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ASSESSING THE EFFECTIVENESS OF GOVERNMENT HOUSING AGENCIES IN PROMOTING AFFORDABLE HOUSING IN ABUJA, NIGERIA

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Abstract

Affordable housing remains one of the clearest governance pressures in contemporary urban Nigeria, and Abuja offers a critical case because rapid urban growth, rising land values, infrastructure gaps and unequal access have outpaced institutional housing delivery. Recent evidence shows that Nigeria's housing deficit stood at about 28 million units in 2023, while public delivery has remained far below annual need, despite renewed federal interventions and programme expansion (Housing Finance Africa, 2025; Richards, 2025). This study examines the effectiveness of government housing agencies in promoting affordable housing in Abuja, Nigeria. It adopts a descriptive and evaluative institutional design using mixed methods: questionnaire survey of residents, applicants and beneficiaries; key-informant interviews with agency staff and sector experts; and documentary review of policy and programme materials. The paper argues that agency effectiveness should not be measured simply by announced projects or gross output, but by policy adequacy, affordability fit, delivery efficiency, transparency and beneficiary targeting. The study contributes a practical framework for assessing housing agencies in Abuja and proposes strategies for strengthening delivery performance, access justice and institutional coordination.

Keywords: *Urban Planning, Government Housing Agencies, Affordable Housing, Infrastructure & Urban Development*

Introduction

Affordable housing has become a central urban policy issue in Nigeria because population growth, inflationary construction costs, weak mortgage penetration and uneven infrastructure provision have widened the gap between housing need and housing access. Housing Finance Africa (2025) reports that Nigeria's housing deficit reached about 28 million units in 2023, while Richards (2025) notes that annual public and private delivery remains far below the level required to close that gap. The problem is therefore not merely a shortfall in housing stock; it is also a crisis of affordability, access and implementation capacity.

Abuja is a strategically important case because it embodies the tension between planned urban development and exclusionary housing outcomes. Recent scholarship shows that urban growth in Abuja has been shaped by governance path dependencies, informal settlement expansion and regulatory stress, while more recent land-use analysis highlights spatiotemporal growth pressures and governance weaknesses that continue to reshape the city's housing landscape (Ismail, Adu-Ampong and Aceska, 2024; Mashi, Abdullahi and Jenkwe, 2025). In practice, this means that affordable housing challenges in Abuja are not reducible to demand pressure alone. They are also mediated by land administration, institutional coordination, service provision and the accessibility of finance.

Recent federal housing policy has become more ambitious. The Federal Ministry of Housing and Urban Development launched the Renewed Hope Cities and Estates Programme with a 3,112-unit Karsana project in Abuja as part of a wider delivery agenda, and later announced a national social housing expansion aimed at low-income earners and vulnerable groups (Federal Ministry of Housing and Urban Development, 2024a; 2024b; 2025). However, the presence of programmes does not automatically establish effectiveness. This study argues that the relevant policy question is whether government housing agencies are delivering housing that is genuinely affordable, administratively accessible and socially targeted at the households most in need.

Against that background, this study assesses the effectiveness of government housing agencies in promoting affordable housing in Abuja, Nigeria. The objectives are to examine the policies and programmes of government housing agencies aimed at providing affordable housing in Abuja; assess the level of effectiveness of these agencies in meeting housing needs; identify the institutional challenges affecting delivery; and propose strategies for improving agency performance in housing provision. The guiding position of the paper is that affordable housing should be treated as a governance outcome shaped by institutional design, delivery practice and social targeting, not as a narrow construction metric (Silva et al., 2024; Admasu, Lupala and Magina, 2025).

Statement of Problem

Recent literature is strong on housing shortages, affordability stress, policy ambition and sustainability, but much weaker on agency-level institutional evaluation in Abuja. Studies of affordable and inclusive housing in Africa increasingly show that housing failure is produced by the interaction of policy design, finance, land systems and social exclusion rather than by unit scarcity alone (Silva et al., 2024; Admasu, Lupala and Magina, 2025). Nigerian evidence also suggests that formal housing delivery often remains disconnected from the income realities of low-income households, meaning that public housing can exist without being truly affordable in practice (Akande, Olubajo and Ibraheem, 2024; Nwachukwu, Obi and Akotia, 2025).

What remains insufficiently examined is the institutional effectiveness of the agencies responsible for translating policy intent into accessible housing outcomes in Abuja. Existing work explains the crisis, but it does not adequately disaggregate how government agencies perform across policy formulation, financing access, delivery efficiency, affordability fit, transparency and beneficiary targeting. This study addresses that gap by developing an agency-effectiveness framework specifically suited to Abuja. Its contribution lies in moving the analysis from generic housing shortage narratives to an institutional assessment of how public agencies actually work, where they fail, and what reforms are required to improve affordable housing delivery.

Methodology

The study adopts a descriptive and evaluative institutional research design using mixed methods. This design is appropriate because agency effectiveness contains both measurable and interpretive dimensions. Some aspects, such as affordability perception, access experience and service responsiveness, can be captured through structured survey data, while others, including coordination failures, bureaucratic delay and accountability problems, require interview and documentary evidence.

The study focuses on selected government housing agencies relevant to affordable housing in Abuja, especially the Federal Ministry of Housing and Urban Development, the Federal Housing Authority, and other housing-related implementation units operating within the Abuja/FCT institutional context. Data collection combines questionnaires administered to residents, applicants and beneficiaries; semi-structured interviews with agency staff, planners, developers and housing experts; and documentary review of policy statements, programme notices, service charters and implementation materials. The FHA Service Charter is especially useful for clarifying institutional commitments and service expectations, while federal programme documents provide insight into current intervention models (Federal Housing Authority, 2024; Federal Ministry of Housing and Urban Development, 2024a; 2025).

Quantitative data are intended to be analysed through frequencies, percentages, mean scores, weighted ranking and cross-tabulation, while qualitative interview and documentary data are analysed thematically. Because this manuscript is being prepared as a study-ready journal paper rather than a completed field report, the tables below present the analytical structure that governs assessment and interpretation. They do not fabricate field outcomes.

Table 1. *Data sources and indicative analytical sample*

Data source	Respondent / unit	Indicative sample	Core purpose
Structured questionnaire	Residents, applicants and beneficiaries of agency-backed housing schemes in selected Abuja districts/estates	250–300	Measure affordability, accessibility, satisfaction, perceived transparency and agency effectiveness
Key-informant interviews	Officials from FMHUD, FHA and related implementation units	18–20	Examine policy intent, delivery processes, funding constraints and inter-agency coordination
Expert interviews	Developers, mortgage actors, planners, housing researchers and civil-society actors	10–12	Provide external assessment of institutional bottlenecks and reform options
Document review	Policy briefs, programme notices, service charters,	12–15 documents	Triangulate claims on programme scope,

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	allocation rules and agency reports	access conditions and service standards

Table 2. *Agency Effectiveness Index (AEI): operational framework*

Dimension	Indicator examples	Data source	Suggested scale
Policy and programme adequacy	Clarity of affordable-housing mandate; relevance of programmes to low- and middle-income groups; adequacy of subsidy or cross-subsidy design; consistency of implementation rules	Documents, interviews, survey	1–5 Likert
Affordability and accessibility	Price–income fit; down-payment reasonableness; repayment burden; mortgage or rent-to-own practicality; documentation burden; location affordability	Survey, interviews, programme documents	1–5 Likert
Delivery efficiency	Speed of application/approval; infrastructure readiness; completion reliability; inter-agency coordination; service responsiveness	Survey, interviews, documents	1–5 Likert
Transparency and targeting	Clarity of eligibility criteria; fairness of allocation; grievance mechanism; communication quality; extent to which intended groups benefit	Survey, interviews, documents	1–5 Likert

Table 3. *Objective-to-analysis matrix*

Research objective	Key variables/themes	Quantitative analysis	Qualitative analysis	Expected output
Examine agency policies and programmes	Programme type; target group; subsidy structure; financing route; delivery model	Frequency counts; descriptive summary	Document coding of policy intent and delivery logic	Agency mandate and programme table
Assess agency effectiveness in meeting housing needs	AEI dimensions; beneficiary satisfaction; affordability perception	Mean scores; weighted ranking; cross-tab by income and tenure	Interview themes on access experience and responsiveness	Agency effectiveness profile
Identify institutional challenges	Cost barriers; land issues; bureaucracy; delay; weak coordination; allocation opacity	Mean ranking of challenge items	Thematic coding of bottlenecks and failure points	Ranked challenge table
Propose improvement strategies	Subsidy reform; land and infrastructure support; coordination; targeting; transparency; monitoring	Mean ranking of strategy preferences	Thematic synthesis of reform proposals	Ranked strategy table

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Table 4. *Qualitative coding frame*

Main theme	Sub-themes
Agency policy orientation	Affordable housing mandate; target population; programme logic; subsidy approach
Delivery effectiveness	Application process; approval time; construction progress; infrastructure provision; occupancy readiness
Affordability barriers	House price; rent-to-own or mortgage burden; down payment; transport cost; informal-sector exclusion
Institutional constraints	Bureaucracy; weak coordination; land administration; funding gaps; monitoring weakness; political interference
Accountability and fairness	Eligibility clarity; allocation transparency; complaint handling; trust in agencies
Reform priorities	Mixed-income model; land-cost reduction; infrastructure support; cross-subsidy; digital transparency; stronger beneficiary targeting

Interpretation note: for the Agency Effectiveness Index, mean scores below 2.50 indicate low effectiveness, 2.50–3.49 indicate moderate effectiveness, and 3.50 and above indicate high effectiveness. This scale is intended to keep the evaluation transparent and reproducible across agencies and respondent groups.

Discussion

The central argument of this manuscript is that government housing agency effectiveness in Abuja should be assessed by conversion capacity: the ability to convert housing policy ambition into outcomes that are affordable, accessible, transparent and socially targeted. This matters because recent public policy has become more visible and more ambitious, yet evidence across Nigeria continues to show that affordability gaps persist where formal housing products remain misaligned with household incomes, finance mechanisms or locational realities (Housing Finance Africa, 2025; Richards, 2025; Nwachukwu, Obi and Akotia, 2025).

A second implication concerns governance coordination. Abuja's housing crisis is shaped not only by construction volume but by the interaction of land administration, planning control, service provision and financing systems. Where agencies operate in parallel rather than in coordination, delay and uncertainty increase the effective cost of housing delivery and reduce access for intended beneficiaries. Recent Abuja-focused research supports this broader interpretation by linking urban pressure and housing stress to governance dynamics rather than to physical growth alone (Ismail, Adu-Ampong and Aceska, 2024; Mashi, Abdullahi and Jenkwe, 2025).

The paper also argues that announced projects and total unit numbers are analytically insufficient as performance indicators. A housing scheme should not be treated as effective merely because it exists. It is effective only when eligibility rules are clear, down-payment requirements are realistic, repayment terms are manageable, infrastructure is in place, and the intended lower-income groups can actually gain access. This position is consistent with recent scholarship that frames affordable housing as a multidimensional policy problem involving inclusion, social fit and sustainability rather than simple physical production (Silva et al., 2024; Admasu, Lupala and Magina, 2025; Olaniran, Musvoto and Aule, 2024).

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Conclusion and recommendations

The affordable housing challenge in Abuja is not explained by housing shortage alone. It is equally an institutional performance problem. Government housing agencies have become more active, and recent policy programmes suggest stronger federal commitment to housing delivery. However, the decisive question is whether these agencies are improving affordable access for low- and middle-income residents on terms that are realistic, transparent and socially just.

This study therefore concludes that institutional effectiveness must be assessed through a broader evaluative lens that combines policy adequacy, affordability fit, delivery efficiency and transparency. On that basis, five recommendations follow. First, affordable housing performance in Abuja should be monitored through a formal agency-effectiveness framework rather than through output counts alone. Second, entry barriers such as high equity contributions, heavy documentation burdens and opaque allocation processes should be reduced. Third, inter-agency coordination across housing, land, infrastructure and finance systems should be institutionalised. Fourth, affordable housing schemes should embed clearer social targeting to reduce upper-income capture. Fifth, public communication and grievance mechanisms should be strengthened so that applicants and beneficiaries can understand the basis of access, delay and allocation decisions.

The study positions affordable housing in Abuja as a governance test. The quality of agency performance will depend not simply on how many units are announced, but on whether institutions can deliver homes that intended beneficiaries can genuinely access, afford and sustain.

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