

Access to Land: Effects on Housing Affordability in Abuja, Nigeria

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ABSTRACT: *The study attempted examination of the effects of access to land on housing affordability in Abuja, Nigeria. Sample population for the study was made up of 5,502 houses selected by purposive sampling techniques in the Six Area Councils in Abuja. The research adopted the 30% Bench Mark using Simple Housing Cost to Income Ratio, for measuring housing affordability status of residents. The 30% Benchmark is widely acceptable due to its simplicity, reliability, time and its effectiveness across markets. (Christopher et al;(2018), Desmond. M (2016). Hulchanski J.D(1995), Joint Center for Housing Studies of Havard University State of Nation's Housing (2017). Results of analysis indicates that the resident's median household income is between ₦300,000 to ₦1 million naira only. It was also observed, that there existed a gradual reduction in Median House price, Median Rent and Median Land Price with decrease in the location of Settlements, from the Abuja Central Business District. Therefore, the research revealed, that Median House price, Median Rent and Median land price is far above the acceptable 30% Bench mark for measurement of housing affordability Condition. Expressively, the research observed that Abuja Residents are experiencing worsening housing affordability condition. Access to land was further examined in relation to other identified factors that affects housing affordability, using Likert Scale. The Study thus concluded that, the most important factor that affects housing affordability in Abuja is access to Land. This factor is rated highest (Mean = 5.83, Standard deviation=1.33).*

KEY WORDS: access to land, housing affordability, Abuja,

INTRODUCTION

Land ownership commands importance and attracts influence. Therefore, land is regarded as a symbol of social status, economic wellbeing and political influence (Ado,2010, Saliman 2020). Access to land is described as the ability to use land and transfer the rights to the land and take advantage of other opportunities; the freedom to use, enter, approach, pass to and from a tract of land. Access to land also includes rights on real estate property (<http://www.inframe.org/en/terms/land-access>). It is further defined as the ability to use land and other natural resources to control the resource and transfer land rights to the land, so as to take advantage of other opportunities (FAO,2006).

Additionally, rural poverty is found to be inevitably, associated to poor access to land through landlessness as well as insecure and contested land rights (Lorenzo et al; 2006). In the same vein, research has documented relationships between access to land and economic growth (Deininger et al;1998). Unequal distribution of access to land was also observed to have led to industrial revolution in Great Britain; in the 18th and 19th Centuries (Lorenzo et al; 2006).

In a similar way, studies have also confirmed the importance of improving access of people to land as a functional strategy towards poverty reduction in West and Central Africa. This was demonstrated in South Africa, where equitable access to land was entrenched in the constitution, as a matter of exigency. (Cotula et al;2004). Honduras takes improving people's access to land to be principal objective in poverty reduction strategy (Lorenzo et al;2006). Women in latin America enjoys improve access to land due to the law that permit women to inherit land. While Asia also recorded success stories, on land accessibility in Southern Korean, Japan and Taiwan through deliberate improved land accessibility policies. (Lorenzo et al;2006).

Furthermore, Studies also revealed, that traditional land allocation systems in Nigeria were customary. Thus, during the Colonial period, individual ownership of land was introduced, which was repealed after independence, when Land Tenure Law was introduced in 1962. Thereafter, Land Use Decree of 1978(Tailor 2000, Ado 2010). Following the introduction of LandUse Act, Federal laws thus regulates and controls land allocation in Nigeria henceforth. Expressively, the State Governors were empowered to serve as the Custodian of land within their Territory, they were granted the authority to allocate Statutory Right of Occupancy (R of O) as well as the Certificate of Occupancy (C of O) (Federal Military Governement,1978). Consequently, the entire process of land allocation was centralized in the Ministry of Land or the Department of Land Administration. (Federal Military Government of Nigeria,1978). Consequently, to a large extent the change in land allocation policies has greatly influenced housing affordability, hence this research work.

Housing affordability is defined as acute house problem which affect household's ability to meet housing costs without imposing excessive constraints on non-housing consumptions. (<https://www/afres.architeteurez.net/doc/oai-afres-id-afres2017-121> (accessed 4th September, 2022). Housing affordability is also refers to a person's ability to afford household expenses. (<https://www.genesisland.com/what-factors-affect-housing-affordability-access> (accessed 4th September,2022). Housing affordability is further described as the capacity of households or individual to meet housing costs while maintaining the ability to meet other basic costs of living without any problem(Olatubara,2007). Thus, housing affordability plays a great role in the productivity and welfare of Man the World over, and particularly Abuja inhabitants, hence this research focuses on the effects of land accessibility on housing affordability in Abuja.

LITERATURE REVIEW

Scholars have done extensive investigations on land accessibility, however, most of the available literatures did not examine the influence of land accessibility on the housing affordability conditions of the citizens. For instance, research by Ado, (2010) opined that government's land and housing

policies, could improve access to land. The Study observed, that lowest income urban dwellers do secure land and housing mostly, through informal means due to difficulty encountered to securing land through formal land allocation processes. (Ado,2010). However, the study did not examine the relationship of land accessibility on affordability of the eventual housing supply on Urban dwellers.

In the same vein, research by Allain et al; (2001), tried to answer questions relating to who was responsible for the allocation of Farmland with respect to the environment, efficiency of the land allocation policy, welfare costs as well as politics involved in Farm land allocation processes. The study concluded, that land is in most times, poorly distributed such that its supply affects productivity of Farmers. (Allain et al;2001).

Further study such as conducted by Raihan et al;(2009) discussed access to land and the ability to use land and other natural resources, to control the resources and transfer the rights to the land and take advantages of other opportunities. The Research observed, that rural people in Bangladesh depended on agriculture for livelihood. However, the Citizen had limited access to land, thus agriculture practice became difficult for the people (Raihan et al;2009).

In like manner, Lorenzo et al; (2006) studied access to land in Africa, Latin America and Asia, Central and Eastern Europe and the Commonwealth of independent States. The Study affirmed, that Land is an asset of enormous importance to billions of dwellers, but the nature of property rights, market penetration, institutional and political context varied greatly between Countries and Regions. (Lorenzo et al;2006).

Findings by the International Fund for Agricultural Development (IFAD) (2008) observed that access to productive land is critical to reducing people's vulnerability to hunger and poverty. The discoveries also show, that land influences people's capacity to invest in productive activities and helped them develop more equitable relations with the rest of the society (IFAD,2008).

Likewise, research by Klaus (2003) on the analysis of land policies, acknowledged that Countries with more equitable land distribution achieves higher growth rates than those where land distribution were less equitable (Klaus,2003). In a similar way, Pablio et al;(2008) explored various research views on allocation of rural land under three categories. First, the School of Thought that believes that asset distribution and agriculture sector, constitutes secondary development factors; thus this school of thought are against public action on land access that could favour interventions in the provision of communication and educational infrastructure. To this degree, practical examples were exhibited Countries such as Columbia, Guatemala and Honduras (Rig 2006, Pablio et al;2008). Second, is the School of Thought that includes Organizations such as the World Bank, the international Fund for Agricultural development (IFAD) and the Food and Agriculture Organization (FAO). This School of Thought believes, that agriculture sector and distribution of assets could form the basis of strong developmental factor, if issues of access to credit facilities and output markets could be positively addressed (Pablio, 2008). Third is the school of thought that has Followers, such as Griffin, et al; (2002). This category of School of Thought believed, that access to land for both agricultural and public purposes are equally important for the development of every Nation (Griffin et al; 2002, Pablio

et al; 2008). In the final analysis, Pablo et al;(2008) concluded that public actions on land allocation could have significant positive impacts on rural growth, poverty reduction and political stability, if land is allocated adequately to small and poor farmers, and if land are allocated to parties involved in rural land -related conflicts (Pablo 2008).

Study by Ursula (2009) surmised, that lack of access to land by rural women was a major that impoverishes families and made them to fall deeper into acute poverty (Ursula,2009). In the same vein, research by Yeboah et al; (2019) revealed that Africa continent is facing growing land scarcity and degradation resulting from population pressures; the research also observed that, there is intergenerational sub division of land and competition for arable land in many African Countries. Thus, population pressures were identified to be driving up land prices, for agricultural purposes as well as rural land. Consequently, the effects are noticed on agricultural production and sustenance. Therefore, the focus of most researches is on access to land for agricultural purposes which is not a challenge in the Study area, Abuja.

Howbeit, some studies identified factors that influences housing affordability as including, the rate of inflation, population size, cost of housing, loan interest, rate of construction, investment scale, income level and economic system (Olga,2021). Research also revealed, that Sustainable approach to affordable housing is concentrated on economic, ecological, social, institutional and technical factors (Ishola et al; 2023). Housing affordability depends on household attributes and macroeconomics variables (Egino 2017). In the same vein, Land and Labour costs, housing markets, population increase, income increment and interest rate were similarly identified as major determinants of housing affordability (Calgary,2018).

Furthermore, research on housing in Canada has likewise revealed, that in Canada housing is considered affordable if their costs are less than 30 percent of before tax household income ([https://www. Genesisland.com/what-factors-affect-housing affordability](https://www.Genesisland.com/what-factors-affect-housing-affordability)). The study further concluded, that in Canada, housing affordability is affected by factors such as, the time it takes to build a housing project, the growth of an area, levies paid a Developer to cover a proportionate costs of necessary infrastructure, as well as labour and materials costs.([https://www. Genesisland.com/what-factors-affect-housing affordability](https://www.Genesisland.com/what-factors-affect-housing-affordability)).

Additionally, Wong et al;(2010) observed that aged population is an important demographic feature in developed countries as more people were noted to be reaching old age, in greater numbers and in good health too. As a consequence, the research identified rent, income, housing related costs, and non-housing cost as factors affecting housing affordability. The Study concluded that the effects of the identified factors vary on the Aged than for people inhabitants of Younger age.

Nonetheless, Anis et al;(2021)'s research opined, that housing affordability issues arise when the household income is insufficient to cover the expenses of owning a house due to high housing market prices. The study thus revealed that issues of housing affordability is mostly felt mostly by the youth. The study surmised the factors of housing affordability for youths as including the household income,

housing price, loan approval, household expenditure, type of property, number of working households and location (Anis et al; 2021).

Equally important is also the study conducted by (Nich et al; 2104). Here, rapid urbanization, rapid population growth, rural-urban drift, high cost of building materials, dearth of indigenous technology, inadequate financial structure and lack of institutions were inferred as the determinants of housing affordability (Nich et al; 2104). Likewise, research by Ryan et al;(2023) on United States of America's Resident Physicians observed, that the Physicians were facing continuous gap in housing affordability and that these gap varied with their geographic location (Ryan et al;2023). Similarly, study by Jerry (2022) revealed that the United States of America has chronic shortage of reasonably priced housing; the research observed that decades of policy and program intervention at Federal, State and local levels have not been able to alleviate the problems (Jerry,2022). Consequently, most residents in the United states of America were noted to be spending over 30% of their income on housing costs. The study thus concluded, that housing affordability was is a serious social concern in the United State of America. In the same vein, research by Kenan Institute, (2023) on the US housing situation emphasised that housing affordability is worsened due to housing supply decrease as a result of shortage of labour and building materials (Kenan Institute, 2023).

Expansively, Achilles et al;(2018) studied housing affordability in a Global perspective. The research affirmed, that on the overall, housing sector is composed of 37% multi-family formal private sector dwellings,34% single-family private formal sector dwellings,13% public sector dwellings and 15% informal dwellings (Achilles et al;2018). The research concluded that within countries globally, housing in more productive Cities were less affordable, and that housing affordability deteriorates, as City population and urban extent density increases. Further the study observed that the provision of informal and public housing had the potential of improving the overall affordability of the housing sector universally. (Achilles et al;2018).

Provincially, Ishola et al;2023 study on Nigeria housing conditions revealed that 50% of Nigeria population lived in shanties, squatter Communities and informal Settlements. The study further inferred, that approaches to solving housing affordability problems was lacking sustainability factors. Consequently, the research suggested the introduction of economic, ecological, social, institutional and technical factors to achieve effective delivery of affordable housing in Nigeria. (Ishola et al;2023).

From the above, it is obvious that most research on housing affordability have focused on the issues of labour, building materials, prevailing economic situation, technical or methods of housing construction as well as increase in population and urban density. Whereas, access to land has strong influence on human livelihood, housing provision, sustenance, it also has the capacity to empower poor people, strengthens networks that enables participation political processes. Therefore, land accessibility is invaluable as life, hence the focus of this research on access to land and its effects on housing affordability in Abuja.

Study area

Abuja is located between latitudes $8^{\circ}25'$ and $9^{\circ}25'$ north of the equator and longitudes $6^{\circ}45'$ and $7^{\circ}45'$ east of Greenwich. The detail boundaries of Abuja were defined in the Federal Capital Territory Decree No 6. The Abuja Master Plan was designed by the International Planning Association (IPA), United State of America (USA). The City was divided into two Sectors of Residential Districts to accommodate population of between 100,000 and 250,000 people. However, 2007 Census put the FCT population at 1,405,201(2007 Census).

Besides, the 1978 Land Use Act vested all land comprised in the territory of each State solely on the Governor of the State and Minister of the Federal Capital Territory (FCT), thus they hold land in trust for the people and are responsible for allocation of land in all urban areas; including the newly promulgated FCT; to individuals' resident in the State and to organizations for residential, agricultural, commercial and other purposes. Similar powers with respect to non-urban areas are conferred on Local Governments Chairmen. (Federal Military Government of Nigeria,1978)

Therefore, land allocation in the FCT, is strictly in accordance with the Land Use Act. However, in general, this study observed some difficulties associated with the processes involved in the land allocation in Abuja, hence the study. The research also inferred that there are myriad of Housing Affordability problems associated with access to land by FCT residents.

RESEARCH METHODS

According to Chukwuba et al; (2018), measurement of housing Affordability is based on household measures of affordability. The Measures includes Ratio and residual measures as well as measures on access to home ownership and private rentals. Ratio measures addresses the question of whether or not households are spending an unacceptable large proportions of their income on housing costs. In like manner, Simple Housing Cost to Income Ratio involves calculating a ratio between median house prices and median household incomes at different points of time, then comparing them to determine whether affordability is improving or worsening. (Chukwuba et al 2018). Median price is the middle price; therefore, market benchmark price is generally reported as the median. Expressively, Median house price gives an idea of what a typical house costs. It inferred that half of houses sold for more than that price and half sold for less (Fortenelle,2023). In the same vein, Median Income is the income amount that divides a population into two equally sized groups, half having an income above that amount, and half having an income below that amount (https://en.wikipedia.org/wiki/Median_income). To this end, the ratio approach is the traditional and most widely used housing affordability measure. It is easy to compute and simple to understand, and applicable across a range of places to track affordability changes and explore differences across households, based on readily available data. (Belsky et al;(2005). However, a Fixed Ratio Benchmark is adopted in other to make the indices useful, it is linked to a normatively ascribed affordability benchmark. The benchmark is used to determine the point at which affordability is regarded as a problem for the average household and which in turn requires policy intervention. Under the fixed ratio approach, households are said to have unaffordable housing if their housing costs (including mortgage and rent payments) make up more than some predetermined portion of their income. In general, it focusses on low income households, medium and

high income households are excluded; because it is assumed that they are able to spend a large proportion of their income on housing without experiencing affordability problems. (Chukwuba et al;2018, Burke et al;2011).

Hence, this research adopted the 30% of income Standard which is a widely used measure of level of affordability of a household. The 30% Benchmark is widely acceptable due to its simplicity, reliability, time and its effectiveness across markets (Christopher et al;(2018), Desmond. M (2016). Hulchanski J.D(1995), Joint Center for Housing Studies of Havard University State of Nation's Housing (2017).

Thus, to start with the Sample population for the study was made up of 5,502 houses selected by purposive sampling techniques in the Six Area Councils in Abuja. This selection method is in agreement with recommendations of Authors such as Steve et al;(2020), and Lawrence et al;(2016)). Next, research has shown that 59.3%,16.5%,10.6%,4.7%,5.6% and 3.3% of the houses in Abuja are located in Abuja Municipal Area Council, Bwari Area Council, Gwagwalada Area Council, Kwali Area Council, Kuje Area Council and Abaji Area Council respectively. (Saliman,2015,2022). In sum, 3262, 908, 583, 259, 308, and 182 houses were selected from the Abuja Municipal Area Council, Bwari area Council, Gwagwalada Area Council, Kwali Area Council, Kuje Area Council and Abaji Area Council respectively. Then, questionnaires were administered on the household heads of the selected buildings. However, where the household head was not available, the next available male or female members of the household were sampled. Furthermore, where there were more than one household in a building, only one household were selected.

ANALYSIS AND RESULTS

The socio- economic characteristics of respondents discussed includes issues such as age, Median Household Income, housing typology, Median House Price, Median Land Price, Median House Rent, Median House Price to Median Household income, Median House Rent to Median Household income, as well as Median Land Price to Median Household income. Thus, it is revealed that the youth constituted 12.6% of the respondents. Furthermore, most of the respondents were also found to be in the age bracket of 31-60 years (81.2%). This implied that most of the residents in Abuja are in their productive years, this in affirmation with earlier research by Saliman, (2015,2020,2022). Again, adult constituted the lowest proportion (5.8%) of the residents, due to the high cost of living. It was also inferred through Analysis of variance (ANOVA), that there existed significant differences in the age distribution of the residents ($F = 5.34, p = 0.05$)

Results of analysis also indicated that the resident's median household income is between ₦300,000 to ₦1 million. A breakdown indicated that, respondents in Abuja Municipal Area Council (AMAC) and Bwari Area Council have highest median household income, while respondents in Abaji has the lowest (₦300,000). This provides information into the economic realities in the Area Councils and help policymakers and experts to plan housing program that reflects the needs of the community. Scholars such as such as Gonzalo, (2020), Faster Capital, (2023), and Eviction Space, (2023) shared the same opinion as these findings.

Additionally, findings on the housing typology revealed that AMAC has the highest respondents living in row housing, while in Abaji Area Council, no respondents was recorded to be living in Town House. It is also revealed that 79.7% of respondents in Abaji, resides in high density housing. This suggests that respondents in AMAC prefers low density neighborhoods, probably due their relatively high median income, while respondents in Abaji prefers high density neighborhood probably due to their low median income.

Further analysis revealed that AMAC and Bwari Area Council has highest Median Land Price of 5Million and 4 Million Naira respectively. While Abaji recorded the lowest Median Land Price of 2.5Million Naira. This has profound effects on the housing availability (Kwang et al;2022) and the affordability of the prevailing available houses. The Variation in price could be attributed to the variation in the distance of the locations to the Central Business District(CBD) of Abuja. Again the finding is in accordance with the earlier revelation by Saliman, 2015,2020).

An investigation into the Median House Price revealed that the Median House Price for a 4-5 Bedroom Duplex is 300Miliion Naira in AMAC and 65Million Naira in Bwari Area Council. The analysis also inferred that the Median House Price for the same house type in Abaji is 20Million Naira. In the same vein, Median House Price for a unit one Bedroom Flat is 20Million and 5Million Naira for AMAC and Bwari Area Council respectively. The analysis further revealed that Abaji Area Council recorded the least (2Million Naira) Median House Price. Hence, there exists a gradual reduction in Median House price with decrease in location of Settlement from the Central Business District. Consequently, Settlements in Abaji Area Council which is 114km away from the Central Business District has the lowest Median House Prices, while AMAC neighborhood which are located within then Central Business District, has the highest Median House Prices. This is in affirmation of an earlier research findings by Saliman, (2015,2022).

In like manner, the Median House Rent for a 3-4 Bedroom Bungalow is 2.5Million Naira and 2 Million Naira respectively in AMAC and Bwari Area Council respectively. The Median House Rent for the same house type is 300,000 and 250,000 in Kuje and Abaji Area Council respectively. Housing price and Rent studies are important as postulated by Scholars like Frederick et al;(1982) who opined that housing is not a homogenous good but rather consists of bundle of attributes, and therefore price is the most reliable index that influences its market performance. Consequently, variations in the Median House Price has profound influence on its affordability (Frederick et al;1982)

Analysis into the Ratio of Median House Price to Median Household Income revealed interesting results. For instance, the ratio of Median house price to Median house income for a 4-5 Bedroom Duplex is 300,000% and 6500% for AMAC and Bwari Area council respectively. In the same vein, the ratio is 5000% and 6667% for Kuje and Abaji Area Councils respectively. Further analysis revealed that, for Gwagwalada and Kwali Area Councils, the ratio is 10000% and 6667% respectively. Thus, the ratios are far above the Worldwide acceptable housing affordability benchmark of 30%.

Further investigation into the median house rent to house hold income unfolded, that Median house rent to median income for a one-bedroom Flat is 100% and 80% for AMAC and Bwari Area Council

respectively. While, for Kuje and Kwali Area Councils the ratios are 75% and 83% respectively. Additional analysis into the Median Land price to the Median household income indicates, that Abaji Area Council has the highest ratio (833%) of Median Land to household income. The ratios for AMAC and Bwari Area council are 500% and 400% respectively.

Further Studies as shown in Table 10, indicates that the Total land allocation for all the Six Area councils between 2019 till date is 5592. However, the last Census put the population of Abuja at 1,405,201(2007 Census). Therefore, the gross inadequacy in the land accessibility is inferred to be the major causes of housing affordability problems in the Nation's New Federal Capital Territory, Abuja, hence the Study. Investigation into the Land accessibility situation in Abuja also revealed that between 2019 till date only 5 Land Allocation proposals for Mass housing was approved, this is shown in Table11.

Thereupon, access to land was also examine in relation to other identified factors (Table 12); that affects housing affordability using Likert Scale, this analysis requires respondents to give level of agreement or disagreement which ranged from 1 to 5 to the statement or questionnaire items rating to the various housing affordability factors being measured. Thus, the statement was rated using Five Point Likert Scale; of Not at all to Strongly agreed. The value attributed to strongly agreed was 5, agreed was 4, disagreed was 3, strongly disagreed was 2 and not at all was 1. These values were used to generate index with maximum of 5 and minimum of 1. Thereafter, each of the statement was ranked in order to identify the factors of housing affordability that actually has more pronounced influence on the housing affordability of Abuja residents.

Accordingly, from Table 13, Statistical mean indicates gravitational direction of the resident's choice of factors of housing affordability, it is the residents ranking of the various factors of housing affordability. Standard deviation gives a measure of variability in the residents perception of factors that influence housing affordability in Abuja.

Thus, the major factor that affects housing affordability in Abuja is access to Land. This factor is rated highest (Mean = 5.83, Standard deviation=1.33). This is in conformity with the findings of this research where it is discovered that meagre 5592(0.39%) Land allocation was allocated to 1405,201 Abuja population for a period of Four (4) years. The next ranked factor of housing affordability is the Cost of Living (Mean= 3.11, Standard deviation=1.12). These findings are in conformity with the inference, that access to land has influence on land price and contributed to high cost of living. (Benedicta et al; (2016).

Uniquely, the third factor in the ranking is population size (Mean= 2.80, Standard deviation = 1.03). Again, this conform with research conclusion, that increase in population leads to increase pressure on available. (Ida,2019).

Consequently, the Study opined that access to land is the main factor that affects housing affordability in Abuja. This is evidence in the number of high quality illegal housing structures that litters Government Approved Neighborhoods. Hence, Slum houses are found in Abuja highbrow

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Neighborhoods such as Maitama, Gwarinpa, Asokoro, Life Camp, Apo and Dawaki. Thus, improved and simplified land allocation processes if implemented will eliminate housing affordability problems in Abuja.

Table 1: Age group of respondents

Age group in years	No of respondents	%
Youth (18-30)	693	12.6
Young adult (31-60)	4466	81.2
Adult (above 60 years)	343	6.2
Total	5502	100.0

Source: Authors’ Field Survey, 2024

Table 2: Resident’s Median Household Income by Area Council

Area Council	Freq.	Median household Income/Year
AMAC	3262	1M
Bwari Area Council	908	1M
Gwagwalada Area Council	583	800000
Kwali Area Council	259	600000
Kuje Area Council	308	400000
Abaji Area Council	182	300000
Total	5502	

Source: Authors’ Field Survey, 2024

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Table 3: Resident’s Housing Typology

Ward	4-5 Bedroom Duplex		3- 4 Bedroom Bungalow		One-bedroom flat row housing		Town House		Total	
	Freq.	%	Freq.	%	Freq.	%	Freq.	%	Freq.	%
AMAC	300	9.2	900	27.6	2020	61.9	42	1.3	3262	(59.3)
Bwari Area Council	43	4.7	392	43.2	450	49.6	23	2.5	908	(16.5)
Gwagwalada Area Council	43	7.4	132	22.6	403	69.1	05	0.9	583	(10.6)
Kwali Area Council	08	3.1	88	34.0	163	62.9	0	0.0	259	(4.7)
Kuje Area Council	12	3.9	74	24.0	215	69.8	7	2.3	308	(5.6)
Abaji Area Council	3	1.6	34	18.7	145	79.7	0	0.0	182	(3.3)
Total	409	7.4	1620	29.4	3396	61.7	77	1.4	5502	

Source: Authors’ Field Survey, 2024

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Table 4: Median Land Price by Area Council

Area Council	Freq.	Median Land Price
AMAC	3262	5M
Bwari Area Council	908	4M
Gwagwalada Area Council	583	3.5M
Kwali Area Council	259	3M
Kuje Area Council	308	3M
Abaji Area Council	182	2.5M
Total	5502	

Source: Authors' Field Survey, 2024

Table 5: Resident's Median House Price

Area Council	4-5 Bedroom Duplex		3- 4 Bedroom Bungalow		One-bedroom flat row housing		Town House		Total households surveyed
	Freq.	₦/unit	Freq.	₦/unit	Freq.	₦/unit	Freq.	₦/unit	Freq.
AMAC	300	300M	900	45M	2020	20M	42	350M	3262
Bwari Area Council	43	65M	392	45M	450	5M	23	120M	908
Gwagwalada Area Council	43	80M	132	18M	403	4M	05	45M	583
Kwali Area Council	08	40M	88	25M	163	3M	0	0.0	259
Kuje Area Council	12	40M	74	25M	215	4M	7	30M	308
Abaji Area Council	3	20M	34	15M	145	2M	0	0.0	182
Total	409		1620		3396		77		5502

Source: Authors' Field Survey, 2024

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Table 6: Resident’s Median House Rent

Area Council	4-5 Bedroom Duplex		3- 4 Bedroom Bungalow		One-bedroom flat row housing		Town House		Total households surveyed
	Freq.	₦/unit	Freq.	₦/unit	Freq.	₦/unit	Freq.	₦/unit	Freq.
AMAC	300	2.5M	900	2M	2020	1M	42	4M	3262
Bwari Area Council	43	2M	392	1.2M	450	800,000	23	3M	908
Gwagwalada Area Council	43	1.5M	132	1.2M	403	600,000	05	1.8M	583
Kwali Area Council	08	1.2M	88	650,000	163	350,000	0	0.0	259
Kuje Area Council	12	1.8M	74	800,000	215	300,000	7	3.5M	308
Abaji Area Council	3	800,000	34	350,000	145	250,000	0	0.0	182
Total	409		1620		3396		77		5502

Source: Authors’ Field Survey, 2024

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Table 7: Ratio of Median House Price to Median Household Income

Area Council	4-5 Bedroom Duplex		3- 4 Bedroom Bungalow		One-bedroom flat row housing		Town House	Total households surveyed	
	Freq.	Ratio of Median house price to Median Household income (%)	Freq.	Ratio of Median house price to Median Household income (%)	Freq.	Ratio of Median house price to Median Household income (%)	Freq.	Ratio of Median house price to Median Household income (%)	
AMAC	300	30,000	900	4500	2020	2000	42	35000	3262
Bwari Area Council	43	6500	392	4500	450	500	23	12000	908
Gwagwalada Area Council	43	10000	132	2250	403	500	05	5625	583
Kwali Area Council	08	6667	88	4167	163	500	0	0.0	259
Kuje Area Council	12	5000	74	10000	215	6250	7	12500	308
Abaji Area Council	3	6667	34	5000	145	667	0	0.0	182
Total	409		1620		3396		77		5502

Source: Authors' Field Survey, 2024

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Table 8: Ratio of Median House Rent to Median Household Income

Area Council	4-5 Bedroom Duplex		3- 4 Bedroom Bungalow		One-bedroom flat row housing		Town House		Total households surveyed
	Freq.	Ratio of Median house rent to Median Household income (%)	Freq.	Ratio of Median house rent to Median Household income (%)	Freq.	Ratio of Median house rent to Median Household income (%)	Freq.	Ratio of Median house rent to Median Household income (%)	Freq.
AMAC	300	250	900	200	2020	100	42	400	3262
Bwari Area Council	43	200	392	120	450	80	23	300	908
Gwagwalada Area Council	43	188	132	150	403	75	05	225	583
Kwali Area Council	08	200	88	108	163	54	0	0.0	259
Kuje Area Council	12	450	74	200	215	75	7	875	308
Abaji Area Council	3	267	34	117	145	83	0	0.0	182
Total	409		1620		3396		77		5502

Source: Authors' Field Survey, 2024

Table 9: Ratio of Median Land Price to Median Household Income

Area Council	Freq.	Ratio of Median Land price to median household income(%)
AMAC	3262	500
Bwari Area Council	908	400
Gwagwalada Area Council	583	438
Kwali Area Council	259	500
Kuje Area Council	308	750
Abaji Area Council	182	833
Total	5502	

Source: Authors' Field Survey, 2024

Table 10: Number of Land Allocation by Area Council

S/N	Area Council	2019-2020	2023
1	Abuja Municipal Area Council (AMAC)	4375	671
2	Bwari Area Council	20	23
3	Gwagwalada Area Council	461	31
4	Kwali Area Council	1	1
5.	Kuje Area Council	6	2
6.	Abaji Area Council	0	1
	Total	4863	729

Source: AGIS,2024

Table 11: Number of Mass Housing Estate Allocation by Area Council

S/N	Area Council	2019-2020	2023
1	Abuja Municipal Area Council	5	0
2.	Bwari Area Council	0	0
3.	Gwagwalada Area Council	0	0
4.	Kwali Area Council	0	0
5.	Kuje Area Council	0	0
6.	Abaji Area Council	0	0
	Total	5	0

Source: FCDA, Department of Mass Housing,2024

Table 12: Independent Variables of housing affordability

Variables	Factors of Housing Affordability
V1	Access to Land
V2	Economic
V3	Ecological
V4	Social and institutional
V5	Technical
V6	Rate of inflation
V7	Population size
V8	Cost of living
V9	Loan interest
V10	Rate of housing construction
V11	Investment Scale
V12	Income level of population
V13	Economic System's overall development level

V14	Housing attributes
V15	Macro-economic variables (Balance of Payments, economic growth, unemployment)

Table 13: Likert Scale data for Factors of Housing Affordability

Variables	Factors of Housing Affordability	Number of observations	Relative Importance Index (RII) (Mean)	Standard deviation	Rank
V1	Access to Land		5.83	1.33	1
V2	Economic		2.62	1.32	4
V3	Ecological		2.19	1.32	9
V4	Social and institutional		2.14	1.03	10
V5	Technical		2.11	0.94	11
V6	Rate of inflation		2.09	0.95	12
V7	Population size		2.80	1.03	3
V8	Cost of living		3.11	1.12	2
V9	Loan interest		1.95	0.92	13
V10	Rate of housing construction		2.51	1.31	5
V11	Investment Scale		1.52	1.22	14
V12	Income level of population		2.50	1.34	6
V13	Economic System's overall development level		1.03	1.04	15
V14	Housing attributes		2.31	1.31	7
V15	Macro-economic variables (Balance of Payments, economic growth, unemployment)		2.25	1.04	8

CONCLUSIONS, IMPLICATIONS AND RECOMMENDATIONS

The central theme of this study is that land accessibility is the deciding factor for the provision of affordable housing the world over, and Abuja in particular. The research concluded that affordable housing continues to be elusive due to difficulty encountered in the supply and accessibility of land. It also inferred that supply, demand and accessibility of land is a more deciding factor; than any other factors; in the provision of affordable housing in Nigeria and Abuja in particular. The research also surmised that housing affordability problems has reduced many households' ability to buy essential

needs such as food, clothing, access to good health care facilities and quality education. It has also made some households to incur more debts.

Altogether, the research adopted the 30% Bench Mark using Simple Housing Cost to Income Ratio, for measuring housing affordability status of residents. The 30% Benchmark is widely acceptable due to its simplicity, reliability, time and its effectiveness across markets. (Christopher et al;(2018), Desmond. M (2016). Hulchanski J.D(1995), Joint Center for Housing Studies of Havard University State of Nation's Housing (2017).

Results of analysis indicates that resident's median household income is between ₦300,000 to ₦1 million naira only. It was also observed, that there existed a gradual reduction in Median House price, Median Rent and Median Land Price with decrease in the location of Settlements, from the Abuja Central Business District. Therefore, the research revealed, that Median House price, Median Rent and Median land price is far above the acceptable 30% Bench mark for measurement of housing affordability Condition. Expressively, the research observed that Abuja Residents are experiencing worsening housing affordability condition.

Access to land was further examined in relation to other identified factors, that affects housing affordability, using Likert Scale. Again, the Study concluded that, the most important factor that affects housing affordability in Abuja is access to Land. This factor is rated highest (Mean = 5.83, Standard deviation=1.33).

The Findings of this research work will help to add to the body of knowledge, by providing information on issues surrounding land accessibility and effects on housing affordability in Nigeria and Abuja in Particular. The findings of this study has several implications since affordable housing still remains elusive, also for the reason that most previous research on housing affordability in the available extant literature, focused on the issues of labour, building materials, prevailing economic situation, technical or methods of housing construction as well as increase in population and urban density. Whereas access to land has strong influence on human livelihood, housing provision, sustenance, it empowers poor people, strengthens networks that enables participation in the political processes. Furthermore, land accessibility is invaluable as life and land is an important factor for social welfare. Consequently, this study will redirect research interest on issues of land accessibility with respect to the provision of affordable housing in Nigeria and the World at large. Thus, making exchange and distribution of land less difficult will help in securing loan for housing development from institutions who rely on Land Allocation Titles as Collateral, which is the current practice in Nigeria and Abuja in particular.

The Study recommends that, first access to land ought to be regarded as a central factor in the development of government programs. Therefore, the incessant delay in the processing of property approval and confirmation of Land Titles need to be improved upon. The delay always makes it difficult to secure reliable and workable loan to access Land for the development of affordable housing.

Second, lack of infrastructure in most Districts in Abuja, had made it impossible for land to be allocated to the citizen thus hindered the provision of affordable housing. Therefore, FCTA needs to concentrate more efforts towards the provision of infrastructure to more Districts in Abuja.

Third, 1978 Land Use Act was promulgated to ensure easy land accessibility to all. However, lack of proper understanding and implementation of the role of Land Use Allocation Committee, towards assisting the Governors and FCT Minister to recommends and promptly approve land allocation and issuance of Certificate of Occupancies, has made land inaccessible. Therefore, the Committee should be properly constituted in all the States and FCT and be allow to function as stipulated in the land Use Act. This will help in making land more accessible for the development of affordable housing.

Forth, Government needs to encourage establishment of Cooperatives among low income population in the Civil service, the Artisans such as Mechanics, Bricklayers, Painters, Electricians, and Plumbers, Drivers, Truck pushers, Traders (sachet water sellers), foodstuff sellers, Computer accessories sellers, recharge cards sellers, Caterers, Hairdressers and Teachers. This would help government to be able to allocate land to large number of citizens, through their association thereby solving affordable housing problems for many inhabitants.

Fifth, Government needs to continuously acquire land and implement the development of low cost affordable housing targeted for sale to low income Earners through their associations. Private business Developers had contributed immensely to the problems of housing affordability through exorbitant house and Rent prices.

Sixth. Government should implement program that could promote allocation of land to low and middle income Civil Servants, who constitutes large population in Nigeria. This would help them to develop affordable housing before retirement, thereby contribute immensely in solving the prevalence of affordable housing problems.

Seventh, government Ministries and Extra Ministerial Agencies should develop a policy for loan provision to staff, strictly for the housing development. The is necessary because the currently operating Federal Housing Loans is un approachable and non-accessible to great number of Civil Servants; and is therefore grossly ineffective.

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