

PARAMETRIC ASSESSMENT OF HOUSING AFFORDABILITY IN ABUJA, NIGERIA**Suleiman YAKUBU¹ and GOMBWER Nenrot Wuyokwe²**^{1,2}Department of Estate Management Baze University, Abuja
E-mail: ¹Suleiman.yakubu@bazeuniversity.edu.ng, ²Nenrot.wuyokwe@bazeuniversity.edu.ng**ABSTRACT**

Despite multiple schemes implemented by successive governments throughout the nation, affordable housing has remained elusive for the common Nigerian. Since the scenario is comparable to that of other emerging nations, it continues to be a major problem for the socioeconomic health of these nations. This research aimed at assessing the housing affordability in Abuja Nigeria, the study employed a quantitative research design where 121 sets of the survey questionnaire was distributed to the respondent, and 77 sets was retrieved and used for study analysis. From the result of the study it was shown that there are no classes of the building that are affordable and it concluded that there is no affordable housing in the city, the issue of housing provision, and housing affordability in the context of Abuja cannot be overemphasized because the economic and the political activities of the city has continued to drive the none affordable housing in the city, despite the fact the public and private have effort housing provision but still there continue to rise because of the population growth and economic shift, it -can be concluded that for achieving housing affordability in Abuja the private and the public sector effort toward housing provision need to be increased. And also, government policy on land ownership, and land development price control of building materials has been revisited.

Keywords: Housing, Affordability, and Development.**Introduction**

One of man's fundamental necessities in every civilization is housing. There is no way to overstate the importance of appropriate housing in contemporary society. Housing acts as a vital meeting place where significant, political-economic, and social activities are fostered and pursued. It also provides shelter from the effects of the sun, rain, and other climatic variables (Sunday et al 2021; Milala, et al 2021; Oladimeji, 2015; Gambo, et al., 2021; Arudi, et al., 2022).

Housing cannot be discussed without considering the subject land, Land access is associated with the physical, economic, social, institutional, and contextual factors, according to Biko, et al., (2022). Each of the aforementioned characteristics may make it more difficult to access developable sites. Physical factors govern the quality and quantity of land that is available; economic factors affect the market circumstances for acquisition, including the demand-supply functionality, price mechanism, level of competition, and the accessibility of financing; and social factors affect the development of the land-tenure system that governs the holding and exercising of rights. The interchange, usage, and development procedures are governed by institutional variables (Milala, et al 2021;

Access to land is primarily made up of four components, according to Odoyi, & Riekkinen,

(2022) accessibility, affordability, tenure security, and simplicity of the transaction. The term "availability" refers to the ready availability of developable land; "affordability" refers to the ease with which the price of the developable land can be paid for without putting an undue strain on one's finances; "security of tenure" refers to the assurance of the right to the suitable for a development site, i.e., possessing, occupying, continuing to develop, and employing the residential development site without disturbance, conflicting statements, or sudden loss; and "ease of transaction" (Habibullah, et al.,2022; Gambo, 2019)

To build housing that is effective and sustainable, the availability of land is essential. However, delivering sustainable affordable housing access in Nigeria has proven difficult, particularly for those with low and moderate incomes (Ahmed et al., 2022; Ajayi, & Oyewobi, 2019)

Because of his need for safety, privacy, and shelter from the effects of the environment, shelter is one of man's necessities. Owning a property elevates one's social status in Nigeria since everyone participates in social life (Odoyi, & Riekkinen, 2022). From the perspective of the building design, housing is crucial to improving societal economic, social, and health well-being. Even though successive Nigerian administrations, as well as the private industry, have made multiple attempts to address the housing issues in the nation, the

residential housing issues appear to be becoming worse rather than better. There are various causes of these issues. First, a high birth rate and rural-urban migration are responsible for the rapid urban population expansion. Secondly, Administrators of social housing need to take into consideration several important elements, including the need for jobs, improved facilities, and possibilities. Second, all emerging nations, including Nigeria, have been shown to have a fast urbanization trend.

Thirdly, dependency on imported resources to complement local sources and the high cost of construction materials due to high manufacturing and extraction costs are also significant considerations. Fourth, the high cost of hiring foreign workers and even local craftspeople is a result of the lack of competent labor and indigenous technologies. The fifth element is the opulent and pricey designs created by construction experts without taking into account our financial conditions and cultural backgrounds. Only a few wealthy Nigerians can eventually afford these designs.

The sixth reason is the Nigerian population's acceptance of homes built using conventional materials like mud and brick. This still raises serious concerns. There has been a problem with housing within Abuja, these housing affordability problems are mostly driven by political and economic factors in the area. Several efforts have been made by both public and private sectors in housing provision but now the problem seems to persist. Therefore, with the raining issues in housing this study aimed at a parametric assessment of housing affordability in Abuja, Nigeria.

Literature review

Housing Provision Programmes in Nigeria

Pre-colonial and post-colonial eras might be used to categorize this. Pre-Colonial Period (Pre-1928): During this time, family members, friends, and others of a similar age or social group worked together to construct community homes. The owner of each residential house supplied the building supplies and fed the construction crew. Materials like stones, sand, lumber, and water were contributed by all adults for public structures like churches, civic centers, or town halls, and young, physically fit men built them.

During the Colonial era (1928–1960): The first significant housing initiative in Lagos was started by the former Lagos Colony after it received legal support and was given the go-ahead to start the

construction of the Lagos Capital Territory by the Lagos Executive Development Board (LEDB). Based on payroll deductions, the housing program began in the Ebute Metta neighborhood primarily for civil servants. Later, the Surulere neighborhood saw an expansion of the housing plan. NBS, the Nigerian Building Society (1945 – 1950) The then-colonial government created the Nigerian Building Society (NBS) in 1945, also in Lagos, following the Second World War.

Due to the government's lack of funds, this initiative only lasted briefly. Urban Renewal Initiative (1951 – 1952) During this time, urban slums and squatter settlements were renewed, dilapidated buildings were redeveloped, and public housing estates that were available for rent were built. The then-minister for Lagos Affairs gave the Lagos Executive Construction Board (LEDB), which subsequently became the Lagos State Development and Property Corporation (LSDPC), the order to remove a sizable slum area in Central Lagos for home development. The residential homes quickly evolved into mixed-use buildings for housing market stalls as a result of being a hub of commercial activity without sufficient planning. Before Independence (1952 – 1960). The nation was divided into three regions before becoming independent. The Eastern, Western, and Northern Regions. Because the nation was primarily focused on achieving economic and political sovereignty from the colonial masters, no housing program was implemented. 1960 to 1972, the post-independence era the regions created their housing organizations at about this time in 1964 to create housing estates and finance options to encourage the private sector to construct homes using a repayment system. The majority of homes, however, were only constructed in the regional centers of Enugu, Ibadan, and Kaduna (NHP, 1991).

1973 Federal Housing Administration FHA was established in 1973 following Decree No. 40 of 1973, and its responsibilities include developing and managing real estate on a commercial and financially viable basis in all states within the federation, providing sites and services for all economic classes with a concentrate on lower-income groups in the nation's major cities, and providing low-income housing in all member states. NHP (2006) claims that the former Federal Military Government began an amazing mass housing estate in Lagos and the other twelve states of the federation to prepare for the First All African

Festival of Arts and Culture (FESTAC). The FHA implemented the Key Workers Program, Cooperative Housing Associations, End-User Housing Program, and House Improvement Program (Ahmed et al., 2019).

This was probably the most impressive housing scheme that Nigeria had ever seen. the 1975–1980 National Housing Program The provision of affordable housing estates was the primary goal of this initiative. The Federal Government created Amuwo-Odofin Phase 1 in Lagos following the Low-Cost Housing Scheme in other II States of the Federation. The estates were given to several state legislatures for management and oversight in 1978. Under President Shehu Shagari's administration, many Nigerians benefited from long-term mortgage financing for cheap homes. Under the terms of this agreement, the Nigerian Building Society became the Federal Mortgage Bank of Nigeria. In 1979, the "Shagari Low-Cost Housing" program was expanded to 19 states and union territories, and by 1981–1982, 350 low- and middle-income housing units were intended to be built in each of the 19 states under the direction of the federal department of housing and the environment (NHP, 2006).

Policy for National Housing (NHP 1991) Aiming to provide all Nigerians with appropriate, high-quality, and affordable housing by the year 2000, the National Housing Policy was established in 1991. This goal had become unattainable by the year 2000, and the strategy was changed in 2004 to address several issues, including the introduction of administrative bottlenecks. The greatest disadvantage was noted to be financial.

To meet the new housing changes, a Presidential Technical Committee on Housing and Urban Development was formed. (2010) Kabir and Bustani The Federal Mortgage Bank of Nigeria (FMBN) reorganization, the formation of the Real Estate Developers Association of Nigeria (REDAN), and the Building Materials Producers Association of Nigeria were among its recommendations (BUMPAN) The new housing reforms provided institutional and financial structures to provide cash to housing investors for mass housing as well as to allow buyers to receive housing loans through.

The Principal Mortgage Companies (Ebie, 2004). Regarding home financing, FMBN's performance was awful. Only a small number of middle- and high-income groups in the nation were provided loans (NHP 1991). The targeted low-income

population was excluded. The Federal Mortgage Finance of Nigeria, which was eventually phased down owing to egregious irregularities, was created to divide the functions in the FMBN's two-tier financial structure. Whereas the primary mortgage market was made available to the private sector, the FMBN was left to function as the secondary mortgage market. The Nigerian people had a fantastic chance to run mortgage banking, but their contribution to home provision was fairly minimal. The FMBN, which was to function as a secondary mortgage market under the new setup, lacked a source of funding to borrow from the Primary Mortgage Institutions (PMIs). Due to this, the Federal Government passed a law in 1992 requiring every Nigerian earning up to N3,000 per month to donate 2.5% of his monthly income to the National Housing Fund (NHF). The FMBN was to handle this fund on behalf of the employees who paid into it and had the right to borrow money from it through PMIs to build individual homes.

New strategies for affordable housing

According to Gambo, (2019), it is necessary to change the law's provisions to reflect the new housing strategy. To enable greater access to the property and a quicker registration procedure for land title to developers, one of them is to change the Land Use Act. establishing more favorable loan conditions, such as tax breaks for developers. initiatives for private financing Website and Service Plan - This concept of location and service and site improvement programs were introduced by interest organizations and the international financing community, such as the World Bank.

This notion of sites, services, and site-upgrading programs was presented by interest organizations and the international financing community, including the World Bank. While the second technique assisted the residents of the existing squatters' communities in obtaining tenure to their property and improving their homes, the first approach appeared to be a nice reprieve to the low-income recipients with serviced plots and tenure security. However, many believed that the initiative was capital-intensive and that the low-income people, who were the program's primary target group, never profited from it.

The price associated with each plot is typically out of the grasp of the urban poor, claims Gbadegesin et al., (2016). 5. Issues Affecting the Development of Affordable Housing in Nigeria:

i. High Standard Designs

Modern residential home designs in Nigeria provide substandard, pricey housing units with inflated prices for materials and other components that are only affordable to a select group of Nigerians.

ii. Acceptance and taste

In the major metropolitan areas, low-income housing options including spacious homes and one-bedroom affordable homes are dwindling in favor of blocks of flats, duplexes, and luxury apartments. Lagos, Abuja, P.H., and state capitals are examples. Due to the high cost of land, the high cost of construction materials, and the high-interest rates of credit facilities required to raise a structure, private speculation developers who seek to rent to wealthy renters control the majority of the housing development in modern times. As a result, they are unable to stay in affordable lodging.

iii. Expensive building supplies

For residential buildings, Nigerians have developed a high taste for really expensive building materials like marble, granite, alloy steels, exotic ceiling and roofing equipment, massive articles with decorations and cornices which serve no structural purpose, bulletproof steel doors, introspective glass windows, and glasses with rust-resistant aluminum frames, to name a few. The majority of these components either are imported or produced locally using imported tools and equipment.

Approximately 91% of the residential dwellings in Lagos, according to Mbah (2002), have corrugated iron roofs, while over 8% have asbestos roofs, % have concrete floors, and 6% have tiled floors. Additionally, in Onitsha, just 5% of structures have mud walls, whereas 80% of residential buildings have cement walls. Additionally, nearly 90% of buildings have corrugated metal roofs, whereas just 3% have asbestos roofs.

iv. Input of Significant Technology

To function, run, and maintain their high level of technical input, many of the modern residential structures that beautify our metropolitan centers need to be equipped with high-level technology. Some residential structures have six stories or more with no elevators. Some of them, particularly those used for air conditioning, lack sufficient electricity to run them. Due to its intricacy, some lack sufficient natural lighting and ventilation. For financial advantage, more floors are occasionally

added to existing ones without taking into account the effects of the additional strain on the existing foundation. These current structural issues are one of the causes of the high frequency of building collapses.

v. Durability and Safety

The utilization of local materials in the construction of affordable mass housing is also hampered by safety and durability issues. Compared to those that have more permanent constructions, care in the form of replacement and repair will be necessary more frequently for some local materials since they are not long-lasting. Termites frequently damage mud and timber dwellings, weakening the integrity of their construction. They are vulnerable to robbery and vandalism. They are also vulnerable to fire assaults, and the neighborhood fire bridges are inadequate. Instances of extreme weather, such as wind, rain, and severe dryness from moisture loss for unseasoned wood, have also been documented. The lack of housing in Nigerian urban centers, both in terms of number and quality, is the result of all the issues listed in this study. The urban population's low- and middle-income segments are most severely impacted.

Affordable housing

It has proven challenging to define affordable housing, and there is no overall, accepted definition (Jiburum, et al., 2021). Affordable housing should evoke ideas of a "normal" home that can be small or large, employ affordable materials and goods, and give the facilities required for or requested by the renter. Low cost solely relates to construction systems and land use planning methods relevant to low-cost housing. Instead of the price of the house, the affordability or absence thereof is decided by the household income of the occupants (Kalu, et al., 2021). Affordable housing has been defined by factors such as household size, income level, and affordability (KPMG, 2010). Public, social, or low-cost housing has all been referred to as having "affordable housing" in the past. To estimate home affordability, Pahade and Khare (2015) divided the population into several income categories. There are four groups: economically lower income group (LIG), medium income group (MIG), weaker group (EWG), and Group with a higher income (HIG) (HIG). The EWS, LIG, and MIG categories have the highest housing demand. Generally speaking, housing costs shouldn't be more than 30% of family income to qualify as affordable housing. As was to

be expected, the 30.0 percent criteria for family income had caused some debate among specialists. In 2005, Hulehanski brought up the topic of shelter poverty, which is defined as the inability of a household to achieve other necessities for a moderately comfortable existence while spending 30% of its income on housing. This scenario arises when, despite the cheap cost of housing the household's earnings are so low that, following spending 30.0 percent of its earnings on housing, it is unable to afford non-housing requirements (Abubakar, 2021).

Affordable housing Measurement

In English, the word "affordability" is often used, and most people agree on what it means. In fact, during the past 15 years or more, the phrase "housing affordability" has become more common. The definition of affordability is challenging, though. In this context, the word "afford" refers to the capacity to purchase without suffering hardship. But how can someone tell when they are having money problems? It is typical for something to be considered unaffordable even though a person's salary surpasses the cost of the item.

Affordability isn't an intrinsic characteristic of housing, rather it is a correlation between income and relative costs, claims Stone (1994, p. 21). Naturally, this argument might be used to support any good or service. This is an illustration of the conceptual challenge that economists have when discussing the affordability of housing.

According to Glaser and Gyourko (2003), the affordability criteria shouldn't take into account income since it conflates poverty with housing costs. They contend that a more acceptable standard is to compare house construction costs to pricing.

The definition of affordability as it relates to housing and that of affordability as it relates to other products are similar. The apparent distinction is that an individual may believe that a certain property is relatively reasonable while thinking that a different item at the same price is incredibly expensive. This is made possible by the fact that our primary concerns are with our leftover cash after a transaction and potential uses for it.

In the context of housing, the word "affordability" often refers to the continuous expenses associated with buying or renting a property. It unmistakably reflects a number of the same elements that determine accessibility, and it might be impacted by legislative decisions. If everything else is equal,

paying an accommodation supplement could increase the affordability of housing. Since access is practically denied to someone who cannot afford to house, it is implied that there is no discernible difference between the two conceptions.

Affordability measures

There are two types of affordability metrics. Shelter-first and non-shelter-first actions are referred to as these (Abubakar, 2021). The shelter first strategy is predicated on the idea that housing takes priority in the household finances and that other costs are covered out of any remaining funds. On the other hand, the non-shelter first strategy presupposes those other expenditures come first, with house prices being covered by the remaining funds. The most typical strategy is to look for safety first. There are two primary measuring kinds in this area. They are a residual income metric and a cash outflow to household income (OTI) for housing (RI). A third form, comparable to OTI, is a housing price to income ratio.

Affordability measure of Rental tenure

Rent is split by income over a certain length of time to get the OTI for renters (e.g. weekly, monthly). The percentage of homes having an OTI over a particular threshold may then be determined. Renting gets less and less inexpensive the more households there are over this income level. Alternately, we might divide it by the median earnings to determine the average rent. Estimates are not always suitable; in certain circumstances, measurements like the median, interquartile range, or 10th percentile can offer a more insightful picture. A relatively high OTI suggests that renting is comparatively expensive. Simply put, a person's RI is their income less than the total rent paid over a specified period. Once more, we may determine the percentage of households that are below a particular cutoff point; a greater number denotes relative unaffordability. Additionally, an average RI may be calculated, with a minimal value suggesting a relative lack of affordability.

The measurement of Homeowners' affordability

For homeowners, it is more challenging to compute these metrics. The OTI is a measure of the mortgage payment to income for current homeowners. The possible mortgage payments for prospective homeowners are significant expenses since they depend on their down payment, current borrowing costs, and property prices. Then, income

less the aforementioned mortgage costs represents the residual income gauge for both current and potential homeowners.

These parameters are different for current homeowners, first-time homebuyers, and seasoned homeowners. Higher loan rates are frequently encountered by property buyers, particularly if they have a small down payment. Long-term borrowers may have significantly reduced monthly mortgage payments or have completely paid off their debt.

Methodology

In achieving the parametric assessments of housing affordability in Abuja, Nigeria, the study adopted a quantitative method to achieving assessing housing

affordability in Abuja Nigeria, the study used descriptive statistical analysis through an exploratory strategy to reveal the findings the study uses a survey questionnaire as a mode of data collections, the study also employee simple random sampling in administrating the survey questionnaire, after the data collection descriptive statistical analysis was used through SPSS data analysis tool. The questionnaire in the study uses five Likert scale questionnaires.

Result and Discussion

Analysis of administered questionnaire

The analysis of the questionnaire distributed was presented in the table below

Table 1. Analysis of questionnaire administered

S/N	Respondents	Frequency	Percentage (%)
1	Total number of questionnaires	121	100
2	Number of copies returned	77	63.63
3	Number of copies not returned	44	36.36

Source: Field Survey, 2022

Based on the research objectives, there is one group of respondents (residential property developers), the questionnaires were distributed at random, 121 questionnaires representing 100% were administered, 77 representing 63.63% were answered and returned, 44 representing 36.36% were not returned.

Analysis of Demographic information of the respondents

Gender of the respondents

The table below shows an analysis of the gender distribution of the respondents

Table 2 Gender Analysis

S/N	Gender	Frequency	Percentage (%)
1.	Male	63	81.81
2.	Female	14	18.18
3.	Total	77	100

Source: Field Survey, 2022

The research observed that the male gender responded more than the female gender within the study area. The analysis shows that there is a gap in the gender distribution of the respondents. Male, 63 representing 81.18% have responded more than females 14, representing 18.18% of the respondents.

This study shows that there are more male residential property developers in Abuja than females.

Age of the respondents

The table below shows the age analysis of the respondents

Table 3

S/N	Age Bracket	Frequency	Percentage (%)
1.	Less than 30years	0	0
2.	31-35years	16	20.78
3.	36-40years	20	25.97
4.	41-50years	35	45.45
5.	50 and above	6	7.80
	Total	77	100

Source: Field Survey, 2022

The table above shows that 30 years and below representing 0% are not into residential property

development in the study area, while 16 representing 20.78% fall between the age bracket of

31-35years, 20 representing 25.97% of the respondents fall between the age of 36-40years, 35 respondents, representing 45.45% fall between the age of 41-50years and 6 representing 7.80% of the respondents are 50years and above. The study shows that people between the age of 41-50 years are more into residential property development,

while people below 31years are not into residential property development in the study area.

Educational qualification of the respondents

The table below indicates the education level of the respondents

Table 4.4

S/N	Educational level	Frequency	Percentage (%)
1.	Diploma	0	0
2.	Bachelor Degree	39	50.64
3.	Masters Degree	33	42.86
4.	PhD	5	6.49
	Total	77	100

Source: Field Survey, 2022

The table above shows an educational level of the respondents, 39 respondents representing 50.64% have bachelor's degrees, while 33 representing 42.86% have master's degrees, 5 respondents representing 6.49% have PhD, and there are no respondents who have a diploma.

The study shows that there is a good level of literacy among residential property developers in Abuja.

Professions of the respondents

The table below shows the profession(s) of the respondents

Table 4.5

S/N	Profession	Frequency	Percentage (%)
1.	Architect(s)	22	28.57
2.	Quantity Surveyor(s)	9	11.69
3.	Civil Engineer(s)	24	31.17
4.	Builder(s)	3	3.90
5.	Estate Surveyor(s) and valuer(s)	5	6.49
6.	Other(s)	14	18.18
	TOTAL	77	100

Source: Field Survey, 2022

The table above shows that 22 respondents, representing 28.57% of the respondents are Architects, while 9 representing 11.69% are Quantity Surveyors, 24 representing 31.17% are civil engineers, while the Builders are 3 which represent 3.90% of the respondents, Estate Surveyors and Valuers are 5 which represents 6.49% of the respondents, while 14 which represents 18.18% of the respondents are into other professions

The study shows that Civil Engineers are the profession mostly involved in residential property development in the study area, also, the study shows that any profession can be a residential property developer in the study area.

Years of Experience

The table below shows the year of working experience of the respondents

Table 4.6

S/N	Years Of Working Experience	Frequency	Percentage (%)
1.	Less than 5years	8	10.39
2.	5-10years	21	27.27
3.	11-15years	24	31.17
4.	16-20years	13	16.88
5.	20years and above	11	14.29
	Total	77	100

Source; Field Survey, 2022

The table above indicates the years of working experience of the respondents, 8 respondents

representing 10.39% have less than 5 years of working experience, while 21 of the respondents

representing 27.27% of working experience fall between 5-10years, 24 of the respondents representing 31.17% years of working experience fall between 11-15years, 13 respondents representing 16.88% of the respondent years of working experience fall between 16-20years, and

11 respondents representing 14.29% working experience fall between 20years and above.

Analysis of the level of Housing affordability in Abuja

Types of Residential Properties and their level of affordability

Table 4.7: 1-2Bedroom apartment

S/N	Options	Frequency	Percentage (%)
1.	Highly not Affordable	3	3.90
2.	Not Affordable	18	23.38
3.	Neutral	23	29.87
4.	Affordable	20	25.97
5.	Highly Affordable	13	16.88
	Total	77	100

Source; Field Survey, 2022

The data in table 4.26 suggest that 1-2bedroom apartments are affordable in the study area with 20 respondents representing 25.97% and 13

respondents representing 16.88% choosing highly affordable.

Table 4.8: 3-4Bedroom apartment

S/N	Options	Frequency	Percentage (%)
1.	Highly not Affordable	15	19.48
2.	Not Affordable	22	28.57
3.	Neutral	13	16.88
4.	Affordable	16	20.78
5.	Highly Affordable	11	14.29
	Total	77	100

Source; Field Survey, 2022

Table 4.27 above suggest that 3-4bedroom apartment are not affordable in the study area with 15 respondents representing 19.48% choosing

highly not affordable and 22 respondents representing 28.57% choosing not affordable.

Table 4.9: 5 and above Bedroom apartment

S/N	Options	Frequency	Percentage (%)
1.	Highly not Affordable	32	41.56
2.	Not Affordable	23	29.87
3.	Neutral	7	9.09
4.	Affordable	12	15.58
5.	Highly Affordable	3	3.90
	Total	77	100

Source; Field Survey, 2022

Research findings in table 4.28 above suggested that 5 and above bedroom apartments are highly not affordable in the study area with the majority of the respondents i.e. 32 representing 41.56% choosing

highly not affordable and 23 representing 29.87% choosing not affordable, only 3 respondents representing 3.90% choose highly affordable.

Table 4.10: 1-2Bedrrom terrace

S/N	Options	Frequency	Percentage (%)
1.	Highly not Affordable	12	15.58
2.	Not Affordable	16	20.78
3.	Neutral	18	23.38
4.	Affordable	21	27.27
5.	Highly Affordable	10	12.99
	Total	77	100

Source; Field Survey, 2022

Table 4.29 findings suggest that 1-2bedroom terraces are affordable in the study area with 21 respondents representing 12.99% selecting affordable and 10 respondents representing 12.99%

selecting highly affordable. But the data also suggested that the difference between affordability level and unaffordability level is not much.

Table 4.11: 3-4 Bedroom Terrace

S/N	Options	Frequency	Percentage (%)
1.	Highly not Affordable	22	28.57
2.	Not Affordable	25	32.47
3.	Neutral	10	12.99
4.	Affordable	12	15.58
5.	Highly Affordable	8	10.39
	Total	77	100

Source; Field Survey, 2022

The findings in table 4.30 suggest that 3-4bedroom terraces are not affordable in the study area with 22 respondents representing 28.57% choosing highly

not affordable and 25 respondents representing 32.47% which is the majority choosing not affordable.

Table 4.12: 5 and above Bedroom terrace

S/N	Options	Frequency	Percentage (%)
1.	Highly not Affordable	35	45.45
2.	Not Affordable	24	31.17
3.	Neutral	4	5.19
4.	Affordable	12	15.58
5.	Highly Affordable	2	2.60
	Total	77	100

Source; Field Survey, 2022

Research findings in table 4.31 above suggested that 5 and above bedroom terraces are highly not affordable in the study area with the majority of the respondents i.e., 35 representing 45.45% choosing highly not affordable and 24 representing 31.17% choosing not affordable, only 2 respondents representing 2.60% choose highly affordable.

Table 4.13: 1-2Bedroom duplex

S/N	Options	Frequency	Percentage (%)
1.	Highly not Affordable	17	22.08
2.	Not Affordable	23	29.87
3.	Neutral	14	18.18
4.	Affordable	12	15.58
5.	Highly Affordable	11	14.28
	Total	77	100

Source; Field Survey, 2022

An examination of table 4.32 above shows that 1-2bedroom duplexes are not affordable in the study area with the majority of the respondents i.e., 23

representing 29.87% choosing not affordable and 17 respondents representing 22.08% choosing highly not affordable.

Table 4.14: 3-4Bedroom duplex

S/N	Options	Frequency	Percentage (%)
1.	Highly not Affordable	29	37.66
2.	Not Affordable	27	35.06
3.	Neutral	9	11.69
4.	Affordable	11	14.29
5.	Highly Affordable	1	1.30
	Total	77	100

Source; Field Survey, 2022

Research findings in table 4.33 above suggested that 3-4bedroom duplexes are highly not affordable in the study area with the majority of the

respondents i.e., 29 representing 37.66% choosing highly not affordable and 27 representing 35.06%

choosing not affordable, only 1 respondent representing 1.30% choose highly affordable.

Table 4.15: 5 and above Bedroom duplex

S/N	Options	Frequency	Percentage (%)
1.	Highly not Affordable	38	49.35
2.	Not Affordable	21	27.27
3.	Neutral	8	10.39
4.	Affordable	8	10.39
5.	Highly Affordable	2	2.60
	Total	77	100

Source; Field Survey, 2022

Research findings in table 4.34 above suggested that 5 and above bedroom duplexes are highly not affordable in the study area with the majority of the respondents i.e., 38 representing 49.35% choosing

highly not affordable and 21 representing 27.27% choosing not affordable, only 2 respondents representing 2.60% choose highly affordable.

Table 4.16: 1-2Bedroom bungalow

S/N	Options	Frequency	Percentage (%)
1.	Highly not Affordable	20	25.97
2.	Not Affordable	16	20.78
3.	Neutral	12	15.58
4.	Affordable	18	23.38
5.	Highly Affordable	11	14.29
	Total	77	100

Source; Field Survey, 2022

Table 4.35 above suggest that 1-2bedroom bungalow are highly not affordable in the study area with 20 respondents representing 25.97%

choosing highly not affordable and 16 respondents representing 20.78% choosing not affordable.

Table 4.17: 3-4Bedroom bungalow

S/N	Options	Frequency	Percentage (%)
1.	Highly not Affordable	29	37.66
2.	Not Affordable	24	31.17
3.	Neutral	11	14.29
4.	Affordable	9	11.69
5.	Highly Affordable	4	5.19
	Total	77	100

Source; Field Survey, 2022

Analysis of table 4.36 above suggested that 3-4bedroom bungalows are highly not affordable in the study area with 29 respondents representing 37.66% choosing highly not affordable and 24

respondents representing 31.17% choosing not affordable, while only 4 respondents representing 5.19% select highly affordable.

Table 4.18: 5 and above Bedroom bungalow

S/N	Options	Frequency	Percentage (%)
1.	Highly not Affordable	34	44.15
2.	Not Affordable	29	37.66
3.	Neutral	6	7.80
4.	Affordable	5	6.49
5.	Highly Affordable	3	3.90
	Total	77	100

Source; Field Survey, 2022

Research findings in table 4.37 above suggested that 5 and above bedroom bungalows are highly not affordable in the study area with the majority of the

respondents i.e., 34 representing 44.15% choosing highly not affordable and 29 representing 37.66%

choosing not affordable, only 3 respondents representing 3.90% choose highly affordable.

Conclusion

The above results of the study show the level of housing affordability in Abuja Nigeria, which indicated that there is no affordable housing in the city, the issue of housing provision, and housing affordability in the context of Abuja cannot be overemphasized because the economic and the political activities of the city has continued to drive

the none affordable housing in the city, despite the fact the public and private have effort housing provision but still there continue to rise because of the population growth and economic shift, it -can be concluded that for achieving housing affordability in Abuja the private and the public sector effort toward housing provision need to be increased. And also, government policy on land ownership, and land development price control of building materials have been revisited.

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