ANALYSIS OF THE CONSTRAINT TO PRIVATE HOUSING DEVELOPMENT IN MINNA URBAN, NIGER STATE, NIGERIA

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MTech/SET/2017/7207

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ABSTRACT

The complexity of constraints to housing development varies from one nation to the other. Housing inadequacy in Nigeria is rapidly growing especially at urban centres and private's efforts to provide support to the government has not yielded desired result. The study therefore aimed at analysing the constraints to private housing development in Minna urban with a view to identifying the extent to which these constraints have affected private housing sector. The study population comprised both corporate and professional developers in Minna and the study employed closed and open-ended questionnaires to collect relevant information for the study. The study employed both simple random sampling techniques for the professional and corporate real estate developers respectively in Minna. The study therefore administered 396 questionnaires and eventually 300 questionnaires were returned and analyzed for the study using both descriptive and inferential statistical method of data analysis. The result of descriptive analysis revealed that there was wider gap between proposed average units of housing development and actual units development among the corporate developers. Furthermore, the study also found a significant gap between the approved grant for development and actual development. The likert scale analysis of factors or constraints responsible for this gap revealed that four factors out of twenty-three factors identified for this, were major factors affecting private housing development, these include poor government policies (4.95) poor housing market development (4.87) inadequate supply of affordable land (4.81) and delay in processing building permission (4.72). The analysis of inferential method using factor analysis identified institutional, financial, economic, technical, bureaucratic and legal constraints were found as major constraint to private housing development. The result of regression analysis showed that 70% variation in private housing development in Minna is caused by seven identified constraints factors. The study concludes that clear disparity in trends between the proposed corporate estate development and total number of approval granted for development over the period of 2009-2019 has been attributed to aforementioned constraints. The study therefore recommends that government should address the economic and financial constraints to private housing development by granting subsidy, and lower interest rate on housing loan, and encouraged mortgage loans for private housing development while also creating access to developable land for private housing development.

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CHAPTER ONE

1.0 INTRODUCTION

1.1 Background to the Study

Housing development is related to change in land use through the combination of factors of production such as availability of land, sufficient capital, labour force and other materials. Development of real estate exhibits some certain feeling based on individual point of views. It is excitingly and occasionally disturbing with the increase in complex associated with the activity that involves the efficient use available resources that are physically scarce.

It is thereby risky, due to barrier associated with the real estate development sector, such that product like real estate that is generally indivisible and illiquid with low period of repayment (Wilkinson and Reed, 2008). Therefore ability of real estate developer to possess land is dependent of land available at given place and period, land availability is therefore dependent on the prevailing state of the land market. Physical and planning factors coupled with associated with complexities involved in the process of development will be dependent on the motive of the developer at point in time (Wilkinson *et al.,* 2015).

.The development of residential housing is comprised of the pre-development stage which is also known as planning stage, secondly, the construction stage which is the implementation designed plan and lastly the completion stage is known as post construction stage (Mohd and Alias, 2011). Therefore each of aforementioned stage involved in numerous activities and the processes. The most important stage of this development process is the planning process or pre-development which is the period of approval for the development (Mohd *et al.,* 2009). Planning obtained during construction process from planning authority helped to project work to commence on

site (Abdullah *et al.,* 2011) after several assessment conducted various offices of government which is always time consuming (Yaakup *et al.,* 2003).

It is also recognized that the good planning arrangement and mechanism for planning process in the development and it is also considered an important tool, in that, it is a fundamental factor that determines size and nature of housing. In line with this, White and Allmendinger (2003) posited that authority's intervention in housing development has both positive and negative effects on real estate development process. However, Mohd *et al.* (2009) summited that planning as a vital factor largely influenced the housing provision.

However, notwithstanding the complexities of constraints affecting the housing development, it therefore varies from country to another. While some countries have dealth seriously with various constrains in pragmatic approach, other countries has battling with problems of housing development and failed to provide objective solutions. (Maruani and Amit, 2011).There are many constraint factors especially in Nigeria, militating the effective real estate development as identified in some literatures. For instance According to Mohd *et al.* (2009) include poor enforcement strategies poor strategic implementation, lack tenure security, lack of supply of developable land and service infrastructure coupled with lack finance for development, under utilization indigenous building materials and technologically supported construction activities on a small scale. In some literature, substandard legislation with community low participation in housing development process and lack of adherence to findings from housing research couple with inadequate support.

Omirin (2003) had also identified increment in the cost of construction, exorbitant cost of capital involved, accessibility to land, Naira depreciation, accessibility to housing loan and labour cost, inadequate infrastructural provision, corruption from government agents, high building cost couple with inconsistency in government policies and other policies programs as constraints to property development. The study further stated that, in this dispensation accessibility to developable land is a major challenge to real estate developer and therefore it affects project and development process thereby affect housing development prices (Windapo, 2007).

Land related issues such as complexity of ownership, acquisition cost and procedure, title insecurity, and lack secured statutory protection in the land have continued to be an impendiment to real estate developer, such that accessibility to the developable land among others has therefore been identified an important factor affecting individual or private real development across the Nigeria especially residential land use development. (Babade, 2003). Omirin (2003) clearly stated that accessibility to developable land is an factor of institutional social economic and physical concern. These identified factors are the origin or source challenges facing private housing development in the country and these factors influenced the extent of housing private housing production. The physical factor is established the degree of quality and quantity of available land that is influenced by economic factors in the market coupled with forces of demand and supply, price system, level of competition among competitive land users and finance to a large extent influence land ownership and tenure and extent to which right is exercised, while institutional factor is known to control and regulate the use and development (Babade, 2003).

Furthermore, accessibility to land is fundamentally characterized four components in private housing development that include tenure security, issue related to availability and affordability and transaction. The issue related to availability is concerned with readiness of developable site; easiness with which land cost can be paid for to avoid financial stress and tenure security is related to right to use and develop with interference and finally ease of transaction is concerned acquisition of land without difficulties associated conveyance (Omirin, 2003; Nkyi, 2012).

The study therefore looks into the constrains facing private housing development in Minna urban, and complexities of the associated factors constraining the effective housing construction process, also the challenges vary and different depending on the state of economy and physical state that posed constraints in most of the cities especially in Minna. The associated physical constraints related to the quantity and quality, degree of land availability as well as economic and associated market condition influence private housing supply.

The complexities of land dispute are among the predominant physical constraints to land acquisition for private developers especially in Minna. There are other constraints which this study intends to identify and analyses how the constraints have affected private housing development in Minna urban. Financial constraint among other constraint has posed stumbling block to housing development but in growing city like Minna the problem of finance has actually affected private housing development. Therefore, the problem of financing housing development has been associated with low income, high interest rate and downturn in economy (Ademiluyi, 2010).

1.2 Statement of the Research Problem

The increasing rate of urbanization in most of our urban centers has also increased demand for habitable housing, and deficit in supply of housing created by continuous urbanization and immigration need to be offset. The government effort to offset the deficit has therefore not yielded fruitful desire. Housing inadequacy in Nigeria is rapidly growing in urban centres. Government's housing plan of mass housing delivery had failed to off-set the deficit, hence the effort of private developers to support the government has not been impaired by exogenous constraints that beyond an individual control. Furthermore, the collaboration among the government and corporate sector inform of private public arrangement to bridge the wide housing gap has not also yielded expected result. The challenges (constraints) to housing development in the country encompass the quantity and quality of housing inadequacy, the functional and structural deficiency in quality of existing stocks (Olotuah, 2000).

Over given period decade however, partnership among the government and corporate sector has turned out to be a noticeable characteristics of the nation' housing policy program (Ademiluyi, 2010). Therefore, it has been a lot of criticism towards the government on the inability as sole and major producer of housing together with researches and stakeholders through public and private arrangement in the housing provision in the urban areas. The sole effort of private housing to augment the effort of public authority in housing provision by private developers has hindered by physical, economic, and legal constraints.

The problem of housing shortage has been worsened by urbanization caused by population growth. With the continuous migration of people into Minna urban areas, public housing has always been inadequate not just because of population growth alone.

Also the need to augment the effort of government in housing provision by private developers has not been adequately successful due to physical, economic, and legal (institutional) factors, which has therefore served as clog in the wheel of private housing development. In the study of Windapo (2007) showed that housing deficit in Nigeria is given at 15 million and it is also estimated that shortfall in housing is expected to rise from 4,800,000 million to 5,900,000 million by year 2020.

Also challenges encountered by housing development in Nigeria are majorly attributed legal and financial challenges. The real estate developers in Minna, have not been left out of similar problems and it is construed that the housing industry is highly ubiquitous. Since 1979 during the period of Shagari administration in Nigeria, that witnessed mass housing development, the important of corporate real housing development in the country is developed and worthy of note. There are different challenges associated with development that required different approach to address (Ademiluyi, 2010). The study of Ademiluyi showed that challenges faced in Nigerian corporate housing development with respect procedures required painstaking analysis since developer which must operate in the confined regulatory framework (Mabogunje, 2007).

In order to solve numerious challenges posed there is need to be have high level of sensitivity towards legal constraint in form of challenges that might affect private developer (Babade, 2003). According Babade, private housing development is plagued with myriads of regulatory policy as it is contributed to cumbersome and inconsistency to private housing development.

Most of the physical constraints associated the private housing development is lack of developable land, and the ownership right of land in Nigeria is ambiguous due poor

arrangement of land ownership rights that can be excercised (Mabogunje, 2007). Economic factors such as availability of finance, building material price and interplay of forces of demand and supply have been identified as major setback to private housing development (Yusof and Shafiei, 2011). These have therefore lead to shortage in private housing development and caused imbalance between supply of housing and population pooled-demand owing to these noticeable constraints.

1.3 Aim and Objectives of the Study

The aim of the study is to analyses the constraints to private housing development in Minna urban with a view to identifying the extent to which these constraints have affected private housing sector.

Objectives are to:

1. Examine the number of private housing development in Minna urban over a period of time (2009-2019).
2. Determine the number of approved and unapproved applications for housing development.
3. Examine the challenges to private housing development in Minna urban
4. Analyze the effect of these constraints on the rate of housing development in Minna urban.

1.4 Research Questions

1. What is the trend in the private housing development in Minna urban over a period of time (2009-2019)?
2. Does the number of approval for private housing development significantly differ from unapproved application for private development?
3. What are the challenges to the trend in private housing development?
4. How do these constraints threaten private housing development in Minna urban?

1.5 Justification for the Study

Myriad of studies in the Nigerian housing sector seem to emphasis on low cost housing provision, public-private housing delivery and mortgage system and its antecedents (Kuye, 2007; Ademiluyi, 2010). In the work of Aluko (2002) focused on problem in home ownership or housing development identified land as major challenge to home ownership, this study failed to include other challenges relating private financial constraint and technical constrains which this study intend to address.

The greatest fresh effort of Foo and Wong (2014) emphasized lone on the controlling program and framework for the opinion of private housing developers in Kuala Lumpur and Johor, with simple description of the problem fronting the housing sector. This study is therefore considered inadequate and incomprehensive as it failed to adequately investigate the large numbers of challenges facing private housing development, thereby, leading to insufficient conclusion. However, this study intends to provide comprehensive investigation of constraints to private housing development.

The objectives for this study are so obviously identify constraints experienced by builders or developers in Minna with respect to regulatory authority and the established framework that offers solution to the identified problems, and to analyze how these constraints impend on private housing development. Housing being a basic need of population, government could not single-handedly provide the shelter for the teeming population, the need to encourage private housing development become focal point of the study and should receive public attention.

1.6 Scope of the Study

The study covers Minna urban centre where private (both corporate developers and individual developers) development is been carried out. Minna, the state capital of Niger

state comprise of two local governments that is Chanchaga and Bosso. Minna comprised of the following areas: Tunga, Bosso, Maitumbi, Kpakungu, Nikanbge, Gidan Kwano, Gidan Mongoro, Chanchaga, Maikunkele, Dutsekura, Barike sale, Mandella and Sauka-kahuta. The study covers all the physical properties developed across the Minna urban. The distribution of housing development by private organization across the geographical area of Minna will be ascertained for a period of 2009-2019. The study covers the number of types of housing developed over a period (2009-2019). The study also focuses on various constraints to private housing development and these constraints will be categorized under three major constraints such as economic constraints, institutional (legal) constraints and physical constraints to private housing development.

1.7 The Historical Profile of Study Area

1.7.1 Description of the study area

Minna Township (see figure 1.3) is known as administrative area of the state that comprised of two local government areas Chanchaga and Bosso) (see figure 1.2). It occupies a land space area about 6,784 square kilometers. It is located on Lat 9 37' North, 6 33' East. The average annual rain is estimated at 1334mm from September to the maximum rain of 3300mm annually. The town enjoys a normal climate related to that north central area of Nigeria. The raining season lasts between 190-200 days; initial on an average from 11^{th} -20^{th} of Aprils. The average monthly high temperature is highest around March at 37c up to the lowest in August at 25 c.

Moreover, in the state (see figure 1.1) covers a total land area of about 76,469.903sq kilometers which depicting about 8% of the land total surface area of Nigeria, and about 85% of the land are meant for arable land. It also records a separate raining and drying

season; the lowest hotness is from December to January while the extreme is from March to June. There are differences in rain annual rain experienced ranging from 1,100mm in northern part to 1,600mm in the southern part of the state (Morenikeji, 2006). The productive soil together with climatic conditions support the cultivation of most Nigeria's viable crops like yam, rice, corn, cassava, corn etc. and allows adequate opportunities for browsing and casting, and forestry.

1.7.2 Historical development

The name Minna stood gotten from rites accomplished each year by Gwaris to spot the opening of the day. Paida as the initial area that is located at the peak highest and everywhere the east and north sides of the current town. The entire populace of Minna rendering to 2006 census stood 201,429 by a land space area of 6,874 square kilometers (sq. kms). The people that control Minna city are Gwari's (Gbagyi's), Nupe and Hausa respectively. The contemporary past of the current Minna can be outlined from the extra time of railway link to the urban from Baro in 1905. That is, it flagged method for the town as a main gathering point for agronomic food stuffs such as yam among crops.

The town was originally on the mount at Sayako and taken 'Ganuwa' barriers constructed around it. The populaces are Gwari by ethnic group. The name is given as 'MINNA' meaning to range the fire which meant for daily and annual procedural achieved by the Gwaris. The common exercise is that the inhabitants will come together and put together a large number of firewood to create fire. Three day-fire before the year end of the year, people of the traditional council, the chiefs priests would board on a journey to Lafiyaji village- a Gwari communication town in the Nupe kingdom and come rear by fire to bright up by the firewood. From wow onward people from the fire

and homes to spot the new era of year. This ceremonial occasion become known in the town and the name given to 'Minna’ come to reality till today.

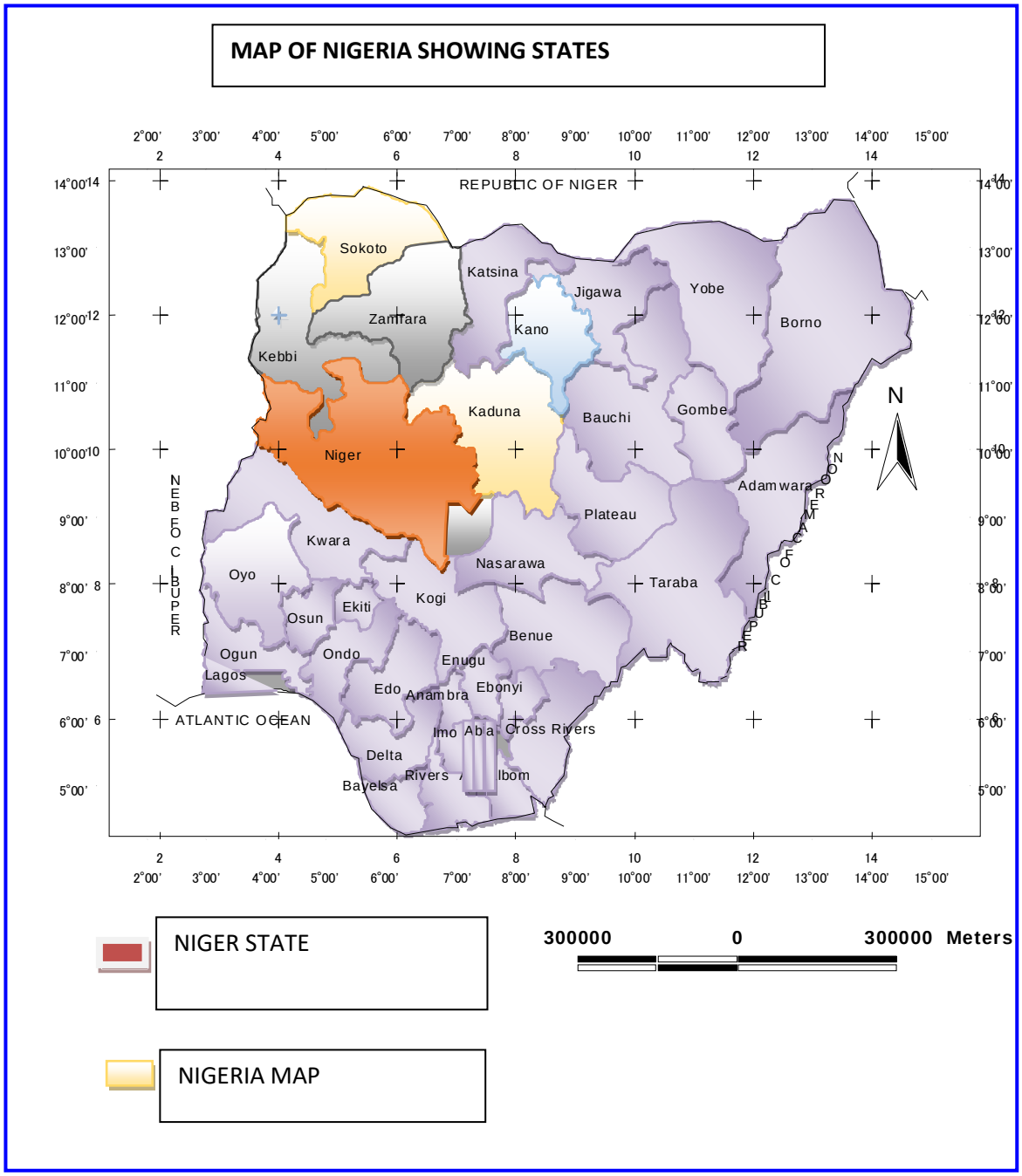


Figure 1.1: Nigeria Map Showing Niger State

Source: Department of Urban and Regional Planning, FUT Minna.

1.7.3 Administrative structure

Minna was the administrative area of Niger state since its creation in 1976. The state is managed finished the national and native administrations. It comprises of Bosso and Chanchaga local governments as shown in figure 1.2. In attendance are three statures of expert at the state equal, that is the public administration lead by the state Governor of the national who is aided by a Deputy and head of service as well as to the Administration in which each of ministry is headed by commissioners.

Minna constitutes both Bosso and Chanchaga secretariats and road maps connecting Bosso and Chanchaga areas within the city is presented in Figure 1.3. As a state capital, Minna is experiencing rural- urban migration and the road networking for movement in and out of the city is presented in Figure 1.3. The urban appreciates aquatic stream, power, health amenities, message, transportation, roads, scholastic organizations, fun amenities, town bus provision (intra state), business facilities.

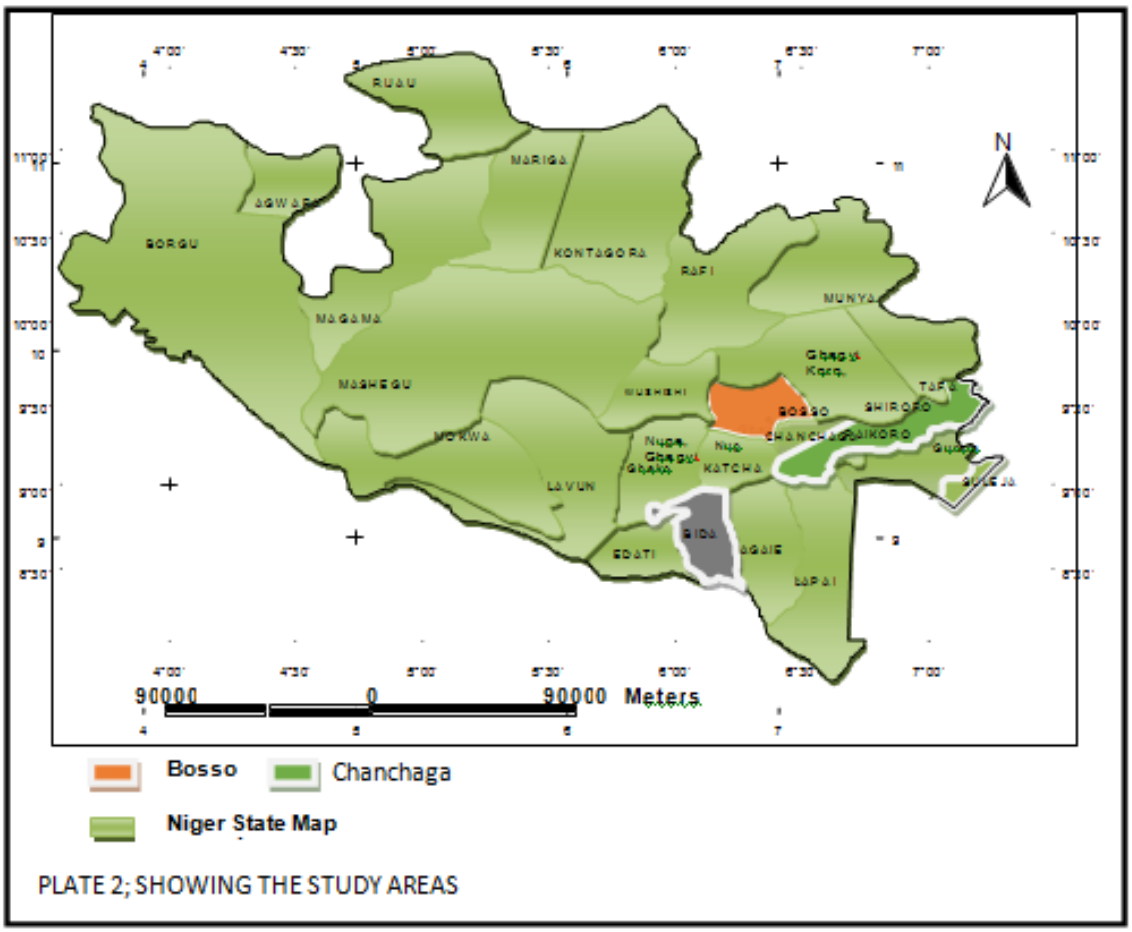


Figure 1.2 **Map of Niger State Showing Bosso and Chanchaga Local Government in Minna**

Source: Department of Urban and Regional Planning, FUT Minna.

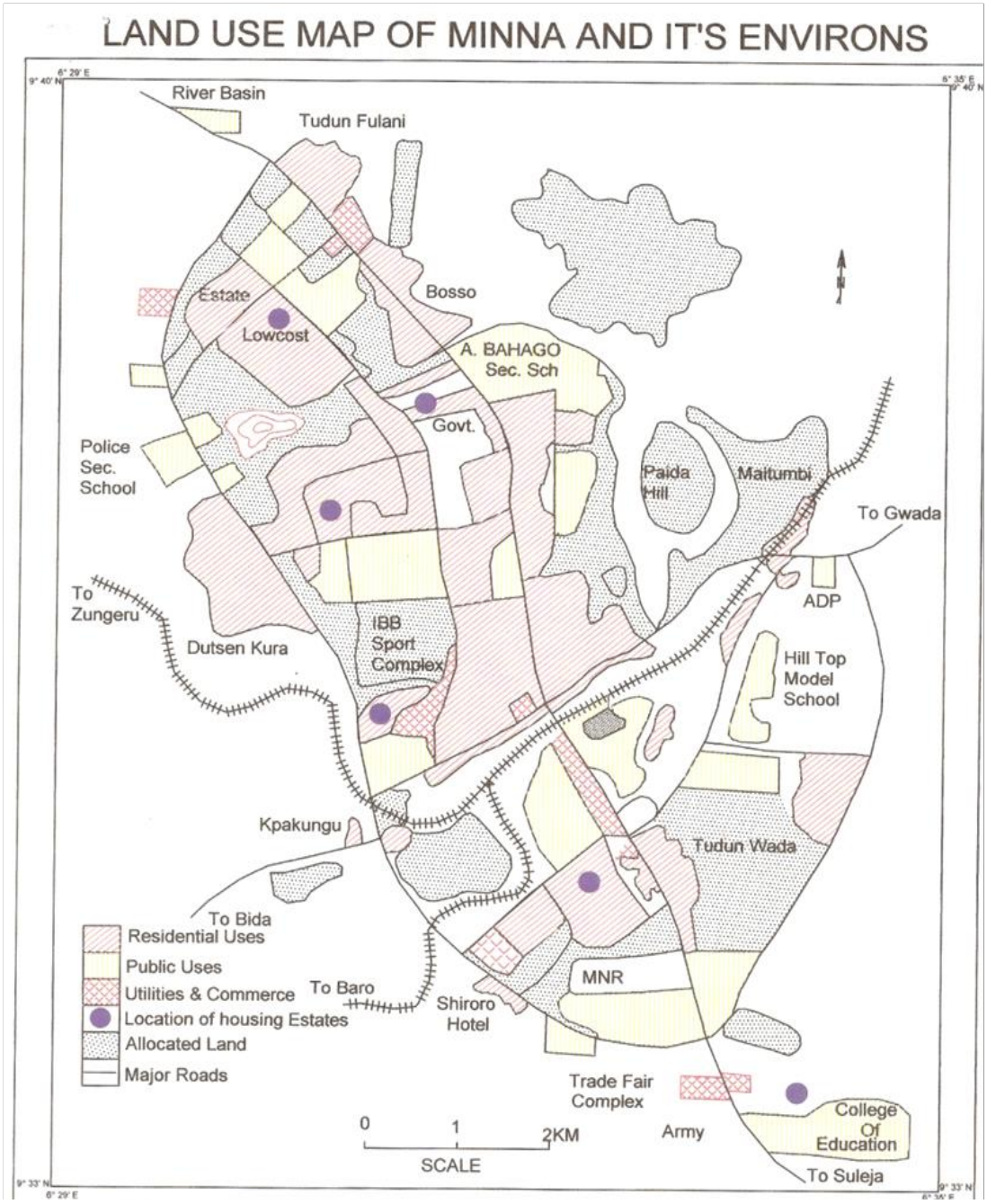


Figure 1.3 Road Network Map of Minna

Source: Department of Urban and Regional Planning, FUT Minna.

However, the headquarters of these Local Governments which are located in Minna and Maikunkele respectively. Managerially, chosen Chairman is been headed in the native administration who employs the Administrator while Councilors are chosen from district level. The public administration comprises the policymaking, the parliaments and courts while the policymaking council is made up of the governor, the second-in-command governor and the administrator to state government, the commissioners and the head of public service. The Courts is comprised of the chief magistrate of the public, high court juries, the administrator of the High court, the Chairmen of Rent Court. Parliament comprises the memberships of the public house of assembly.

Together the contemporary and customary establishments today govern Minna city. The modern expert is characterized by the territory in assembly and supported by the state in assembly and aided by the township skulls (HAKIMIS), region heads (DAKACIS) and ward crowns (MAI-ANGUWAS).

The contemporary organizational construction is characterized by the Indigenous Management assembly with its numerous subdivisions and operates the ward system in its organizational structure. The state in its own procedure supervises the matters of both indigenous administration and the country assembly.

1.7.4 Population

Available figures show that in 1934 Minna had a population of 5000. In 1954, there were 3005 male tax payers in Minna. The political activities that preceded and followed independence and their spillover effects in economic activities attracted people into Minna. The effect is a large population of 59,989 obtained in 1963 national population census. In 1979, the population of Minna was estimated as76,480 at an annual growth rate of less than two percent (1.5). The population census of 1991, gave the population

of Minna metropolis as 190,750. This gives an annual growth rate of 7.9 percent which is far above the national average of 283 percent. However, the total population of Minna in 2006 census was 201,429.

Today, the importance of Minna has been further enhanced with the movement of the seat of Federal Government from Lagos to Abuja. It is the closest state capital to the Federal capital territory. Since then, both the population of Minna and its economic land shape have been affected. There is a growing territory sector of the economy. All these have impacts on the spatial extent of the town. Hence, Minna is now undergoing a process of sprawl, a phenomenon that is having impacts on the legal status of development activities and on the quantity of these activities. (Jinadu, 2007).

1.7.5 Socio-economic setting:

The economy of Minna is basically sustained by social and economic activities as opposed industrial activities with which urban areas are usually associated. A large number of residents are employee in the city service with the presence of the Federal, State and local government secretariat together with an additional institution from primary to tertiary levels significant number of people also finds employments in banking, insurance and few private firms.

1.7.6 Economic base

The major economic activities in Minna include public administration (civil service work), agriculture, commerce, light and medium scale industries. Industrial establishments are mainly light and small scale ventures such as cement industries, bakeries, furniture making and pure water companies. Notable industrial establishments include Maizube Industrial farm, Morris Fertilizer Company, Urban Shelter Clay Brick industry at Pago and Dana Pharmaceutical Industry. The city also has an airport. The

economy also supports cattle trading, guinea corn, ginger and Shea nut processing. Yam is extensively cultivated throughout the city.

The state is endowed with varieties of mineral and agricultural resources which attest to its economic potentials. Agriculture is the major occupation of Minna inhabitants including nearby towns such as Paiko, Gwada, Kaffin-Koro. They are main sources for staple food in the country hence; people always come from far and near to trade in farm produce. Economic activities also include rearing of cattle, Shea-nut processing and mining of gold while leather and metal works form the basis of their traditional and craft industries. Mineral resources found in the State include: Talc, Gold, Ball clays, Silica, Sand, Marble, Copper, Iron, Feldspar, Lead, Kaolin, Casserole, Colum-bite, Mica, Quartzite, and Limestone. Three Hydro Electric Power Stations situated in Kanji, Jebba and Shiroro are all in Niger State

1.7.7 Some of the housing development efforts made by public and private partnership in Minna within 2009 – 2019

1.7.7.1 M.**I wushishi** is located along the Eastern Bye-Pass of Minna-town in Niger State, with a land area of approximately 58.5 hectares. Built by the accommodation income earners within the state and the sale of the estate enjoys adequate patronage considering however the extent of the estate, appropriate and up-to-date geospatial-data base of all residents and their occupation is essential to mitigate possibilities of in-security within the estate.

1.7.7.2 Talba housing estate Minna

The Talba Housing Estate was also conceived through an arrangement between the Niger State Government represented by the Ministry of Lands and Housing and Puzzy Construction Engineering Limited (Developers) in order to design and build another five hundred housing units along Bida Road, Minna including

the cost of infrastructure. The project consists of 250 units of 3 bedroom detached 100 units of 2 bedroom detached and 150 units of 1 bedroom detached. Other ancillary services such as electricity, roads, shopping, recreational, police post etc. were also included in the layout. Presently, work has been completed in the estate and it is now ready for habitation.

1.7.7.3 Penil estate in Minna

This project was initiated and conceived in September 2009 by the Niger State Housing and CE-Dev Global Limited (Developer). It consists of 200 housing units located at Pasu Village Opposite Legislative Quarters, Minna. The developer had commenced work on about 30 units of 2 bedroom semi-detached but later abandoned the work at substructure stage (plate II) due to lack of funds and inability of the developer to make a commitment of at least 30% of the project cost, which would have qualified him to access the balance of 70% as mortgage loan from Aso savings and Loans Limited so also, the Niger State Government had fainted on her part to provide the necessary support that would have guaranteed the developer access to the mortgage loan.

1.7.7.4 Bnti housing estate in Minna

BNTI Housing Estate is located on a land area of about 1.2 hectares beside the Federal Secretariat, Minna. The land which initially proposed for the official residence of the Federal Comptroller and officer in charge of the Secretariat was later converted for the proposed development by the BNTI Consult Limited. It is made up of 3 blocks of 3 bedroom flats (high rise building) and 3 blocks of 4 bedroom duplex. However, the developer had only completed 1 block of 3 bedroom flat and abandoned site due to lack of fund to continue with the work.

1.7.7.5 Federal ministry of work (sea mountain)

A private developer, sea-mountain company Nigeria Limited in partnership with the federal mortgage Bank of Nigeria (FMBN) has provided 133 housing units for civil servants and private business owners in Niger state. The housing units which comprise of 52 units three-bedroom detached bungalows were built under the National Housing fund scheme

1.7.7.6 Federal government intervention estate (three arm zones)

The state government started the first phase of the project with the award of the construction of independent square in 2009. The square was constructed to host the 50th independent anniversary of Nigeria on October 1 2010. Daily Trust observed that the independent square was haphazardly completed. It hosted the 50th anniversary celebration and we subsequently abandoned. However, the administration did not conceived the three arm zone with the idea of executing the entire project before the expiration of its tenure.

1.7.7.7 Hafsamad Nigeria limited

Hafsamad Nigeria limited is a cooperate developer the company hads a propose plan of 100 unit of residential housing development between 2015-2019 the development was carried out. The location of this housing estate is in pagu along Paiko Road Minna.

1.7.7.8 Airport city housing estate by (rock land development limited)

Rockland development limited, the airport city estate is located along Maikunkele off Kampala road Minna with proposed housing unit of 1000 residential units. The company managed to develop 60 units only.

1.7.7.9 Yaman housing estate behind simeon oduoye quarters, Minna by yaman holdings company.

The Yaman Housing Estate covers about 1.8 hectares of land and is located behind Simeon Oduoye quarters, Minna. It consists of 7 and 6 bungalows of 3 bedrooms and 2 bedrooms respectively. The entire estate has been provided with some basic services such as roads, electricity, drainages, water supply and sanitation facilities.

1.7.7.10 Danya housing estate behind white heart, kpakungu, Minna by kaka danya Nigeria ltd

This estate comprised of 2 semi-detached 2-bedrooms and 20 detached 3 bedrooms, located behind White Heart Furniture in Kpakungu, Minna. All the flats in the estate have been completed and occupied. The entire compound has been fenced, while the floor area was finished with interlocking tiles and the landscaping of the compound has also been completed. A borehole was drilled and connected to a 27 cubic meter overhead tank to provide water for the estate. This project was initiated by Kaka Danya Limited in 2007.

CHAPTER TWO

2.0 LITERATURE REVIEW

2.1 Real Estate Concept

Real estate is a physical entity including the land and improvement affixed to the land while real property is a legal concept that gives the individual the right to use and control the real estate or physical entity (Kuye, 2007). Real estate property is bound to land making it an immovable assert. Land is also a finite and valuable resource, which is affected by numerous legal, physical and environmental constraints and interests.

Real property can be described as the power, right and privileges associate with the utilization of real estate. Real estate is land and all fixed and immovable improvement on it. The link between real estate and the financial market is a crucial one to both investors and developers of real estate. Real estate projects are important part of the financial market, and even transcend borders of countries. Market forces reinforce the global view of real estate development as a subject of the financial market particularly in the United States, (Coiacetto, 2001).

Real estate as the physical land and appurtenances affixed to the land structures as immobile and tangible. Real estate includes tangible components such as land, all things that are natural part of land, such as trees and minerals, and all things that are attached to land by people such as buildings and site improvements (Appraisal Institute, 2001).

2.1.1 Concept of housing estate

Housing is viewed as bundles of services or a basket of good which includes the physical structure itself, the auxiliary facilities and services within and around it, as well as the general environmental qualities and amenities that surround the building (Jinadu, 2007).

Housing comprises all gamuts of shelter, home and the attendant infrastructure such as road water electricity communication and transportation (Emma, 2011). It is a bulk Residential, commercial and industrial environment which includes in addition to physical structure that human use for shelter, all necessary services, facilities, equipments and devices needed or desired for the physical and mental health, as well as social well-being of the family and individual (Demola, 2004).

Housing is bounded up with concept such as shelter, privacy location, environmental amenities and investment also involve the process of providing a large residential building on a permanent basis with adequate physical infrastructure and social services in planned, decent, safe and sanitary neighborhood to meet the basic special need of the population. (Ajilowo and Mustapha, 2009).

Housing is a phenomenon that affects every facets of mankind and it represents one of the most basic human needs which no doubt has a profound impact on the health, welfare and productivity of every individual irrespective of socio-economic status, colour or creed. In spite of the importance of housing to mankind, there is however, a universal shortage of needed dwelling units especially in developing countries including Nigeria where population growth and urbanization are rapidly on the increase and where the gap between the housing supply and housing demand is so wide. Housing shortage in Nigeria is reported to be estimated at about 14 to 16 million housing units with an esteemed whooping sum of N4.7 trillions required to meet the deficit.

2.2 Housing Development

Housing development can be defined as being any process which involves changing the state of land - together with any retained existing improvements thereon - in a way which improves its economic performance and, in a wider sense, the economic benefits

to the community (Adeniyi, 2008). Thus, a property developer maybe involved in a wide array of activities, all of which are intended to consequently change, for the better, the nature and characteristics of a given property and its immediate surrounding environment. property development' is invariably simplistically associated with the demolition of old, outdated buildings and uses, and their replacement with new, bigger, better, buildings and uses which are commensurate with contemporary market needs (Allan and Collet, 2000).

Housing development also begins from the land acquisition phase through the construction phase. Real estate financing is categorized according to when the source of finance is secured, into land acquisition, land development, construction of facilities on the land–ADC loans. These Acquisition, Development and Construction (ADC) loans are forms of non-permanent financing. However, the final stage in real estate financing cycle, the permanent financing is also highlighted, and this starts when the property is put to use by owner or by tenants who have leased space (Miles *et al.*, 2000). The fuller, wider range of potential property development activity can be readily categorized as new buildings on virgin or 'green field' lands, demolition of existing buildings with replacement of new buildings and re-design of existing building.

Housing development is much like any other economic activity, in that society's wants and needs are satisfied through the application of scarce resources. In the case of property development, society's needs are expressed through market demand. The market will express a demand for suitable space to work in, to conduct business from, to live in and to enjoy recreational and cultural pursuits (Garba, 2007). Abiodun (2008) housing development entails the effective employment of a series of factors of production. The key factors of production comprise land, capital, Labour, expertise and professional consultancy services, building materials and entrepreneurial talent.

Housing development constitutes a highly complex undertaking which is invariably dynamic and exciting, but also at times significantly frustrating. It is a high risk activity which invariably involves large sums of money to be tied up in the production process for lengthy periods of time. Since the development process is often lengthy, the initial feasibility assumptions made as to project costs, value and profit can and often do change dramatically as the development project proceeds from inception to completion (Abdullahi *et al.,* 2011; Yaakup *et al.,* 2003).

Success in housing development invariably depends upon a keen attention to detail, an accurate pre-emptive analysis of both specific market conditions and market demand, and an accurate initial assessment of likely development timelines, production costs and end-values. It is essential that original feasibility projections are closely monitored as the development project physically proceeds. The identification of various potential project risks and the implementation of risk - management mechanisms are also crucial to the process (White snd Allmendinger, 2003).

Urban land development is a process that can be described from different angles. It is multidisciplinary process, with - amongst others - legal, economic and social implications. Besides the economic value of land and landownership, there is also the legal aspect of landownership that influences urban land development (Yosuf and Shafvei, 2011). Urban land development involves developing plans for the future physical arrangement and condition of a community. Therefore, the use of land development tools will necessarily find aboundary in the protection of the fundamental right to property (Gbadeyan, 2011).

2.2.1 Housing development process

Basically, the housing development process involves three main stages (Mohd and Alias, 2011); the process begins with the pre-development process (planning stage), followed by the construction stage, and finally, the post construction stage as presented in figure 2.1. Every stage involves various activities and processes, yet, the most crucial part is the planning phase. The most important process in the pre-development stage is the approval of the application for the proposed development (Mohd *et al*., 2009). A developer must first obtain all the planning approvals before any physical work can commence on site, along with prior to issuance of any advertising permit by the relevant authorities (Abdullah *et al*., 2011); due to the thorough assessment by various departments, this process can be quite time-consuming (Yaakup *et al.*, 2003).

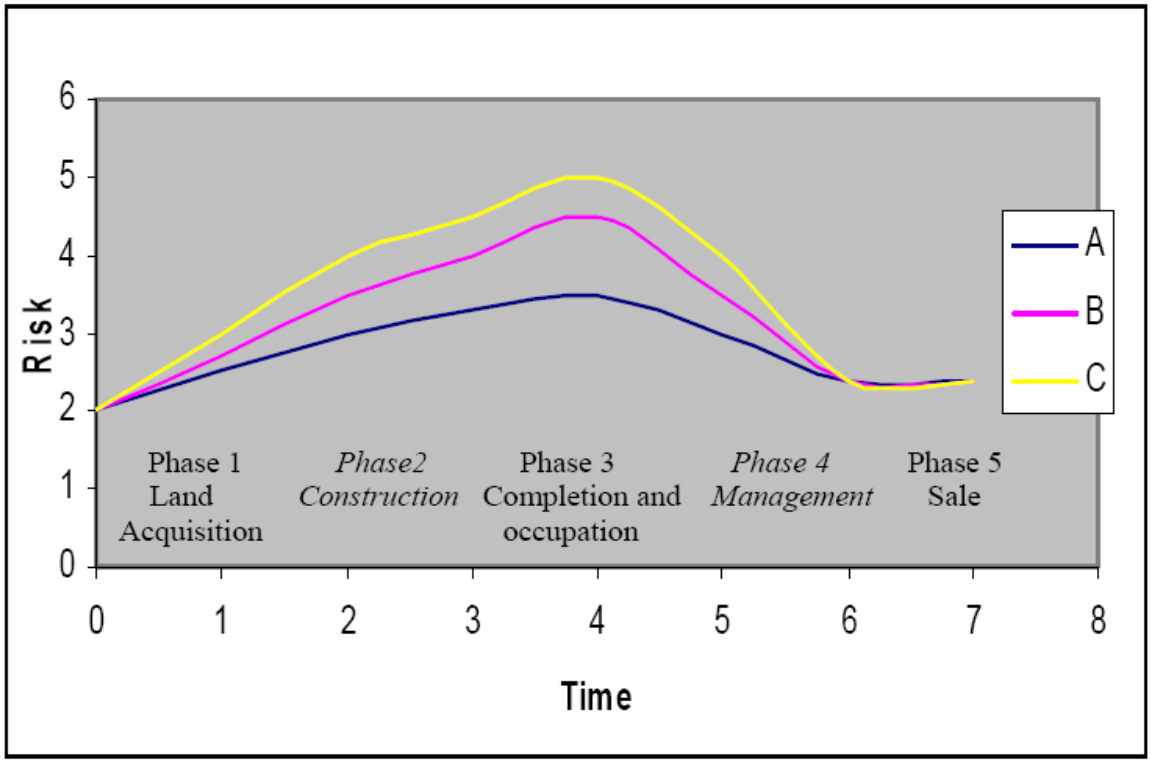


Figure 2.1: Phases of Housing Development (A- Planning Risk, B-Construction Risk and C-Post-construction Risk)

Source: Mohd and Alias (2011).

Maruani and Amit (2011) also recognized the value of proper planning and control in housing development processes because this is a central factor in determining the type and size of housing supplies. Consistent with this notion, White and Allmendinger (2003) remarked that government interventions in housing planning have both positive and negative impacts on housing development. Similarly, Mohd *et al.* (2009) also indicated that the planning system is an important factor that greatly influences housing supply in Malaysia. The developer and those who loan him money are the risk takers in the development process; thus three types of projects may be distinguished;

1. Development for sale, example is dwellings for owner-occupation.
2. Development for letting such as housing and shops, offices and industrial buildings for the occupation of tenants,
3. Operator's own development, i.e. development for occupation by the developer himself.
4. The development process begins when a parcel of land is considered suitable for a different or more intensive use and is completed when the necessary changes have taken place and the land occupied.

Schmitz (2004) argue that: "the developer's role is to orchestrate the development process to bring the project to completion. Developers are the central actors in the development process." important predevelopment stages, include conducting preliminary studies, negotiating sale or other ownership agreements, securing financing, undertaking the approval process, initiating planning and design and starting site work - followed by construction, sales and governance of the completed project

Kohlhepp (2012) described real estate development process and divide into land banker, land packager, building developer, building operator, and property renovator. They are described as follows:

1. The “Land Banker” acquires or holds undeveloped or “raw” that he believes will become attractive for future development through general and broad market trends or perhaps. land bankers” are public utilities, universities, and inheritors of the “family farm.” When the market conditions are right, the land banker then sells the land to a “land packager”.
2. The “Land Packager” buys the raw land from the passive land banker and then improves the value of the land through conceptual land planning, zoning changes, financing schemes, or other “paper enhancements” like title insurance, accurate surveys, or environmental studies. This “packaged land” is then sold to the “land developer”.
3. The “Land Developer” buys the land with the paper enhancements from the land packager and then improves the land so it can be sold as finished building pads to building developer. This usually involves the construction of horizontal infrastructure such as roads and utilities as well as common improvements such as water dentition and recreational facilities.
4. The “Building Developer” buys the finished pad from the land developer and then does the vertical development by constructing the building improvements. During construction, the building developer may also attempt to lease the building so the finished building can be sold to the building operator. Home builders are a good example of building developers. On the commercial side, building developers are often called “merchant builders.”

5. The “Building Operator” leases up the property, manages the property, and develops a building operating history so it can be sold to other building operators during its economic life or sold to a building renovator at the end of its economic life.
6. The “Property Renovator” buys the property with substantial economic and/or physical depreciation and creates value by curing these deficiencies then re-positioning and operating the building until the property is ready for redevelopment.
7. The “Property Re-developer” buys the property with such serious physical or functional deficiencies that the improvements must be torn down and/or re-developed for another use. This essentially begins the real estate development process all over again.

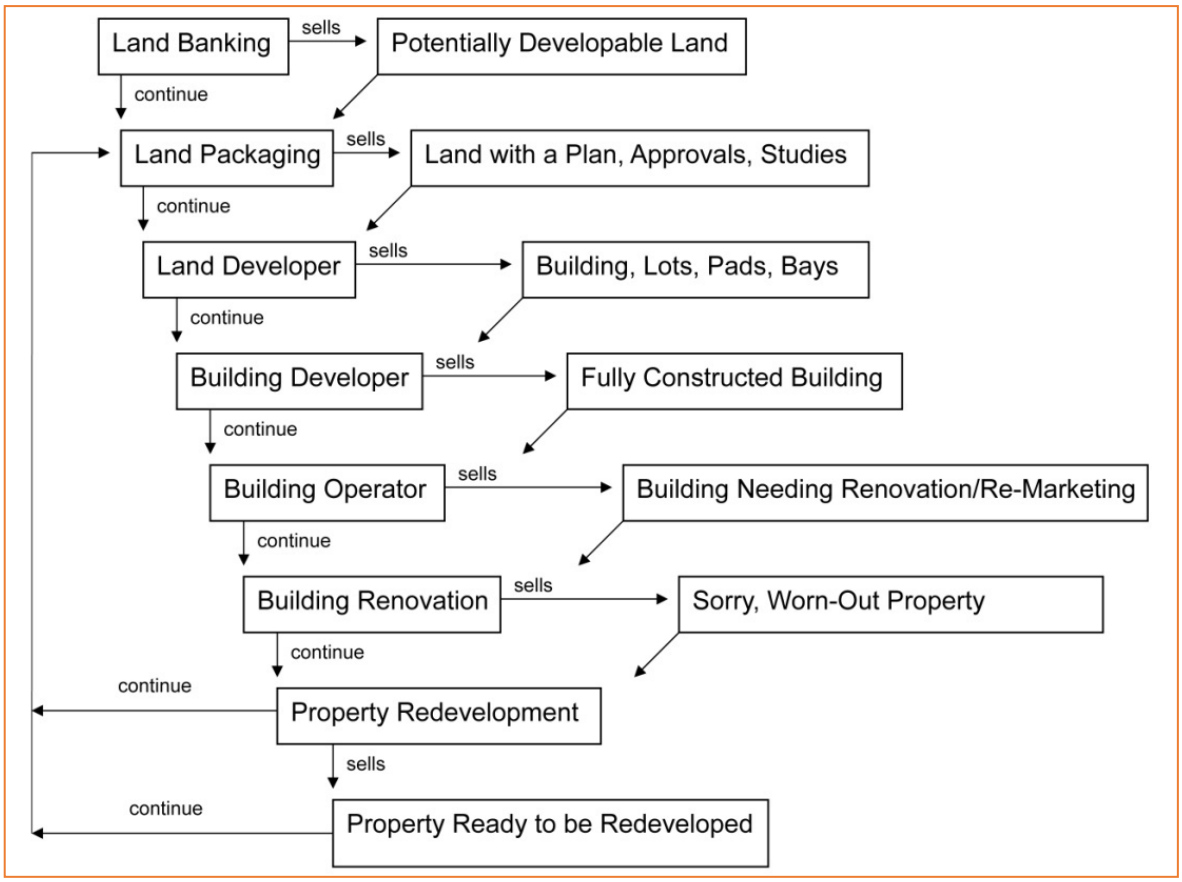


Figure 2.2: Housing Dev elopment Process

Source: Kohlhepp (2012)

2.2.2 Types of housing development

One of the first activities of the primitive man was to provide shelter for himself and his family. The need for housing was born purely out of the intention to get sheltered from the harsh weather and dangerous environment conditions. Therefore, (Egolum, 2002; Kuye, 2003) defined residential properties as those type of properties that are developed for use specifically as dwelling place, otherwise known as housing. It provides shelter to its occupants and is often used for single or multi – family housing in urban, suburban or rural areas (Igbinosa, 2011).

Kuye (2003) and Jinadu (2007) identified property types as follows:

i. **Residential Housing Development**: These comprises of every class of dwelling accommodation which is otherwise known as housing. It could be rural sub – urban or urban housing residential property also varies in design, according to Kuye (2003) and Jinadu (2007) classified dwelling units in different ways such as a maissionette differs from a bungalow simply because of the manner in which each is designed other categories of residential designs include flats, duplex tenement detached and semi – detached and Condominiums; Tenements (Face – me – i – face – you).

1. **Agricultural Housing Development**: These covers properties (Land and building) that are primarily used for the cultivation of crops and rearing of animals. Typical example includes farmland woodland farm house, orchard, ranches and a host of others.
2. **Industrial Housing Development**: These cover every class of property primarily used for the production of goods and services. Example of such properties includes furniture, mining, utilities, factories and warehouse.
3. **Commercial Housing Development:** These relates to properties that are basically used for trading (buying and selling). This is broadly divided in two viz: shop and office premises.
4. **Recreational Properties**: These include properties which are mainly used for amusement, relaxation and merriment. They also include property meant for tourism. Example includes golf courses, hotels, games reserve, clubs amusement parks, and the likes.

5. **Special Purpose Housing Development**: These represents other class of properties that cannot come under any of the above mentioned categories. They have a distinctive feature of not always found in the market. That is, they are not always bought nor sold examples include, cemeteries, Churches, mosques shrines and public properties (building, highways streets and utilities).

Following the above definitions, residential housing developments vary in their classifications by types and characteristics. Hence, Kuye (2003) and Jinadu (2007) classified dwelling units in different ways as enumerated below:

a) **Housing types by structural design**: in this case, the design of the house is used to describe its characteristics such as:

ii. Housing Estates;

iii. Bungalow;

iv. Block of flats;

v. Duplex;

vi. Maisonettes;

vii. Condominiums;

viii. Tenements (Face – me – i – face – you).

b) **Housing type by density**: This is described according to the number of housing units per plot of particular size, site coverage and the ratio of room occupancy. They comprise:

i. Low Density;

ii. Medium Density and;

iii. High Density.

c) **Housing type by specialty**: This is described by the special use the residence unit is put to, such as:

i. Transient Housing;
ii. Special Home (Orphanage, Aged and Disabled);
iii. Mass Housing;
iv. Student Housing (Hostels and Dormitories);
v. Special Quarters (Legislative quarters, Presidential/ Governors Lodge or quarters);
vi. Barracks;
vii. Prisons and;
viii. Other Quarters (Company Staff Quarters)

d) **Housing type by ownership**: This is described by the ownership status, which can be classified as:

i. Private (Individual and Organized) and;
ii. Public.

e) **Housing type by building materials**: This is described by the dominant material used for the wall, such as:

i. Mud House;
ii. Brick House;
iii. Sandcrete House
iv. Wooden House;
v. Metal ('Portakabin') House;
vi. Stone House and;
vii. Bamboo House.

f) **Housing type by tenure**: A house can be described using the status of its tenure such as:

i. Owner Occupier;

ii. Rental;

iii. Family house and;

iv. Official Quarters.

g) **Housing type by quality**: This includes a description given to a house as result of its structural characteristics and environmental facilities, such as:

i. Low Quality;

ii. Medium Quality and;

iii. High Quality.

Below is a detailed description of the residential development types as relevant to the study:

2.2.1.1 Housing estate

This is a residential development type that contains a group of houses managed in one holding. This development type is common within the study area.

2.2.1.2 Bungalow

This can be described as a building on one floor. They could be either fully detached or semi detached. Fully detached bungalows usually have just one or a singular section while the semi detached bungalow comes in two sections. They are typically identical and are often described each unit being a mirror image of the other.

2.2.1.3 Duplexes

This is a residential development with a similar design as bungalows but on two floors. They come in forms of fully and semi detached houses.

2.2.1.4 Town houses

Town houses have similar building structure with duplex but it is designed as a semi detached duplex without partition wall. They are only different in the sense that each floor is occupied by different inhabitants and thus has its own separate access to the outside.

2.2.1.5 Maisonettes

They also have two floors in each home unit. They generally have identical designs. One home unit is exactly the same with another home unit. A typical example under this residential development type is the 1004 flats in Lagos.

2.2.1.6 Apartment houses

They are commonly referred to as block of flats or flat buildings. Flats can be described as one home unit with all its spaces on the same floor level. This means that its kitchen, rooms, toilet, bathroom and all other appurtenances are all on the same level.

2.2.1.7 Condominiums

This type is a multi – tenanted building designed in a way that owning one of the units gives one an easy access to the facilities surrounding the house.

2.2.1.8 Tenements

This can be described as roomy apartments commonly found in a poor section of large cities. Tenements have many units attached together under one roof; they are divided by walls to give each occupant his or her space or privacy. Typically, they contain multiple – room facilities that offer single rooms for rent with shared facilities such as kitchen, bathroom and toilet.

Residential developments according to density include:

i. **Low density:** This refers to residential developments for population accommodated in more spacious set out, possibly with green space surrounding the

building in order to encourage higher quality design. They usually comprise single storey detached dwellings on large allotments with large setbacks on the sides. In Nigeria for example, most Government Residential Areas (GRAs) comprise low density developments.

ii. **Medium Density:** These are residential developments that are at higher density than standard low density, but not so high to be regarded as high density housing. They usually consist of detached, semi – detached and multi – units housing.

iii. **High Density:** This includes residential accommodations with a higher population density than average which is typically block of flats, condominiums and tower blocks. This implies more homes on a property.

Finally, residential housing developments according to ownership include:

i. **Private Housing:** They include houses individually acquired and managed by persons. These are usually categorized by inconsistency in structural design and the additional services made available both in and out of the building according to the preference, taste and economic buoyancy possessed by the owner. In most economies, Private houses dominate the housing supply due to their profit driven nature.

ii. **Public Housing:** These types of houses are developed and owned by the public sector like government and its agencies. They are characterized by uniformity in terms of design and auxiliary services. Typical instances include government housing estates with official quarters located in various towns and cities.

2.3 Private-Sector Participation in Housing in Nigeria

The private sector's participation in housing in Nigeria comprises both the formal and informal segments. The informal segment, which could be referred to as the popular sector, has produced 70–90 per cent of the houses in the country, as posited by

(Daramola *et al.,* 2005). Small-scale private landlords in rental housing dominate the informal-sector supply of urban housing, the greater part of the houses produced by this sector are non-conventional; their construction does not comply with established procedures and frequently contravenes existing legislation (Olotuah, 2005).

The formal segment of the private sector consists of corporate institutions that are involved in the direct large-scale production and delivery of housing units. They have until recently only been involved in the provision of staff quarters for employees and, when otherwise engaged, the supply is targeted towards high-income groups. A substantial collaborative effort between this sector and the government is pervading the country, a trend that is currently being experienced in most countries of the world. These are joint ventures in which the private sector and government cooperate to develop a project more quickly and more efficiently than government could accomplish on its own (Akintoye *et al.,* 2006). It is generally believed to be beneficial. Austin (2008) noted that public–private partnership enhances government capacity to develop integrated solutions; it facilitates creative and innovative approaches, thus reducing the cost and time spent to implement a project; it transfers a certain amount of risk to the private project partner; it encourages larger productivity and attracts more sophisticated bidders to projects; and it provides an avenue to access skills, expertise and technology.

2.4 The Rationale for Private Housing Development

The objective of private sector involvement in housing development is to achieve value maximization in relation to the cost. Value maximization in projects such as housing could be achieved by: - completing the housing project within the estimated budget; - completing the housing project within the estimated time frame; and - completing the housing project according to specifications or standards required (Foo and Wong, 2014).

It should be noted that value management is all about cost consciousness and has two aspects — value analysis and value engineering.

Value analysis involves a critical examination or consideration of the design or of the evaluation of procedures and materials involved to produce the same value for less cost or better value at the same cost or even less cost (Maruani and Amit, 2011). It is quite different from cost reduction which involves performing a given function at a lower cost by altering the material or methods without relating it to the value derived. Value engineering applies to value analysis and involves examining the costs, methods or construction and marketing at the early stage of the project so as to identify and eliminates unnecessary cost without reducing quality (Garba, 2007). This involves a team work of professionals in the building industry. The private sector should apply the concept of value management in all aspects of housing development, such as: - Site selection or access to land - Design specification Choice of material and equipment - Funds required/access to finance - Labour required.

The history of housing development in Nigeria is that of the private sector driven. In short, the private sector contributes a larger proportion of housing stock in the country. The private sector in the housing delivery consists of the individuals and corporate organizations. The sector provides houses for their direct use, their staff, for rental or sale and the sector has been more efficient in the production of housing. That is why scholars have suggested that the government should only create the enabling environment for the private sector to meet the housing need of the people. For instance, Daramola *et al.* (2005) observes that if the national housing goals are to be met, government should encourage, orient and if necessary, supervise the private housing sector. In the same vein, it suggests therefore that housing delivery should be left to the

private sector to manage. The private sector involvement goes beyond direct housing construction to manufacturing of all types of building materials, supply of labour and capital (Windapo, 2007).

Contemporary developments worldwide seem to favour the private sector driven housing development. The argument in favour of private sector is hinged on the efficiency and effectiveness of the private sector as well as the corruption and inefficiency of the public sector. The Nigerian government has identified with this view, and has in recent times introduced a number of reforms aimed at stimulating and assisting the private sector to play the leading roles in housing production and delivery (Aluko, 2004).

The reforms are in the establishment of Real Estate Developers Association of Nigeria (REDAN), Building Materials Producers Association of Nigeria (BUMPAN), the reduction of interest rates on national housing fund loan to members of REDAN and restructuring of the housing finance sub-sector to include the introduction of secondary mortgage market (Elegbede *et al.*, 2015). Generally, in most countries of the world, the housing sector is a blend of private enterprises and government activities. The point of emphasis in this presentation is that policy on private sector participation in housing delivery has to involve identifying the factors that militate against effective private sector performance. The key elements that should guide the private sector in housing delivery to the public are:

Affordability is the key issue private housing delivery. The main determinants of affordability are household income and price of housing. In the case of home ownership or rental, affordability is defined as owning a house with a value equal to slightly more than twice the household annual income or renting a house not more than 30 per cent of

the household gross monthly income (Babade, 2003). The erroneous impression of the private sector is that poor/the low-income households cannot pay for accommodation, but researches have shown a high level correlation between low income earners and affordable housing. What is the situation in this country with regards to low income earners and the rent they pay on their accommodation? What are the impediments constraining the private sector from providing affordable housing to the low income earners?

Houses should be developed on both owner-occupied and rental basis so as to promote a vibrant housing market in the country. It is erroneous and unthinkable that all households need housing in owner-occupier basis. The point is that rental housing sector has been and shall continue to be the major provider of the bulk of housing for the low-income households. Design or construction is also a realistic and functional design that minimize cost and enhance utility should be adhered to by the private sector.

2.5 Nigeria's Housing Development Policies: The Role of Private Sector.

Private-sector participation has been a highlight of Nigeria's housing policy. The 1991n National Housing Policy, which was the nation's first housing policy document, had among its objectives the mobilization of the private sector as the main instrument through which the shortage of shelter will be tackled (Olotuah, 2005). Effective implementation of the private sector's presence in the policy was, however, stalled by a number of problems. As Boudreaux (2008) noted, key measures advocated in the policy counteracted private sector development.

A new housing policy evolved in 2002 from the document produced by a Presidential Committee on Housing and Urban Development. The extant policy had the primary goal of ensuring that all Nigerians own or have access to decent, safe and affordable

housing accommodation (Nubi, 2006). The features of the policy influenced the establishment of an institutional apparatus such as the Federal Ministry of Housing and Urban Development (FMHUD), the restructuring of the Federal Mortgage Bank of Nigeria (FMBN).

A novel policy feature which points in the direction of serious private-sector involvement was the formation of the Business Development Department in the Federal Ministry of Housing and the establishment of the Real Estate Development Association of Nigeria (REDAN). The former is the division that deals with partnership issues while the latter is an umbrella body consisting of various individual players in private-sector housing development. State governments across the country also evolved institutional frameworks to facilitate partnership with the private sector (Ogu, 2001). A public–private partnership is therefore setup to engage in projects where the public sector (government) should merely play the role of a collaborator, facilitator and supervisor.

This paradigm shift in policy initiative came in response to propositions by various scholars and stakeholders. Government's earlier direct-provider approach had been criticized in terms of meeting the need of target groups, transparency in project implementation, scale of production achieved, financial constraints, affordability and cost recovery (Keivani and Werna 2001). Omange and Udegbe (2000) examined the government's past programmes in housing. There was a unanimous position on the inability of the government to operate as the sole provider of the needed housing stock; hence the proposal and emergence of the private sector as the suitable partner.

Omange and Udegbe (2000) opined that housing delivery could be left to the private sector to manage, the study recommended an integration of both the private and public resources in a policy framework for encouraging private-sector participation. Keivani

and Werna (2001) affirmed that the government should resist the urge to engage directly in housing construction but instead provide leadership in creating a conducive macroeconomic environment and encourage the active involvement of the private sector by providing incentives. Ogu (2001) noted that the government functions best when seeking to provide an enabling environment for the private sector.

2.6 Constraints to Private Housing Development in Nigeria

The private sector participation in housing in Nigeria comprises both the formal and informal segments. The informal segment, which could be referred to as the popular sector, has produced 70–90 per cent of the houses in the country, (Daramola *et al*., 2005) Small-scale private landlords in rental housing dominate the informal-sector supply of urban housing, and the greater part of the houses produced by this sector are non-conventional; their construction does not comply with established procedures and frequently contravenes existing legislation (Olotuah, 2005).

The formal segment of the private sector consists of corporate institutions that are involved in the direct large-scale production and delivery of housing units. They have until recently only been involved in the provision of staff quarters for employees and, when otherwise engaged, the supply is targeted towards high-income groups (Allan and Collet, 2000). A substantial collaborative effort between this sector and the government is pervading the country, a trend that is currently being experienced in most countries of the world. This aspect analyzes the various constraints to private property development focusing on each and every stage of property development namely land acquisition, land development, finance sourcing and government policies (McCoy *et al.*, 2009; Jaafar and Ali, 2011).

2.6.1 Legal constraints

2.6.1.1 Land acquisition:

Land constitutes the major factor in property development. The whole premise of property development revolves around the land conversion process. Land acquisition is the major step in property development. It is when the land is acquired that other aspects of the development process, such as what to develop, how to source for funding etc would follow up.

In spite of the promulgation of Land Use Act since 1978, access to land for corporate (and individual) real estate development has become even more difficult than ever before – though public site acquisition turned easier and cheaper. Access to developable sites has been a major constraint affecting diverse real estate development purposes, especially residential land uses. Issues like complex and costly acquisition procedures, insecurity of title/ownership and inadequate statutory protection continue to be major setbacks for many corporate real estate developers in the land market, especially in recent times (Babade, 2003; Windapo, 2007).

Land constitutes the major factor in property development. The whole premise of property development revolves around the land conversion process which transforms land from lower order agricultural use to higher order urban use. Land acquisition is the major step in property development. It is when the land is acquired that other aspects of the development process, such as what to develop, how to source for funding. It is necessary to affirm that high cost of land impinges heavily on private property developer's activity (Omirin, 2002). The cost of land seriously hinders his ability to engage viably in his production function. The procedure for acquiring planning consent is now beclouded with serious administrative bottlenecks and this makes the process

long and tortuous often forcing the developers to by-pass the planning authority and engage the cooperation of corrupt planners (same applies to the procedures for land registration).

From the viewpoint of Omirin (2003) access to land is a function of physical, economic, social, institutional, and contextual factors. Constraints to access developable sites emanate from any of these identified factors. The physical factors establish the quantity and quality of land available; economic factors influence the market conditions for acquisition, i.e. the demand and supply interface, price mechanism, extent of competition and availability of finance; and social factors influence the shaping of the land tenure system under which rights may be held and exercised. Institutional factors regulate the mechanisms for exchange, use and development.

Moreover, access to land fundamentally encompasses four elements and these include availability, affordability, security of tenure and ease of transaction. Availability is the ready supply of developable site; affordability is the ease with which the cost of the available land can be paid for devoid of unnecessary financial strain; security of tenure is the certainty of the right to the developable site, i.e. possessing, occupying, developing and using of the developable site without disturbance, conflicting claims and sudden loss while ease of transaction is acquiring site without facing unwarranted difficulties (Omirin, 2003; Ademiluyi, 2010; Foo and Wong, 2014). Nonetheless, copious site acquisition problems and challenges have been identified to be often encountered by the corporate real estate developers in their various quests to invest in any of choice real estate development types. These constraints come in sizes, types and sources.

2.6.1.2 Security of tenure

Promoting security of tenure is a prerequisite for sustainable improvement of housing and environmental conditions. Governments should focus on regularization schemes in order to provide incentives to families to invest in their homes and communities. Promoting security of tenure can also support better functioning of rental housing markets. There is no doubt that every effort should be made to make best use of existing housing stock and improve the quality of living in these settlements (Bowen *et al*., 2009)

2.6.1.3 Difficulty in obtaining land title

The state of land titling under land use Act requires that "Land Use and Allocation Committees", appointed for each state by the Governor, were to advise on the administration of land in urban areas."Land Allocation Advisory Committees" were to exercise equivalent functions with regard to rural land. The Act envisaged that "rights of occupancy", which would appear to replace all previous system or rules of inheritance to land, would form the basis upon which land was to be held. These rights were of two kinds: statutory and customary. "Statutory rights of occupancy" were to be granted by the Governor and related principally to urban areas. "Customary right of occupancy", according to the Act, means the right of a person or community lawfully using or occupying land in accordance with customary law and includes a customary right of occupancy granted by Local Government under this Act (Ugonabo and Emoh, 2013). All land titling is made through the application to state government under the provision of land use Act.

2.6.1.4 Inadequate supply of affordable land

Lack of adequate land for urban development particularly for low-income housing is perhaps the single most important impediment in achieving the goal of shelter for all. Proper record sand registration of land is the first step in formulating and implementing a strategy on land. It is estimated that only about 1 per cent of land in the Sub-Saharan African countries are covered by any kind of cadastral system. Land cadastral systems should urgently be improved in developing countries and particularly in Africa.

Scarcity of land leads to escalating land prices, overcrowding of existing neighborhoods, illegal invasion of vacant land and growth of squatter settlements. This trend can only be reversed by the provision of adequate and affordable land for low-income housing. In order to increase the supply of urban land, the financial and technical capabilities of the municipalities must be strengthened. It is also necessary to create conditions that would facilitate the growth of private land development agencies. Governments should formulate a regulatory frame work ensuring that such private sector land developers will serve all income groups. Other problems associated with land acquisition includes inadequacy of infrastructure, application for planning consent, registration of land and land speculation (Jaafar and Ali, 2011).

2.6.2 Financial constraints

2.6.2.1 Difficult in accessing finance

Finance is very crucial in property development. Without a steady flow of finance, all other factors of property development cannot be assembled. Finance is needed to purchase land, construction equipments and even payment of labourers. The focus on finance has, however, been very prominent for obvious reasons. This is because housing provision requires huge capital outlay, which is often beyond the capacity of the

medium income/low income groups (Babade, 2003).Inadequate access to fund for housing development is one of the principal problems that are confronting housing delivery in Nigeria. Nigerian mortgage industry is undeveloped and ineffective, between 1960 and 2009, the mortgage industry in the country made less than 100,000 transaction. The mortgage industry contribution to the nation's Gross Domestic Product (GDP) was about 0.05 of the nation's GDP while the nation real sector contributed 5% (Ademiluyi and Raji, 2008).

It is noteworthy to state here that private individual and corporate agencies have for time immemorial been providing bulk of the houses in our rural and urban area. The FMBN is crippled with lack of adequate fund to meet the developers need as well as lack of machineries in place to ensure efficient and effective disbursement of funds to developers (Abiodun, 2008).

2.6.2.2 High interest rate

Commercial and Merchant banks play a very negligible role in mortgage finance on housing finance. These banks have not gone beyond20% of their loans and advances into property development for any year. This is because of the relative slow rate of returns and the interest rate/inflation risk inherent in long-term lending with deregulation of the financial system in 1986, the percentage share of real estate and construction in total loans and advances has declined for merchant banks from 16.5% to 7.5% while for commercial banks it declined from 20.5% to 14.5% (Abiodun, 2008).

2.6.2.3 Poor government policies towards housing finance:

Primary Mortgage Institutions were established under the National Housing Programme between 1991-1996. Only 54 are now operating mainly in South-Western part of the country and Abuja (Abiodun, 2008). Similarly, according to Babade (2003) and

Abiodun (2008) the National Housing Fund collected about 4 billion Naira from the mandatory saving scheme. The problem in this case is not the availability of the fund but stringent measures attached to prevent default. Similarly building societies/primary mortgage institutions (PMI) are not well developed financially and equipped to cater to the financial needs of developers. Moreover the apex mortgage bank in Nigeria, the Federal Mortgage Bank Nigeria (F.M.B.N) is usually burdened with retail lending to developers rather than wholesale lending

2.6.2.4 Poor housing finance mechanisms

Housing finance institutions in developing countries and particularly in Africa provide services only to a small proportion of population. Financing of housing mostly comes through informal sources of credit. This is a result of national policies that are not successful in encouraging domestic savings and the development of domestic financial institutions and instruments. Lacking collateral, the guarantee of regular and recorded income, the low income groups depend completely on informal credit sources, which are expensive and mostly short-term (Abiodun, 2008). Establishing and in rare cases (since there a few) strengthening mechanisms for financing low income housing and in this relation inclusion of the informal settlements is a fundamental issue (Ademiluyi, 2010; Foo and Wong; 2014).

Considering the nature of a housing project without adequate funding arrangement, it remains a myriad or day dream. Thereby, Kuye (2007) described finance as pecuniary sources used in the purchase of goods and services for consumption and production of goods and services including housing developments. Aluko (2002) emphasized that access to adequate finance remains the corner stone to effective housing delivery. Following this, access to finance is no doubt important to housing development.

2.6.3 Development constraints

One of the major concern and priority of a property developer is to accomplish the development of the property in good time. Investigation into the constraint encountered by respondents with respect to development process shows that 21% cited high cost of building materials as the major constraint they encountered (Babade, 2003)..

2.6.3.1 Cost of building materials

Aluko (2004) added that Nigeria as a country relies heavily on imported building materials as most building materials industries are almost nonexistent and poorly developed. Ayedun and Oluwatobi (2011) identified building materials and components as one of the major challenges militating against efficient housing development while noting that they are import dependent which makes them quite exorbitant in the face of the value of the country's currency (Naira) and global inflation. As a result, shortages and uncertainty of supplies lead to fluctuations and increase in the cost of building materials. It is important to mention that the issue of importation cuts across the building materials in itself and in most cases the equipment used in production of the materials could be imported. In the case of a material like cement, Olayiwola and Adedokun (2014) noted that the high cost of importation of heavy machines needed for manufacturing is another factor responsible for the hike in the cost of building materials.

On the issue of high cost of building materials, it is appropriate to begin this discussion by examining the trend in building material costs. Other major increase coincide with the award of Udoji and the mismanagement of the economy during the last civilian administration as well as during the period of the Structural Adjustment Programme (S.A.P). Sharp rises in prices of building materials and construction costs were recorded during these periods (Olatunde and Busari, 2014).

2.6.3.2 Lack of incentive and land transaction cost

Subsidizing the cost of building materials, Provision of easy access to sources of finance, Facilitates issuance of planning consent and Provision of cheaper land are lacking among the developers.This refers to the cost of processing the land for housing development. There exists two layers of approvals from government before developers can commence actual construction on their land; one is for the R of O under the LUA while the other is for development under the Town and Country Planning Decree 8 of 1992. Therefore, the costs for processing survey plan; the consent for Certificate of Occupancy and that of the building permit are too excessive and cumbersome. These conditions create serious hindrance when attempt is made to acquire land for housing development. Based on this, it can be asserted that the factors of land availability and cost, security of tenure and land affordability have remained the unresolved issues in the 1978 Land Use Act and all these have contributed to the problem of land accessibility for housing development in Nigeria (Olatunde and Busari, 2014).

2.6.3.3 Delay in processing building permission

Delay in processing application for building plans is another major constraint to the activities of the property developers. Building plan approval takes a very long procedure to acquire thereby causing unnecessary delay in the commencement of building activities. The process is lengthy, tortuous and full of bottlenecks

2.6.3.4 Lack of effective implementation strategies

This is the first and most important step in the challenge of adequate shelter for all. The key for overcoming these constraints is to promote an effective facilitative role in order to harness the full potential of all actors in housing production. Most governments in the developing world have adopted enabling shelter strategies and initiated actions to

support the actors in the housing delivery process. There is however extensive room for improvement and articulation in this area and close the gap what is on paper as a policy document and what is really happening on the ground (Abdullah *et al*., 2011).

2.6.3.5 Improving infrastructure and services

Financing and facilitating infrastructure to meet basic needs of many urban communities have been difficult for the majority of governments and local authorities. This is, in most cases, due to the high standards that make provision of infrastructure very costly. Too often, infrastructure services are unnecessarily subsidized and frequently the subsidies are wrongly directed. As public authorities have not been able, in general, to provide infrastructure to the growing number of urban communities, individual households, community groups and informal enterprises have increasingly taken over this task (White and Allmendinger, 2003).

2.6.3.6 Inadequate utilization of local building materials and technologies

Building materials often constitute the single largest input to housing construction in most developing country cities particularly in Africa. It is estimated that the cost of building materials alone can take up to 70 per cent of a standard low-income formal housing unit. Many African countries, despite the fact that they are endowed with abundant natural resources that can meet their need for building materials production, depend largely on imported building materials and technologies (Olayiwola and Adedokun, 2014).

2.6.3.7 Lack of support to small-scale construction activities

Small-scale construction firms which operate particularly in informal settlements should be supported. Measures in this context include formulation of more realistic planning and building standards, simplifying administrative procedures to obtain permits and

licenses. Developing credit mechanisms for small construction entrepreneurs; promoting cooperative arrangements to operate and particularly acquire construction equipment; provision of training and advisory assistance; facilitating participation of smaller firms in larger public sector contracts are other examples of such support measures (White and Allmendinger, 2003).

2.6.3.8 Poor adjusting standards for building and land subdivision

In many countries, standards for building and land subdivisions do not consider affordability issues and have a general nature. Standard subdivisions are often based on regulations of the pre-independence periods prescribing large plots and banning building next to plot boundaries. This results in large plot sizes and high infrastructure costs. Building standards are also high urging and encouraging needy groups to get involved in informal building activities. These regulations and standards should be adjusted also in consideration of affordability criteria (Maruani and Amit, 2011).

2.6.3.9 Poor promotion of community participation and self-help

Policies and practices of provision of ready housing units by governmental agencies to the needy households have failed almost everywhere. This approach is simply not sustainable and cannot reach the scale. On the other hand, the poor have demonstrated that they can effectively participate in the housing process provided that they are assisted. Most rural migrants bring with them a self-help tradition that could be used for the construction of dwellings. Self-help and community participation however does not develop by itself. Successful community involvement requires support from the public sector such as provision of training, credit and technical assistance (Mohd *et al.*, 2009).

2.6.3.10 Initiation of experimental pilot projects

Pilot projects aimed at developing innovative approaches will be very useful. These approaches can, for example, involve housing cooperatives and may be centred on projects, which practice cross subsidies, land sharing schemes and utilization of local building materials. Experimental projects with new standards for subdivision and building materials with semi-serviced and non-serviced plots can also be initiated. Such experiments can facilitate the learning process for up scaling (Foo and Wong; 2014; Ademiluyi, 2010).

2.7 Empirical Studies

Adetokunboh *et al.* (2013) examined issues and challenges of site acquisition by private corporate real estate in Lagos, Nigeria. The study utilized self-administered questionnaires to sample the opinion of the selected Lagos-based corporate real estate development companies. The study adopted descriptive analysis, 24 distinctive site acquisition problems were identified and findings reveals that lack of basic infrastructure to selected sites, high cost of acquisition, cumbersome government allocation and high cost of titling perfection are the top-ranked site acquisition problems. Nonetheless, this study suggests that the corporate real estate development establishments and the public sector should work hand in hand especially in the availability and access to suitable developable sites for real estate development.

Elegbede *et al.* (2015) appraised the performance of private developers in housing provision in Nigeria. The study adopted simple random method of sampling method. Analysis of 220 questionnaires retrieved from selected member of Real Estate Developers' Association of Nigeria (REDAN) through mean scaling analysis. Findings revealed that incentives have not been well received by private developers through the

government. Policies on ground are also not favourable to the private developers especially on funding. Despite all the constraints findings has revealed that the private developers have proven to be a vital tool to housing development for housing needs in Nigeria today.

Mustapha (2010) examine the constraints that private property developers encounter in Kano metropolitan area. In the study 72 questionnaires were administered to 66 private individuals and 6 corporate developers. The study adopted simple percentage analysis to analyze the opinion of the respondents. The study discovered that high cost of land (16%), difficult access to land allocation from the state (16%) and exploitation by land dealers are the major constraints they faced in land development. Similarly, 27% of the respondents cited high interest rate as one of the major financial constraint they encountered.

Nkyi (2012) examined the strategies for financing real estate development in Ghana. The study adopted a questionnaire survey approach as its methodology. A total of 48 real estate firms were involved in the study. The data collected were then analyzed using both descriptive statistics and factor analysis which reduce the number of variables and detected the structure of relationships between them. The study revealed the major financial sources of real estate development in Ghana to be retained profits and advance deposits with former as the main finance acquisition strategy. Financial difficulties in the form of medium and long-term were also discovered to be prevalent in the financial lending system. The study concludes that inability of real estate firms to provide acceptable collateral and transaction cost were identified as some of the key constraints confronting developers.

Gbadeyan (2011) examined private contribution to the development of Nigeria housing market using Lagos as case study. The study utilized a survey approach through the use of questionnaires, multi stage sampling technique were adopted for the study while the chi – square and mean score ranking were the statistical tools used for the analysis, the outcome revealed that Estate Surveyors appeared to be making tremendous contribution to the development of housing and one of the major obstacles confronting private developers was identified to be lack of finance, therefore proactive housing policy was recommended.

Aliyu *et al.* (2011) carried out an examination of factors affecting housing development in Makama, Bauchi metropolis, the study employed stratified random sampling for two hundred respondents, the use of descriptive statistics was adopted for the study, the analysis revealed that cost of building materials, low income and poor source of finance were considered to be the main limitations to housing development. They conclude that cost of housing finance were major constraint to housing development. The study recommends that government intervention by providing subsidy on the cost of building materials and to lower the cost borrowing to finance housing development.

Ugonabo and Emoh (2013) examined the major challenges to housing development and delivery in Anambra, the study highlighted a diversity of factors hindering effective housing development and delivery in Anambra which include lack of secured access to land, limited access to finance, bureaucratic procedure, high cost of construction, high cost of land registration and titling, uncoordinated policies and implementation at State and Federal levels, youth harassment of developers, development control inefficiency, illegal title revocation and compensation process among others. The study also recommends for holistic approach to housing development.

Olayiwola and Adedokun (2014) examined housing problem in Nigeria, the result of descriptive analysis revealed that housing finance, lack of access to land, mismatch in housing goal and real achievement, building material problem, low housing investment, high cost of houses and rent were the major problem of housing delivery in Nigeria. The study recommends for the total overhauling of entire housing policy and land policy

Olatunde and Busari (2014) in the study titled overcoming the challenges of residential property development in the developing state capitals of Nigeria, Damaturu as a case study, the study adopted stratified random sampling to collect data using structured questionnaires, the result of descriptive analysis revealed that high interest rate, short repayment periods, bureaucracy in land acquisition, inadequate skilled labour and cost of building materials were identified as major constraints to residential development. The study recommends for new institutional framework for legal process and finance

Ogedengbe and Adesopo (2003) examined the problems that are associated with real property development finance in Nigeria. The study data collected from estate surveying -and valuation firms in Abuja, some selected financial institutions that fund property development and developers through the use of structured questionnaires in order to identify some of the problems that confront real estate development in terms of funding. The study made use of simple descriptive methods of analysis and result showed that problems of housing development ranges from high interest rates to that of the numerous requirements from applicants for loan, which in most cases they find difficult to meet, bedeviled the financing of real properties in Nigeria.

Olumuyiwa and Taiwo (2011) Contribution and challenges of the private sector's participation in housing in Nigeria: case study of Akure. The study identified institutional and socio-economic factors as major challenges affecting the bridging of

housing gap in the city Akure. The result of descriptive analysis revealed that the macro-economic environment, continued dominance of the public sector, bureaucratic bottle necks, and socio-cultural issues were major challenges to active private housing development. The study concludes that institutional and socio-economic factors impacted on the projects negatively. It is affirmed that participation of the private sector has potential for improving housing delivery

Ibem *et al* (2011) study investigated the contextual and organizational challenges in public housing provision in Nigeria in the post-independence era. Using data derived from a survey of fifteen public housing agencies in southern Nigeria, the study found that scarcity of housing finance, lack of consistency and continuity in housing policy formulation and poor implementation strategies, unfavorable political environment and declining population of tradesmen in the construction industry were key contextual challenges militating against public housing provision.

Table 2.1a Summary of Literature

Author/Year	Study Area	Research Area	Methodology	Findings
Ogedengbe and Adesopo (2003)	Abuja	problems that are associated with real property development finance in Nigeria	Mean analysis	high interest rates and cost of finance
Mustapha (2010)	Kano	Constraints to private property developers	Descriptive analysis	high interest rate and cost of land and access as major financial constraint
Gbadeyan (2011)	Lagos	private contribution to the development of Nigeria housing market	chi – square and mean score ranking	lack of finances a major constraint to development
Aliyu, Kasim and Martin (2011)	Makama, Bauchi	examination of factors affecting housing development	Mean analysis	Cost of building materials, low income and poor source of finance
Olumuyiwa and Taiwo (2011)	Akure	Contribution and challenges of the private sector's participation in housing in Nigeria	Mean analysis	dominance of the public sector, bureaucratic bottlenecks, and socio-cultural issues
Ibem, Anosike and Azuh(2011)	southern Nigeria	investigated the contextual and organizational challenges in public housing provision in Nigeria		Lack finance, lack of consistency and continuity in housing policy were identified
Nkyi (2012)	Ghana	the strategies for financing real estate development	Factor analysis	Inability of real estate firms to provide acceptable collateral and transaction cost.
Adetokunboh, Aibinu and Agbato (2013)	Lagos	Issues and challenges of site acquisition by private corporate	Mean analysis	Lack of basic infrastructure to selected sites, high cost of acquisition and titling
Ugonabo and Emoh (2013)	Anambra,	major challenges to housing development and delivery	Mean analysis	lack of secured access to land, inadequate finance, and bureaucratic procedure

Table 2.1b Summary of Literature

Author/Year	Study Area	Research Area	Methodology	Findings
Olayiwola and Adedokun (2014)	Nigeria	housing problem in Nigeria,	Mean analyisis	housing finance, and lack of access to land were major constraints
Olatunde and Busari (2014)	Damaturu	overcoming the challenges of residential property development in the developing state capitals of Nigeria		High interest rate, cost of building and bureaucracy.
Elegbede, Olofa, and Olojede (2015)	Nigeria	Appraisal of the performance of private developers in housing provision.	Mean analysis	Incentives have not been well received by private developers through the government

CHAPTER THREE

3.0 RESEARCH METHODOLOGY

3.1 Research Design

Research design remains a practical guide besides steps involved in the achievement of the objectives of the study.

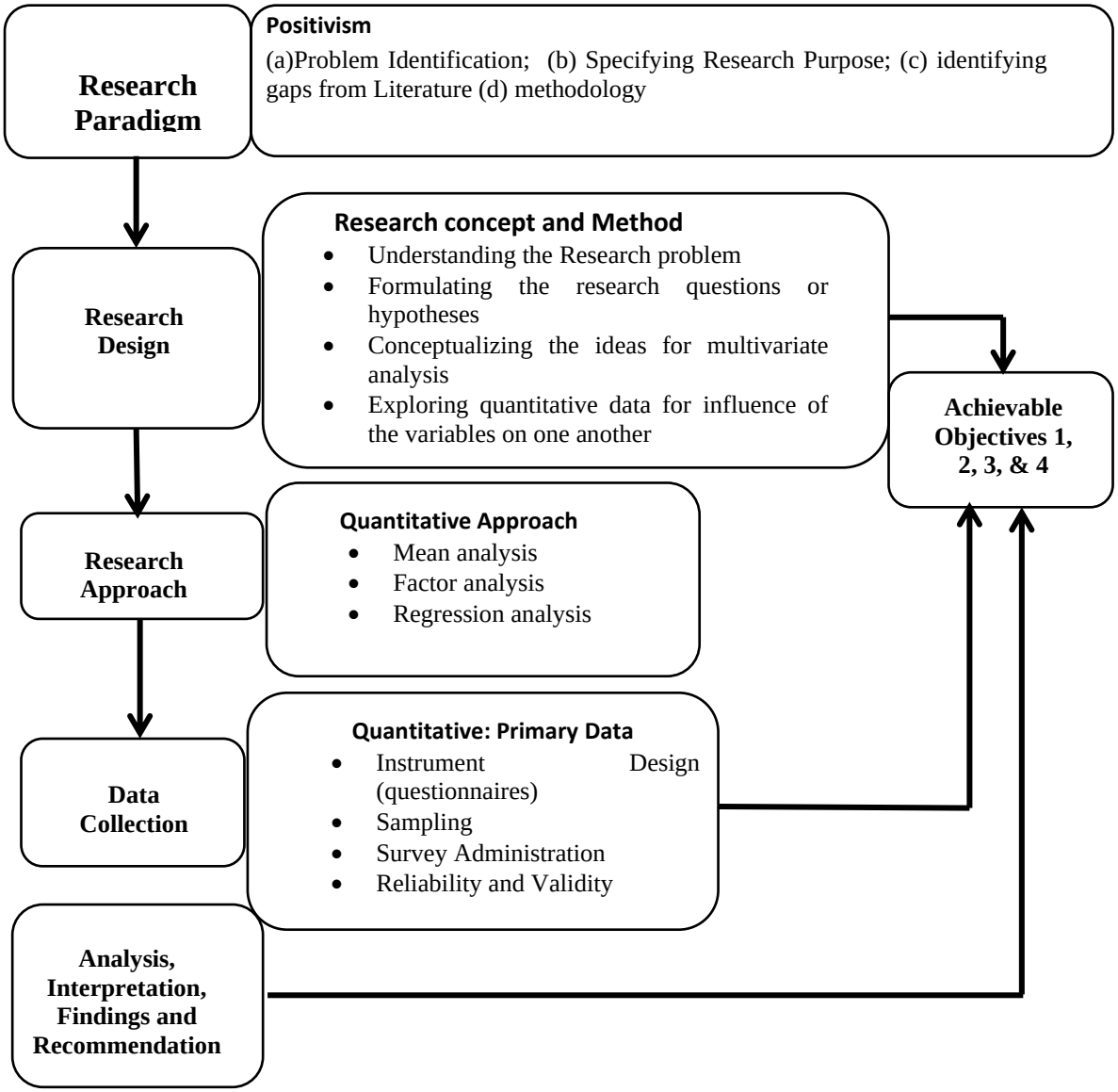


Figure 3.1: Research Process

Source: Author's Compilation, (2020)

The research is based on case study design. The study's investigation remains labelled as an approach that sought to empirically examine a modern occurrence in it actual life

situation by means of numerous bases of proof. In the same vain the study investigates the constraints to private housing development in Minna. The study is designed in such a way that constraints were identified and examine how they have affected private developer in housing development. The study is designed to factorize the multitudes of constraints in order to classify the sub-group factors and to also model their effects on the degree of isolated accommodation improvement in Minna.

3.2 Population for the Study

The population for this research involves both professional and corporate real estate developers in Minna metropolis. The corporate developers are the private developers registered with Real Estate Developers Association of Nigeria (REDAN) and who have developed properties and who are still developing properties in Minna city. The study considered private professionals and corporate developers in built environment (these are builders, architects, land surveyor and Estate surveyors) in Minna for the study. The few members of the population that comprises corporate developers in addition to individual developers include:

3.2.1 Sea mountain of Nigeria

Sea Mountain has a proposed plan to develop 133 units of residential housing in Minna between the period of 2015-2019. The company only developed 97 units while the remaining 36units were under construction. Out of 97 developed units, 60units are 2B/R while the remaining 37 are 3B/R units. The site is on coordinates location of 9.5904375, 6.5143125.

3.2.2 Hafsamad Nigeria limited

The company had proposed plan of 100 units of residential development between 2015 to 2019. The company developed only 72units. Out of the 72 units developed, 20

comprised of 3B/R housing units while 52 comprised of 2B/R units. The site is located on coordinate 9.4828125, 6.6283125.

3.2.3 Rockland development limited:

The company had proposed plan to develop 1000units of residential housing units. Company managed to developed 60units only. Out of 60 units developed, 16units are 3B/R while the remaining 44units are 2B/R units. The site is coordinate location of 9.6730625, 6.4578125.

3.3 Data Sources

3.3.1 Primary data

Primary data was collected from both private professionals and corporate housing developers which consist of builders, architects, land surveyor, civil engineer and Estate surveyors in Minna through field survey, questionnaires and interview of questionnaire. Primary data comprises on number of residential housing development and also data on number of application for private housing development. The data also comprised responses on constraint factors to housing development across the developers in Minna.

3.4 Method of Data Collection

3.4.1 Questionnaires design

A closed ended or structured survey stayed for the study and planned to acquire pertinent statistics from the samples of the study. The close-ended questionnaires was designed to collect information on type of private residential housing development, number of application made to the government and number of private housing development, and inherent challenges facing the developers.

3.4.2 Interview

This is modestly a individual consultation section in which inquiries were planned to accomplish the study purposes from the respondents. The conversation directed to the property developers both company and individual developers in Minna.

3.5 Sampling Technique

Simple random sampling method was adopted to selected professional developers and while census or purposive was adopted to sample corporate developers due to relative small number of corporate designers in the study parts. Therefore, the study considered the selected professional developers and selected all the corporate real estate developers.

3.5.1 Sample Frame

The sample frame for the study comprised the list of number of household in National population commission 2006.The list of household population comprised professional developed houses (professional developers) and houses developed by corporate organization (corporate developer) registered under Real Estate Development Association of Nigeria (REDAN).

3.5.2 Sample Size

The number of questionnaires to be administered to the professional developers and corporate developers and the sample size for the study population was determined using Yamma's formular model expressed as follows:

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

Where; n= Sample size

N= Sample population (projected household population in 2019 is 20,000)

e= confidence level (0.05)

sample size to be administered is 393

Table 3.1 Questionnaires Administration

Professional Respondents	Population	Sampled size	Returned questionnaires
Builders, Architects, Quantity surveyors, Estate Surveyors and civil engineers	Corporate developers	3	3
	private professionals	393	297
	Total	396	300

Table 3.2 Number of Professionals Administration

Population	Professionals	number	Percentage
Professionals/corporate developer	Architects	48	16.0
	Builders	138	46.0
	Quantity Surveyors	84	28.0
	Civil Engineers	18	6.0
	Estate Surveyors	12	4.0
Total		**300**	**100.0**

3.6 Method of Data Analysis and Techniques

The study adopted relevant analytical techniques which includes descriptive and inferential techniques. Results were presented mostly using tables. The description of various variables employed for the study is presented in Table 3.2 and the summary of the methods and analytical techniques is presented in Table 3.3.

3.6.1 Data analysis using descriptive statistics

To examine the types of residential development, the simple descriptive technique was employed using percentages. By this, comparisons were made amongst respondents and sectors from which conclusions were drawn. The study utilized mean, correlation, factor analysis and regression to analyse the data, these analytical techniques were utilized to address the objectives of the study as described as follows:

Mean Analysis

This is used to determine average number of private housing development over a period, number of approved and non-approved application made for housing development by the government to both private professional and corporate developers. This is used for objective two and three.

3.6.2 Data analysis using factor analysis and regression

In using the factor analysis technique, the data acquired from various professional developers in Minna was obtained and measured in 5 point Likert's scale. This gives the mean and consensus opinion which were used to run the factor analysis technique. The rating score for the challenges is as follows: Very High (VH) = 5, High (H) = 4, Indifferent (I) = 3, Low (L) = 2, Very Low (VL). Values from questions were weighed and Relative Index was derived in line to provide the consensus opinion of the respondents. The sum on each item was divided by the totality of respondents to derive the average or mean value.

Simple Regression

Simple regression equation will be applied to ascertain the effect of the constraint's on rate of private housing development. This was adopted for objective four.

$LogY = \mathbf{a} + \beta_1 constraint\ factors + \mathbf{e}$

Where y is the rate of private housing development and x_n is the constraints factors (legal factors, economic factors and physical factors. β is the coefficients.

Table 3.3 Variables Description for the Study

Variables	Measurement	Descriptions
Rate of development	Ratio scale	Annual rate (%)
Legal constraints	Ordinal scale	Ranging from Very Low to Very High agree (1-5)
Economic constraints	Ordinal scale	Ranging from Very Low to Very High agree (1-5)
Physical constraints	Ordinal scale	Ranging from Very Low to Very High agree (1-5)

Table 3.4: Objective of the Study, Method of analysis and Analytical technique

Objectives of Study	Method	Analytical techniques
To examine the number of private housing development in Minna urban over a period of time (2009-2019)	Descriptive/inferential	Mean Graph, Percentage,
To determine the number of approved and unapproved applications for housing development	Descriptive/ Inferential	Percentage
To Examine the Challenges to housing development in Minna urban	Descriptive/ Inferential	Mean, RII and factor analysis
To analyze the effect of these constraints on the rate of housing development in Minna urban.	Inferential	Regression analysis

Source: Researcher's Compilation (2018)

CHAPTER FOUR

4.0 RESULT AND INTERPRETATION

Introduction

The preliminary part of this study comprised the demographic of developers sampled for the study. This demographic information enables to know more about the respondents in term of their gender, academic qualification, year of experience and professional affiliation.

Table 4.1 Demographic Information of Developers in Minna

Demographic Information		Frequency	Percent
Gender	Male	294	98.0
	Female	6	2.0
	Total	300	100.0
Education	ND/NCE	12	4.0
	HND	60	20.0
	B.Sc/B.Tech	210	70.0
	M.Tech/M.Sc	18	6.0
	Total	300	100.0
Profession	Architecture	48	16.0
	Building	138	46.0
	Quantity Surveying	84	28.0
	Civil Engineer	18	6.0
	Estate Surveying	12	4.0
	Total	300	100.0
Year of Experience	1 – 5 yrs	18	6.0
	6-10yrs	186	62.0
	11-15yrs	72	24.0
	16-20yrs	18	6.0
	21yrs and Above	6	2.0
	Total	300	100.0

Source: Field Survey, 2019

Demographic information of respondents is presented Table 4.1. The result showed 98% of sampled professional were male, 70% of sampled professional had first degree, 46% comprised of builders and 62% of sampled professional had between 6-10 years of experience in construction industry.

4.1 Private Housing Development in Minna Urban

1. To Examine the number of Private Housing Development in Minna Urban Over a Period of Time: 2009-2019

Table 4.2 Unit of Housing Development by Sea Mountain between 2015-2019

Building type	Proposed Number	Completed units	% of completion	% of uncompletion
2 B/R	87 units	60 units	69%	31%
3 B/R	46 units	37 units	80%	20%
Total	**133 units**	**97 units**	**73%**	**27%**

Source: field survey, 2020

The trend in number of private housing development and number under construction by Sea Mountain is presented in table 4.2. The company proposed 133 unit of housing development, but the total number of 97 housing units were built between 2015 to 2019 which comprised about 73% of the total and 27% of the units were under construction. Furthermore, 62% of the total number of housing units developed by Sea Mountain within this period (2015 to 2019) comprised of 60units of 2B/R semi-detached bungalow. While the remaining 38% of the housing unit development comprised of 37 units of 3B/R bungalow. The Google earth base map of the Sea mountain development is presented in Figure 4.1. This is because the demand for 2B/R units is far higher than 3B/R units. The company proposed 133units but built 97 and the 36units were still under construction and slow pace of development is associated inadequate supply of fund.

Google earth base map showing the location of sea mountain of Nigeria limited Estate along Gurara Area in Minna.

Table 4.3 Unit of Housing Development by Hafsamad between 2015-2019

Building type	Proposed Number	Completed units	% of completion	% of uncompletion
2 B/R	60 unit	52 unit	86%	14%
3 B/R	40 unit	20 unit	50%	50%
Total	**100 units**	**72 units**	**73%**	**27%**

Source: field survey, 2020

The number of completed private housing development and number under construction by Hafsamad is presented in table 4.3. The company intended 100 unit of housing development, but the total number of 73 housing units were built between 2015 to 2019

which comprised about 73% of the total and 27% of the units were under construction. Furthermore, 72% of the total number of housing units developed by Hafsamad within this period (2015 to 2019) comprised of 52units of 2B/R semi-detached bungalow. While the remaining 28% of the housing unit development comprised of 20 units of 3B/R bungalow. The Google base map is presented in Figure 4.2.

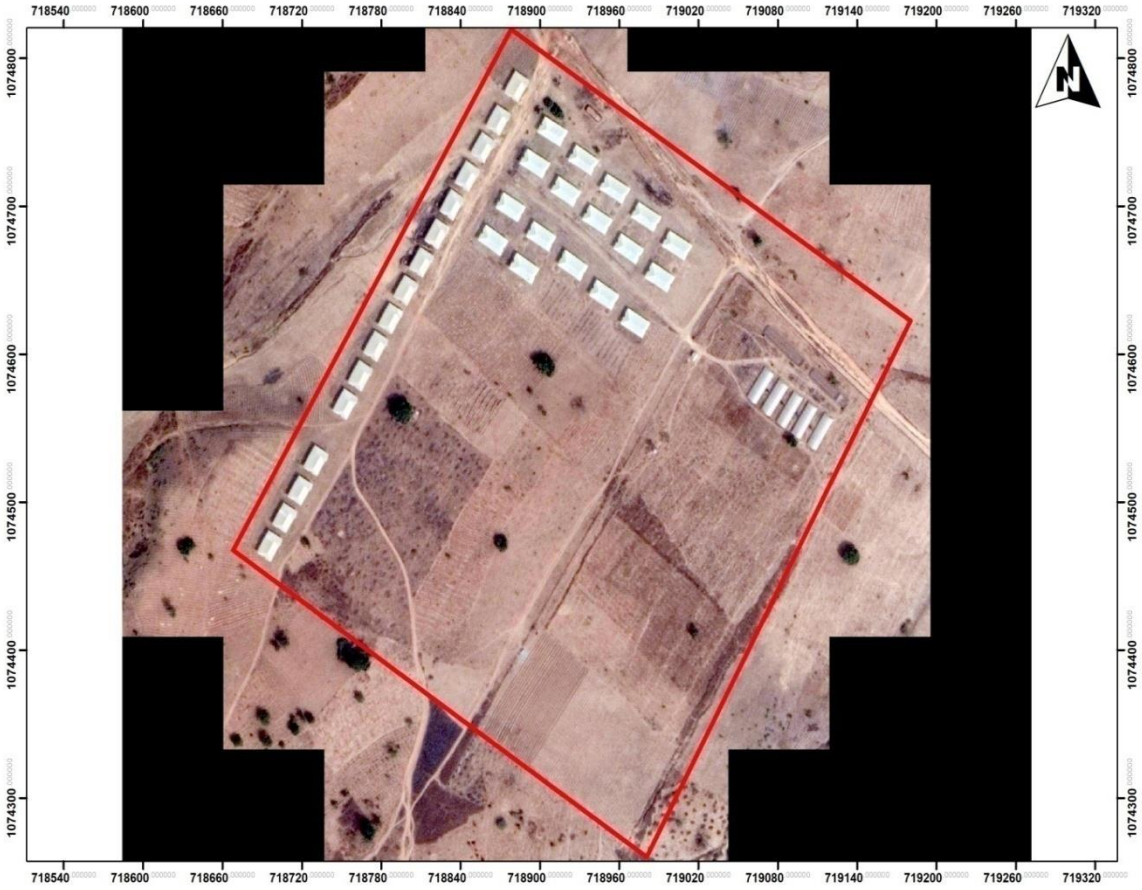
Google head map showing the location of Hafsamad Estate developer along Pago Paiko road Minna.

Table 4.4: Unit of Housing Development by Rockland Development Ltd (2014-2019)

Building type	Proposed Number	Completed units	% of completion	% of uncompletion
2 B/R	800 unit	44 unit	6%	94%
3 B/R	200 unit	16 unit	8%	92%
Total	**1,000 unit**	**60 unit**	**6%**	**94%z**

Source: field survey, 2020

The unit of private housing development and number under construction by Rockland development limited is presented in table 4.4. The company intended 1000 unit of housing development, but the total number of 60 housing units were built between 2014 to 2019 which comprised about 6% of the total, and 94% of the units were yet to be constructed. Furthermore, 73% of the total number of housing units developed by Rockland development limited within this period (2014 to 2019) comprised of 44units of 2B/R semi-detached bungalow. While the remaining 27% of the housing unit development comprised of 16 units of 3B/R bungalow. The Google earth base map of the Rockland development limited development is presented in figure 4.3.



Google head map showing the location of Airport Estate by Rockland Development Limited along Maikunkele off Kampala road Minna.

Table 4.5 Summary of Private Housing Development in Minna Urban

Developers	Period	Units	Number Of Units Developed	(%)	Total number yet to develop	(%)	Proposed units
Sea Mountain	2015-2019	2B/R Semi-Detached 3B/R bungalow	60units 37units				
Sub-Total			97units	42%	36	4%	133units
Hafsamad	2015-2019	2B/R Semi-Detached 3B/R bungalow	52units 20units				
Sub-total			72unit	31%	28	3%	100units
Rockland	2014-2019	2B/R Semi-Detached 3B/R bungalow	44units 16units				
Sub-total			60Units	26%	940	93%	1000units
Ground Total			229units	100	1,004	100	1233units
%			19%		81%		100%

Source: Field Survey, 2020

The summary of private housing development in Minna urban is presented in Table 4.5. The total 229units of housing development comprised about 19% of the proposed development the developers while 81% of the remaining are yet to be developed. Sea Mountain developed highest number of units as it developed about 42% of the total units developed and Rockland development limited had the highest number undeveloped units about 81%. Therefore, there high disparity between the planned or proposed housing units and actual units developed.

4.2 Approved and Unapproved Application for Housing Development

To determine the number of approved and unproved applications for housing development. The objective seeks to know the quantum of approval granted over the period and total number of application made.

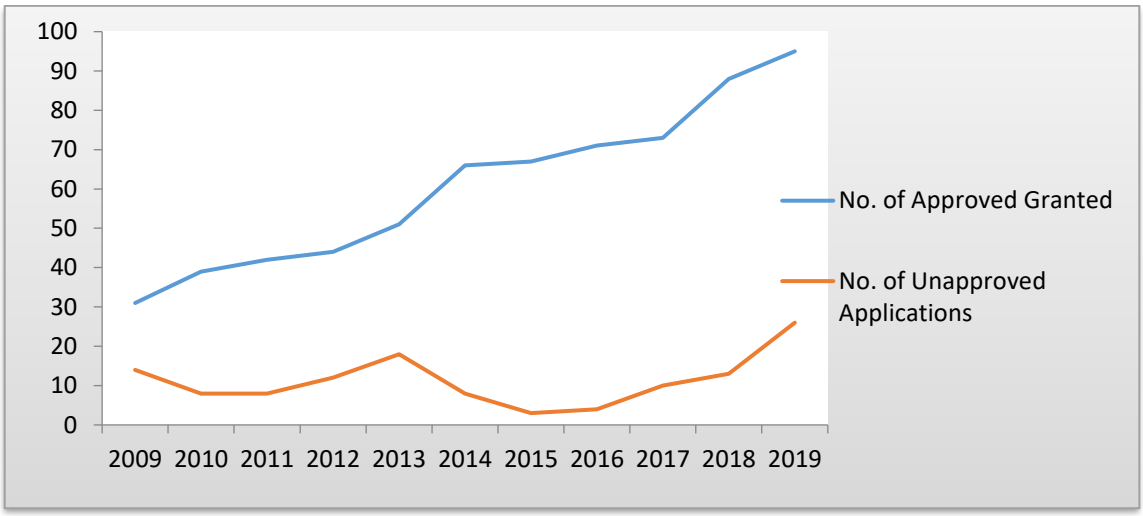
Table 4.6: Number of Application Made (NAM) and Number of Approvals Granted (NAG)

Years	No. of Application Made	No. of Approval Granted(AG)	% (Approved Grant)
2009	45	31	69
2010	47	39	83
2011	50	42	84
2012	56	44	79
2013	69	51	74
2014	74	66	89
2015	70	67	96
2016	75	71	95
2017	83	73	88
2018	101	88	87
2019	121	95	79

Source: Urban Development Board, Minna (2019)

The number of application made and approval granted both corporate and professional developers between 2009 to 2019 presented in Table 4.6. Number of application increase from 2009 to 2019. And the number of approval granted also increase proportionally. In 2015, the proportion of approved grants in relation to number of

application is high compared to others at 96%. Also in 2016 and 2014, the proportion of approved grants in relation to number of application is high compared to others at 95% and 89%. In 2017 and 2018 were also maintained high number of approval in relation to number of application at 88% and 87% respectively. The trend in number approved and unapproved application for private housing development is presented in figure 4.4.



Trend in Number of Approved and Unapproved Application for Private Development

Source: Computed from Table 4.6

The Number of approved increased annually and upwardly over a period of time. This showed that between 2010 and 2017, the private development witnessed fluctuated increase due to variance among market forces of demand and supply housing. The number of unapproved application experienced fluctuated decrease between2010-2012 and little rise in 2013 and after which there was a fall and sudden rise from 2017 to 2019, this is due increase in number approved application.

4.3 Challenges to Private Housing Development in Minna Urban

Examine the challenges to private housing development in Minna urban. The study conducted a random survey on constraints to private housing development among housing stakeholders in Minna. These housing stakeholders comprised of all professional developers from built environment comprised architects, estate surveyor, quantity suveryors builders and civil engineers. The total of 297 selected professional developers (builders, architects, civil engineer, land surveyor, estate surveyors and quantity surveyor) expressed their opinion and 3 corporate developers (builders and architects) on the following constraints to the private development. The result is presented as follows:

Table 4.7 Constraints to Private Housing Development

Constraints	N	Sum	Mean
Lack of Access to Land	300	1364.00	4.5467
Cumbersome land acquisition process	300	1323.00	4.4100
Insecurity of tenure	300	1240.00	4.1333
Difficulty in Obtaining land title	300	1386.00	4.6200
Inadequate Finance	300	1402.00	4.6733
High interest rate	300	1339.00	4.4633
Development Control Issues	300	1352.00	4.5067
Lack of Incentive	300	1482.00	4.9400
Poor Infrastructure and services	300	1271.00	4.2367
High Cost of Building Materials	300	1362.00	4.5400
Inadequate supply of affordable land	300	1443.00	4.8100
Inadequate indigenous building materials	300	1382.00	4.6067
Delay in processing Building permission	300	1418.00	4.7267
Poor Government policies	300	1487.00	4.9567
Poor Capital Market	300	1368.00	4.5600
Poor Mortgage /housing Institutions	300	1286.00	4.2867
The overall economy	300	1326.00	4.4200
Lack of vital statistics	300	1395.00	4.6500
Poor PPP arrangement	300	1521.00	5.0700
Poor housing market development	300	1463.00	4.8767
Poor planning control	300	1349.00	4.4967
Lack technology in building	300	1292.00	4.3067
High exchange rate	300	1015.00	3.3833
Valid N (listwise)	300		

Source: field survey, 2019

The descriptive analysis of the constraint factors to private development on five-point likert scale (strongly agree-5 Agree-4, indifferent-3 disagree-2 and strongly disagree-1). The average benchmark at 3.00 (5+4+3+2+1=15/5=3.00) is minimum consideration for the each of the item to be considered as constraint factors. Therefore all the constraint factors were strongly considered as constraints to private development.

Table 4.8: Explained Variance of Constraint Factors to Private Housing Development

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	4.759	20.692	20.692	4.759	20.692	20.692	3.013	13.099	13.099
2	2.453	10.665	31.357	2.453	10.665	31.357	2.505	10.892	23.991
3	2.009	8.737	40.094	2.009	8.737	40.094	2.158	9.381	33.372
4	1.457	6.335	46.429	1.457	6.335	46.429	2.145	9.326	42.698
5	1.315	5.719	52.148	1.315	5.719	52.148	1.567	6.814	49.512
6	1.170	5.087	57.235	1.170	5.087	57.235	1.552	6.747	56.260
7	1.060	4.607	61.841	1.060	4.607	61.841	1.284	5.582	61.841
8	.981	4.264	66.106						
9	.959	4.170	70.276						
10	.848	3.686	73.962						
11	.813	3.535	77.498						
12	.773	3.360	80.857						
13	.639	2.780	83.637						
14	.592	2.576	86.213						
15	.536	2.331	88.544						
16	.503	2.185	90.729						
17	.420	1.826	92.556						
18	.366	1.592	94.148						
19	.362	1.574	95.722						
20	.333	1.446	97.168						
21	.293	1.272	98.440						
22	.250	1.085	99.525						
23	.109	.475	100.000						

Extraction Method: Principal Component Analysis.

The result of total variance of factor analysis presented in Table 4.8 is the result of total variance of extraction loading after rotation. The cumulative variance of the seven most

correlated constraint factors to private housing development in Minna is presented in Table 4.8. The Eigen value in the table, and the total Eigen value revealed the amount of total variance in the original variable accounted for by each of the components. The variance which is simply the ratio of variance accounted for by each of the component to the total variance of the variables. The analysis required the first seven components to be extracted from extracted solution and the most highly emphasized constraints factors were the seven the most correlated constraints private housing development in Minna. The extraction of sum of the square loadings in the second section explained the variability in original 28 variables. The extracted components explained 61.841% variability in the original variables. Therefore, this study considerably reduce the data by selecting the extracted components as the most emphasized factors or components with the minimum of 38.159% loss of information.

Table 4.9: Factor Loading Analysis of Constraints Factors to Private Development

Factors	Factor loading	Eigen value	% of variance
Factor 1: Institutional and financial factors		4.759	13.099
Difficulty in Obtaining land title	.824		
Inadequate Finance	.723		
High interest rate	.756		
Development Control Issues	.762		
Factor 2: Economic factors		2.453	10.892
Poor Capital Market	.711		
Poor Mortgage /housing Institutions	.630		
The overall economy	.775		
Poor housing market development	.646		
Factor 3: Market and Bureaucratic factor		2.009	9.381
Inadequate supply of affordable land	.663		
Inadequate supply of indigenous building materials	.746		
Delay in processing Building permission	.825		
Factor 4: Land ownership factors		1.457	9.326
Lack of Access to Land	.708		
Cumbersome land acquisition process	.830		
Insecurity of tenure	.850		
Factor 5: Technical factor		1.315	6.814
Lack technology in building	.637		
Lack of incentives	-.773		
Factor 6: physical control and foreign exchange factor		1.170	6.747
Poor planning control	.720		
High exchange rate	.550		
Factor 7: infrastructure development factors		1.060	5.582
Poor Infrastructure and services	.608		
Poor PPP arrangement	-.633		

Source: field survey, 2019

The result of factor loading analysis of constraint factors to private housing development as presented in table 4.9 revealed that the seven most emphasized factors were loaded which constituted about 61.841% variance in the constraint factors to

private housing development. The cut-off point for this study is taken 0.5 and above as general rule of thumb applied. The most important factor one (1) is Institutional and financial factors and it explained about 13.099% variance in the determination of constraint to private housing development. The factor (2) is Economic factors and it explained 10.89% variance in the constraint to private housing development. Factor (3) is named as Market and Bureaucratic factor and it explained 9.38% variance in the determination of constraint to private housing development. Factor four (4) is named as Land ownership factors, and it explained 9.326% variance in the determining the constraint to private housing development. Factor (5) is named as Technical factor, and it explained 6.814% variance in the determination of constraint to private housing development. Factor (6) is named as physical control and foreign exchange factor, and it explained 6.747% variance in the determination of constraint to private housing development. Factor (7) is named as infrastructure development factors, and it explained 5.582% variance in the determination of constraint to private housing development.

4.4 Effect of Constraints on the Rate of Housing Development in Minna Urban

To analyze the effect of these constraints on the rate of housing development in Minna urban. This objective tends to determine the extent at which identified constraints has affected private housing development. The reason is to know the implication of these constraints on private housing development.

Table 4.10: Effect of constraints on private housing development

Model	Unstandardized Coefficients		T	Sig.	R^2
	B	Std. Error			
(Constant)	9.142	2.709	3.367	.001	.70
Institutional and financial factors	-.343	.230	-1.491	.026	
Economic factors	-.171	.223	-.766	.041	
Market and Bureaucratic factor	-.135	.209	.-646	.012	
Land ownership factors	-.234	.235	-.995	.017	
Technical factors	-.783	.281	-2.790	.006	
physical control and foreign exchange factor	-.485	.250	-1.944	.044	
Poor infrastructure development factors	-.481	.193	-2.492	.113	

The result of regression analysis presented in Table 4.10 revealed that 70% variation (R-Square) in private housing development in Minna is caused by the seven identified constraint factors. All the factors maintained negative effect on private housing development and high mean response provided by the developers justified the result of this analysis as most affected private housing development constraints. Institutional and financial factors are group of factors identified such that any inefficient in the institutional process and financial policy will negatively impaired on private housing development. A group of economic constraints identified that any poor economic performance will cause reduction in private housing development. Poor market operation and high bureaucratic process in land operations will cause reduction in private housing development. Land ownership in term of security and acquisition if not properly administered will affect private housing development. Lack of technology in building affect private housing development. Poor physical control and high foreign exchange building materials will affect private housing development. Poor infrastructure development will affect private housing development. Therefore, these constraints have been found to have significant effect on private housing development.

4.5 Report of Interview Conduct on the Challenges of Private Development among Corporate Real Estate Developers in Minna

General speaking, all the corporate real estate developer were facing a similar challenges except Sea Mountain that has support from federal government, others like Hafsamad Nigeria Limited, Rockland Development Limited, are in (PPP) with the State Government. In the case of Hafsamad which was registered recently in 2016 has it first development in Minna but had problem of finance. Government has already agreed to pay certain percentage initially but suddenly turned around to decline the agreement Major challenges identified. Includes:

Finance

Niger State government has failed to contribute 2.5% NHF and thereby do not contribute to federal mortgage bank (FMB). Therefore, FMB does not fund any private housing development except Sea Mountain, Hafsamad and rock land. Therefore, they lack counter-part funding.

Access to Developable Land

Land question constitutes a major problem to private housing development. The degree of accessibility in terms of availability and cost remain a big challenge. The cost of urban land is a big discouragement to urban poor. But government, on some occasion do make land available through public private partnership without which it could be very difficult.

Finally, government of Niger state has therefore not adequately support corporate private developers in housing development, through the provision of finance and accessibility to developable land.

4.6 Summary of Finding

1. The study discovered Sea Mountain developed highest number of units as it developed about 42%of the total proposed housing units by the selected corporate developers. Hafsamad developed that about 31% and while the remaining 27% was developed by Rockland development limited.
2. The study further revealed that there was wider disparity between the proposed housing units and actual housing units developed, such that only 19% of the proposed housing units were developed by selected corporate developers while 81% of the remaining are yet to be developed.
3. The study revealed a wider disparity between the approval given to private housing developers (professional and corporate) and unapproved granted application. The actual number of approval given is far and above the number of unapproved application. It was discovered there were a lot private development without approval from government due institutional constraints.
4. The study further analyzed the twenty-two constraint factors to private housing development through factor analysis and the study revealed that the seven the most-high emphasized factors were loaded which constituted about 61.841% variance in the constraint factors to private housing development. such constraint factors includes Institutional and financial factors, economic factors, market and bureaucratic factor, land ownership factors, technical factor physical control and foreign exchange factor and infrastructure development factors.
5. The study revealed that 70% variation in private housing development in Minna is caused by the seven identified constraint factors (Institutional and financial factors, economic factors, market and bureaucratic factor, land ownership factors, technical factor physical control and foreign exchange factor and

infrastructure development factors). All the factors maintained negative effect on private housing development.

CHAPTER FIVE

5.0 CONCLUSION AND RECOMMMENDATIONS

5.1 Conclusion

Analysis of the constraints to private housing development is considered relevant; with the aim of identifying the major constraints that impose threat to private development that have also caused disparity between proposed development and actual development. The study understood clear disparity intends between the proposed private housing development and total number approval granted for private housing development over the period of 2009-2019. Data reduction analysis technique (Factor Analysis) employed to determine the Eigen values of the various constraints identified seven (7) the most emphasized constraints factors, which includes Institutional and financial factors, economic factors, market and bureaucratic factor, land ownership factors, technical factor physical control and foreign exchange factor and infrastructure development factors. Further analysis of the effect of these identified constraints on private housing development unraveled the negative effect of aforementioned constraint on private housing development as they affected private housing by70%.

5.2 Recommendations

Based on the finding and conclusion of the study, following recommendations were made:

1. Disparity between total number private development and total of approval granted was due to institutional constraints in term of bureaucratic process should be total overhauled to allow for easy flexibility and smoothed operation in the process of approval.

2. Government should address the economic and financial constraints to private housing development by granting subsidy, lower interest rate on housing loan and encouraged mortgage loans for private housing development.
3. Accessibility to developable land and security in title registration should be addressed by the relevant stakeholders. This will go a long way in addressing physical and ownership constraints to private housing development.
4. Government should introduce policies that will encourage long term loan financing, as this will increase the availability of funds and ease off the burden caused by stiff lending policies of the financial institutions. This is because easy access to finance will also attract various classes of residential development and developers will also increase the development of various types of residential accommodation to meet the various income groups.

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APPENDIX A

URBAN DEVELOPMENT BOARD MINNA, NIGER STATE

Years	No. of Application Made	No. of Approval Granted (AG)
2009	45	31
2010	47	39
2011	50	42
2012	56	44
2013	69	51
2014	74	66
2015	70	67
2016	75	71
2017	83	73
2018	101	88
2019	121	95

APPENDIX B

FEDERAL UNIVERSITY OF TECHNOLOGY, MINNA

SCHOOL OF POSTGRADUATE STUDIES

DEPARTMENT OF ESTATE MANAGEMENT & VALUATION

DEAR SIR/MADAM,

My names are _____, an M.TECH student of the abovementioned institution, currently gathering information for my thesis on *"**Analysis of The Constraints To Private Housing Estate Development In Minna Urban**"*. Hence, your responses to the following questions will be of utmost benefit and shall be used strictly for academic purpose. All information gathered shall be treated with utmost confidentiality.

Thank you

Name of researcher _____

Phone Number_____

Section A

Questionnaire Directed To Private Developers In Minna

1. Gender of respondents A. Male [ ] B. Female [ ]
2. Occupation _____
3. Highest educational qualification

   A. SSCE [ ] B. ND/NCE [ ] C. HND [ ] D. B. Sc/B. Tech [ ] D. M. Sc/M. Tech [ ]

   E. PhD [ ]

5. Years of experience

   A. 1 – 5 Years [ ] B. 6 – 10 Years [ ] C. 11 – 15 Years [ ] D. 16 – 20 Years [ ]

   E. 21 Years & Above [ ]

6. Monthly Income level : A 50,000-below [ ] B. 51,000-100000 [ ] C.100100-200,000 [ ] D. 200100 and above [ ]

Section B (TYPES OF HOUSING DEVELOPMENT)

1. Type of private housing development? A. Residential [ ] Commercial [ ] industrial [ ]
2. If it is residential, what type do you always develop? Tenement [ ] bungalow [ ] flats [ ] other specify _____
3. If it is commercial, what type do you always develop? Shop [ ] office [ ]
4. If industrial, what type do you always develop? Warehouse [ ] factory house [ ] other specify_____
5. How do you finance housing development: private finance [ ] loan from financial institution [ ]
6. If it is financial institution, How do you consider the interest rate? Very high [ ] fair [ ] low [ ]
7. How do you acquire land for development: individual ownership [ ] government allocation [ ].
8. How do feel the process of approval of building permit: very cumbersome [ ] Easy [ ]
9. How do you feel the process of title registration: very cumbersome [ ] Easy [ ]
10. Cost of title registration process: very exorbitant [ ] fair [ ] low [ ]

Section C (NUMBER OF APPLICATION MADE AND APPROVALS GRANTED)

Kindly State the Number of Application Made (NAM) and Number of Approvals Granted (NAG) to You for Development by Government.

Years	Residential housing						Commercial housing			
	Tenement		Bungalow		Flats		Shops		Office	
	NAM	NAG	NAM	NAG	NAM	NAG	NAM	NAG	NAM	NAG
2009										
2010										
2011										
2012										
2013										
2014										
2015										
2016										
2017										
2018										
2019										

Section D: TRENDS IN THE NUMBER OF PLOTS (PARTIALLY, AND COMPLETELY DEVELOPED) OF HOUSING DEVELOPMENT

1. Tick the following types of property developed by your organisation within 2009 - 2019

Years	Residential housing			Commercial housing	
	Tenement	Bungalow	Flats	Shop	Office
2009					
2010					
2011					
2012					
2013					
2014					
2015					
2016					
2017					
2018					
2019					

Section E (CONSTRAINTS TO PRIVATE HOUSING DEVELOPMENT)

Kindly rate the level at which the following constraints have affected private housing development in Minna?

S/No.	Constraints to Housing Development	Strongly Agree	Agree	Indifferent	Disagree	Strongly Disagree
1	Lack of Access to Land					
2	Cumbersome land acquisition process					
3	Insecurity of tenure					
4	Difficulty in Obtaining land title					
5	Inadequate Finance					
6	High interest rate					
7	Development Control Issues					
8	Lack of Incentive					
9	Poor Infrastructure and services					
10	High Cost of Building Materials					
11	Inadequate supply of affordable land					
12	Inadequate indigenous building materials					
13	Delay in processing Building permission					
14	Poor Government policies					
15	Poor Capital Market					
16	Poor Mortgage /housing Institutions					
17	The overall economy					
18	Lack of vital statistics					
19	Poor PPP arrangement					
20	Poor housing market development					
21	Poor planning control					
22	Lack technology in building					
23	High exchange rate					

SCHEDULE OF INTERVIEW DIRECTED TO COPORATE REAL ESTATE DEVELOPER

i. Name of your establishment_____

ii. Year of establishment _____

iii. Your staff strength_____

iv. Number of professional staff_____

v. Do you receive support from government yes [ ] No [ ]

vi. Kindly identify challenges experienced in development

_____

_____

_____

vii. Kindly provide the annual number of housing developed between 2009-2019

Year	Number of housing units developed			TOTAL
	1B/R	2B/R	3B/R	
2009				
2010				
2011				
2012				
2013				
2014				
2015				
2016				
2017				
2018				
2019				