical potential of the private sector are some of these objectives. Another is to facilitate non-public sector participation in the housing delivery system. According to the National Housing Call for Profile, based on an average of eight people per family, the present housing shortage is estimated to be around 12 million housing units. This equates to 30,000 dwellings for Niger State, but there are currently just 3,000

units available (NSESSH, 2007). The best course of action is to realign the state's housing delivery infrastructure with the primary objectives of the 2004 revision of the National Housing Policy, which places an emphasis on delivering solid and reasonably priced mass housing through PPP in accordance with the Habitat Agenda required by the Second UN Convention on Human Settlements (HABITAT II) in 1996.

It was additionally delivered that authorities cannot fill the housing hole of housing development; we do ought to leverage at the resources available in non-public region on the way to fill the hole.

2.6 Urban Low-Income Housing Situation

2.6.1 Urban growth and low-income housing provision

Urban areas in developing countries have experienced rapid population growth since the middle of this century. The United Nations estimated the size of the urban population in developing countries at 267 million in 1950. By 1980 he had risen to 972 million and is projected to rise further to 19.71 million by the end of the century. The degree of urbanization in develop ping countries was estimated at about 16% in 1980. This level he rose to 29% in 1980 and is projected to rise to 40% by the end of this century. Large cities have the highest population growth rates in almost all developing countries. The growth rate of cities with more than 100,000 inhabitants is reported to be almost double that of cities as a whole (Mudi and Basiru, 2011). In 1975, the population of such cities was estimated at 480 million he, and this figure is projected to increase to 1.4 billion he by the end of this century (Toash, 2014).

The rapid increase in urbanization has increased the supply of informal housing. In many urban areas, the majority of the population lives in informal settlements. For example, according to current estimates, at 32% in Rio de Janeiro, 33% in Lima, 37% in

Karachi and Kuala Lumpur, 40% in Manila, 50% in Lusaka and Mexico City, 59% in Bogota and 70% in Lima. 85 percent of Casablanca and Addis Ababa.

The proportion of the urban population in the rate of development where informal settlements are growing, along with the increasing proportion of the population living there, contributes to the fact that most urban expansion is unplanned and uncontrolled. Residents of informal settlements are typically denied access to services and infrastructure by public authorities and often face constant harassment from officials. The unstable nature of informal settlements stifles any initiative to improve both housing and communities.

2.6.2 Public policy responses to urban housing problems in Nigeria

In the early stages of urbanization, most governments in developing countries were indifferent to urbanization-related issues such as housing. But when urban areas expanded and housing problems reached a critical scale, most governments were forced to act. Prior to the 1970s, most government responses reflected traditional protectionist policies in developed countries. Emphasis was placed on removing informal settlements and building public housing. In the early 1970s, the failure of conventional policies to address the housing problem, combined with pressure from international financial institutions, led to a policy shift towards a basic needs approach to development. The basic needs approach called for a shift in government policy focus to meet the needs of the poor in the shortest possible time.

Conventional housing policy

In the 1960s and early 1970s, informal settlements were widely viewed as urban corruption and a symptom of failed economic and social policies (Thomas, 2000; Arik, 2017). One of the solutions to their prevalence has been found in settlement clearing, which was hoped to reduce their numbers in urban areas. Clearance turned into

complemented with the aid of using the development of social housing. However, with the exception of the island nations of Singapore and Hong Kong, traditional policy practices have not had a significant impact on urban housing problems in developing countries, while Angel et al. In most countries, public housing never became a major source of housing supply, and the limited number of units produced rarely reached the poor. The level of housing produced was usually so high that it was beyond the means of lower incomes.

On the other hand, the demolition of inner-city settlements exacerbated the urban housing problem because “the government destroyed more homes than it built”. Displacements have also been shown to result in the relocation of settlements to other parts of the urban area rather than reducing their numbers (Jho, 1999).

2.6.3 A supported self-help approach to housing

A basic needs approach to housing has led to the development of government-sponsored self-help housing programs, such as those listed below.

website and services; core housing and squatter upgrades; The development of the program was motivated by research showing that informal settlements accommodate people with the financial and organizational capacity to provide and improve housing. The program sought to mimic the characteristics of the informal process of housing development. These attributes include use of more reasonable standards, progressive housing development, use of self-help efforts, and community involvement in housing provision. This approach has been greatly facilitated by multilateral and bilateral aid agencies, especially the World Bank. Government agencies hoped that if the program was scaled up and made replicable by limiting public subsidies, it could produce large numbers of homes at a fraction of the cost of traditional home delivery processes.

However, the program was not as successful as expected. After nearly 20 years of experience with self-help housing programs, the potential to meet housing needs through program expansion without fundamental changes emerged. Angels *et al.*, (1983) notes that "site and service projects were very slow to materialize, produced only a limited number of housings lots, and rarely achieved cost recovery." Also points out that these programs often do not benefit the poor for whom they are intended. Upgrading squatters is counterproductive as a policy to ease housing problems, as older colonies tend to be upgraded due to severe housing shortages, while more colonies tend to emerge in urban areas

2.6.4 Policy emphasis

The failure of the traditional means of self-help housing concepts to alleviate the urban housing problem in developing countries has now focused attention in the housing literature on the need to develop new strategies to address the problem increase. The need for new policies is further necessitated by the fact that housing is one of the most important means of improving social and economic well-being for the low-income population, which makes up the majority of urban dwellers in developing countries. Recent debate has tended to focus on the changing role of government in housing. Within the international donor community, which plays an important role in guiding housing policy, especially in developing countries, government is no longer a provider of housing, but primarily a facilitator responsible for supporting the human settlements development process. There is a consensus view that it should be considered. In practice, this means a shift in public policy focus from providing shelter to providing land with secure tenure and usable infrastructure, and ensuring access to credit. Shifting public policy focus to land provision is considered essential to achieving significant

improvements in urban housing supply. This is because land plays an important role in the low-income housing process (Angels *et al.*, 1983).

The reliance on informal procedures for housing supply stems from the fact that a significant portion of most urban populations are unable to obtain housing through formal procedures. This housing problem is a product of pervasive poverty and the inability of cities to ensure adequate provision of affordable housing through formal processes and reporting on several urban areas.

Households unable to afford even the lowest housing costs were 68% in Nairobi, 64% in Ahmedabad, 63% in Madras, 55% in Mexico City, 42% in Bogota and 30% in Hong Kong 1982 (UN-HABITAT, 2003). The three most common processes of informal housing provision commonly identified in the housing literature are slum construction, squatting, and illegal land sharing. Slums are created by the rapid increase in occupancy of existing settlements and the general deterioration of living conditions. Settlement of squatters occurs by encroachment on vacant public or private land. In illegal subdivisions, the practice is that "informal private sector developers acquire land from owners, often in the suburbs, and subdivide it for sale at a price the market will accept". Buyers are free to build the type of home they want or can afford without having to comply with any official regulations or procedures. Informal settlements are usually located in uninhabitable and unhealthy marginal areas. The random, unplanned growth of settlements makes it very expensive and often impossible to provide services in settlements.

2.7 Related research on rent and housing affordability

Boamah (2010) conducted a study on the affordability of housing in Ghana reported that for many households in the study area, acceptable basic standard housing units were not affordable. In addition, most households in Kumasi and Tamale are unable to afford

mortgages or decent rental housing or condominiums due to their low incomes. Other factors are:

High unemployment and high interest rates. He also revealed that government interventions to provide affordable housing in the country have been unsuccessful.

Aribigbola (2011) conducted a study on housing affordability as a factor in creating a sustainable environment in developing countries, using the example of Akure in Nigeria. The data used in this study were generated through a systematic survey of 1,266 households in nine stratified boroughs. The findings of this study highlight issues related to urban housing where affordability plays a large role. The study argues that this presents significant obstacles to the built environment's sustainable growth. It has therefore been suggested that there is a real need to create an institutional framework to promote, enhance and promote affordable housing in cities.

(Abimaje *et al.*,2014) examined housing affordability in Nigerian cities using the example of Idah, Nigeria. Among other things, their findings demonstrate that the majority of residents of the study area spend more than 30% of their monthly income on housing. This is in opposition to the criterion of 30%affodability set by academics like Andrew (1998), Cox and Pavletich (2010). The majority of those surveyed in the area were unable to afford suitable housing, and some spent more than 50% of their monthly incomes—instead of more than 30%—on housing, according to the report.

(Amamata *et al*, 2015) considered the integration of the housing affordability factor as a program into government policy. Their findings demonstrate the significance of social housing provision for all income categories, but particularly for the lower income sectors of the population, in the housing sector. Federal employees in Minna, Nigeria were asked about housing affordability by (Ogunbajo *et al.*, 2015). A sample of 200 government employees from all pay tiers was used. The findings indicate that rent for

federal employees in the study area ranges from 7.3% to 23.8% of their annual pay. There was also a strong positive correlation between annual income and the rent of the house you live in. The survey recommended a homeownership program that allows federal officials to buy or build their own homes and make convenient payments because all respondents wanted their own homes.

In researching affordability of rental housing in the community of Wamunicipality, Ghana. The study was based on a qualitative research approach and data was collected from 69 tenants and 6 landlords selected from three study areas. Research shows that rent is actually affordable, with an average monthly cost of 5.49%. The study found that the burden of not being able to afford housing varies by socioeconomic group within a community. Among other things, the study recommends passing a law regulating property rental rates in the local government of Wa municipality of Ghana.

It was compared that the affordability of owner and renter housing in Nigeria's organized private sector housing supply. Data were gathered across her six geographical zones in Nigeria from 11 states and the Federal Capital Territory. The report indicates that 52% of inhabitants are renters and 48% are homeowners. Renters are less stressed or under pressure to produce affordable homes than homeowners are. It also entails the requirement for housing regulations and procedures that recognize and promote rental housing while lowering expenses associated with things like mortgage interest rates and construction materials. Measures should be taken to reduce the burden on owners. It is done to improve the affordability of housing for Nigerians.

(Sakariyau *et al.*,2021), examine housing affordability for civil servants in Ekiti state, Nigeria. A targeted sampling method was used in two government agencies and a subnational agency. A total of 126 government officials were selected. The results show that civil servants in Ekiti state, on average, can afford to pay for rental housing. This is

because most civil servants, especially middle- and high-income earners, spend less than 30% of her annual income on rent. The study proposed public and private engagement leading to affordable and sustainable government housing.

Table 2.1: Summary of related literature on Rental and Housing Affordability

S/N	Author/Year	Focus of the study	Study area	Major Findings
1	Boamah (2010)	Housing affordability among households.	Ghana	Most households in Kumasi and Tamale cannot afford mortgage credit as well as adequate rented and owner occupied housing units due to low income level.
2	Aribigbola (2011)	Housing affordability as a factor in the creation of sustainable environment in developing world.	Akure, Nigeria	The study revealed the problems associated with urban housing in the area.

3	Abimaje, Akingbohunbe and Baba (2014)	Housing affordability in Idah Nigerian towns.	The findings revealed among other things that greater percentage in the study areas spend above 30% of their gross monthly income on housing.
4	Amamata, Safiya and Bala (2015)	Integrating factors of housing affordability as a scheme in governmental policies.	The provision of public housing is an important aspect in the housing sector for all income groups, but most especially for those in the low-income group.
5	Ogunbajo, Suleiman, Fabunmi and Ojetunde (2015)	Housing affordability by federal civil servants. Minna	The study revealed a strong positive correlation between their annual income and rental values of residential properties occupied by them.
6	Sakariyau, Uwaezuoke,	Examine housing affordability of Ekiti	The findings indicated that

Olaoye and Sani (2021) government workers.

government employees in Ekiti State could, on average, afford to pay rental housing since most employees spend less than 30% of their yearly salary on rentals, especially in the Medium and high-income categories.

CHAPTER THREE

3.0 RESEARCH METHODOLOGY

3.1 Research Design

This chapter dealt with elements of the research process. Examine issues such as target audience, data collection means, and tools related to data presentation and analysis.

3.2 Population for the Study

The study area includes schools with only junior secondary schools and schools with both junior and secondary schools. The target group for this study are public secondary school teachers from her 07th grade to her 17th grade in the selected Minna metropolitan area, with both junior and secondary high school. Grades 7 through her 17th grade were selected because the teaching profession begins with her 7th grade equivalent, the National Certificate of Education (NCE), and grade 17 is the culmination of her teaching career. This selection is made with the aim of generalizing research work.

3.3 Sample Frame

According to the Niger State Ministry of Education, there are 20 public secondary schools in the surveyed public secondary schools with 927 teachers (411 males and 516 female). This number forms the sampling frame for this study.

3.4 Sample Size

This study included all 20 public secondary schools and 927 teachers in the areas selected for this study.

Table3.1: Showing the names of public secondary schools and their grade levels

S/N	Name of Schools	Grade level	Total Numbers of Teachers									
		7	8	9	10	12	13	14	15	16	17	
1	Zarumai Model School Minna	4	4	3	4	4	3	2	2	1	1	28
2	MayramBabangida Girls Science College Minna	9	8	6	3	4	4	5	1	1	1	42
3	Day Sec. Sch. Bosso, Minna	8	7	6	5	10	13	15	5	2	1	72
4	FR,O' Connell Science College, Minna	5	9	5	2	7	5	4	3	3	NIL	43
5	Govt.Girls Day Science College Minna	5	8	3	2	2	1	2	1	NIL	NIL	24
6	Govt Day Sec. School Mima	9	6	7	4	10	10	7	5	2	1	61
7	AhmaduBahago Sec.	3	2	5	1	5	6	4	13	6	2	47

	Minna											
8	Day sec. school	10	13	8	5	9	6	7	3	3	1	65
	Maitumbi											
9	Day sec. school	9	20	5	7	5	5	1	3	1	NIL	56
	LimawaMinna											
10	Day sec. school	10	5	9	4	3	2	1	3	1	NIL	38
	Chanchaga (school B)											
11	Day Sec. School	2	3	2	1	4	1	1	2	1	-	17
	Barkin Sale											
12	Govt Army Day Sec	7	5	2	3	3	6	2	1	1	1	31
	.School Minna											
13	Govt Girls Sec.	7	6	8	5	11	11	8	3	3	NIL	62
	School (Old Airport											
	Minna)											
14	Govt Vocational	7	8	6	6	7	5	2	1	1	1	44
	Training Centre											
	Minna											
15	Hill Top Model	2	7	2	2	4	2	1	NIL	1	NIL	21
	Sec.Sch,Minna											
16	CAIS Tudun Fulani	10	5	5	6	10	8	3	5	1	1	54
17	Day Sec. Sch. Kwasau	5	3	2	1	7	2	6	10	7	1	44

18	UBE Model Science Tudun Fulani	7	9	11	5	10	10	5	3	1	1	62
19	Govt Day Science Coll.Tunga	11	14	9	7	10	3	4	2	1	NIL	61
20	Govt Technical College Tunga-goro	9	14	8	3	9	2	1	8	NIL	1	55
	TOTAL											927

SOURCE: NIGER STATE MINISTRY OF EDUCATION

3.5 Sampling Method

This study used a targeted sampling technique that selected secondary schools with both primary and secondary schools so that the results of this study could be generalized. A census sampling technique was used for the selection of teachers in the selected schools.

3.6 Data collection method

Primary and secondary data sources were used for this study. Primary data were obtained by distributing prepared questionnaires to respondents. Information was collected for the purpose of fulfilling the purpose and objectives of the study. Journals, textbooks, periodicals, and government papers, as well as pertinent research literature, served as secondary data for this study.

3.7 Methods of data analysis

Data must be statistically examined and interpreted in order to be meaningful. Descriptive and inferential statistics are used in this investigation. regarding descriptive statistics. Likert scaling and frequency tables with percentages were employed. The inference statistic used in this study was the Pearson product-moment correlation between the dependent and independent variables.

CHAPTER FOUR

4.0

RESULTS AND DISCUSSION

4.1 Results

This study looks at the affordability of rental housing by teachers in Minna, Niger, Nigeria. This chapter provides detailed analysis of the collected data, insights, and interpretation of the results. Look at teachers' salaries. Research the relationship between teachers' annual income and rent. Affordable level of rent for teachers. Factors affecting the level of affordability of teachers housing in the study area.

4.1 Rental Value of Housing Units Commonly Occupied by Teachers

4.1.1 Categories of respondents

The categories of survey teacher respondents were divided into 10 groups. The groups are:

Grade 7; Grade 8; Grade 9; Grade 10; Grade 12; Grade 13; Grade level 14; Grade level 15; Grade level 16 and Grade level 17.

Table 4.1 shows that 8th and 7th grade teachers represented the highest category of respondents in this survey, accounting for 16.82% and 14.45% of respondents respectively, while 17th grade teachers accounted for 1.40% of respondents. Indicates the lowest in %.

Table 4.1: Category of the Respondents

Grade Level	Frequency	Percentage
GL-7	139	14.99
GL-8	156	16.82
GL-9	112	12.08
GL-10	76	8.19
GL-12	134	14.45
GL-13	110	11.86
GL-14	81	8.73
GL-15	69	7.44
GL-16	37	3.99
GL-17	13	1.40
Total	927	100

Data Analysis, 2022

4.1.2 Types of residential properties occupied by teachers in the study area

Teachers in the study area live in different types of housing, with tenement housing being the most common for 38% of respondents, followed by one-bedroom apartments at 29%, two-bedroom apartments at 21%, Three-bedroom apartments were 12% of Respondents. Analysis showed that the majority of Minna teachers live in tenement room apartment apartments, as shown in Figure 4.1.

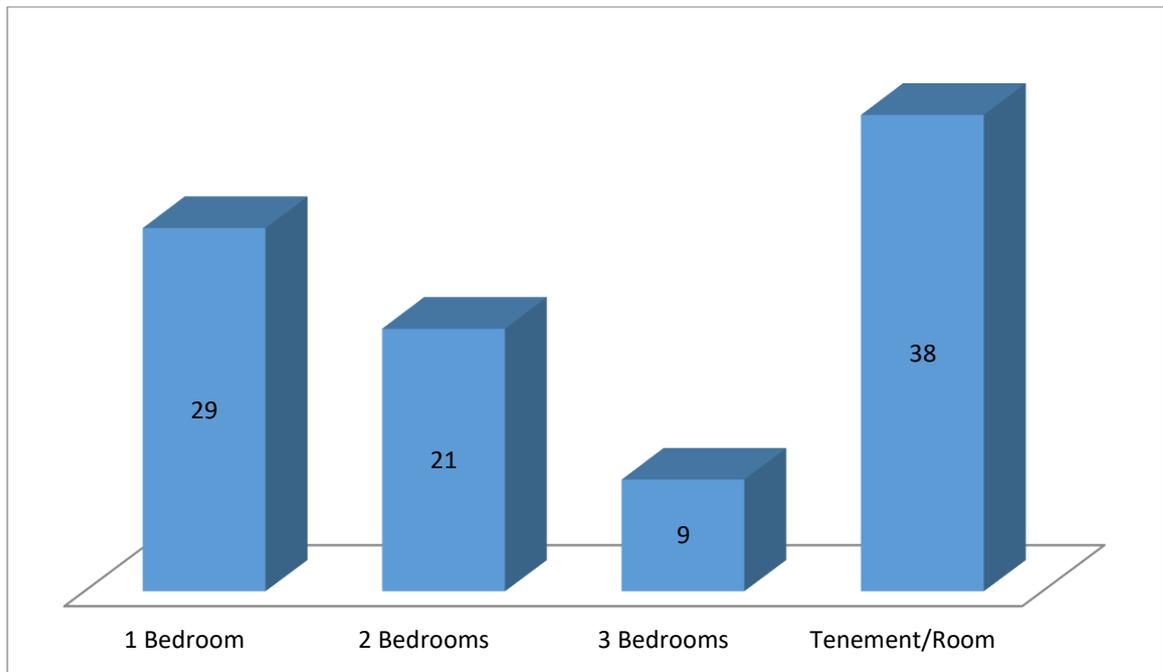


Figure 4.1: Housing units commonly occupied by teachers

4.1.3 The locations and average rental value of residential properties types occupy by teachers in the study area

The housing used by teachers in this study is spread across various parts of Minna. These are the areas of Tunga, Minna Central, Sabon-gari, Maitumbi, Bosso, Maikunkele, Kpakungu and Dutsen-kurawith different types of housing and different environmental conditions. As a result, Dutsen-kura, Maitumbi, Kpakungu and Bosso have a large number of teachers, and Minna central and Sabon-gari have a significant percentage of them.

Table 4.2 shows the locations and average rents for residential property types occupied by teachers in the study area.

Table 4.2: Annual Rent for Residential Properties of some locations in Minna

PROPERTY TYPE	LOCATIONS	RENT (P.A)			
		2018	2019	2020	2021
1. Tenement house.	A. Behind FUT Bosso	N 20,000	N 20,000	N 20,000	N 20,000
i. Single room	Campus, Minna.	N 40,000	N 40,000	N 40,000	N 40,000
ii. Room and Parlour	B. Behind Nursing House, along Chanchaga Primary School, Minna.	N 28,000	N 28,000	N 30,000	N 30,000
2. Room self-contained	A. Behind MawoSchool Dutsen-Kuran-Gwari, Minna.	N40,000	N40,000	N40,000	N40,000
	B. Close to FEMA School Tudun-fulani-Bosso, Minna.	0			0
3. One bed room flat	A. Behind top medical tudun-wadaTunga, Minna.	N 140,000	N 140,000	N 140,000	N 140,000
		N	N	N	N

	B. Oppt. Police	120,000	120,000	120,000	120,000
	Secondary				
	School, Minna.				
4. Two bedroom	A. Behind Shiroro	N	N	N	N
Flat	hotel, shiroro	250,000	250,000	250,000	250,000
	road Minna.				
	B. Close to Yoruba	N	N	N	N 150,
	Mosque	150,000	150,000	150,000	000
	maitumbi,				
	Minna.				
5. Three bed-	A. Behind Shiroro	N350,00	N350,000	N350,000	N350,00
room flat	hotel, shiroro	0			0
	road Minna.		N180,000	N180,000	
	B. Beside Airforce	N180,00			N180,00
	base	0			0
	Maikunkele,				
	Minna.				
6. 4 bed room flat	Behind Abdulsalam	N	N	N	N
	garage, Tunga-	300,000	300,000	300,000	300,000
	Minna.				

SOURCE: TIMI KEMIKI AND CO, 2022

4.2 Average Annual Salaries of Teachers in Minna, Niger State

Table 4.3 shows the average annual salaries of qualified Minna teachers using the Teachers Salary Table. The average annual income of all groups of respondents was calculated and assigned to the corresponding grade of teachers. These values clearly represent the annual salaries of teachers from her 7th grade to her 17th grade in the academic field.

Table 4.3: Average annual salaries of teachers in grade level 7-17 in the study area

Grade Level	Mean	N	Std. Deviation
Level 7	517487.62	139	26175.901
Level 8	597237.54	156	35029.959
Level 9	657937.53	112	35727.793
Level 10	725537.53	76	39539.676
Level 12	837084.28	134	60892.487
Level 13	867055.09	110	47976.506
Level 14	935552.83	81	51129.836
Level 15	1236210.52	69	511576.758
Level 16	1926775.76	37	68312.543
Level 17	2662711.54	13	155337.533

Source: Computed using the template of teacher's salary scale in Niger Sate

As shown in Table 4.3, 7th Grade earned 517,487.62, 8th Grade 597,237.54, 9th Grade 657,937, 10th Grade 725,537.53, 12th Grade 837,084.28, 13th Grade 867, 055.09, Grade 14 earned 935,552.83, Grade 15 earned 1,236,210.52, Grade 16 earned 1,926,775.76 and Grade 17 earned 2,662,711.54.

4.3 Annual Rents Value Paid by Teachers in the Study Area

Table 4.4 shows the rent paid by the majority of teachers in grade 10 of the surveyed regions. Annual rent paid by all groups of respondents was collected and grouped into appropriate grade teachers. These numbers clearly show how much rent a good number of teachers from 7th grade through her 17th grade are paying.

Table 4.4: Annual rents pay by different grade levels of teachers in the study area

Grade Level	Mean	N	Std. Deviation
Level 7	73064.75	139	37273.219
Level 8	81641.03	156	42120.250
Level 9	92946.43	112	46297.868
Level 10	118289.47	76	36419.341
Level 12	125283.58	134	40273.802
Level 13	137727.27	110	43041.672
Level 14	174320.99	81	37747.128
Level 15	177391.30	69	39282.243
Level 16	190810.81	37	45727.355
Level 17	217692.31	13	57031.255

Data Analysis, 2022

As shown in Table 4.4, the yearly rent for the 7th grade teacher is 73,063.75, the 8th grade is 81,641.03, the 9th grade is 92,946.43, the 10th grade is 11,289.47, and the 12th grade is 125,283.58. The annual rent for Grade 13 is 131,727.27, the annual rent for Grade 14 is 174,320.99, the annual rent for Grade 15 is 177,391.30, the annual rent for Grade 16 is 190,810.81, and the annual rent for Grade 17 is 217,692.31. This means that regular increases in rent without a corresponding annual wage increase, increase the percentage of household income spent on rent.

4.4 Annual Income and Annual Rental Value of Teachers in the Study Area

Table 4.5 shows the salaries and rents paid by the majority of 10 grade teachers in the study area. Annual salaries and rents paid by respondents in all groups were calculated and assigned to the appropriate grade of teacher. These numbers clearly show how much salary and rent a good number of teachers from 7th grade through her 17th grade are paying.

Table 4.5 Annual income and annual rental value of teachers in the study area

Grade Level	Mean of Annual Income	Mean of Annual Rent	N
Level 7	517487.62	73064.75	139
Level 8	597237.54	81641.03	156
Level 9	657937.53	92946.43	112
Level 10	725537.53	118289.47	76
Level 12	837084.28	125283.58	134
Level 13	867055.09	137727.27	110
Level 14	935552.83	174320.99	81
Level 15	1236210.52	177391.30	69
Level 16	1926775.76	190810.81	37
Level 17	2662711.54	217692.31	13
Total			927

Data Analysis, 2022

As shown in Table 4.5, the annual income and annual rent for grade 7 are 517,487.62 and 73,064.75, the income and rent for grade 8 are 597,237.54 and 81,641.03, and the income and rent for grade 9 are 657,937. 53 and 92,946.43, grade 10 annual income and annual rental value are 725,537.53 and 118,289.47, grade 12 annual income and annual rental value are 837,084.28 and 125,283.58, grade 13 annual income and annual rental

value are 867,055.09 and 137,727. Annual income and rental values for grade 14 are 935,552.83 and 174,320.99, Grade 15 annual income and annual rental values are 1,236,210.52 and 177,391.30, Grade 16 annual income and annual rental values are 1,926,775.76 and 190,810.81, and finally Grade 17 annual income and annual rental values are 2,664,721 and 2,664,721 respectively. This means that a regular increase in rent without a corresponding annual wage increase will increase the percentage of household income spent on rent.

4.5 Relationship between Annual Income and Rental Value of Teachers in the Study Area

Table 4.6 uses Pearson's product-moment correlation analysis to show the relationship between annual teacher income and teacher rent in the study area.

Table 4.6: Relationship between annual income of teachers and rental value of teachers in the study area

		RENT	ANNUAL SALARY
RENT	Pearson Correlation	1	.534**
	Sig. (2-tailed)		.000
	N	927	927
ANNUAL SALARY	Pearson Correlation	.534**	1
	Sig. (2-tailed)	.000	
	N	927	927

** . Correlation is significant at the 0.05 level (2-tailed).

Data Analysis, 2022

Table 4.6 shows that there is a positive correlation between teacher annual income and teacher real estate rent in the study area, which was statistically significant ($r = 0.534$, N

= 927, $p < 0.05$). In other words, there was a positive and significant correlation between teachers' annual income and teachers' real estate rents in the survey area.

4.6 Factors Affecting Level of Rental Housing Affordability by Teachers in the Study Area

Table 4.7: Factors affecting level of housing affordability by teachers in the study areas.

SN	Item	N	Mean	Sd	Decision
1	High cost of building materials affect rental housing affordability in Minna for the teachers	927	3.49	1.246	Agree
2	High technological input affect rental housing affordability in Minna for the teachers	927	3.41	1.202	Agree
3	High standard designs affect rental housing affordability in Minna for the teachers	927	3.03	1.252	Agree
4	Durability affect rental housing affordability in Minna for the teachers	927	3.40	1.279	Agree
5	Safety affect rental housing affordability in Minna for the teachers	927	3.36	1.201	Agree
	Grand mean		16.69		

Data Analysis, 2022 Decision mean = 3.0

As shown in Table 4.7, the average values of factors influencing the affordability of teacher housing in the study area range from 3.03 to 3.49 and are positive values. The overall mean of factors influencing teacher housing affordability in this study is 16.69. This means that the factors affecting the affordability of faculty housing in Minna are

favorable. This is because all five items on factors affecting housing affordability have her consistent baseline determination mean of 3.0.

4.7 Discussion

The study presents the issue of rental housing affordability by teachers in Minna, Nigeria. The findings show that teachers between grade levels 7-10 are the highest category of the respondents to this research with 44.9% of the respondents, followed by teachers between grade level 12-14 with 31.9% and 23% of the respondents were between grade levels 15-17. The findings further reveal that a larger proportion of the teachers stay at Dutsen-kura, Maitumbi, Kpakungu and Bosso, while a sizeable proportion of reside in Minna central and Sabon-gari. The teachers in the study area occupy various types of residential housing, the common types being tenement room apartment with 38% of the respondents, follow by one-bedroom flat with 29%, two bedrooms with 21% and 3-bedroom flats with 9% of the respondents. The analysis signifies that majority of the teachers in the study area stay in a tenement room apartment.

The study also looked at the average annual salary of teachers in grades 7-17 using the Qualified Teacher Salary Table. In this study, 7th grade teachers earned 517,487.62, 8th grade earned 597,237.54, 9th grade earned 657,937, 10th earned 725,537.53, 12th earned 837,084.28, 13th earned 867,055.09, 14th earned 932,935, 55.82, 1st grade 2,03.53, 16th grade scored 1,926,775.76, 17th grade scored 2,662,711.54. Additional results showed that the majority of teachers in her 10th grade teacher group in the study area paid rent. We also found that a 7th-10th grade teacher spends 15.3-25.4% of her annual income on rent. Similarly, teachers in grades 12-14 spend 10.5% to 15% of their

annual income on rent, and teachers in grades 15-17 spend 8% to 10% of their income on rent. This means that regular increases in rent without a corresponding annual wage increase, increase the percentage of household income spent on rent.

A statistical test was performed to determine whether there was an association between teachers' annual income and the value of home ownership in the study area using Pearson's product-moment correlation coefficient. The study shows that there is a positive and significant correlation between annual teacher income and teacher real estate rents in the study area ($r=0.551$, $N=927$, $p<0.05$). This means that rental property values for teachers in Minna will rise as long as their annual income increases.

Finally, the study examined factors that influence the affordability of teacher housing in the study area. The factors listed in Table 4.7 were found to influence the level of affordability of teacher housing in the study area, with an overall mean score of 16.69. Based on a decision mean of 3.0, we conclude that the factors affecting the affordability of housing for teachers in the study area are favourable, as all five items on the factors affecting housing affordability are in agreement. can be attached.

CHAPTER FIVE

5.0 CONCLUSION AND RECOMMENDATION

5.1 Conclusion

This study is based on assessment of affordability of rental housing by teachers from Minna, Nigeria. According to this survey, the majority of teachers in the selected area, mostly in her 7th grade and her 8th grade, live in apartments in the study area. The survey also found that the majority of teachers resided in Dutsen- kura, Maitumbi, Kpakungu and Bosso, with a significant proportion in Minna central and Sabon-gari. A grade 17 teacher in the selected location had an annual income of 2,662,711.54 and a rental value of 217,692.31, in contrast, a grade 7 teacher earned an income of

517,487.62 and a rental value of 73,064.75. Additionally, the study found a positive correlation between teachers' annual income and teacher real estate rental values in the study area. Finally, the factors affecting the affordability of selected Minna metropolitan teacher housing are, among others, high building material costs and high technical complexity.

5.2 Recommendations

The study provides the following recommendations:

- 1) The government should implement the existing employee housing program to reduce the rental value of real estate. Different income groups should be considered when implementing this program. Allocations should be made to include low-income groups.
- 2) Emphasis should be placed on small and medium-sized teacher housing. This reduces housing costs and makes it affordable for many teachers.
- 3) Low-income teachers should have access to very low interest long term lines of credit. This can be achieved by setting up a construction bank or development bank.
- 4) The government should initiate a program to provide staff housing in the form of public housing for teachers.
- 5) In order to reduce the rental value of real estate, the government should implement all established staff housing programs and the implementation of these programs should take into account the different income groups of teachers.

5.3 Contribution to Knowledge

Urban rental housing is under serious threat, especially for certain workers whose income is largely based on salaries. The challenge is not only to provide housing, but to make it affordable for the average Nigerian worker. But with the ever-increasing cost of

rental housing, workers in this group are forced to spend much of their income trying to find suitable housing.

Existing studies still focus on housing affordability of civil servants (Rukuyatet *al.*, 2015; Abimajeet *al.*, 2014; Aribigbola, 2011; Lau, 2011; and Akeju and Andrew, 2007).

Despite the threat to rental housing, little or no research has been done on the affordability of rental housing especially with reference to teachers.

Therefore, this study has contributed to the existing knowledge by examining the affordability of rental housing by teachers in Minna, Nigeria.

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APPENDIX A

**THE QUESTIONNAIRE ON ANNUAL SALARY AND RENTAL VALUE OF
TEACHERS IN MINNA (QASRVT)**

SECTION A

I am a master’s student at the Federal University of Technology, Department of Estate Management and Valuation, Minna, Niger State. I am currently conducting research as part of the requirement for (M.Tech. programme). This questionnaire is designed to elicit your honest response on **“Assessment of Rental housing affordability by teachers in Minna, Niger state, Nigeria”**. All information given will be used purely for the purpose of this research study only and your identity will be respectively maintained. Thank you very much for your collaboration.

If you have any query regarding this research, please contact me by phone 08033683349

Thanks for your Participation and Co-Operation.

Please answer all the questions

Please tick next to the relevant information:

PART A: (Demography)

Name of School:.....

Grade Level.....

SECTION A

What is the rental value of housing units commonly occupied by teachers in Minna?

SECTION B

What is your annual salaries as a teacher in Minna, Niger State?.....

SECTION C: Write your annual income as a teachers and annual rental value of houses you occupied in Minna

(a) Annual income

(b) Rental value

APPENDIX B

SECTION D: The Questionnaire On Annual Salary and Rental Value of Properties Teachers In Minna

SA=Strongly Agree A=Agree U=Undecided D=Disagree SD=Strongly Disagree

SN	Item	SA	A	U	D	SD
1	High cost of building materials affect housing affordability in Minna for the teachers.					
2	High technological input affect housing affordability in Minna for the teachers.					
3	High standard designs affect housing affordability in Minna for the teachers.					
4	Durability affect housing affordability in Minna for the teachers.					
5	Safety affect housing affordability in Minna for the teachers.					

APPENDIX C
NAMES OF SCHOOLS IN CHANCHAGA AND BOSSO LGA

SN	schllga	Schl name	Town	Schl type	Schl type1	estab	Locatio ns	category	ownership	shif t	Afterno on
1	Bosso	BOSSO SECONDARY SCHOOL MINNA	Bosso	Public	CONVENTIONAL	1947	Urban	JSS & SS	STATE/LOCAL GOVERNMENT	NO	NO
2	Chanchaga	AHMADU BAHAGO SECONDARY SCHOOL MINNA	Minna	Public	CONVENTIONAL	1958	Urban	JSS & SS	STATE/LOCAL GOVERNMENT	NO	NO
3	Bosso	GOVERNMENT TECHNICAL COLLEGE, MINNA	Tungan-Goro	Public	SCIENCE & TECHNICAL	1965	Urban	SS ONLY	STATE/LOCAL GOVERNMENT	NO	NO
4	Chanchaga	FR. O'CONNELL SCIENCE COLLEGE, MINNA	Minna	Public	SCIENCE & TECHNICAL	1965	Urban	JSS & SS	STATE/LOCAL GOVERNMENT	NO	NO
5	Bosso	MARYAM BABANGIDA GIRLS SCIENCE COLLEGE, BOSSO	Bosso-Minna	Public	SCIENCE & TECHNICAL	1967	Urban	SS ONLY	STATE/LOCAL GOVERNMENT	NO	NO
6	Bosso	SHEIKH MUHAMMAD SANBO CAIS TUDUN FULANI MINNA	Tudun-Fulani, Minna	Public	ISLAMIYYA	1971	Urban	JSS & SS	STATE/LOCAL GOVERNMENT	NO	NO
7	Chanchaga	GOVERNMENT GIRLS SECONDARY SCHOOL (OLD AIRPORT) MINNA	Minna	Public	CONVENTIONAL	1974	Urban	JSS & SS	STATE/LOCAL GOVERNMENT	NO	YES
8	Chanchaga	ZARUMAI MODEL SCHOOL, MINNA	Minna	Public	CONVENTIONAL	1976	Urban	JSS & SS	STATE/LOCAL GOVERNMENT	NO	NO
9	Chanchaga	GOVERNMENT DAY SECONDARY SCHOOL, BOSSO ROAD	Bosso	Public	CONVENTIONAL	1979	Urban	JSS & SS	STATE/LOCAL GOVERNMENT	NO	NO
10	Bosso	GOVERNMENT ARMY DAY SECONDARY SCHOOL	Chanchaga	Public	CONVENTIONAL	1980	Urban	JSS & SS	STATE/LOCAL GOVERNMENT	NO	NO
11	Bosso	DAY SECONDARY SCHOOL MAIKUNKELE 'A'	Maikunkele	Public	CONVENTIONAL	1982	Urban	JSS & SS	STATE/LOCAL GOVERNMENT	NO	NO
12	Bosso	GOVERNMENT DAY SECONDARY SCHOOL BEJI	Beji	Public	CONVENTIONAL	1982	Rural	JSS & SS	STATE/LOCAL GOVERNMENT	NO	NO
13	Bosso	NIGER STATE SCHOOL FOR SPECIAL EDUCATION MINNA	Bosso	Public	SPECIAL NEED	1983	Urban	JSS & SS	STATE/LOCAL GOVERNMENT	NO	NO
14	Bosso	DAY SECONDARY SCHOOL MAITUMBI MINNA	Maitunbi, Minna	Public	CONVENTIONAL	1984	Urban	JSS & SS	STATE/LOCAL GOVERNMENT	NO	NO
15	Bosso	HILLTOP MODEL SECONDARY SCHOOL	Maitunbi, Minna	Public	CONVENTIONAL	1985	Urban	JSS & SS	STATE/LOCAL GOVERNMENT	NO	NO

16	Chanchaga	GOVERNMENT VOCATIONAL TRAINING CENTER	Kasuwan-Gwari	Public	SCIENCE & TECHNICAL	1985	Urban	JSS & SS	STATE/LOCAL GOVERNMENT	NO	NO
17	Bosso	GOVERNMENT SCIENCE COLLEGE, CHANCHAGA	Chanchaga	Public	SCIENCE & TECHNICAL	1986	Urban	JSS & SS	STATE/LOCAL GOVERNMENT	NO	NO
18	Chanchaga	GOVERNMENT GIRLS SCIENCE COLLEGE, BOSSO ROAD	Minna	Public	SCIENCE & TECHNICAL	1988	Urban	JSS & SS	STATE/LOCAL GOVERNMENT	NO	NO
19	Chanchaga	GOVERNMENT DAY SCIENCE COLLEGE, TUNGA	Tunga	Public	SCIENCE & TECHNICAL	1988	Urban	JSS & SS	STATE/LOCAL GOVERNMENT	NO	NO
20	Chanchaga	WOMAN DAY COLLEGE	Minna	Public	CONVENTIONAL	1991	Urban	JSS & SS	STATE/LOCAL GOVERNMENT	NO	NO
21	Chanchaga	DAY SECONDARY SCHOOL LIMAWA	Limawa	Public	CONVENTIONAL	2005	Urban	JSS & SS	STATE/LOCAL GOVERNMENT	NO	NO
22	Bosso	DAY SECONDARY SCHOOL GBADA GIDAN-MONGORO	Mongoro	Public	CONVENTIONAL	2006	Rural	JSS & SS	STATE/LOCAL GOVERNMENT	NO	NO
23	Bosso	DAY SECONDARY SCHOOL GARATU	Garatu	Public	CONVENTIONAL	2006	Rural	JSS & SS	STATE/LOCAL GOVERNMENT	NO	NO
24	Bosso	DAY SECONDARY SCHOOL SHATA	Shatta	Public	CONVENTIONAL	2006	Rural	JSS & SS	STATE/LOCAL GOVERNMENT	NO	NO
25	Bosso	DAY SECONDARY SCHOOL PYATA	Pyata	Public	CONVENTIONAL	2006	Rural	JSS & SS	STATE/LOCAL GOVERNMENT	NO	NO
26	Bosso	UBE MODEL SCIENCE COLLEGE TUDUN FULANI	Tudun-Fulani, Minna	Public	SCIENCE & TECHNICAL	2006	Urban	JSS & SS	STATE/LOCAL GOVERNMENT	NO	NO
27	Bosso	ABDULLAHI DADA SECONDARY SCHOOL MAIKUNKELE	Maikunkele	Public	CONVENTIONAL	2007	Urban	JSS & SS	STATE/LOCAL GOVERNMENT	NO	NO
28	Bosso	DAY SECONDARY SCHOOL CHANCHAGA MINNA'B'	Chanchaga	Public	CONVENTIONAL	2007	Urban	JSS & SS	STATE/LOCAL GOVERNMENT	NO	NO
29	Bosso	GOVERNMENT SENIOR SECONDARY SCHOOL KAMPALA	Kampala	Public	CONVENTIONAL	2009	Urban	JSS & SS	STATE/LOCAL GOVERNMENT	NO	NO
30	Bosso	MODEL SECONDAARY SCHOOL FUT	Bosso-Minna	Public	CONVENTIONAL	2015	Urban	ALL LEVELS	COMMUNITY	NO	NO
31	Chanchaga	DAY SECONDARY SCHOOL KWASAU	Kwasau	Public	CONVENTIONAL	2016	Urban	JSS & SS	STATE/LOCAL GOVERNMENT	NO	NO
32	Chanchaga	DAY SECONDARY SCHOOL BARIKIN SALE	Barikin-Sale, minna	Public	CONVENTIONAL	2017	Urban	JSS & SS	STATE/LOCAL GOVERNMENT	NO	NO

APPENDIX D



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NET ANNUAL RENT OF RESIDENTIAL PROPERTIES

PROPERTY TYPE	LOCATIONS	RENT (P.A)			
		2018	2019	2020	2021
1. Tenement house.	A. Behind FUT Bosso Campus, Minna.	N 20,000	N 20,000	N 20,000	N 20,000
	ii. Room and Parlour	N 40,000	N 40,000	N 40,000	N 40,000
2. Semi self contained	B. Behind Nursing House, along Chanchaga Primary School, Minna.	N 28,000	N 28,000	N 30,000	N 30,000
	A. Behind Mawo School Dutsen-Kuran Gwari, Minna.	N40,000	N40,000	N40,000	N40,000
3. One bed room flat	B. Close to Fema School Tudun-fulani Bosso, Minna.	N100,000	N100,000	N100,000	N100,000
	A. Behind top medical tudun-wada Tunga, Minna.	N 140,000	N 140,000	N 140,000	N 140,000
4. Two bedroom Flat	B. Oppt. Police Secondary School, Minna.	N 120,000	N 120,000	N 120,000	N 120,000
	A. Behind Shiroro hotel, shiroro road Minna.	N 250,000	N 250,000	N 250,000	N 250,000
5. Three bed-room flat	B. Close to Yoruba Mosque maitumbi, Minna.	N 150,000	N 150,000	N 150,000	N 150,000
	A. Behind Shiroro hotel, shiroro road Minna.	N350,000	N350,000	N350,000	N350,000
6. 4 bed room flat	B. Beside Air force base Maikunkele, Minna.	N180,000	N180,000	N180,000	N180,000
	Behind Abdulsalam garage, Tunga Minna.	N 300,000	N 300,000	N 300,000	N 300,000

APPENDIX E

APPROVED SALARY CHART FOR TEACHERS QUALIFY

	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	INCREMENT
1	328,007.00	342,807.26	365,600.31	388,407.27	411,200.42	434,007.48	456,807.54	479,507.59	502,407.55	525,207.70	548,007.74	570,807.82	593,607.87	616,407.93	639,207.95	
2	337,856.04	352,715.00	375,645.09	398,749.17	421,922.24	445,167.32	468,487.39	491,887.47	515,367.54	538,927.62	562,567.70	586,287.77	610,087.82	633,967.87	657,927.91	
3	347,712.11	362,732.09	407,932.99	463,322.99	518,902.99	574,682.99	630,562.99	686,542.99	742,622.99	798,802.99	855,082.99	911,462.99	967,942.99	1,024,522.99	1,081,202.99	
4	357,568.00	372,827.36	408,067.46	443,297.46	478,517.46	513,727.46	548,927.46	584,117.46	619,297.46	654,467.46	689,627.46	724,777.46	759,917.46	795,047.46	830,167.46	
5	411,312.05	416,971.85	422,631.65	428,291.45	433,951.25	439,611.05	445,270.85	450,930.65	456,590.45	462,250.25	467,910.05	473,569.85	479,229.65	484,889.45	490,549.25	
6	431,556.14	437,315.82	443,075.50	448,835.18	454,594.86	460,354.54	466,114.22	471,873.90	477,633.58	483,393.26	489,152.94	494,912.62	500,672.30	506,431.98	512,191.66	
7	477,511.72	483,371.72	489,231.72	495,091.72	500,951.72	506,811.72	512,671.72	518,531.72	524,391.72	530,251.72	536,111.72	541,971.72	547,831.72	553,691.72	559,551.72	
8	545,804.28	551,564.08	557,323.88	563,083.68	568,843.48	574,603.28	580,363.08	586,122.88	591,882.68	597,642.48	603,402.28	609,162.08	614,921.88	620,681.68	626,441.48	
9	577,111.82	583,171.82	589,231.82	595,291.82	601,351.82	607,411.82	613,471.82	619,531.82	625,591.82	631,651.82	637,711.82	643,771.82	649,831.82	655,891.82	661,951.82	
10	591,201.85	597,261.85	603,321.85	609,381.85	615,441.85	621,501.85	627,561.85	633,621.85	639,681.85	645,741.85	651,801.85	657,861.85	663,921.85	669,981.85	676,041.85	
11	729,012.33	735,172.33	741,332.33	747,492.33	753,652.33	759,812.33	765,972.33	772,132.33	778,292.33	784,452.33	790,612.33	796,772.33	802,932.33	809,092.33	815,252.33	
12	752,314.14	758,474.14	764,634.14	770,794.14	776,954.14	783,114.14	789,274.14	795,434.14	801,594.14	807,754.14	813,914.14	820,074.14	826,234.14	832,394.14	838,554.14	
13	831,372.33	837,532.33	843,692.33	849,852.33	856,012.33	862,172.33	868,332.33	874,492.33	880,652.33	886,812.33	892,972.33	899,132.33	905,292.33	911,452.33	917,612.33	
14	1,327,432.81	1,334,472.81	1,341,512.81	1,348,552.81	1,355,592.81	1,362,632.81	1,369,672.81	1,376,712.81	1,383,752.81	1,390,792.81	1,397,832.81	1,404,872.81	1,411,912.81	1,418,952.81	1,425,992.81	
15	1,327,432.81	1,334,472.81	1,341,512.81	1,348,552.81	1,355,592.81	1,362,632.81	1,369,672.81	1,376,712.81	1,383,752.81	1,390,792.81	1,397,832.81	1,404,872.81	1,411,912.81	1,418,952.81	1,425,992.81	
16	1,327,432.81	1,334,472.81	1,341,512.81	1,348,552.81	1,355,592.81	1,362,632.81	1,369,672.81	1,376,712.81	1,383,752.81	1,390,792.81	1,397,832.81	1,404,872.81	1,411,912.81	1,418,952.81	1,425,992.81	
17	2,328,474.51	2,334,474.51	2,340,474.51	2,346,474.51	2,352,474.51	2,358,474.51	2,364,474.51	2,370,474.51	2,376,474.51	2,382,474.51	2,388,474.51	2,394,474.51	2,400,474.51	2,406,474.51	2,412,474.51	

GENERAL GOVERNMENT APPROVED 2021 BUDGET