ASSESSMENT OF PROBLEMS AND PROSPECTS OF RESIDENTIAL HOUSING DEVELOPMENT IN AWKA, ANAMBRA STATE OF NIGERIA

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Abstract
Housing is one of the most basic and oldest developments of mankind which affects every facet of man. Housing no doubt has impact on the health, welfare and productivity of the individuals. In spite of its importance, there is however a shortage of needed dwelling accommodation which is as a result of some problems such as the huge cost of construction and building materials, limited access to credit facilities, bottlenecks in land acquisition etc, encountered in the development of private housing. This study examines the various problems and prospects of residential housing development in Awka, Anambra state, with a view of initiating strategies that should be adopted in developing more residential housing. The analysis revealed that high cost of construction, limited access to finance, lack of secure access to land, high cost of land registration and titling, lack of critical infrastructure amongst others are the problems facing residential housing development. There are however prospects derivable from the development of residential housing in Awka which include: adequate residential housing for accommodation, ease of land acquisition, improved living standard and profit maximization for developers. To achieve this, questionnaires were used and reports were collected. Data collected were analized using tabular and statistical methods. The study concluded that although there are several problems in residential housing development, strategies which involves the federal, state government and the private sector should be vigorously pursued in order to comprehensively address these problems thus increasing the residential housing stock in the state and the country at large.

Keywords: Assessment, Problems, Prospects, Residential Housing, Development.

Introduction

Housing is more than mere shelter or accommodation. According to Ogbonna (2010), it involves all the facilities within and around it, embracing a bundle of services which entails both product and process, that work together to boost its functionality.Housing is one of the three basic necessities of mankind and is inarguably the most important factor needed for the physical survival of man after the provision of food. Adequate housing contributes to the attainment of physical and moral health of a nation and stimulates the social stability, working efficiency and the development of the individual. It is also one of the best indicators of a person's standard of living and his place in the society. The problem of adequate housing is a good phenomenon and the severity of the problem differs from one nation to another. This problem has often been associated to land acquisition problem, low income of the individual, high cost of building materials, statutory regulation etc. It is usually a situation of either the government has failed in meeting up with its obligations or that the individuals has remained for some times incapacitated to be able to break through various bureaucracies in land acquisition procedure. This is more pronounced in the urban areas where population pressure is on the increase.

In Nigeria, the urban housing situation continues to deteriorate in the absence of adequate arrangements to ensure that housing stocks expanded in line with the rapidly growing population. Despite the past efforts of the nation's housing program, it is evident that the combined effort of the public and private sectors over the past successive government plans had continued to fall far short of housing need (Aliyu, Kasim& Martin, 2011). The successive governments have tended to leave this important sector almost entirely to the private initiatives, concentrating their efforts on the provision of limited number of residential quarters for their officers (Adesoji, 2011).

However, population growth which has led to an increase in the demand for residential housing, makes it inevitably difficult for the private individuals to cope with its development as a result of low income and other related problems. In this vein, residential housing developers are being faced with enormous problems in the course of development. This has left no option than to seek insight into the problems of residential housing development with a view of alleviating the identified problems in the hope of fulfilling the housing needs of every individual.

Housing Development in Nigeria

In recent years, housing has become a major concern of both individuals and government in Nigeria. In fact, the score card of any government has rightly been assessed on its ability to provide housing for its population.

Section 16(1) (d) of the 1999 constitution under the fundamental objectives and directive principles of state policy is categorical on the exigency of the state to provide adequate shelter for its citizenry. It enjoins the state to provide suitable and adequate shelter for all citizens. It is estimated that Nigeria currently requires at least one million housing units per annum to equate the housing demands of her population put at over 180million.Various researchers have stipulated that a majority of Nigerian citizens living in cities and urban areas actually reside in ghettos, shanties and squalid accommodation.

The Federal Government has made efforts to tackle this ugly scenario in various ways. For instance, the Federal Government in 2010 established the Federal Ministry of Lands, Housing and Urban Development with a clear mandate to initiate modalities to ensure provision of adequate and affordable living for the Nigerian citizenry in both rural and urban areas. The ministry presently initiated a blue print to bring down Nigeria's estimated 17 million housing deficit by involving the private sector in the provision of housing for Nigerians of all categories. Also, the ministry adopted some functional measures to ensure the translation of housing policy into a roadmap for housing development. Such measures include the development of a housing finance model for the provision of affordable long-term finance ranging from 25 to 30 years. On December 5, 2011, it launched the informal sector cooperative housing scheme to expand mortgage financing to reach the non-salaried informal sector to address the housing needs of the low-income groups.

The ministry, in view to address the high cost of building materials, has partnered with major cement manufacturers in the country aimed at reducing the cost of the commodity. It is also collaborating with the National Assembly to enact laws which will provide social housing scheme in Nigeria and related matters.

The housing projects embarked upon by the Governments in the past failed below expectation due to lack of funding, shortage of materials among others. Also, Governments need to facilitate housing projects in order to improve the standard of living of the citizens.

Review of Past Housing Programs in Nigeria

The recorded history of formal intervention into the housing sector in Nigeria dated back to the colonial administration in Lagos in 1928, which necessitated the establishment of the

Lagos Executive Development Board (LEDB). It aimed at addressing the housing problem at a national scale. The policy intervention at this period included;

- Public housing through the regional and states housing corporations and agencies.
- Provision of housing subsidy and rent control.
- Land reform through promulgation of the Land Use Decree of 1979, etc.

During this period, the Nigerian Building Society (NBS) was established to allow for housing opportunities within both public and private sectors. However, due to their dependence on government funding, they could not stand the test of time. The Federal Housing Authority (FHA) was established through the promulgation of Decree No. 4 of 1973 with responsibilities of making proposals to the Federal Government on housing and other related services. The NBS was transformed into Federal Mortgage Bank of Nigeria in 1977 and served as the main engine room for public housing delivery (Aminu & Ruhizal, 2013).

In 1982 the National Housing Programme was designed to provide 350 medium and high income housing unit by the FHA, during which ₦40,000 housing units were to be constructed all over the Federation annually with 200 units per state including Abuja. In 1991, the then Military Government launched a housing policy "Housing for all by the year 2000AD", which was aimed at providing decent housing at affordable cost to all Nigerians. This policy restricted the financial routine of accessing housing loans by way of creating a two-tier financial structure, which is the Federal Mortgage bank of Nigeria as the apex and supervisory institution and primary mortgage institutions as primary lenders.

The National housing fund is the product of the 1992 housing policy of the Federal Government of Nigeria. It is the ultimate culmination of the previous efforts of governments in Nigeria at housing. The 1992 housing policy took cognizance of both the quantitative and qualitative nature of the housing problem. The National housing fund is to operate under a situation that includes the provision that all Nigerian workers earning an annual income of ₦300 and above should contribute 2.5% of their salaries to the fund; also commercial and merchant banks were mandated by the law to invest 10% of their loans and advances into the FMBN, while insurance companies contributes 20 and 40% of their non-life fund into real estate development. There were plans in 1994 under the National housing fund to deliver about 121,000 housing units but less than 5% were recorded to have been achieved. To ensure proper and positive implementation of this policy, a committee was constituted; the national housing policy council, with the responsibilities among others to coordinate all activities relating to housing sector and ensure continuous monitoring with a view to determine its performance (Aminu & Ruhizal, 2013).

In 2000 till date, the perception of the government was that the availability of housing was not the problem in the country but its affordability was described as a mere illusion (Mabogunje, 2006). The government established the Federal Ministry of Housing and Urban Development and proposed the housing reform. The period 2000 to 2004 policy focus was on the private sector to serve as the main catalyst for housing development while the government concentrates on the provision of the basic infrastructure for the new housing development. Issues in the Land Use Act were equally given attention for review as well as the financial structure. The policy recognizes the private sector as the main solution to the housing deficit problem in the country while the government functions as an enabler and facilitator in the housing development. Ezeudu (2012) maintains that government should not delve into direct housing provision but to intervene indirectly through enabling environments. The private sector is more favourably disposed towards providing the various accommodation requirements of the urban and rural dwellers. Eziyi (2010) opined that the government has to make lands buildable, affordable and marketable through Public Private Partnership arrangement in addition to facilitating flexible mortgage institutions, In spite of all these, the efforts of the government, the problems continue to linger due to the following reasons;

- The adoption of a single design/policy for the entire nation irrespective of the varied climatic, cultural and religious differences.
- Most states publicize the whole affair and offered land to the Federal Government in very remote areas with poor terrain.
- The appointment of contractors was based on party patronage rather than capability and experience.
- The Chairmen of these allocation committees were politicians who allocated the houses to party members rather than the low income earners.

Unless government and relevant agencies retrace their steps and analyse their failures, the desired result and implementation of these programmes will not be achieved.

Housing Finance in Nigeria

Finance is the most essential and also one of the major constraints of residential housing development. Due to the cost intensity of housing development most private individuals find it tasking to engage in such especially in a large scale.

The Nigerian housing finance market is structured along informal and formal sectors. The formal sector has two components: the upper-income groups whose activities are located in the urban areas and the lower-income groups which rely on the subsidized National Housing Trust fund for access to housing. The informal sector includes the isusu, traditional co-operative system, credit co-operatives and individual and family savings. Several factors make the environment for mortgage lending difficult, including the absence of clear property and security rights, mandatory governor's consent, high interest rates and inadequate sources of long-term funding.

Nigeria's housing deficit presents an enormous potential for housing and housing finance investors. The World Bank reported in 2008 that Nigeria required about N49trillion to meet its housing demand. Housing finance needs derive mostly from population growth in the urban areas. An increase in population translates into an increase in the demand for housing finance which should be affordable to the teeming population.

Lack of access to finance affects the supply of housing. Developments in the formal sector are mainly financed by deposit money banks at excessively high interest rates and stringent conditions. Low income earners seek finance either from informal sources or family to engage in housing development. These informal sources are convenient and accessible. They operate on the basis of Third party guarantee and rely on peer pressure to ensure repayment (Nubi, 2003).They are however, unsecured and hardly accumulate the magnitude of funds required for large scale development. Other suppliers or sources of housing finance include;

- **Deposit Money Banks (DMBs)**:- The advanced loans usually on short term basis ie maximum of 10years, which is incompatible with housing finance which requires tenure of up 25 years and thus has limited their success in housing finance.
- Development Finance Institutions (DFIs): Finance supplier under this group include: The Bank of Industry and the Urban Development Bank of Nigeria Plc. They grant loans of up to 25 years. However, they are not so focused in housing development apart from the Federal Mortgage Bank of Nigeria.
- **Pension Fund Administrators:** They collect funds from employers and employees towards their retirement. This gives them access to long-term funds and put them in a good position to finance housing development.
- **Housing Co-operatives**:- They have been described as a society that corporately owned a group of houses or flats in which member participates actively in all matters concerning the housing. They buy properties and lease them to members at highly subsidized rates (Agbola, 1998).

- **Personal Income and Savings**: This is one of major sources of finance for housing development in Nigeria. It is also the most preferred option even though it takes a longer time for the development to be completed. This source is more convenient to individuals due to the very high interest rate of mortgage loans and the inaccessibility of government finance.
- **Other Sources:** Development finance and international organizations,

NGO's, United State Agency for International Development (USAID), UN-HABITAT Ideal Habitat Co-operative Housing Initiatives among others. Loans given by these organizations are usually for low to middle income earners.

Accessibility of these finances proves difficult which is as a result factors such as; the high interest rate, lack of collaterals requirement, length of time involved, high down payment percentages etc.

Processes involved in Residential Housing Development

The development process falls into four basic phases; it begins with conceptualizing the housing development and moves through to building occupancy. Like any planning process, the steps may not be carried out in the exact sequence provided below, but all of the steps are necessary for the successful development of the housing. For example, for a mission- driven non-profit organization, the starting point is often the identification of a housing crisis. For a private developer who is profit oriented, it would be the identification of a profitable market. In such case, the end product is occupied housing unit.

The following are the four basic phases in the residential housing development process;

1) **Concept:** In this stage the housing developer determines the basic parameters of the proposal for housing development. The details of the concept will change over time as the details and realities of the project come together. The key activities during this phase are:

- Defining the project, including the purpose of the housing, the types of housing (single family, apartments, high rise, etc), potential location, and scale of the project the target population.
- Selecting the members of the development team, which typically includes; architect, engineer, builder, construction manager/ project manager, estate surveyor and service provider if the project is serving a special needs population.
- Selecting and evaluating the site
- Developing an understanding of the housing market and the area.
- Identifying and procuring predevelopment funds.

2) Predevelopment: During this stage, the developer undertakes the specific tasks necessary to be ready to begin the actual housing construction including:

- Conducting a market study or analysis of the housing needs in the community/area of choice.
- Obtaining site control ("Agreement of sale") in order to secure the site while its appropriateness and feasibility are being evaluated.
- Conducting environmental studies on the site.
- Identifying financing sources.
- Preparing preliminary architectural designs/cost analysis.
- Determining feasibility including environmental considerations, zoning and cost.
- Identifying and obtaining financial sources (grants, loans, donations, etc)
- Finalizing architectural plans and bid documents.
- Acquiring the site.

- Developing a management plan, including the identification of a management entity, making certain that there will be adequate income to operate the project and assuming that it will maintain its value over time.
- Obtaining government approvals to proceed with the development.

3) Construction: The housing is built and all financial and operational planning are completed during this phase. Activities include:

- Awarding construction contracts. Generally, the housing developer will hire a general contractor who will, in turn, hire subcontractors in each trade.
- Obtaining building and other permits to obtain permission to proceed with construction.
- Preparing the site and actually building the housing.
- Managing the construction. Oversight of the contractor may be conducted by the architect, a separate construction/project manager as the case may be.
- Initiating marketing to assure that there will be occupants and a source of operating income as soon as possible after the construction is completed.
- Completing construction and obtaining a certificate of occupancy.

4) Operations: Once the housing is in place and the occupants hove moved in, the investor begins the long-term management and operations of the housing. Activities involved in this phase include;

- Closing on permanent financing. If the construction costs were covered in full or in part through short term financing the long term mortgage needs to be put in place.
- Occupying the housing units.
- Maintaining and managing the housing, including making repairs providing seasonal maintenance, rent collection and enforcing lease/tenancy agreement. This is usually done by the Estate surveyor acting as a property manager.
- Providing the required services to the occupants.

Due to the cost intensive nature of the whole development process, private individual most times do not undertake the abovementioned steps. Large organizations and developers however go through these procedures to ensure the long term viability of the housing development. The compliance with these steps assures a successful residential housing development.

Problems of Residential Housing Development

The residential housing developments in Nigeria have continued to face some problems despite the policies, institutions and regulations which the governments have put in place. These problems include; high cost of construction, limited access to finance, lack of secure to access to land, high cost of registration and titling, uncoordinated land policies, among others.

- **High Cost of Construction:** This issue has over the years been one of the challenges of residential housing development which is brought about by the pressure of inflation which affects the cost of labour and building materials alike. According to Ugonabo (2012), apart from the high cost of building materials, the cost of labour has risen to about 25 to 36% of the construction cost. This increase can be said to be as result of the inadequacy of local manufacturing companies and absence of the requisite skills needed in the production of these materials.

- **Difficulty in accessing land:** Part of the constraint surrounding having a secure access to land can be linked to the enactment of the Land Use Act of 1978, which created a dual system in land delivery. The Act although enacted to make access to

land easier failed in doing so as it vested all land in the state on the governor making it more difficult for prospective developers to get land.

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- **Limited Access to Credit facilities:** Funding is a major bane inhibiting housing development as can be seen from the limited access to finance. This can be attributed to the shortfalls of the mortgage system in the financial institution. Also, there are few primary mortgage institutions in place which are fully equipped and able to grant the needed loans. On the other hand some commercial banks which are able to service such loans do so with extreme conditions and requirements making it difficult for most developers to access loans.

- **Slow Bureaucratic Procedures:** According to Ugonabo (2012), the World Bank International Finance Corporation Report (2006) indicated that in Nigeria there are 21 procedures to be followed and the entire process of transfer last up to 274 days which ranks as one of the highest in developed and developing countries. This can be attributed to the several bureaucratic processes involved in the processing of certificate of occupancy and granting of Governor's consent.

Overview of Residential Housing Development in Awka

Since the creation of Anambra State in 1991, the housing situation in the state has been in a deplorable state needing to be resolved with uttermost urgency. The unavoidable shortage in housing availability can be linked to the migration of individuals to the state capital in search for job opportunities especially in the civil service. The residential accommodations are limited and unable to serve the increasing population and the available ones are let out at exorbitant prices at rent prompting some workers to come to work from Enugu.

This scarcity of residential housing has increased the cost of rented buildings as an average 3 bedroom flat is rented at between N300,000 – N450,000 per annum and a duplex lets for between N800,000-N1,600,000 per annum in major towns of Awka. The unaffordability of these rents has led to the emergence of shanty settlements as an alternative housing unit.

According to Ugonabo (2012), extensive illegal and unregulated building patterns dominate the urban towns in the state capital. Eni (2015) stated that housing structures are built without any regard to the existing building and health codes or zoning and sub-division regulations – thus creating slum and squatter conditions in which most residents live. The ugly and unpleasant situations still persist today and not much has been done by the government to increase the residential housing stock in relation to its demand. The cost of building construction is continually on the increase and it is becoming more difficult and demanding for an average civil servant to build houses unless government begins to partner with the private sector and take necessary steps to solve this problem.

As part of resolving the housing problem in Awka, successive governments in the state have developed government residential layouts in some major towns including Awka. Some of these layouts were partly/fully developed with housing units sold to the individuals while the rest were developed as site and services schemes and allocated to members of the public (Ugonabo, 2012). Also, the Anambra State Housing Corporation engage in the development of residential housing estate by providing land to corporations who intend to develop, issuing certificate of occupancy, handing over land, granting planning approval and providing all the necessary support. After development by the corporation, the housing unit is sold to the public.

Lack of infrastructures such as motorable roads, water supply, electricity, security etc also contribute to the problems facing residential housing development in the state capital.

The Federal Government is also involved in residential housing development in Awka. This is through the requiring of land, surveying and parcellation of the land and allocating some to interested members of the public through Federal Ministry of Lands, Housing and Environment.

Efforts have also been made by the private individuals in residential housing development. However, their efforts are limited and cannot match the increase in demand. Also, the unfavorable conditions affect the private individuals who are profit oriented and cannot engage in housing development unless it is financially beneficial.

Data Collection

The study was carried out on landlords and tenants of selected buildings as well as Estate Surveyors and Valuers practising in Awka capital city. A sample size of 86 (eighty-six) respondents were used and questionnaires distributed to them. Also, oral interview was carried out to obtain personal opinions of various professionals. The data collected were organised and analysed using various statistical tools.

Analysis and Discussion of Data

Out of the 86 questionnaires distributed, 70 were successfully retrieved with the following analysis.

Table 1: Respondents' view on the present condition of Residential Housing Development in Awka.

OPTION	NUMBER	PERCENTAGE %
Very good	4	5.71
Good	18	25.71
Fair	38	54.29
Poor	10	14.29
Total	70	100

From the Table 1 above,4 (5.71%) of the respondents were of the view that the condition of residential housing development is very good, 18 (25.71%) stated that the condition is good, 38 (54.29%) of the respondent maintained that the condition is fair while 10 (14.29%) went for the condition of residential housing development being poor. From the findings, it is clear that the present condition of residential housing development is not good enough and needs to be improved upon to alleviate the situation of housing shortage.

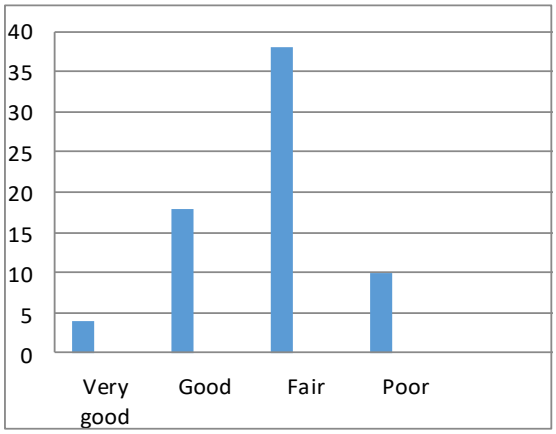


Fig.1: Bar chart on respondents view onthe present condition of residential housing development in Awka

Respondents' view on the problems of Residential Housing Development

Table 2
High Cost of Construction and Building Material

OPTION	NUMBER	PERCENTAGE%
Agree	61	87.14
Undecided	5	7.14
Disagree	4	5.72
Total	70	100

(Source: Field Survey, 2019)

FromTable 2 above, 61(87.14%) of the respondents agreed that high cost of construction and building materials is one of the problems facing residential housing development, 5(7.16%) was undecided while 4(5.72%) respondents disagreed with this option.

Table 3
Lack of Access to Land

OPTION	NUMBER	PERCENTAGE%
Agree	67	95.71
Undecided	2	2.86
Disagree	1	1.45
Total	**70**	**100**

(Source: Field Survey, 2019)

InTable 3 above, 67(95.71%) of the respondents agreed that lack of access to land is one of the problems of residential housing development, 2(2.86%) was undecided while 1(1.43%) of the respondents disagreed.

Table 4
Corruption/Bottlenecks in Land Acquisition

OPTION	NUMBER	PERCENTAGE%
Agree	41	58.57
Undecided	1	1.43
Disagree	28	40
Total	**70**	**100**

(Source: Field Survey, 2019)

FromTable 4, 41(58.57%) of the respondents agreed that corruption/bottleneck in land acquisition is a problem, 1(1.43%) respondent was undecided while 28(40%) disagreed with the option.

Table 5
Limited Finance. (Source: Field Survey, 2019)

OPTION	NUMBER	PERCENTAGE%
Agree	67	95.71
Undecided	2	2.86
Disagree	1	1.43
Total	**70**	**100**

InTable 5, 67(95.71%) of the respondents agreed that limited finance is a problem of residential housing development, 2(2.86%)of the respondent were undecided while 1(1.43%) of the respondent was of the opinion that limited finance is not a problem.

From the findings in Tables 2 to 5, the problems of residential housing development include: High cost of construction and building materials, lack of access to land, corruption/bottlenecks in land acquisition, and limited finance.

Table 6
Respondents' view on the efforts and strategies made by government and stakeholders in Residential Housing Development

OPTION	NUMBER	PERCENTAGE %
Siteand services scheme	5	7.14
Provision of infrastructures	11	15.71
Allocation of land	10	14.28
Encouragement of local manufacturing industries for building materials	7	10
Lending facilities	4	5.71
None of the above	33	47.14
Total	**70**	**100**

(Source: Field Survey, 2019)

From Table 6, 5 (7.14%) of the respondents went for site and services scheme as the effort made by government, 11(15.71%) went for provision of infrastructure, 10(14.28%) went for allocation of land, 7(10%) went for encouragement of local manufacturing industries for building materials; 4(5.71%) of the respondents went for lending facilities while 33(47.14%) of the respondents were of the opinion that government haven't done much to resolve the housing situation.

From the above findings, it becomes evident that the government and relevant stakeholders have to undertake the following, site and services scheme, provision of basic infrastructures, allocation of land to willing developers, encouragement of indigenous manufacturing industries, lending/ mortgage institution for providing credit facilities amongst others, to create an enabling for residential housing development.

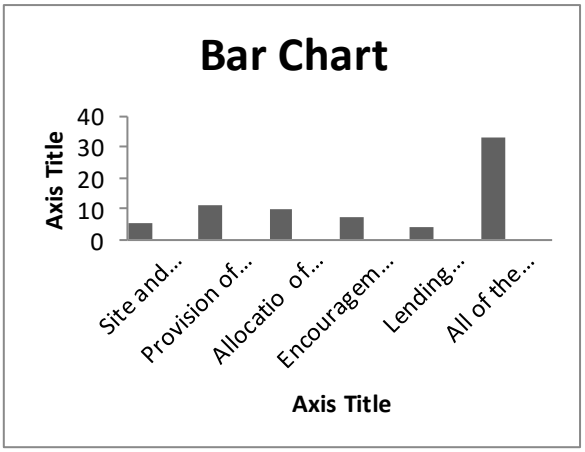


Fig. 2: Bar Chart on respondents viewon Respondents'view on possible solutions to the problems of residential housing development

Table 7
Infrastructure/ Basic Utilities

OPTION	NUMBER	PERCENTAGE%
Agree	**66**	**94.29**
Undecided	**3**	**4.29**
Disagree	**1**	**1.43**
Total	**70**	**100**

(Source: Field Survey, 2019)

From Table 7, 66(94.29%) respondents agreed on the provision of infrastructures and basic utilities as a solution to the problems of residential housing development, 3(4.29%) of the respondents was undecided while 1(1.43%) disagreed to this solution.

Table 8
Public Private Partnership

OPTION	NUMBER	PERCENTAGE%
Agree	62	88.57
Undecided	5	7.14
Disagree	3	4.29
Total	**70**	**100**

(Source: Field Survey, 2019)

From Table 8, 62(88.57%) respondents agreed to the solution, 5(7.14%) were undecided while 3(4.29%) respondents disagreed.

Table 9
Incentives to Developers

OPTION	NUMBER	PERCENTAGE%
Agree	68	97.14
Undecided	2	2.86
Disagree	0	0
Total	**70**	**100**

(Source: Field Survey, 2019)

From Table 9 above, 68(97.14%) of the respondent agreed to the solution, while 2(2.86%) of the respondents was undecided.

Table 10
Easy access to land

OPTION	NUMBER	PERCENTAGE%
Agree	69	98.57
Undecided	0	0
Disagree	1	1.43
Total	**70**	**100**

(Source: Field Survey, 2019)

InTable 10, 69(98.57%) of the respondents agreed on the solution, none was undecided while 1(1.43%) respondents disagreed.

Table 11
Credit Facilities from Financial Institution

OPTION	NUMBER	PERCENTAGE%
Agree	67	95.71
Undecided	3	4.29
Disagree	0	0
Total	**70**	**100**

(Source: Field Survey, 2019)

The responses in Table 11 above, shows that 67(95.71%) of the respondents agreed to the solution, 3(4.29%) was undecided and none of the respondents disagreed.

Table 12
Reduction in the Cost of building Materials

OPTION	NUMBER	PERCENTAGE%
Agree	69	98.57
Undecided	1	1.493
Disagree	0	0
Total	**70**	**100**

(Source: Field Survey, 2019)

Table 12 indicates that, 69(98.71%) of the respondents agreed to the reduction, in the cost of building materials as a solution, 1(1.43%) respondent was undecided, while none of the respondents disagreed.

From the findings in Tables 7 to 12, it becomes obvious that provision of Infrastructure/basic utilities, public private partnership, incentives to developers, easy access to land, credit facilities from financial institution and reduction in the cost of building materials have to be tendered collectively in order to eradicate the problems of residential housing development by private developers.

Findings and Recommendations

From this study, it is unarguably clear that the residential housing situation in Awka has since been in a problematic state and has created a problem of housing (residential) shortage. Although efforts have been made by government to change this scenario, their efforts have not very well paid off as can be evidenced through the inherent problems still facing the development of residential housing by private developers.

These problems which includes- high cost of construction and building materials, lack of access to land, corruption/ bottlenecks in land acquisition and administration, limited finance, inadequate infrastructure and services, non-conducive economic environment, amongst others, cannot be eradicated completely by the government alone without the collaboration of various stakeholders.

Government, through the establishment of site and services scheme, allocation of land to willing developers, provision of basic infrastructures e.g. access road, electricity, drainage, security etc, encouragement of local manufacture of building materials, incentive to developers, among other strategies will promote the development of residential housing. Also, Government cooperation with the private individuals (ie public private partnership) and the improvement of credit facilities will attract private developers to engage in this venture.

The eradication of these problems will give rise to the prospects of an easier access to land, availability of finance through credit facilities, affordable cost of building materials, ease of land acquisition which will create a conducive environment for the development of residential housing thereby making residential housing available for those in need coupled with an improved living standard.

In view of the findings, the following recommendations are put forward; Government should make available vital infrastructural facilities such as access road, electricity supply, security, drainage in order to make parcels of land attractive for housing development by prospective developers. They should also collaborate with the private enterprise through the public private partnership initiative which will make residential housing development a lot easier as the government cannot solve the problems of inadequate housing independently.

No form of development can take place without land; hence there needs to be less difficulty in the acquisition of land. This can be achieved through the reduction in the cost of land registration and titling, elimination of the bottlenecks and huge cost involved in the acquisition of certificate of occupancy and getting governor's consent.

To overcome the challenge of limited finance, government should laise with banks to set up mortgage scheme where willing developers can obtain loans at a reduced interest rate. Also, the establishment of more mortgage and financial institution with the ability to service loans should be promoted. Also, the establishment of industries for the manufacturing of building materials should be encouraged.This will ensure availability of building materials and at reduced cost. It will also reduce the cost of construction.

An enabling environment which will attract developers needs to be provided through the provision of adequate security and enactment of laws on land issues that will improve the socio- economic environment and make residential housing development attractive.

Conclusion

From the foregoing, it is clear that efforts made by government and other stakeholders to eliminate the problems of residential housing development is not adequate enough as these problems are still in existence.

These problems which have given rise to shortage in residential housing cannot be handled independently by the government. It needs to work hand in hand with private enterprises/investors by creating conducive environment which will make residential housing development attractive to private developers who are profit oriented.

Once these problems have been handled effectively, the prospects of residential housing development will be achieved thereby making residential housing available and improving the economic condition and living standard of individuals.

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