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Institutional and Operational Challenges Affecting Affordable Housing Delivery in Port Harcourt Metropolis, Nigeria

[1] Oboh, Felix Aduche *, [2] Dr. E.N. Anthony Le-ol, [3] Dr. T. Eyenghe, [4] Dr. T.D. Ikiriko

[1] [2] College of Postgraduate Studies, Department of Urban and Regional Planning, Faculty of Environmental Sciences, Rivers State University, Nkpolu-Oroworukwo, Port Harcourt, Nigeria

Corresponding Author's Email: [1] felix.oboh@ust.edu.ng, [2] evengeline.leolanthony@ust.edu.ng, [3] tari.eyenghe2@ust.edu.ng, [4] tamunoikuronibo.ikiriko@ust.edu.ng

Abstract*— This study investigated institutional and operational challenges affecting affordable housing delivery in Port Harcourt Metropolis. A descriptive survey design with mixed methods approach was adopted, collecting data from 362 respondents across ten housing estates using structured questionnaires, supplemented by six key informant interviews. The Chi-Square test of independence was employed to test two hypotheses at 0.05 significance. Findings revealed private developers dominate housing provision (57.2%) compared to public developers (25.7%), with blocks of flats (43.6%) and 2-bedroom flats (39.0%) as predominant housing types. Public developers face bureaucratic bottlenecks (12.6%), poor conceptualisation of housing demand (13.5%), and inter-agency conflicts (11.9%). Private developers encounter underdevelopment (17.7%), abandoned projects (17.0%), and insecurity (16.4%). Abandoned projects (26.8%) and temporary structures (24.8%) were major affordability-reducing factors. Monopoly (34.5%) and lack of transparency (33.4%) hinder access to private housing, while corruption (9.4%) affects public housing access. Proposed strategies include rent control (34.7%), low-cost housing schemes (33.6%), and public-private collaboration (16.9%). Ancillary infrastructure (38.7%) and public transportation (36.8%) are emphasised. Regulatory reforms include streamlining approvals (35.0%) and enforcing building codes (31.1%). The Chi-Square analysis confirmed significant associations between developer challenges and affordable housing provision (χ^2=127.14, p<0.001), with underdevelopment (61.59%) and abandoned projects (19.80%) being the most critical challenges. Significant associations were also established between housing provider type and affordability provision (χ^2=73.35, p<0.001), with affordability perception (50.73%) and value for money perception (48.15%) being the most significant dimensions differentiating the two sectors. The study concludes that addressing affordability requires comprehensive institutional reforms, strengthened regulatory frameworks, improved infrastructure, expanded housing finance, and enhanced public-private collaboration to bridge the affordability gap in Port Harcourt.

Index Terms*— Institutional challenges, Operational challenges, Housing affordability, Public and Private housing developers, Nigeria.

I. INTRODUCTION

Housing development in Nigeria faces numerous challenges that hinder both public and private developers from meeting the growing demand for affordable housing. These challenges range from regulatory constraints to financing difficulties and infrastructure deficits, all of which significantly impact housing affordability and accessibility. Housing developers in Nigeria, particularly in Port Harcourt, encounter systemic issues that limit their capacity to deliver quality and affordable housing at scale (Akeju, 2007; Olotuah & Bobadoye, 2009).

The regulatory environment for housing development in Nigeria is complex, with multiple government agencies overseeing land acquisition, building permits, and environmental compliance. Lengthy approval processes, bureaucratic inefficiencies, and inconsistent enforcement of urban planning laws often delay projects and increase costs (Oseni, 2021). Zoning regulations also restrict land use, limiting developers' ability to optimize housing density. Both public and private developers struggle with access to affordable financing for housing projects. High interest rates, limited mortgage availability, and unstable currency exchange rates increase construction costs, making housing less affordable for low- and middle-income groups (Ajayi et al., 2020). Government-backed housing funds, such as the National Housing Fund (NHF), are often underfunded and inefficiently managed, further constraining access to affordable housing finance (Aliu, 2022).

Poor infrastructure and inadequate public utilities such as roads, electricity, water supply, and sewage systems pose significant challenges to housing developers. Many private developers must bear the additional cost of providing essential infrastructure, which increases the price of housing units (Aliu, 2022). Public housing projects also face setbacks due to insufficient budget allocations for infrastructure development. The cumulative effect of these challenges translates into higher construction costs, delays in project completion, and reduced availability of affordable housing.

Against this background, this study was guided by three specific objectives, which are to:

i. Analyse the types of housing units developed by public and private housing developers in the study area;
ii. Identify the challenges faced by both public and private

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housing developers in the provision of affordable housing in the study area;

iii. Propose planning strategies to improve housing affordability in the study area.

1.1. Study Area

Port Harcourt City and Obio/Akpor LGAs form the economic heart of Rivers State, hosting multinational oil companies, refineries, and critical transport infrastructure. The area has experienced rapid, largely unregulated urban expansion, with population exceeding four million and land area growing from 15.54 km² in 1914 to over 106 km² by 2008 (Gobo, Ayotamuno & Nkii, 2023). This growth has outpaced infrastructure provision, creating housing deficits and informal settlements. The Greater Port Harcourt City Development Authority (GPHCDA), established through legislation in 2009, was mandated to implement a master plan addressing urban challenges. Institutional policies, including the GPHCDA master plan, aim to guide sustainable urban development, promote affordable housing, and improve infrastructure delivery. However, implementation gaps, limited funding, and unregulated growth continue to hinder affordable housing provision, exacerbating challenges for low-income residents in the metropolis (Ajie & Dienye, 2014; Nwokaeze, Ikiriko & Johnbull, 2022). See Figure 1 for the map of the study area.

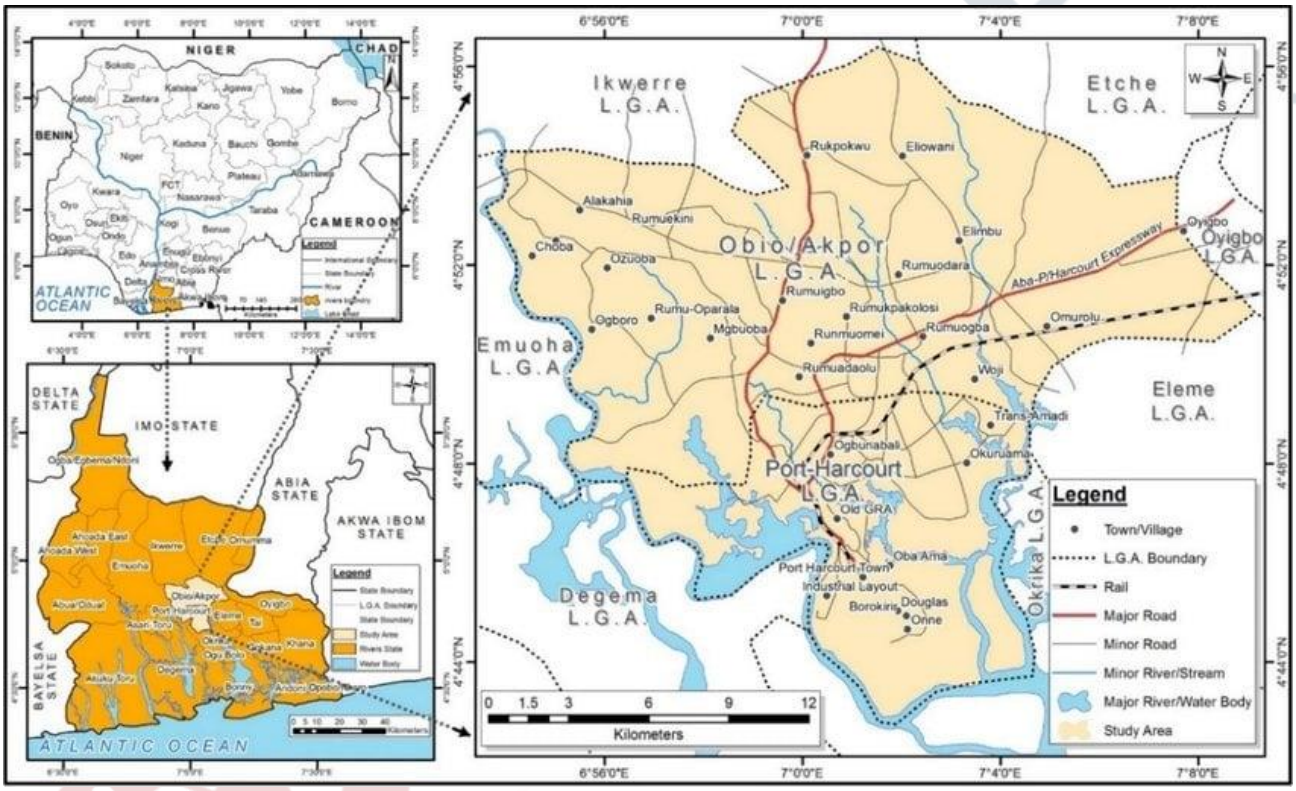


Fig. 1: Map Showing Port Harcourt City and Obio/Akpor LGAs
Source: Ogbozige and Toko (2020**)**

II. LITERATURE REVIEW

2.1. Theoretical Framework

Institutional Theory (North, 1990) examines how formal and informal institutions—including laws, regulations, governance structures, and organizational practices—shape economic behaviour and outcomes. This theory emphasizes that institutional quality determines the effectiveness of markets and government interventions, with poor institutions creating barriers to efficient resource allocation and equitable outcomes (North, 1990). The study applies Institutional Theory to understand how Nigeria's housing institutions—including land administration systems, planning authorities, housing finance institutions, and regulatory agencies—influence housing affordability. The finding that bureaucratic bottlenecks (12.6%) and conflicts between government agencies (11.9%) constrain public housing development reflects institutional fragmentation and coordination failures. Similarly, the identification of high cost of purchasing land (27.1%) and land scarcity (14.9%) as critical factors affecting affordability demonstrates how weak land institutions—including the Land Use Act (FGN, 2004) and cumbersome land registration processes—increase transaction costs and reduce housing accessibility.

Public Choice Theory (Buchanan & Tullock, 1962) applies economic principles to political and administrative processes, arguing that government actors—like private

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individuals—pursue their own self-interest rather than the public good. This theory explains why government interventions often fail to achieve their intended objectives due to bureaucratic inefficiencies, policy capture by interest groups, and corruption. The study applies Public Choice Theory to explain the implementation challenges facing public housing programmes in Port Harcourt. The finding that bureaucratic bottlenecks (12.6%) and conflicts between government agencies (11.9%) are major constraints reflects the theory's proposition that government institutions are often fragmented, inefficient, and driven by organizational self-interest rather than public welfare. Similarly, the identification of lack of transparency (9.7%) and corruption (9.4%) as significant barriers to accessing public housing aligns with Public Choice Theory's emphasis on how rent-seeking behaviour and weak governance undermine policy effectiveness.

Regulatory Theory (Stigler, 1971) examines how governments use rules, standards, and enforcement mechanisms to influence economic behaviour and achieve policy objectives. This theory explains the rationale for regulation, the design of regulatory instruments, and the factors affecting regulatory effectiveness. In housing contexts, regulatory theory addresses land use controls, building codes, rent regulations, planning standards, and environmental requirements. The study applies Regulatory Theory to understand how planning regulations and development controls affect housing affordability in Port Harcourt. The finding that respondents consider streamlining approval processes (35.0%), enforcing building codes and standards (31.1%), and increasing density allowances (29.6%) as important regulatory reforms reflects the recognition that poorly designed regulations can increase housing costs and constrain supply.

2.2. Conceptual Review

Public and Private Housing Developers: Public housing developers, typically government agencies or public-private partnerships, aim to provide affordable housing solutions to low- and middle-income groups (UN-Habitat, 2022). They often receive government subsidies, implement regulatory frameworks, and ensure social equity in housing distribution (Gambo, 2024). Private housing developers are profit-driven entities that focus on market demand, investment returns, and competitive housing solutions (Musa, 2023). These developers leverage financial capital, technological innovations, and strategic partnerships to meet the housing needs of various income groups (Glaeser & Gyourko, 2023).

Types of Public and Private Housing Developers in Nigeria:

1. **Public Developers:** Federal Housing Authority (FHA), state housing corporations, and public-private initiatives focusing on social housing, rental schemes, and subsidized programmes aimed at low- and middle-income groups (Oseni, 2021).
2. **Private Developers:** Real estate firms, individual developers, and institutional investors targeting high-income earners and middle-class buyers through luxury estates, gated communities, and market-driven rental apartments (Thontteh, Omirin & Nubi, 2020).
3. **Large-scale Developers:** Multinational construction firms, government-backed agencies, and major real estate corporations engaging in mass housing projects, mixed-use developments, and large residential estates (Aliu, 2022).
4. **Small-scale Developers:** Local builders, community-driven initiatives, and informal developers operating on a limited scale, typically developing single or multi-unit properties for sale or rent (Ajayi et al., 2020).

Regulatory Frameworks and Policies in Nigeria:

1. **The National Housing Policy (2012):** Serves as the overarching strategic document articulating a vision for affordable housing provision through public-private partnerships, mortgage market development, and land reform (Federal Ministry of Works and Housing, 2012). However, empirical assessments reveal a significant implementation gap attributed to systemic challenges including fiscal constraints, bureaucratic inefficiencies, and inter-agency coordination failures.
2. **Land Use Act (FGN, 2004):** A foundational legislative instrument vesting land ownership in state governors, influencing land acquisition and allocation processes. Research consistently identifies the Act's provisions as a significant constraint on housing development, with protracted and costly procedures associated with obtaining Certificates of Occupancy introducing transactional inefficiencies, contributing to inflated land prices and discouraging private sector investment (Thontteh et al., 2020).
3. **National Urban Development Policy (2012):** Addresses the broader context of urban growth and infrastructure provision, recognizing the interconnectedness of housing and urban development (Oseni, 2021). However, effectiveness is challenged by rapid urbanization, inadequate infrastructure investment, and weak urban planning enforcement.
4. **Federal Mortgage Bank of Nigeria (FMBN) and National Housing Fund (NHF):** Designed to facilitate housing finance for low and middle-income earners. Empirical studies highlight operational limitations, including stringent eligibility criteria, inadequate capital mobilization, and high loan default rates (Ajayi et al., 2020).

2.3. Empirical Review

Thontteh, Omirin, and Nubi (2020) investigated organized real estate developers' land acquisition activities in Lagos

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fringe areas, revealing that only approximately one-third of acquired land is actually used for physical housing construction. Their principal component factor analysis identified two major thematic constraints: institutional factors and inconsistency in government policy and regulations. Their study documents evidence of rigorous title processing requirements, slow documentation procedures, and government reacquisition of land through Land Use Act mechanisms, all of which significantly impede timely housing development and create daunting challenges for private developers and investments. The study employed a quantitative approach with factor analysis to identify the underlying dimensions of land acquisition constraints. The findings underscore the critical role of institutional frameworks in shaping housing development outcomes and highlight the need for policy consistency to encourage private sector participation in affordable housing delivery. Nwokaeze and Nwokaeze (2024) examined enforcement challenges in Port Harcourt Metropolis using a mixed methodology approach with one hundred questionnaires administered across four communities and key informant interviews with officials of the Greater Port Harcourt City Development Authority and the Ministry of Physical Planning and Urban Development. Their findings revealed weak enforcement of planning laws, high levels of non-compliance, and an apparent inability to prosecute offenders despite the existence of relevant legal frameworks including the Rivers State Physical Planning and Development Law No. 6 of 2003 and the Greater Port Harcourt City Development Authority Law No. 2 of 2009. The study recommends adequate funding of planning agencies and establishment of planning tribunals as prerequisites for effective compliance. This research is particularly relevant to the present study as it highlights the institutional weaknesses that undermine housing development in Port Harcourt specifically.

Nwokaeze, Ikiriko, and Johnbull (2022) examined the relationship between urban design and security in Greater Port Harcourt using survey research methodology based on data from 498 respondents drawn from four neighbourhoods selected purposively. Their findings revealed significant differences between inner-city and peri-urban neighbourhoods in crime prevention strategies, with inner-city areas making greater use of natural surveillance while peri-urban areas utilize target-hardening approaches such as high fences, razor wires, security personnel, CCTV, electrified gates, and burglar-proofing. Their research reveals that income status is a key determinant of security preferences, with higher-income households favouring formal instruments of state power such as the police while lower-income households prefer non-state actors such as local vigilantes, leading to recommendations for an integrated crime prevention strategy for the entire city. The study's findings on security challenges are particularly relevant to understanding the constraints facing private housing developers in Port Harcourt. Oseni (2021) conducted an analysis of urban land use planning in Minna, Nigeria, based on a five percent sample across ten neighbourhoods using descriptive statistics and quantitative methods. The findings revealed that high-density neighbourhoods are more prone to environmental hazards including erosion, noise pollution, and infrastructural degradation, with most infrastructure in sampled areas in poor condition and remaining facilities over-stressed. These conditions were attributed primarily to limited intervention by urban authorities to augment local initiatives, suggesting that community-based approaches could complement formal planning mechanisms. The study provides important insights into the relationship between planning quality and housing outcomes in Nigerian cities.

Akinwande and Hui (2024) explored expert opinions on effective affordable housing provision in developing economies using focus group discussions and semi-structured interviews with housing experts in Nigeria analyzed through NVivo. Their findings revealed that deliberate government policies to include the urban poor are the most significant housing solutions consistent across the entire housing supply value chain. Major findings include the mainstreaming of alternative housing construction materials and strategies, deliberate finance models targeting the urban poor, and deliberate reservation of urban land for housing the urban poor as strategies that will enhance affordable housing provision. This study provides important insights into the policy interventions required to address housing affordability challenges in developing economies. Nwachukwu, Obi, and Akotia (2025) provided a comprehensive evaluation of the Millard Fuller Foundation's incremental housing model in Nigeria, employing a qualitative case study approach with in-depth interviews conducted with a senior MFF representative and sixteen resident households. Their findings reveal that the MFF model, characterized by shell-and-core construction, cooperative-based financing, and flexible payment structures, offers a viable pathway to homeownership for low- to middle-income earners, yet critically fails to reach the poorest segments of society due to persistent affordability barriers, highlighting the limitations of even well-intentioned private sector initiatives in addressing extreme poverty. The study demonstrates the importance of targeted approaches that specifically address the needs of the poorest households.

III. METHODOLOGY

The study adopted a **pragmatic philosophical worldview**, mixed-research approach, and descriptive survey design to objectively assess housing affordability and the contributions of public and private housing developers in Port Harcourt Metropolis. The study population comprised 42 housing estates, including 15 public and 27 private estates, with an estimated 1,800 households. Using multi-stage sampling, ten

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estates—five public and five private—were selected. The Taro Yamane formula at a 4.53% sampling error produced a sample size of 384, of which 362 valid questionnaires were retrieved and analysed. Proportional allocation was used to distribute the sample across the selected estates, followed by age stratification and systematic random sampling of respondents, while purposive sampling was used to select 6 key informants. The research instrument's validity was established through content and face validity. Content validity ensured alignment with study objectives through extensive literature review, while face validity was confirmed by expert review from two experienced researchers who provided feedback on wording and structure. Reliability was tested through a pilot study with 20 respondents, identifying ambiguous questions and missing response options. Cronbach's Alpha coefficients exceeded 0.82 across all sections, with the highest being 0.984 for Comparison of Affordability and Impact sections. These scores confirm excellent internal consistency, acceptable for social science research. The study adopted descriptive statistics and a Chi-square test at 0.05 significance in the analysis of the results.

IV. FINDINGS

The following findings were collected from the 362 questionnaires and correlates with oral interview guide retrieved from the Key Informants being, 2 representatives from public housing agency (General Housing Officer - Esv. (Mrs.) Ibaraye E. Uranta; and the Board of Directors Chairman - Mr. Anthony N. Egwurugwu, RSHPDA); 2 representatives from private housing development firms (Project Manager, Royal Palm Estate Developers; Estate Manager, Paradise Estate Developers) and 2 Estate Surveyors and Valuers Firms (Principal Partner, Femi Ayandipe & Co. Estate Surveyor and Valuer - Plot 185 Peter Odili Rd, beside The Hub Events Center, Trans Amadi, Port Harcourt 500101, Rivers; Senior Valuer, Audu Imonikhe & Co., 36 Okoroji St, D-line, PHALGA 500261, Rivers State).

4.1. Response Rate Analysis

Table 1. Response Rate by Housing Estate

Estate Name	Type	Questionnaires Distributed	Responses Retrieved	Retrieval Rate (%)
Aggrey Estate	Public	45	43	95.6
Elekahia Estate		34	32	94.1
Marine Base Estate		55	53	96.4
Woji Estate		45	43	95.6
Rumuibekwe Estate		45	43	95.6
Royal Havana Estate	Private	55	53	96.4
Royal Palm Estate		33	31	93.9
Victory Estate		23	21	91.3
Paradise Estate		28	26	92.9
Court Estate		21	17	81.0
Total		**384**	**362**	94.3

Source: Researcher's Field Survey, 2025

In Table 1, a total of 384 questionnaires were distributed across the ten selected housing estates, comprising five public and five private housing estates. Out of this number, 362 questionnaires were successfully retrieved, representing an overall questionnaire retrieval rate of 94.3%.

4.2. Types of Housing Units Developed

Table 2. Distribution of Respondents by Estate and Building Type

Estate	Category	Rooming House	Block of Flats	Bungalow (Standalone)	Bungalow (Semi-detached)	Storey Building (Detached)	Storey Building (Semi-detached)	Others	Total
Aggrey Estate	Public	0 (0%)	22 (51.2%)	13 (30.2%)	1 (2.3%)	0 (0%)	7 (16.3%)	0 (0%)	43 (100%)
Elekahia Estate	Public	2 (3.8%)	9 (17%)	7 (13.2%)	0 (0%)	1 (1.9%)	34 (64.2%)	0 (0%)	53 (100%)
Marine Base	Public	8 (25.0%)	12 (37.5%)	9 (28.1%)	1 (3.1%)	1 (3.1%)	1 (3.1%)	0 (0%)	32 (100%)
Woji	Public	0 (0.0%)	22 (51.2%)	13 (30.2%)	1 (2.3%)	0 (0%)	7 (16.3%)	0 (0%)	43 (100%)

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Estate	Category	Rooming House	Block of Flats	Bungalow (Standalone)	Bungalow (Semi-detached)	Storey Building (Detached)	Storey Building (Semi-detached)	Others	Total
Rumuibekwe	Public	3 (7%)	34 (79.1%)	3 (7%)	2 (4.7%)	0 (0%)	1 (2.3%)	0 (0%)	43 (100%)
Public Estates Total		13 (6.1%)	99 (46.3%)	45 (21.0%)	5 (2.3%)	2 (0.9%)	50 (23.4%)	0 (0%)	214 (100%)
Royal Havana	Private	19 (35.8%)	12 (22.6%)	8 (15.1%)	7 (13.2%)	0 (0%)	1 (1.9%)	6 (11.3%)	53 (100%)
Royal Palm	Private	6 (28.6%)	12 (57.1%)	2 (9.5%)	1 (4.8%)	0 (0%)	0 (0.0%)	0 (0%)	21 (100%)
Victory	Private	7 (22.6%)	18 (58.1%)	4 (12.9%)	2 (6.5%)	0 (0%)	0 (0%)	0 (0%)	31 (100%)
Paradise	Private	3 (11.5%)	10 (38.5%)	7 (26.9%)	2 (7.7%)	1 (3.8%)	1 (3.8%)	2 (7.7%)	26 (100%)
Court	Private	5 (29.4%)	7 (41.2%)	5 (29.4%)	0 (0%)	0 (0%)	0 (0%)	0 (0%)	17 (100%)
Private Estates Total		40 (27.0%)	59 (39.9%)	26 (17.6%)	12 (8.1%)	1 (0.7%)	2 (1.4%)	8 (5.4%)	148 (100%)
Grand Total		53 (14.6%)	158 (43.6%)	71 (19.6%)	17 (4.7%)	3 (0.8%)	52 (14.4%)	8 (2.2%)	362 (100%)

Source: Researcher's Field Survey, 2025

In Table 2, the dominant building type in public estates is blocks of flats (46.3%), followed by storey semi-detached buildings (23.4%) and standalone bungalows (21.0%). Rooming housing constitutes only 6.1% of building types in public estates. In private estates, while blocks of flats remain the most common building type (39.9%), private estates exhibit a much higher proportion of rooming housing (27.0%) compared to public estates.

Table 3. Distribution of Respondents by Type of Housing Unit Occupied

Type of Housing Unit	Frequency	Percentage
1-Bedroom Flat	58	16.0
2-Bedroom Flat	141	39.0
3-Bedroom Flat	60	16.6
Self-contained Room	51	14.1
2-Room Apartment	13	3.6
1-Room Apartment	13	3.6
Not Specified	26	7.2
Total	362	100

Source: Researcher's Field Survey, 2025

In Table 3, the majority of respondents occupy 2-bedroom flats (39.0%), followed by 3-bedroom flats (16.6%) and 1-bedroom flats (16.0%). This indicates that medium-sized housing units, particularly 2-bedroom flats, are the most prevalent and preferred among residents.

Table 4. Distribution of Respondents by Estate and Housing Developer

Estate	Category	Public (Government Agency)	Private Developer	Cooperative Society	Individual / Self-built	Total
Aggrey Estate	Public	0 (0%)	24 (55.8%)	0 (0%)	19 (44.2%)	43 (100%)
Elekahia Estate	Public	46 (86.8%)	7 (13.2%)	0 (0%)	0 (0.0%)	53 (100%)
Marine Base	Public	3 (9.4%)	25 (78.1%)	1 (3.1%)	3 (9.4%)	32 (100%)
Woji	Public	0 (0%)	24 (55.8%)	0 (0%)	19 (44.2%)	43 (100%)
Rumuibekwe	Public	27 (62.8%)	15 (34.9%)	0 (0%)	1 (2.3%)	43 (100%)
Public Estates Total		76 (35.5%)	95 (44.4%)	1 (0.5%)	42 (19.6%)	214 (100%)
Royal Havana	Private	3 (5.7%)	40 (75.5%)	0 (0%)	10 (18.9%)	53 (100%)
Royal Palm	Private	7 (33.3%)	10 (47.6%)	0 (0%)	4 (19.0%)	21 (100%)

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Estate	Category	Public (Government Agency)	Private Developer	Cooperative Society	Individual / Self-built	Total
Victory	Private	7 (22.6%)	24 (77.4%)	0 (0%)	0 (0.0%)	31 (100%)
Paradise	Private	0 (0%)	21 (80.8%)	0 (0%)	5 (19.2%)	26 (100%)
Court	Private	0 (0.0%)	17 (100%)	0 (0.0%)	0 (0.0%)	17 (100%)
Private Estates Total		17 (11.5%)	112 (75.7%)	0 (0%)	19 (12.8%)	148 (100%)
Grand Total		93 (25.7%)	207 (57.2%)	1 (0.3%)	61 (16.9%)	362 (100%)

Source: Researcher's Field Survey, 2025

In Table 4, private developers dominate housing provision in the study area (57.2%), compared to public developers (25.7%) and individual/self-built housing (16.9%). In public estates, private developers account for 44.4% of housing provision, compared to 35.5% by public developers. In private estates, private developers dominate with 75.7%.

4.3. Challenges Facing Public Housing Developers

Table 5. Distribution of Respondents' Awareness of Challenges Facing Public Housing Developers

Challenges Facing Public Housing Developers	Frequency	Percentage
High Cost of Land for Housing Development	65	7.7
Difficulty Accessing Funds from Financial/Mortgage Institutions	28	3.3
Bureaucratic Bottlenecks	106	12.6
Lack of Political Will to Implement Housing Policy	93	11.0
Conflict Between Government Agencies in Executing Housing Projects	100	11.9
Poor Conceptualization of Housing Demand and Supply	114	13.5
Poor Infrastructural Development to Support Housing Projects	95	11.3
Rising Cost of Building Materials	51	6.0
Host Community Disturbances	79	9.4
Total Responses	731	

Note: This was a multiple-response question; percentages are based on the number of respondents who identified each challenge.

Source: Researcher's Field Survey, 2025

Table 5 Revealed the Following Results:

Institutional and Governance Challenges: Poor conceptualization of housing demand and supply (13.5%): This is the most frequently identified challenge, indicating a fundamental failure in housing planning. Public developers appear to lack adequate understanding of the actual housing needs, preferences, and affordability levels of the population, leading to mismatches between housing supply and demand. Bureaucratic bottlenecks (12.6%): Administrative delays, complex approval processes, and inefficient procedures hinder the timely delivery of public housing projects. This challenge reflects the institutional inefficiencies within government agencies responsible for housing development. Conflicts between government agencies (11.9%): Inter-agency rivalries, overlapping mandates, and lack of coordination among different government bodies responsible for housing create significant obstacles to project implementation. Lack of political will to implement housing policy (11.0%): This suggests that despite the existence of housing policies, there is insufficient political commitment to translate these policies into tangible housing outcomes.

Infrastructure and Planning Challenges: Poor infrastructural development (11.3%): Inadequate infrastructure (roads, water, electricity, drainage) to support housing projects significantly constrains public housing development. Host community disturbances (9.4%): Conflicts with host communities, including land disputes and resistance to development, impede project progress.

Economic and Financial Challenges: High cost of land (7.7%): Land acquisition costs remain a significant barrier to affordable housing provision. Rising cost of building materials (6.0%): Increasing material costs escalate overall project costs. Difficulty accessing funds (3.3%): While funding is an issue, governance and planning challenges are perceived as more critical.

4.4. Challenges Facing Private Housing Developers

Table 6. Distribution of Respondents' Awareness of Challenges Facing Private Housing Developers

Challenges Facing Private Housing Developers	Frequency	Percentage
Underdevelopment	149	17.7
Temporary Structures	66	7.8

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Challenges Facing Private Housing Developers	Frequency	Percentage
Abandoned Projects	143	17.0
Insecurity	138	16.4
Others	277	32.9
Total Responses	773	

Note: This was a multiple-response question; percentages are based on the number of respondents who identified each challenge.

Source: Researcher's Field Survey, 2025

Table 6 Revealed the Following Results:

Development Challenges: Underdevelopment (17.7%): This is the most prominent specified challenge, indicating that many private housing projects remain incomplete or inadequately developed, failing to meet expected standards. Abandoned Projects (17.0%): Closely linked to underdevelopment, project abandonment suggests that private developers face financial, regulatory, or operational difficulties that lead to incomplete housing schemes.

Environmental and Security Challenges: Insecurity (16.4%): Security concerns, including crime, land disputes, and community conflicts, significantly affect private housing development. Temporary Structures (7.8%): The presence of temporary or informal structures within or around private housing developments indicates challenges in maintaining planned and organized residential environments.

Other Challenges (32.9%): The high proportion of responses in the "others" category suggests that respondents are aware of additional challenges not captured in the listed options, including high cost of land, difficulty accessing finance, and regulatory constraints.

4.5. Effects of Development Challenges on Housing Affordability

Table 7. Distribution of Respondents by Effects of Development Challenges on Housing Affordability

Effect	Frequency	Percentage
Abandoned Projects	97	26.8
Temporary Structures	90	24.8
Underdevelopment	86	23.7
Insecurity	46	12.8
Others	43	11.9
Total	362	100

Source: Researcher's Field Survey, 2025

In Table 7, abandoned projects (26.8%) represent the most significant challenge, as they reduce housing supply, create blight, and often result in financial losses for prospective homeowners. Temporary structures (24.8%) and underdevelopment (23.7%) reflect the prevalence of informal and incomplete housing, which often lack essential services and infrastructure, negatively impacting quality of life while failing to provide long-term affordable housing solutions. Insecurity (12.8%) contributes to housing unaffordability by increasing costs through security measures and reducing property values in unsafe areas.

4.6. Challenges in Accessing Public and Private Housing

Table 8. Distribution of Respondents by Challenges Faced in Accessing Affordable Housing Units from Public Developers

Challenges	Frequency	Percentage
Long Waiting List	7	1.9
Lack of Transparency	35	9.7
Corruption	34	9.4
Low Cost	11	3.0
Medium Cost	24	6.6
Over Bureaucracy	6	1.7
Total Valid Responses	117	32.3

Note: Only 117 respondents (32.3%) reported challenges; 245 respondents (67.7%) did not provide responses to this question.

Source: Researcher's Field Survey, 2025

Among those who responded, the most prominent challenges identified are lack of transparency (9.7%) and corruption (9.4%), suggesting governance-related issues in the allocation and management of public housing. This is followed by medium cost (6.6%), indicating that affordability remains a concern even within public housing schemes.

Table 9. Distribution of Respondents by Challenges Faced in Accessing Affordable Housing Units from Private Developers

Challenges	Frequency	Percentage
Monopoly	125	34.5
Lack of Transparency	121	33.4
High Cost	25	6.9
Government Policy Constraints	21	5.8
Short Waiting List	16	4.4
Others	54	14.9
Total	362	100

Source: Researcher's Field Survey, 2025

Table 9 revealed that market dominance and lack of regulatory transparency are the key obstacles in accessing affordable private housing. Monopoly (34.5%) suggests that few developers control the housing market, limiting competition and enabling price manipulation. Lack of transparency (33.4%) indicates that information asymmetry

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between developers and prospective buyers or renters creates barriers to accessing affordable housing, as potential occupants may not have access to complete information about housing options, pricing, or availability.

4.7. Proposed Planning Strategies

Table 10. Distribution of Respondents' Suggested Policies and Planning Actions

Policy/Planning Action	Frequency	Percentage
Rent Control Policies	162	34.7
Land Use Reform	69	14.8
Public-Private Collaboration	79	16.9
Low-Cost Housing Schemes	157	33.6
Total Responses	467	

Note: This was a multiple-response question; percentages are based on the number of respondents who identified each policy action.
Source: Researcher's Field Survey, 2025

Table 10 revealed that rent control policies (34.7%) received the highest endorsement, closely followed by low-cost housing schemes (33.6%), indicating that housing affordability and accessibility are the predominant concerns driving community preferences. Public-private collaboration (16.9%) and land use reform (14.8%) received moderate support.

Table 11. Urban Planning Hallmarks for Improved Livability and Affordability

Urban Planning Feature	Frequency	Percentage
Ancillary Facilities (Schools, Hospitals, Markets)	140	38.7
Public Transportation	133	36.8
Green Spaces	70	19.3
Pedestrian-Friendly Infrastructure	17	4.7
Others	2	0.6
Total	362	100

Source: Researcher's Field Survey, 2025

In Table 11, ancillary facilities such as schools, hospitals, and markets rank highest (38.7%), followed by public transportation (36.8%), indicating that access to essential services and mobility are the foremost concerns shaping community wellbeing. Green spaces (19.3%) and pedestrian-friendly infrastructure (4.7%) received comparatively lower support.

Table 12. Distribution of Respondents' Perceptions of Critical Factors Affecting Affordability

Critical Factor	Frequency	Percentage
Land Scarcity	83	14.9
High Cost of Purchasing Land for Development	151	27.1
High Cost of Building Materials	123	22.1
High Cost of Construction	90	16.2
Poor Urban Planning	110	19.7
Total Responses	557	

Note: This was a multiple-response question; percentages are based on the number of respondents who identified each critical factor.
Source: Researcher's Field Survey, 2025

In Table 12, the high cost of purchasing land for development is perceived as the most critical factor affecting affordability (27.1%), followed by high cost of building materials (22.1%) and poor urban planning (19.7%). High cost of construction (16.2%) and land scarcity (14.9%) were also identified as significant factors.

Table 13. Preferred Affordable Housing Options

Housing Option	Frequency	Percentage
Apartments	84	23.3
2-Bedroom Units	72	20.0
Duplexes	46	12.8
1-Bedroom Units	45	12.5
Bungalows	45	12.5
Single-Family Homes	44	12.1
Row Housing	24	6.6
Others	2	0.6
Total	362	100

Source: Researcher's Field Survey, 2025

In Table 13, apartments (23.3%) are the most preferred affordable housing option, closely followed by 2-bedroom units (20.0%), indicating a clear preference for multi-family and moderately sized housing solutions. The relatively balanced distribution across the remaining categories suggests diverse housing needs.

Table 14. Regulatory Reforms Needed to Improve Housing Affordability

Regulatory Reform	Frequency	Percentage
Streamlining Approval Processes	127	35.0
Enforcing Building Codes and Standards	113	31.1

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Regulatory Reform	Frequency	Percentage
Increasing Density Allowances	107	29.6
Others	15	4.3
Total	362	100

Source: Researcher's Field Survey, 2025

In Table 14, streamlining approval processes (35.0%) is the most cited regulatory reform, followed by enforcing building codes and standards (31.1%) and increasing density allowances (29.6%). The relatively balanced distribution across the three main reforms suggests that respondents recognize the need for a multi-pronged regulatory approach addressing procedural, qualitative, and spatial dimensions.

Table 15. Summary of All Hypotheses

Hypothesis	χ^2 cal.	χ^2 cri.	df	p-value*	Decision	Interpretation
H_{01}	127.14	7.81	3	<0.001	**Rejected**	Significant association between developer challenges and affordable housing provision
H_{02}	73.35	5.99	2	<0.001	**Rejected**	Significant association between provider type and affordability provision

χ^2 cal. = χ^2 calculated; χ^2 cri. = critical

HYPOTHESIS 1 - H_{01}: There is no significant relationship between the challenges faced by developers and the provision of affordable housing in the study area.

χ^2 calculated = 32.00 + 10.30 + 2.27 + 7.41 + 46.30 + 14.88 + 3.28 + 10.70 = 127.14

Degrees of Freedom = (2-1)(4-1) = 3

Critical χ^2 (α=0.05, df=3) = 7.81

Decision: χ^2 calculated (127.14) > χ^2 critical (7.81). Therefore, **REJECT H_{01}** There is a significant relationship between the challenges faced by developers and the provision of affordable housing in the study area at the 95% confidence level, as captured in Table 15. The analysis reveals that underdevelopment (61.59%) and abandoned projects (19.80%) are the most significant challenges affecting affordable housing provision, collectively accounting for 81.39% of the total association. Underdevelopment is predominantly associated with private developers (standardized residual = +6.81), while abandoned projects also primarily affect private developers (standardized residual = +3.86). Temporary structures, conversely, are more associated with public developers (standardized residual = +2.72). Insecurity shows the weakest association with either developer type (standardized residuals < |2.0|). These findings highlight that addressing underdevelopment and project abandonment, particularly among private developers, would have the most significant impact on improving affordable housing provision in Port Harcourt Metropolis.

HYPOTHESIS 2 – H_{02}: There is no significant relationship between housing provider type and housing affordability provision in the study area.

χ^2 calculated = 15.25 + 14.49 + 0.34 + 21.96 + 20.83 + 0.48 = 73.35

Degrees of Freedom = (2-1)(3-1) = 2

Critical χ^2 (α=0.05, df=2) = 5.99

Decision: χ^2 calculated (73.35) > χ^2 critical (5.99). Therefore, **REJECT H_{02}.** There is a significant relationship between housing provider type and housing affordability provision in the study area at the 95% confidence level, as captured in Table 15. The analysis demonstrates that public and private housing providers are most significantly differentiated by **affordability perception** (public advantage) and **value for money perception** (private advantage). These two dimensions account for 98.88% of the total association, representing a critical trade-off in housing provision. Flexible payment options do not significantly differentiate the sectors, suggesting a shared systemic challenge requiring broader policy intervention.

V. DISCUSSION OF FINDINGS

5.1. Housing Types and Developer Contributions

The predominance of blocks of flats (43.6%) reflects the increasing urbanisation and land scarcity experienced in Port Harcourt metropolis. As urban land becomes more expensive and increasingly limited, developers maximise land use by constructing medium- and high-density residential developments capable of accommodating larger populations within relatively smaller parcels of land. This pattern is consistent with the principles of compact urban development, which advocate higher residential densities as a strategy for promoting efficient land utilisation, reducing urban sprawl, and improving infrastructure efficiency (Jenks et al., 1996).

The dominance of two-bedroom apartments (39.0%) further suggests that developers are responding to prevailing household sizes and purchasing capacities within the metropolis. The study revealed that most households comprise four to five persons (41.2%), making two-bedroom apartments a practical compromise between affordability and household accommodation needs. This finding agrees with Ibem (2011), who observed that medium-sized housing units dominate residential developments in Nigerian cities because they provide relatively affordable options for middle-income

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households while maximizing developers' returns on investment.

The finding that private developers dominate housing delivery (57.2%) reflects the gradual transformation of Nigeria's housing sector from direct public provision to market-driven housing production. Since the introduction of housing sector reforms and the increasing adoption of public-private participation in housing development, government has increasingly assumed the role of regulator and facilitator, while private investors have become the principal suppliers of new housing (FGN, 2012). This finding corroborates the report of UN-Habitat (2022), which notes that private-sector participation has become the primary driver of housing production across many developing countries because governments lack the financial capacity to satisfy rapidly increasing urban housing demand. Similarly, Gilbert (2016) argued that urban housing markets in developing countries are increasingly shaped by private investment, although such investments tend to prioritize profitability over affordability, thereby limiting housing accessibility for low-income households.

The Chi-Square analysis confirmed a significant association between developer challenges and affordable housing provision (χ^2=127.14, $p<0.001$). The analysis revealed that underdevelopment (61.59%) and abandoned projects (19.80%) are the most significant challenges affecting affordable housing provision, collectively accounting for 81.39% of the total association. Underdevelopment is predominantly associated with private developers (standardized residual = +6.81), while abandoned projects also primarily affect private developers (standardized residual = +3.86). Temporary structures, conversely, are more associated with public developers (standardized residual = +2.72). Insecurity shows the weakest association with either developer type (standardized residuals < |2.0|). These findings highlight that addressing underdevelopment and project abandonment, particularly among private developers, would have the most significant impact on improving affordable housing provision in Port Harcourt Metropolis.

The findings agree with Aribigbola (2011), who observed that private housing developers in Nigeria generally concentrate on middle- and upper-income housing because these market segments generate higher financial returns than low-cost housing projects. Consequently, despite increasing housing production, affordable housing deficits continue to widen among low-income households. The finding that even in public estates, private developers account for 44.4% of housing provision, compared to 35.5% by public developers, further demonstrates the increasing penetration of private sector investment in all segments of the housing market.

From a theoretical perspective, the dominance of private developers supports the **Housing Market Theory**, which explains that housing production is primarily influenced by market demand, purchasing power, and expected profitability (Angel, 2000). Developers naturally allocate investment toward housing categories that promise the greatest economic returns. In rapidly urbanizing cities such as Port Harcourt, where high-income residential developments command higher prices, private developers are incentivized to prioritize premium housing unless government policies create financial incentives for affordable housing development.

Similarly, the findings are consistent with **Bid-Rent Theory** proposed by Alonso (1964). According to the theory, land values increase toward economically strategic urban locations, making centrally located housing more expensive. Developers therefore maximize the economic value of expensive urban land by constructing higher-density residential developments such as blocks of flats instead of low-density housing. The widespread occurrence of blocks of flats within the study area therefore reflects both economic efficiency and urban land market dynamics.

The Chi-Square analysis further confirmed a significant association between housing provider type and affordability provision (χ^2=73.35, $p<0.001$). The analysis demonstrated that public and private housing providers are most significantly differentiated by **affordability perception** (public advantage) and **value for money perception** (private advantage). These two dimensions account for 98.88% of the total association, representing a critical trade-off in housing provision. Flexible payment options do not significantly differentiate the sectors (1.11% contribution), suggesting a shared systemic challenge requiring broader policy intervention. The standardized residual analysis revealed that private housing is significantly less likely to be perceived as affordable than expected by chance (standardized residual = -4.69), while public housing is significantly more likely to be perceived as affordable (standardized residual = +3.91). Conversely, private housing is significantly more likely to be perceived as offering better value for money (standardized residual = +4.56), while public housing is significantly less likely to be perceived as offering better value for money (standardized residual = -3.81). These findings confirm the fundamental trade-off between affordability and quality in the Port Harcourt housing market

5.2. Challenges Facing Housing Developers

The persistence of bureaucratic bottlenecks within public housing delivery (12.6% of respondents identified this as a challenge) reflects institutional inefficiencies that continue to hinder effective implementation of housing policies in Nigeria. Delays associated with land acquisition, development approvals, title registration, and multiple regulatory requirements often prolong project implementation and increase development costs. These findings support the observations of the FGN (2012), which acknowledged that cumbersome administrative procedures remain one of the major obstacles to efficient housing delivery. Similarly, Behr et al. (2021) reported that inefficient land administration and lengthy approval processes

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significantly discourage housing investment and contribute to increasing housing costs in many developing countries.

Weak political commitment toward affordable housing provision (11.0%) represents another significant challenge. Although successive governments have introduced housing policies and programmes, implementation has generally been inconsistent due to inadequate funding, policy discontinuity, changing political priorities, and weak institutional coordination. This finding corroborates the work of Akinwande and Hui (2024), who argued that the failure of many public housing programmes in Nigeria is attributable more to poor implementation than to policy formulation. UN-Habitat (2022) similarly emphasized that sustainable housing programmes require long-term political commitment, institutional continuity, and adequate financial investment.

Inter-agency conflicts (11.9%) represent another important institutional constraint. Housing delivery often involves multiple government agencies responsible for land administration, physical planning, infrastructure provision, environmental regulation, and housing development. Poor coordination among these institutions frequently results in duplication of responsibilities, delays in project approvals, conflicting regulatory requirements, and inefficient utilization of public resources. This finding supports the principles of Collaborative Planning Theory, which advocates integrated decision-making and inter-institutional cooperation as essential components of sustainable urban governance (Healey, 1997). According to the theory, effective housing delivery requires continuous collaboration among government institutions, private developers, professional bodies, and local communities.

The Chi-Square analysis confirmed the statistical significance of the relationship between developer challenges and affordable housing provision (χ^2=127.14, $p<0.001$). The findings demonstrate that bureaucratic bottlenecks (29.3%), poor conceptualization of housing demand and supply (31.5%), and underdevelopment (41.2%) are critical constraints affecting affordability. Abandoned projects (26.8%) and temporary structures (24.8%) were perceived as major factors reducing housing affordability. The statistical confirmation supports the descriptive finding that both public and private developers face significant institutional, operational, and financial challenges that collectively increase production costs and reduce housing affordability. These challenges are not merely isolated incidents but represent systemic barriers that impede effective housing delivery. The significant relationship confirms that addressing these challenges is essential for improving affordable housing provision in Port Harcourt Metropolis.

The finding that private developers experience significant challenges arising from underdevelopment (17.7%) and abandoned projects (17.0%) demonstrates the combined effects of inadequate project financing, poor project management, fluctuating construction costs, and weak market demand. Abandoned developments not only represent wasted economic resources but also contribute to urban blight, environmental degradation, and inefficient land utilization. Similar findings were reported by Ibem (2011), who observed that numerous housing projects in Nigeria remain incomplete because developers encounter financial constraints before project completion.

Insecurity (16.4%) further discourages private investment, increases insurance and operational costs, delays project execution, and reduces investor confidence within the housing sector. This finding supports Gilbert (2016), who argued that socio-economic instability and insecurity constitute significant risks to housing investment because they increase uncertainty and reduce expected returns on residential development projects. The finding also aligns with Nwokaeze, Ikiriko, and Johnbull (2022), who identified significant differences in crime prevention strategies between inner-city and peri-urban areas in Greater Port Harcourt, with income status being a key determinant of security preferences.

The identified challenges may be interpreted through the Institutional Theory, which emphasizes that organizational performance is largely determined by the effectiveness of formal institutions, regulatory frameworks, governance structures, and administrative processes (North, 1990). Weak institutions, fragmented governance systems, inconsistent policies, and inefficient public administration contribute significantly to poor housing outcomes observed in Port Harcourt Metropolis. The finding that bureaucratic bottlenecks, inter-agency conflicts, and lack of political will are major constraints reflects institutional weaknesses that impede effective housing delivery.

5.3. Proposed Planning Strategies

The strong support expressed by respondents for rent control policies (34.7%) and low-cost housing schemes (33.6%) underscores the continuing importance of the public sector in addressing housing affordability challenges. Although private developers have become the dominant providers of housing in Nigeria, market forces alone have proven incapable of meeting the housing needs of low- and middle-income households. Governments therefore remain indispensable in creating an enabling environment through sound policies, regulatory reforms, infrastructure investment, and targeted financial support.

The recommendation for expanding low-cost housing programmes reflects the growing demand for housing specifically designed for lower-income households. Similar findings have been reported by Ibem (2011), who observed that affordable housing deficits in Nigeria persist because existing housing programmes are insufficient to satisfy rapidly increasing urban demand. Likewise, UN-Habitat (2022) emphasized that affordable housing policies should prioritize vulnerable populations through targeted subsidies, inclusive planning, and long-term housing investment

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strategies.

Respondents also strongly advocated for strengthening public-private partnerships (16.9%). This finding reflects increasing recognition that sustainable housing delivery requires collaboration between government agencies and private investors. Governments often possess the legal authority, planning instruments, and land resources necessary for housing development, while private developers contribute technical expertise, innovation, project management skills, and financial investment. The integration of these complementary strengths can significantly improve housing production and affordability. The findings support the principles of **Collaborative Planning Theory** (Healey, 1997), which argues that complex urban challenges are best addressed through cooperation among governments, private-sector organizations, professional institutions, civil society organizations, and local communities.

Land use reform (14.8%) emerged as another major strategy identified by respondents. Efficient land administration has long been recognized as one of the most important determinants of housing affordability because land constitutes a substantial proportion of total housing development costs. Complicated land acquisition procedures, insecure land tenure, and high land prices significantly increase development costs and discourage affordable housing investment. The findings support the recommendations of the World Bank (2020), which advocates transparent land administration systems, simplified land registration procedures, secure land tenure, and efficient property rights administration as prerequisites for sustainable housing development.

The study further revealed strong support for improving housing finance through affordable mortgage systems. The overwhelming reliance on personal savings observed in earlier findings demonstrates that Nigeria's mortgage market remains underdeveloped and inaccessible to many households. Expanding affordable mortgage facilities with lower interest rates, longer repayment periods, and simplified lending requirements would improve access to home ownership, particularly for middle-income households. This finding agrees with Aljabri (2025), who argued that strengthening housing finance institutions represents one of the most effective strategies for improving housing affordability in Nigeria.

The recommendation to streamline development approval processes (35.0%) and enforce building codes and standards (31.1%) reflects the recognition that poorly designed regulations can increase housing costs and constrain supply. The study identifies that regulatory barriers, including lengthy approval processes, inconsistent enforcement, and conflicting requirements between agencies, significantly increase development costs and reduce housing affordability. This finding supports **Regulatory Theory's** emphasis on designing effective regulatory frameworks that balance development control with affordability objectives.

The recommendation to encourage increased residential density where appropriate (29.6%) is equally significant. Higher-density residential development enables more efficient utilization of scarce urban land, reduces infrastructure costs per household, supports public transportation, and limits uncontrolled urban expansion. This finding supports the principles of the **Compact City Theory**, which advocates compact, mixed-use, and higher-density urban development as a means of achieving sustainable land use, environmental conservation, and improved infrastructure efficiency (Jenks et al., 1996). Within rapidly urbanizing cities such as Port Harcourt, compact development can contribute significantly to reducing housing costs when implemented alongside adequate infrastructure and effective planning regulation.

The Chi-Square analysis confirmed a significant association between housing provider type and affordability provision (χ^2=73.35, $p<0.001$). The standardized residual analysis revealed that private housing is significantly less likely to be perceived as affordable than expected by chance (standardized residual = -4.69), while public housing is significantly more likely to be perceived as affordable (standardized residual = +3.91). Conversely, private housing is significantly more likely to be perceived as offering better value for money (standardized residual = +4.56), while public housing is significantly less likely to be perceived as offering better value for money (standardized residual = -3.81). These findings confirm the fundamental trade-off between affordability and quality in the Port Harcourt housing market. The strong association between provider type and affordability dimensions suggests that a hybrid approach combining public subsidies with private sector efficiency could address both affordability and quality concerns. Inclusionary housing policies that require private developers to include affordable units could help bridge the affordability gap, while improved housing finance systems addressing the flexible payment gap would benefit both sectors.

VI. CONCLUSION

This study identified the institutional and operational challenges affecting both public and private housing developers in Port Harcourt Metropolis. The findings demonstrate that housing affordability challenges extend far beyond household income or housing prices alone. Rather, they arise from a combination of institutional inefficiencies, governance failures, rising development costs, inadequate infrastructure, weak housing finance, political instability, and ineffective urban planning.

The study established that private developers currently dominate housing production within Port Harcourt Metropolis, with blocks of flats and 2-bedroom apartments being the most common housing types. However, despite increased housing production, the affordability gap persists

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because newly developed housing remains financially inaccessible to many households. The dominance of private developers reflects the gradual transformation of Nigeria's housing sector from direct public provision to market-driven housing production, yet this transformation has not resulted in improved affordability for low- and middle-income households.

Public housing developers are constrained by bureaucratic bottlenecks (12.6%), poor conceptualization of housing demand (13.5%), weak political commitment (11.0%), inter-agency conflicts (11.9%), inadequate infrastructure (11.3%), and high land acquisition costs (7.7%). Private developers face challenges including underdevelopment (17.7%), abandoned projects (17.0%), insecurity (16.4%), temporary structures (7.8%), escalating construction costs, market uncertainties, and difficulties in accessing affordable development finance. These constraints collectively increase housing production costs and ultimately reduce housing affordability.

The study concludes that achieving sustainable housing affordability in Port Harcourt Metropolis requires an integrated urban planning approach that combines effective land administration, efficient housing finance, improved infrastructure provision, sound physical planning, transparent governance, strengthened institutional capacity, and active collaboration between government and the private sector. Addressing these challenges requires comprehensive reforms that strengthen institutional capacity, improve policy implementation, streamline development approval procedures, enhance inter-agency collaboration, reduce land acquisition costs, expand infrastructure provision, and create an enabling environment that encourages both public and private investment in affordable housing.

The findings reinforce the multidimensional nature of housing affordability and demonstrate that sustainable solutions require integrated rather than isolated policy interventions. Housing affordability cannot be achieved through increasing housing supply alone; rather, it requires policies that address land management, infrastructure provision, housing finance, environmental protection, transportation systems, institutional governance, and social inclusion. Sustainable housing development therefore requires coordinated action across multiple sectors of the urban economy.

VII. RECOMMENDATIONS

Based on the findings and conclusions of the study, the following recommendations are made:

7.1. Address Institutional and Governance Challenges:

Government should simplify land administration and development approval procedures, improve transparency, and strengthen inter-agency coordination. Clear institutional frameworks with defined responsibilities and accountability mechanisms should be established to reduce bureaucratic bottlenecks (identified by 12.6% of respondents) and inter-agency conflicts (identified by 11.9% of respondents). This includes implementing digital land registration systems, establishing one-stop-shop approval centres, and creating effective coordination mechanisms among housing-related agencies. Adequate funding of planning agencies and establishment of planning tribunals are prerequisites for effective compliance and enforcement.

7.2. Strengthen Regulatory Frameworks:

Planning authorities should streamline approval processes (35.0% of respondents), enforce building codes and standards (31.1%), and increase density allowances (29.6%). Digital development approval systems and transparent regulatory procedures should be adopted to reduce transaction costs and improve housing delivery. Planning tribunals should be established to ensure effective compliance and enforcement of planning regulations. Regulatory frameworks should be periodically reviewed to ensure they remain responsive to changing housing market conditions and affordability needs.

7.3. Expand Affordable Housing Finance:

Government should expand access to low-interest mortgage schemes, introduce flexible repayment options, and integrate microfinance institutions into housing finance. The National Housing Fund should be reformed to improve its effectiveness and outreach. This is particularly important given the finding that 79.8% of respondents rely on personal savings for housing finance, while only 8.6% access mortgage finance. Financial institutions should be encouraged to develop innovative housing finance products targeting low- and middle-income households, including rent-to-own schemes and incremental housing finance products. Also, the government should encourage greater collaboration between public and private developers through tax incentives, serviced land provision, infrastructure support, and clearly defined affordable housing targets. Such partnerships should combine the affordability advantages of public housing with the efficiency and quality of private-sector delivery. Respondents identified public-private collaboration as important, with 16.9% endorsing this strategy. The partnership framework should include clearly defined targets for affordable housing to ensure that benefits extend beyond high-income households.

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