



MAJOR CHALLENGES EXPERIENCE IN HOMEOWNERSHIP DELIVERY IN FEDERAL POLYTECHNIC LAFIYA, NASARAWA STATE, NIGERIA

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Abstract

The aim of this study is to evaluate major challenges experience in homeownership delivery in federal polytechnic Lafiya, Nasarawa State, Nigeria, with a view to recommend appropriate implementation measures. Homeownership has been considered a crucial phenomenon that requires an in-depth understanding of both theoretical and empirical evidence for a robust policy formulation. The study adopted the use of quantitative design and data were collected through questionnaire survey from academic and non-academic staff of Federal Polytechnic lafiya, Nasarawa state. 400 structured questionnaires were distributed to the staff, the study adopted simple random sampling technique and SPSS software version 22 was used for data analysis and the results were presented in table. The study revealed that the major challenges experience in homeownership were cost of building material, inadequate finance mechanisms, conditions for accessing housing finance and inadequacy of administrative and legislative provisions to the homeowner. However, the least challenges experienced in homeownership in the study area was inadequacy of housing information system. The study concluded that cost of building material, inadequate finance mechanisms, conditions for accessing housing finance and inadequacy of administrative and legislative provisions to the homeowner and they were found to be the high challenges of homeownership in the study area and the least challenges experienced in homeownership in the study area was inadequacy of housing information system. However, it is recommended that the government should be able to control the price of building materials so that an individual can be able to purchase the building materials at subsidise rate and this will address the challenges of personal homeownership. Also, it is recommended that government and the polytechnic management should address the problems of inadequate finance mechanisms by providing special loan or special incentives to staff and this will make more staff to have personal homes. The study recommended that there is a need for the policy makers to increase the number of staff quarters in the polytechnic to enable more staff to access the housing in the institution.

Keywords: *Homeownership, Major Challenges, Delivery, Experience, Finance*

Introduction

In many countries, one of the objectives of housing policy is to encourage private homeownership. This policy objective is based on the assumption that owning one's own house has a positive effect

on the individual and society as a whole. Homeownership, it is thought, will lead to greater housing satisfaction and greater self-esteem (Boyack, 2014). Homeownership represents many things to many people. For some, it is the focal point of the family unit, the place where cherished memories are enjoyed, from raising children to celebrating special family occasions. For others, it represents the foundation of their financial investments and serves as the basis for accumulating potential wealth in the future. Yet for many, particularly those with low and moderate incomes, it is the elusive linchpin of their dream (Smith, Hochberg & Greene, 2017). Homeownership is not only an expression of long-term economic progress, wealth accumulation and financial well-being, but for most people, it also represents a symbol of achieving high living standards, a symbol of success and status, and an asset that they can bequeath to their children. It is also linked to better physical and psychological health, greater life satisfaction, as well as improved educational, behavioural and social outcomes for children (Zavisca & Gerber, 2016). In advanced economies such as the United States, government effort towards encouraging homeownership has been quite significant. This is achieved by allowing owners to deduct the interest on their mortgage from their taxable income (Eastman & Tyger, 2019). The situation is however different in developing economies including Nigeria where the housing market operates on an informal financing model where households build rather than buy their homes. This situation has placed most developing countries in what is better described as a housing quagmire a situation where housing is inadequate, in quantity and quality.

However, Bondinuba (2016) reported that the obstacles to individual first homeownership include Problems of mortgage finance, problems of land accessibility, Inflation and currency devaluation, problems of escalation cost of building materials and Problems of income in relation to housing affordability. Many studies were conducted about homeownership and its determinants including socioeconomic characteristics. For instance, Bamidele (2013), Constant, Roberts and Zimmermann (2007), Usman and Lizam (2016) and Nwakanma and Nnamdi (2013). Therefore, most of the studies do not holistically exhausted the homeownership scheme implementation in public housing delivery. Consequently, this paper attempts to fill in the identified gap by evaluating the major challenges experience in homeownership delivery in federal polytechnic Lafiya, Nasarawa State, Nigeria.

Literature Review

Concept of homeownership

Globally, homeownership has been considered a crucial phenomenon that requires an in-depth understanding of both theoretical and empirical evidence for a robust policy formulation. Essentially, many kinds of research have been conducted in this direction. For instance, Fitzgibbon (2010) employed t-tests and regression analysis to examine the socio-economic benefit of homeownership in low and moderate-income communities. The result revealed no significant relationship between low and moderate homeownership rate and rates of the studied socio-economic indicators which include rates of crime, unemployment, high school graduation and standardized test scores. A study by Muellbauer (2018) showed that the volatility of house prices underestimates the true risk of owner-occupation, especially for longer occupation periods and with high initial loan-to-value ratios. Homeownership symbolizes citizenship, by the home buyer establishing a debt relationship with a Bank (Perin 2014). A home purchased by credit or mortgage or full cash payment conveys in the buyer the status of the homeowner (Jayantha & Oladinrin, 2019). According to Ren, Folmer and Van der Vlist (2018) property owners are better

than renters of building and homeownership also defines social status and impacts self-esteem (Tan & Klong, 2012). Udechukwu (2008) investigated the obstacles to individual homeownership in Nigeria and found that the dominant informal sector in the national economy does not augur well for housing delivery. He further stated that job creation and economic empowerment are the primary catalysts for increased disposable incomes and savings that will boost investment in homeownership. Furthermore, studies by Constant, Ren et al. (2018) showed that assimilated or integrated households are more likely to own a house than those separated or marginalized, therefore providing probable determinants of homeownership as Employment status; Income; Education; marital status, family composition; Access to Home financing; Discrimination etc. Factors that affect homeownership can be categorized into supply-side and demand-side (Jayantha 2012). For the demand side, factors such as age, household income, prices of homes, mortgage rates, household size and the growth rate of family size may be regarded as important. For the supply side, factors such as costs of construction and land supply. Reviewed literature analysed showed that factors such as age, income and level of education increased homeownership rates (Ren et al., 2018). According to a study by Nnametu and Emoh (2020) affordability of housing by public servants in Owerri City showed that market value survey of 66 bungalows and houses found out that only those on salary grade levels 13 and above in the Federal Public Service and grade level 16 and above in the State Civil Service could afford the cheapest adequate bungalows in Owerri at 6% interest rate. At 18% interest rate, only those on grade level 17 and above in the Federal Service and none in the Imo state service could afford adequate housing. The study concluded that the majority of public servants cannot afford adequate housing without substantial assistance. Further findings also revealed that the accommodation type which affects both the relative supply of and demand for owner-occupied housing has the strongest impact (Nnametu & Emoh, 2020). They also identified the housing stock composition and the share of public rental housing as the main determinants of the vast homeownership rate differentials. They concluded that tax policy reforms have only presented relatively minor effects on homeownership attainment and countered widespread perception.

Benefit of homeownership to the individual and society

Rohe, Van Zandt and McCarthy (2001) display that the studies revolve around the proposition that homeownership is beneficial to both the individual and the wider community. It serves to promote health, happiness and social involvement. Self-esteem is an important factor in individual wellbeing and is largely determined by how a person believes others see him (Rohe *et al.*, 2001). Given that homeowners are usually accorded a higher social status, homeownership can promote self-esteem because the homeowner assumes that others will grant him a certain status based on this factor alone. Self-esteem is influenced by the individual's impression of how others perceive him. Homeownership may then give a feeling of 'achievement'. Finally, self-esteem can be influenced by actual achievements: the purchase of the property can be regarded as a significant achievement. Perceived self-esteem is an important factor in housing satisfaction and the general wellbeing of the individual. Oskam (2019) demonstrates for some cities/neighbourhoods conclusively that homeowners display a higher degree of housing satisfaction than tenants. A study conducted in the United Kingdom provides some evidence in support of the hypothesis that self-esteem is greater among homeowners than among tenants (Elsinga, 2017). However, an assessment of the differences in self-esteem between the two groups in the United States indicates that the main determinant is not ownership itself but the quality of

the home. Nevertheless, owner-occupiers do believe that the purchase of a home has improved their quality of life (Elsinga, 2015).

Determinants of homeownerships

Boehm and Schlottmann (2014) examined effects of socio-economic features on homeownership using income, wealth, life cycle, location and variety of socio-economic indicators. However, these studies were limited to a set of economic variables such as income, life cycle, location, gender, status and employment. The theoretical studies of Hansen and Skak (2005) revealed demographic features such as age, gender household composition and contextual factors and as determinants of homeownership. The study of Guris, Caglayan and UN (2011) confirmed that while there is no such variable as gender and marital status within factors which influence the probability of homeownership in rural areas, the variable of being insured was included. These studies provided robust theoretical underpinning yet lack empirical evidence to confirm the application in the economy. Payne, Duraand- Lansserve and Rakodi (2009) established the factors limiting homeownership. According to the authors, land titling problems and tenure in security constituted major setback to homeownership in many nations. This study was empirical to show that physical factors affect homeownership but other crucial factors such as scarcity, affordability, allocation, size and location were left out.

One of these gaps was then bridged by Lauridsen, Nannerup and Skak (2009) when analyzing the determination of the demand for homeownership in term of affordability. The determinants included prices- short and medium term price changes, public regulation (regulation of house rent, housing subsidies, taxation), competition from alternative residence forms (measured by supply of subsidized housing), social composition, civil status, education, nationality), economic ability (income), and congestion (measured by population density and degree of urbanization). The study applied Danish aggregate data for 270 Danish municipalities for the period of 1999 – 2004. Comparison of advantages and disadvantages of ownership relative to rented dwellings may help identify further potential determinants for the analysis. The view of Linneman (1986) took a different dimension. The author pointed out that high production efficiency by landlords (i.e. as to maintenance costs) in high-density areas is an important reason why ownership rates tend to fall from rural areas to urban areas. Hence, Goss (2010) examined the strategies, decision-making processes and negotiations that take place in the pathway of attaining first homeownership using qualitative interviews, the study pointed that with minor exception, a high proportion of decisions are rationalized and made not necessarily on factual grounds, but on generalized assumptions and understandings that are framed to justify the decision itself. Such assumptions include notions that: buying is always a better option than renting; the value of houses will always, in the long-term, increase and buying sooner, with a lower deposit is a financially better option than waiting to save a higher deposit. This however supported current literature which showed that people are not motivated into homeownership for purely economic reasons and that there is a highly emotional side to homeownership. Motivation is closely tied with certain characteristics of human behaviour. Islamoglu, Apan and Ayvali (2015) conducted considerable research into human behaviour and its causes. He believed that people were influenced by a number of diversified factors and the influence of these factors determined the problem of behaviour.

The obstacles to individual home-ownership

Waithira (2013) demonstrate that various factors militating against the success of homeownership include the following

Problems of land accessibility

Perhaps one of the greatest constraints to homeownership in Nigeria is obtaining land for housing development. An understanding of the land tenure system and land use policy in existence in Nigeria will further give insight into the various problems associated with land acquisition in Nigeria. All land transactions are in accordance with the provisions of the Land Use Act of 1978, which vested all lands in the State Governor of each state with Nigerians only having a right of occupancy. This right is validated by the issuance of a Certificate of Occupancy (C of O) by the Governor of a State.

Limitations of NHF accessibility

The 1995 world development report estimated Nigeria's labour force at 46 million workers, which means that an estimated 31 per cent of the total population is in the labour force (UNDP, 1993). However, out of this labour force, only 879,247 workers or <1 per cent of the population of the country, as recorded by the Annual Sample Survey of the Federal Ministry of Labour and Productivity (1997), are employed in the public and organized private sectors of the economy. This figure can be attributed to the fact that a large proportion of the labour force is in the informal sector of the economy (Federal Ministry of Labour and Productivity, 2016). The implications are that majority of Nigerians cannot access the scheme since they are not contributors and therefore have to resort to other forms of financing housing development. This often comes at high rates of interest. Union Homes Savings and Loans, an established PMI, for example currently charges interest at 20.5 per cent and only for a five-year period (Ajanlekoko, 2001).

Problems of mortgage finance in Nigeria

A distinguishing characteristic of a mortgage loan is that it has a relatively long life, perhaps 25 years (as in National Housing Fund (NHF) Loan Scheme), where the loan requires regular servicing and matters such as insurance and arrears may have to be dealt with. This means that the mortgage rate must be sufficient to cover the investor's marginal funding cost, the risks of mortgage investment (credit, interest rate and liquidity risk) and the administrative cost of servicing mortgages (Akinwale, 2000). In an economy with double-digit inflation, an embarrassingly high rate of unemployment and over 90 per cent of the total workforce in the informal private sector, it is no surprise that mortgage banking is like this in Nigeria at present. Another point to consider is the state of pension schemes in Nigeria and the delay in the payment of civil servant salaries. Let us use a recent scenario, such as the suspension of local government budgetary allocation to five states of the Federation on the grounds of the creation of new local governments was not recognised by the constitution. But how can local and state government officials in these states supposed to make monthly instalments to service mortgage loans with the suspension of their salaries.

The Nigeria factor

Hemuka (2000) distinct the Nigerian factor as a faceless monster that has instrumentally eaten deep into the fabric of Nigeria's national psyche, and as deadly cancer it has spread its tentacles

into every sector of the national economy, so much so that the country is now facing the consequences. If Nigeria is to erase a housing deficit of over 8 million units, this should be addressed (Nubi, 2002).

Problems of escalation cost of building materials

The cost of building materials in Nigeria is abnormally high. This is due to the fact that Nigeria does not have the capacity to support demand for building materials hence the reliance on imports. Statistics show that Nigeria imports about 8 million tonnes of cement yearly (Federal Office of Statistics, 2015). As of 2004, the cost of shipping one metric tonne is worth about 50 per tonne and 25 for the production cost. As the prices of cement go up, the duty charges go up and the landing cost of cement to Nigeria about 95 per tonne (as at 2004). This costs the nation foreign exchange of up to 700 million annually.

Problems of income in relation to housing affordability

This factor perhaps possesses the greatest obstacle to individual homeownership in Nigeria. The ability of the average Nigerian to accumulate savings, and then from this build or buy a house or provide shelter for his or her family has been grossly eroded and undermined by the advent of economic recession (Anugwom, 2003). Construction of a house is a highly capital intensive venture that usually requires a great deal of individuals savings. In a country, where the average worker spends over 60 per cent of his income on rental accommodation, there are little or no savings left. This is further compounded in that most property transactions are conducted via a "cash and carry" arrangement. As earlier mentioned, the NHF has done little to cushion this effect.

Inflation and currency devaluation

The dual effect of inflation and subsequent loss of value of the national currency has further worsened the economy. As reported at the European and Statistical Review by the National Planning Commission, the average inflation rate between 2010 and 2020 was still over 100.00 per cent. During the period under review, the real gross domestic product was stagnating at some 2.5 per cent. What this means is that individual households could not save enough to meet the rising costs of building materials required for housing.

Research Methodology

The study adopted the use of exploratory and descriptive design because it will use objective methods to uncover facts about its background and problems. The study approach considered most appropriate for this study is quantitative as numerical data was collected and analysed. Survey research strategy which uses questionnaire as instrument of data collection was adopted in this research. The study was conducted in Lafiya, Nasarawa State. Therefore, study population comprise academic and non-academic staff of Federal Polytechnic Nasarawa, Nasarawa state. To determine the sample size for this research, Krejcie and Morgan's (1970) table of determining sample size was adopted. The study sample frame are 1500 which comprised all staff both academic and non-academic of Federal Polytechnic Nasarawa, Nasarawa state. Since the sample frame was 1500 then the sample size obtained was 306. While for the purpose of questionnaire administration 400 were distributed to respondents.

Results and Discussions

A descriptive statistics based on mean ranking was carried out to explore the major challenges experience in homeownership delivery in Lafiya polytechnic, Nasarawa State. The results in the Table 1 showed the ranking, mean, standard deviation and remark for each Item.

Table 1: Major challenges experienced in homeownership

Challenges	Mean	Std. Deviation	Rank	Remark
Cost of building material	4.2975	.87867	1	Highly challenge
Inadequate finance mechanisms	3.9235	.91536	2	Highly challenge
Conditions for accessing housing finance	3.8754	1.14628	3	Highly challenge
Inadequacy of administrative and legislative provisions to the homeowner	3.8017	.93560	4	Highly challenge
Inflexibility in the housing loan terms	3.7932	1.12298	5	Highly challenge
Unavailability of land for housing	3.7649	1.09426	6	Highly challenge
Processing of loan applications with financial institutions	3.7224	1.15895	7	Highly challenge
Lack of integrated planning in homeownership programmes	3.5552	1.12459	8	Highly challenge
Inadequacy of housing information system	3.5099	1.11576	9	Highly challenge

Table 1 shows that the major challenges experience in homeownership in Lafiya Polytechnic were cost of building material with mean value and standard deviation of (M = 4.2975, std. deviation = 0.87867) ranked at 1st, followed by inadequate finance mechanisms with the mean value of (M= 3.9235, std. deviation = 0.91536) ranked at 2nd then conditions for accessing housing finance with the mean value of (M= 3.8754, std. deviation = 1.14628) ranked at 3rd and inadequacy of administrative and legislative provisions to the homeowner with the mean value of 3.8017 ranked at 4th respectively. However, the least challenges experienced in homeownership in the study area was Inadequacy of housing information system with the mean value of (M= 3.5099, std. deviation = 1.11576) ranked at 9th. The study revealed that the major challenges experience in homeownership were cost of building material, inadequate finance mechanisms, conditions for accessing housing finance and inadequacy of administrative and legislative provisions to the homeowner. However, the least challenges experienced in homeownership in the study area was Inadequacy of housing information system. However, this finding is concurred with the result of the study conducted by Olugbenga and Adekemi (2013) where they pointed the challenges of housing delivery in metropolitan Lagos that the bottom of housing fiasco in Lagos lies the problem of land accessibility, stunted financial and mortgage system, exorbitant prices of building materials and disproportional capacity building in the sector. Land value has been described as the fulcrum of all types of development in any society, the constraint poses by its inaccessibility in Lagos has reduced the provision of affordable housing for Lagos residents.

Conclusion

The study concluded that cost of building material, inadequate finance mechanisms, conditions for accessing housing finance and inadequacy of administrative and legislative provisions to the homeowner were the major challenges of homeownership in the study area and the least challenges experienced in homeownership in the study area was inadequacy of housing information system. The study recommended that the government should be able to control the price of building materials in the country so that an individual can be able to purchase the building materials at subsidise rate and this will address the challenges of personal homeownership. Also, it is recommended that government and the polytechnic management should address the

problems of inadequate finance mechanisms by providing special loan or special incentives to staff and this will make more staff to have personal homes. The study recommended that there is a need for the policy makers to increase the number of staff quarters construction in the polytechnic to enable more staff to access the housing in the institution.

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