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ASSESSMENT OF USERS' SATISFACTION IN PUBLIC HOUSING ESTATE IN KADUNA

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ABSTRACT

Purpose: *The study assessed the level of satisfaction in public estate in Kaduna with a view to understanding the challenges affecting maximum satisfaction expected derived by the occupants in the estate.*

Methodology*: The study analysed 90 and 250 returned responses from the occupants of Kaduna North and south housing estates respectively. the responses were analysed using descriptive statistics such as using mean score (five-point likert scale) and relative satisfactory index (RSI).*

Findings: *The result revealed that the occupants were not satisfied with only neighborhood security and accessibility condition in Kaduna North while occupants of Kaduna south were not satisfied with only neighborhood security. The average satisfactory index showed that all the occupants in South and North housing estate were satisfied at 0.66 and 0.65 respectively.*

Research Implications and Limitations: *The study is limited to public housing estate and its inherent challenges such as high cost of acquisition/price and lack of formidable mortgage finance system.*

Practical Implications: *The use of indigenous building materials to address increasing cost of acquisition while addressing neighborhood security and accessibility in the estate.*

Keywords: Housing, Satisfaction, Challenges, Public Estate

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1.0 INTRODUCTION

Historically, there is a continuous housing deficit crisis in Nigeria in recent time with the statistics showing a deficit of at least 17.0 million. There has been a steady rise in the housing deficit, from 7.0 million in 1991 to 14 million in 2010. Furthermore, the World Bank (2021), suggested that Nigeria requires about 700,000 housing units annually, spanning through a 20-year period to accommodate the rising population. This is highly unattainable with current indices, coupled with the sluggish growth of housing sector in Nigeria. With a population of approximately 197 million (World Bank, 2019), coupled with high demand in housing units, both in quantity and quality, there is need to seriously address the issue of housing deficit in Nigeria. Housing is a basic human need and according to Maslow its provision is a fundamental requirement for the accomplishment of a person's security need and a milestone towards the attainment of the highest need which is self-fulfillment. Furthermore, homelessness or inadequate housing lays the foundation for "pervasive social exclusion and spatial segregation" (Bredenoord *et al.*, 2014). Aside from its significance as shelter to people. Bredenoord *et al.* (2014) established that the importance of the housing sector is underlined in its link to virtually all sectors of the economy of a country. Furthermore, its significance to humanity is emphasised by international institutions such as the United Nations Human Settlements Programme (UN-HABITAT) who define housing as a fundamental human right of citizens, and this is recognised by more than 100 countries globally. According to UN-HABITAT (2016a), urbanisation which contributes to the growing global housing crisis has contributed to a 9 percent increase in the global urban population between 1995 and 2014. This increase projects that about 900 million inhabitants in developing countries currently reside in slums (United Nations DESAP, 2019). These figures make compelling the need for adequate and affordable housing, especially the urban poor.

The unprecedented levels of urbanisation have contributed to rising poverty and growth of slum settlements. Concomitantly, the rising poverty levels and growth of urban slums are an accompanying consequence of the growing housing challenge of low-income groups in these countries. These are individuals whose earning is lower than the average wage threshold in their respective countries. Additionally, the absence of comprehensive planning structure to sustainable housing provision also contributes to creating waves of suburban sprawls, with low-income settlements emerging in city outskirts where basic infrastructure (including transport systems) is lacking (World Bank Group, 2015). Hence, the creation of slums as low-income settlements as short-term fixes that enable low-income groups secure 'affordable' dwellings at 'close' proximity to cities.

According to the World Bank Group (2015) housing in Africa is predominantly funded by the public sector through a mix of meagre savings and borrowing. The consequence of this is an unsustainable means

of housing provision that leaves most Sub-Sahara African countries especially in Nigeria with crowded dwellings, and rising housing deficit in terms of both quality and quantity as predominant across Nigerian states. Kaduna state has experienced the high volume of housing projects; however, the study identifies the extent of state of government intervention in the housing estate. In recognition of the importance of housing to the socio-economic and physical development of societies, the Kaduna state of Nigeria, as a state objective, is signatory to the global commitment to "housing for all" as a fundamental human right. The 1999 Nigerian Constitution, section 16 (1) urges the three tiers of government (federal, state and local) to direct their policies towards the provision of adequate shelter for all citizens. It is against this background that study examine the level of occupant satisfaction in public housing estate in Kaduna metropolis with view ascertaining the challenges facing the occupants' satisfaction of public housing estate services.

2.0 LITERATURE REVIEW 2.1 Housing Provision: Empirical studies

Ugonabo and Emoh (2013) in their study of the major challenges to housing development and delivery in Anambra State identified lack of secure access to land among the multiplicity of factors inhibiting effective housing development in the state. Evidence abounds in urbanization studies in developing countries to buttress the fact that where land has been made available, even the poor have been able to provide themselves with some form of housing. Enisan and Ogundiran (2013) examined the need for adequate and decent housing is now part of the central focus and an integral component in National strategies for growth and poverty reduction. carrying out the inventory of housing delivery mechanism in Metropolitan Lagos in the past. Factors affecting housing delivery were also analyzed. It was discovered that land play a major role in ensuring effective housing delivery.

Ibem (2011) investigated the contextual and organizational challenges in public housing provision in Nigeria in the post -independence era. Using data derived from a survey of fifteen public housing agencies in southern Nigeria, the study found that scarcity of housing finance, lack of consistency and continuity in housing policy formulation and poor implementation strategies, unfavorable political environment and declining population of tradesmen in the construction industry were key contextual challenges militating against public housing provision. Olayiwola and Adedokun (2014) examined housing problem in Nigeria, the result of descriptive analysis revealed that that housing finance, lack of access to land, mismatch in housing goal and real achievement, building material problem, low housing investment, high cost of houses and rent were the major problem of housing delivery in Nigeria. The study recommends for the total overhauling of entire housing policy and land policy.

Odekunle *et al.,* (2021) evaluated the perception of the urban poor on housing delivery by government institutions in Ogun state, using Ifo LGA as a reference point. This study was complemented with the review of literature relating to housing provision/delivery. Both the purposive and systematic random sampling method was adopted for the purpose of this study. Findings from the analysis revealed that the major reasons for poor housing provision/delivery in the study area are: lengthy administrative procedure of securing title documents, failure to involve people during the planning process of most housing schemes, provision of housing is directed alone to the "middle and high-income" class and poor economic situation with the weighted mean values (WTM) of 4.00, 3.99, 3.92 and 3.90 respectively. Government should rally the related organisations, institutions and agencies to make available motivations, such as land use restructurings, grants, building materials cost discount programmes and tax reduction status that will ensure increased housing provision.

Ukoje and Kanu (2014) assess the implementation of the mass housing scheme in Abuja to determine the affordability of the housing units to the people. However, from the findings of the study, it was established that the program was carried out without adequate planning and implementation and the partners seem not to have the capability. This impinged on the overall performance of the scheme as the high cost of units disenfranchised the target beneficiaries. The study therefore made case for capacity buildings for the partners, positive quality enabling environment, stricter control and government's support for the sake of the low-income earners.

Otieno (2014) determine the Kenya Government housing policies and strategies for housing the urban poor in Kenya, and how the citizens have benefited from the scheme The study adopted quantitative survey research design. Primary data was collected through structured interviews/interview guide, selfadministered questionnaires (Delivery and collection questionnaires), Observation and check list. Secondary data was collected from Kenya government national housing policies, national development plans, research publications, internet among others. Quantitative data was summarized, categorized, interpreted and analyzed using Tables and percentages. Simple random sampling was used in this study. Findings revealed that the investment in the Housing sector since 1966/67 policy have been minimal and sporadic. The demands for housing still far outstrip supply. High rate of urbanization, increasing poverty and escalation of housing cost and process have made the provision of housing, infrastructure and community facilities one of the daunting challenges in the Socio – economic development of Kenya. This study consequently recommended that the government should review the building code, physical planning act, the public Health Act, land policy and other legal policy documents related to land and Low-cost Housing development.

Justine and Samwel (2018) examined the implication of construction constraints and challenges on annual construction cost expenditure across housing types. Using descriptive statistics and correlation analysis for 43 incrementally built housing units implemented in Dar es Salaam between year 1993 and 2013, the study has observed that single and two-storey incremental housing builders face the same set of human related construction challenges and external cost-push factors but different administrative, physical and interest related constraints. Of all the cost-push factors examined, interest rate intervention is the only observed strategy that has far reaching potentials to single-storey low-cost incremental builders because such builders are less likely to resort to loans as a mechanism to finance housing.

Abdullahi and Issa (2018) examined the extent to which access to land influences the ability of the Federal Housing Authority (FHA) in the delivery of affordable housing to the middle and low-income earners in Nigeria with a specific focus on the Federal Capital Territory (FCT), Abuja. The study adopted survey approach with questionnaire and unstructured interview as major instruments of data collection. The study selected a sample size of 150 out of staff population of 430 which represents 34.9% of the study population. In analyzing the data, the study employed simple percentage, and arithmetic mean with the aid of the Statistical Package for the Social Sciences. The hypothesis of the study was tested with Pearson's chi-square method. The findings of the study revealed that there is no significant difference among the staff of FHA in their perception of difficulty in access to land as a major challenge to the delivery of affordable housing in Abuja. Consequently, the study recommends that the Federal Government should take measure(s) that could enhance the FHA's access to land with a view to reducing the cost of its houses for the citizenry.

Wajiha, Adeel and James (2021) investigated the challenges in land development, to ascertain the factors that are limiting its efficiency as a major catalyst to housing provision. An understanding of the

complexities of the development process could enable the suggestion of feasible solutions for achieving housing goals. A two-stage process was adopted to achieve this study objective. In stage one, a critical review of relevant literature helped to identify 48 measurement items. Those items were included in a questionnaire survey in the second stage, to gather data from stakeholders involved in land development process in New Zealand. Using relative importance index (RII) method, nine significant challenges were identified, which were then categorised and discussed in accordance with the construction stakeholder groups that are responsible for creating those challenges. The nine major challenges are: delay in reviews and approval of documents; scope change; lengthy consent application processes; late response to queries by regulatory authorities; poor interaction between regulatory authorities; poor coordination within regulatory authorities; poor planning and scheduling; design errors and slow progress during design development.

Tajudeen and Mogaji-Allison (2017) evaluated the different constraints of affordable housing and the different strategies employed by cooperative housing societies in tertiary institutions in Lagos State to ameliorate these constraints. Data for the study were obtained from both primary and secondary sources. A set of questionnaires were designed. Descriptive and inferential statistical techniques of data analysis were employed. Results revealed that the provision of general loans, provision of housing construction loan for members, provision of specific loans for the purchase of land, provision of special loans for renovation of existing buildings and collective purchase of land for building construction were the most dominant strategies adopted by the cooperative societies in the provision of affordable housing for their members in the study area. Result also revealed that cost of materials of construction and unnecessary bureaucracy were the most significant constraints to affordable housing provision by the cooperative societies in the study area. The study recommended that dedicated recurrent funding by the government could systematically address the issue.

Bello & Egresi (2017) examine and compare the qualitative adequacy of housing belonging to different population groups and from different neighborhoods in a city. The purpose of this study is to assess the housing quality in the (entire) city of Kano, Nigeria and to examine the disparities in housing adequacy across the city based on four factors: neighborhood density level, location of the neighborhood relative to the old city wall, monthly household income and ownership type and status. We found that, although bad by western standards, the condition of dwellings in Kano is better than in other Nigerian cities (based on information from previous studies), even when we consider only the high-density neighborhoods. Iheme, Udeagwu, & Duru (2020) problems of Inadequate and affordable housing in Nigeria were as a result of half measure policies of governments, high cost of building material, poor funding of mortgage institutions etc. this conference paper discusses the challenges affecting effective housing provision, availability and affordability indices of housing as experienced by greater population of Nigerians over two decades. The paper also recommended some measures that will ensure affordable housing.

Ogunleye (2019) Private Sector Involvement in Reducing Housing Deficit through Land Acquisition and Compensation in Nigeria. This paper is to draw attention to some of the problems and highlights the importance of Housing delivery to the individual and the economy as a whole. It is however hoping the Government will act as a matter of urgency make the necessary reforms needed to support the sector's development. Private individuals are also to partner with the government in ensuring a formidable partnership and sustainable housing delivery.

Ayeni &Adamu (2018) examined the main causes of housing problems in Keffi, Nigeria, and the Cooperative housing concept as a strategy for housing delivery. The essential features of the concept are

discussed and an evaluation is made of its impact on the housing sector in selected countries based on various criteria. Some of these are: aims and objectives, modalities for funding, peculiarities of implementation, planning imperatives and levels of success. The paper concludes by relating the experiences of these countries to the contemporary Nigerian housing situation and determining the applicability of the cooperative housing concept given the nation's socio-economic environment.
Ogunbayo et al., (2016) argue that private housing developers provide up to 90 percent of urban housing in Nigeria. This underscores their importance in housing delivery in Nigeria. To corroborate this, Shinyabola and Olayele (2019) argue that because of the active role private housing developers play in housing delivery in Nigeria often employing various strategies, bridging the massive 17 million housing deficit in the country requires their participation.
Mukhtar and Amirudden (2016) discussed the inherent challenges in housing delivery in Nigeria, however, the study highlighted a major limitation is that "no interview or field survey to collect data from stakeholders had been performed" suggesting that "further solutions to the housing problems" could be uncovered through a more rigorous methodology that involves interaction with relevant stakeholders. Shinyabola and Olayele (2019) highlights the existence of several housing provision strategies in literature but argue that a common limitation observed in most of them is the absence of empirical evidence. The study highlights turnkey, pre-sale, site-and-services, Public-Private-Partnerships, and joint finance/venture as effective strategies adopted by the private developers.

Zayyanu et al. (2015) focused on investigating the challenges of housing delivery on the basis of quantity and quality perspectives. However, there is a dearth of evidence-based studies regarding the challenges militating against sustainable housing provision. This paper attempts to fill this gap by presenting an overview of the housing provision and the challenges militating against sustainable housing provision in the Federal Capital Territory (FCT) Abuja, Nigeria. The article indicated that despite concerted efforts involving the adoption of both public sector "provider" and "enabler" approaches, challenges still exit towards sustainable housing delivery particularly to the low-income group. The paper recommends that housing policies and programs in the country should be designed to address the multi benefit objectives of social, economic and environmental dimensions of housing so as to achieve sustainable housing delivery in the country.

3.0 METHODOLOGY

The study employed census sampling techniques due to small population in the each of the selected housing estate. Also, each member of the household population has an equal chance of being selected in each of the selected state government housing estate. The total number of occupants in Kaduna South and North housing Estates were 97 and 390 respectively. The returned questionnaire comprised 90 and 250 retrieved from South and North housing estates respectively making the total number of returned responses to be 340. The responses is analyzed using mean score. Mean score is expressed as follows:

$$Mean\ Score = \frac{5n_5 + 4n_4 + 3n_3 + 2n_2 + 1n_1}{+ n_4 + n_3 + n_2 + n_1} \qquad eq\ 1\ n_5$$

Where n is the number of responses and 5,4,3,2 and 1 are the weight assigned to five-point likert scale (Highly satisfied, satisfied, moderately satisfied, less satisfied and not satisfied.

4.0 RESULT AND INTERPRETATION

The result of demographic information is presented in table 4.1. Majority of gender composition of the population comprised of male at 87.2% and 64% while that of female is 12.8% and 26% in Kaduna North and Kaduna South respectively. 87.2% and 73.3% of majority of occupation had B.sc in Nigerian tertiary institution and about 38% and 44.4% majority of them fall within the age bracket of 36-45yrs and 26-35yrs respectively in North and South of Kaduna metropolis. 88.8% and 90% of the occupants of the Estates are working with relevant government ministries and agencies, about 63.6% and 77.8% majority had have working in various government office between 5-10yrs.

Table 1 Demographic Information of Occupants in Kaduna North and Kaduna South

Demographic information		Kaduna north		Kaduna south	
		Response	Percent	Response	Percent
Gender	Female	32	12.8	26	28.9
	Male	218	87.2	64	71.1
	Total	250	100	90	100
Academic	ND	12	4.8	12	13.3
	HND/Bsc	218	87.2	66	73.3
	M.sc/PhD	20	8	12	13.3
	Total	250	100	90	100
Age bracket	18-25yrs	38	15.2	13	14.4
	26-35yrs	42	16.8	40	44.4
	36-45yrs	95	38	33	36.6
	46-55yrs	75	30	4	4.40
	Total	250	100	90	100
Occupation	Public Service	222	88.8	81	90

	private Service	20	8	9	10
	Artisan	8	3.2	-	-
	Total	250	100	90	100
Years of occupation	less 5years	65	26	-	-
	5-10yrs	159	63.6	70	77.8
	11-15yrs	20	8	20	22.2
	16yrs and above	6	2.4	-	
	Total	250	100	90	100

Source: field survey, 2025

Housing types and facilities in the estates is presented in table 4.2. the majority of housing type developed by the government in the estates majorly comprised of Bungalow at 95.2% and 88.9% with about 60% and 82.2% comprised of 2B/R units in North and South of Kaduna Metropolis. Toilet facility in the estates is water closet as 100% responded and the major source of water supply is pipe borne water (public main) as 92.4% and 56.7% responded. Waste management van is responded as major waste management method by 91.6% and 77.8% of the respondents.

Table 2 Housing Types and Facilities in the Estate

		Kaduna north		Kaduna south	
		Response		Response	
			Percent		Percent
Housing Types	Bungalow	238	95.2	80	88.9
	Block of Flat	12	4.8	10	11.1
	Total	250	100.0	90	100.0
Types of	2B/R	150	60.0	74	82.2

	3B/R	100	40.0	16	17.8
Housing Unit					
	Total	250	100.0	90	100.0
	Water				
Toilet Facility		250	100.0	90	100.0
	Closet				
	Total	250	100.0	90	100.0
Source of pipe borne **water supply** water		231	92.4	51	56.7
	Borehole	19	7.6	39	43.3
	Total	250	100.0	90	100.0
	Waste				
Waste disposal					
		229	91.6	70	77.8
	Manageme				
method nt Van					
	Dump site	21	8.4	20	22.2
	Total	250	100.0	90	100.0

Source: Field survey, 2025.

The result of descriptive statistics on level of satisfaction on the facilities in the estates is presented in Table 4.7. the mean score is calculated on five-point likert scale (highly satisfied -5 satisfied – 4 indifferent-3, not satisfied –2 highly dissatisfied-1) and satisfactory index is determined by dividing the mean by highest score. The test of reliability carried out using cronbach alpha revealed that the respondents maintained high level of consistency among the variable items of the study at 0.78(78%) as above 0.7(70%) the minimum benchmark recommended. The result of satisfactory index revealed that the occupants are satisfied with the condition all the facilities in the estates except neighborhood security and accessibility to the estate low satisfactory index at 0.57 (57%) and 0.59(59%) respectively. The overall satisfactory index at revealed that 0.65(65%) revealed that occupants are satisfied with the condition of the estate in Kaduna south metropolis.

Table 4.7 Descriptive Statistics on Level of Occupants Satisfaction on housing Facilities in Kaduna North

Cronbach alpha@0.78	N	Sum	Mean	Satisfactory index	Rank	Status
Drainage service	250	833.00	3.33	0.67	3	Satisfied
Plumbing services	250	863.00	3.45	0.69	1	Satisfied
Roofing	250	852.00	3.40	0.68	2	Satisfied
Security	250	830.00	3.32	0.66	4	Satisfied
Floor	250	833.00	3.33	0.67	3	Satisfied
Wall	250	838.00	3.35	0.67	3	Satisfied
Street lighting within estate	250	792.00	3.16	0.63	6	Satisfied
Design and orientation	250	805.00	3.22	0.64	5	Satisfied
Toilet	250	842.00	3.37	0.67	3	Satisfied
Kitchen	250	847.00	3.39	0.68	2	Satisfied
Lighting	250	834.00	3.34	0.67	3	Satisfied
Waste facility	250	791.00	3.16	0.63	6	Satisfied
Water supply	250	765.00	3.06	0.61	7	Satisfied
Electricity supply	250	789.00	3.16	0.63	6	Satisfied
Neighborhood security	250	715.00	2.86	0.57	9	Not satisfied
Accessibility condition	250	747.00	2.99	0.59	8	Not satisfied
Landscaping	250	833.00	3.33	0.67	3	Satisfied
Road connectivity	250	770.00	3.08	0.61	7	Satisfied
Average Satisfactory Index				**0.65(65%)**		**Satisfied**

Source: field survey computation 2025

The result of descriptive statistics on level of satisfaction on the facilities in the estates is presented in Table 4.8. The mean score is calculated on five-point likert scale (highly satisfied -5 satisfied – 4 indifferent-3, not satisfied –2 highly dissatisfied-1) and satisfactory index is determined by dividing the mean by highest score. The test of reliability carried out using cronbach alpha revealed that the respondents maintained high level of consistency among the variable items of the study at 0.78(78%) as above 0.7(70%) the minimum benchmark recommended. The result of satisfactory index revealed that the occupants are satisfied with the condition all the facilities in the estates except neighborhood security with low satisfactory index at 0.58 (58%). The overall satisfactory index at revealed that 0.66(66%) revealed that occupants are satisfied with the condition of the estate in Kaduna south metropolis.

Table 4.8 Descriptive Statistics on Level of Occupants Satisfaction on housing Facilities in Kaduna South

Facilities (Cronbach alpha @0.81)	N	Sum	Mean	Satisfactory index	Rank	Status
Drainage service	90	309.00	3.43	0.69	3	Satisfied
Plumbing services	90	315.00	3.50	0.70	2	Highly satisfied
Roofing	90	308.00	3.42	0.68	4	Satisfied
Security	90	306.00	3.40	0.68	4	Satisfied
Floor	90	306.00	3.40	0.68	4	Satisfied
Wall	90	306.00	3.40	0.68	4	Satisfied
Street lighting within estate	90	290.00	3.22	0.64	7	Satisfied
Design and orientation	90	297.00	3.30	0.66	5	Satisfied
Toilet	90	309.00	3.43	0.69	3	Satisfied
Kitchen	90	308.00	3.42	0.68	4	Satisfied
Lighting	90	309.00	3.43	0.69	3	Satisfied
Waste facility	90	288.00	3.20	0.64	7	Satisfied
Water supply	90	280.00	3.11	0.62	8	Satisfied
Electricity supply	90	283.00	3.14	0.63	8	Satisfied
Neighborhood security	90	263.00	2.92	0.58	10	Not satisfied
Accessibility condition	90	280.00	3.11	0.62	9	Satisfied
Landscaping	90	319.00	3.54	0.71	1	Satisfied
Road connectivity	90	293.00	3.26	0.65	6	Satisfied
Average satisfactory Index				**0.66(66%)**		**Satisfied**

Source: field survey computation 2025

The challenges facing the public in acquiring government housing is presented in Table 4.10. The mean score is determined on five-point likert (strongly agree-5, Agree-4, indifferent -3, Disagree-2 and strongly disagree-1). The mean score is ranked based on mean response from the occupants and the mean is ranked first in order of mean values. The test of reliability carried out using Cronbach alpha revealed that the respondents maintained high level of consistency among the variable items of the study at 0.77(77%) and 0.79(79% as above 0.7(70%) the minimum benchmark recommended. Problem of land acquisition for public housing is ranked first (1st) at highest mean score of 3.56 and 3.60 for North and South of Kaduna metropolis respectively. High-cost acquisition/price was ranked second as best at mean response of 3.43 and 3.45 followed lack of formidable source of finance which was ranked third at mean response of 3.36 and 3.40 for Kaduna north and South metropolis respectively.

Table 4:10 Challenges of Public Housing Estate in Kaduna

Factors	Kaduna North (Cronbach alpha@ .77)				Kaduna South (Cronbach alpha @.79)			
	N	Sum	Mean	Rank	N	Sum	Mean	Rank
High cost of acquisition/price	250	857.00	3.43	2	90	311.00	3.45	2
Lack of formidable mortgage Finance system	250	841.00	3.36	3	90	306.00	3.40	3
Poor source system	250	811.00	3.24	5	90	293.00	3.25	6
Low Disposal Income	250	826.00	3.30	4	90	300.00	3.33	5
Problem of acquisition process	250	890.00	3.56	1	90	324.00	3.60	1
lack of critical infrastructure	250	839.00	3.36	3	90	304.00	3.37	4
High Cost of Building Materials	250	683.00	2.73	13	90	247.00	2.74	13
Construction methods	250	679.00	2.72	14	90	245.00	2.72	14
Low salary structure	250	690.00	2.76	12	90	248.00	2.75	14
Bureaucracy	250	693.00	2.77	11	90	248.00	2.75	15
The poor state of the overall economy	250	764.00	3.06	10	90	277.00	3.07	12
Lack of vital statistics	250	791.00	3.16	7	90	287.00	3.18	8
Uncoordinated housing policies implementation	250	778.00	3.11	8	90	282.00	3.13	10
high cost of initial deposit	250	774.00	3.09	9	90	280.00	3.11	11
Low Affordability	250	798.00	3.19	6	90	286.00	3.17	9
Corruption	250	811.00	3.24	5	90	290.00	3.22	7
Poor state of Public – private partnership arrangements	250	778.00	3.11	8	90	282.00	3.13	10
Lack of site and services	250	774.00	3.09	9	90	280.00	3.11	11
Inadequate long-term fund	250	798.00	3.19	6	90	286.00	3.17	9
Cumbersome allocation approval process	250	811.00	3.24	5	90	290.00	3.22	7
Valid N (listwise)	250				90			

Source: Field Survey, 2025

5.0 CONCLUSION AND RECOMMENDATION

The contribution of state government in housing provision in Kaduna metropolis is highly enormous but little has been done on the state of affordability of housing provided. The study understood that most of house developed are bungalow and the bulk of government housing developed in found Kaduna North. Kaduna metropolis is divided into North and south; the number of housing units was ascertained. It is further understood that the income level of majority of the occupants cannot afford the unit based on affordability index provided. The occupants of the estates were satisfied the condition of the housing units provided and estate is highly comfortable for them to stay. The average satisfactory index revealed that occupants of the estate are generally satisfied with condition of the states except that neighborhood security such as kidnaper activities in the areas. The government contribution in affordable housing provision is challenged by four identified factors such as cost, program-design and administrative factors, finance and physical factor, economic and legal factors affordability and bureaucratic factor.

Based on the conclusion, recommendations are considered pertinent in order to address the problems. The use of indigenous building Materials is recommended to addressing increasing cost of housing. the indigenous building materials should be encouraged not only to ease the cost of housing but to develop the indigenous building material manufacturing industries. Developing a formidable mortgage system that devoid of bureaucracy. corrupt practices and stringent requirements as current mortgage system demands. Therefore, there should be a total overhauling in the entire country mortgage system. Housing development is social responsibility of government; therefore, government should design a framework for housing finance and cost-effective system which should be factored into the budget. Government at all level should strictly invest into public housing investment not to ensure her social responsibility but to manage the urban environment to avoid haphazard development.

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