PERCEPTION OF OCCUPANTS WILLINGNESS TO STAY IN HOUSING UNITS PROVIDED BY PRIVATE REAL ESTATE DEVELOPERS IN KADUNA METROPOLIS

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Abstract: *This study assessed the effect of housing quality and occupants' satisfaction on occupants' willingness to stay in Kaduna Metropolis with a view to solving the perennial housing problems in the study area. The study adopted a quantitative approach, where data was collected using questionnaires from 300 occupants of the three selected private housing estates from the study area. The data collected was subjected to descriptive statistics to examine the degree of agreement and significance of the various variables. The study found out that on housing quality the quality ceiling, quality of wall finishing, quality of roofing and fixtures (water closet etc), quality of floors, electricity, fittings (sockets) and sewage system were very good. The study also revealed that occupants were satisfied with the road network, windows, source of water and doors where ranked highest. The study also revealed that they were also satisfied with number of rooms, roofing, toilet facilities and drainage system. The research findings revealed occupants are willing to stay in the study area based on availability of water, quality of the houses, accessibility and neighborhood security where high in the area. The study recommended that government and private property developers should develop framework/modalities to improve on the existing gains so as to increase the number of private developers in the provision of housing units which will reduce the number of housing debt, also government at all levels should provide more incentive such as grants to ease the financial burden on investors in private housing provision and also improve on the security generally.*

Keyword: *housing quality, occupants' satisfaction, occupants' willingness to stay.*

1.   INTRODUCTION

The housing sector plays a crucial role in the socio-economic development of any region or country (Huang, Tang, Liu & He, 2020). Housing ranks second in the hierarchy of human needs, real estate development and the crisis have taken on a significant dimension today. According to Howden-Chapman, Bennett, Edwards, Jacobs, Nathan and Ormandy (2023) adequate and affordable housing is essential for ensuring the well-being and quality of life of individuals and communities. In many developing countries, including Nigeria, the demand for housing far exceeds the supply, leading to a significant housing deficit (Wuyokwe & Yakubu, 2022). According to Kraay (2019) housing is an essential need that helps individuals attains self-actualization in line

with Maslow's Hierarchy of Needs. The provision of adequate and affordable housing is crucial for the sustainable development of urban areas. The housing sector is a critical component of a nation's development and plays a vital role in providing shelter and improving the quality of life for its citizens. In Kaduna Metropolis, Nigeria, the demand for housing has been steadily increasing due to population growth, urbanization, and rural-urban migration. Private real estate developers play a significant role in meeting this housing demand (Roberts, 2023).

The challenges facing public funding and its impact on the country's development have increased the potential for public-private partnerships as an alternative to infrastructure and housing. In respect to the findings of Izuwah (2019) and other Scholars, public-private partnerships have had impact on the Nigerian landscape as a practice. The increased interest in public-private partnerships is linked to the insufficient resources available to the government to finance many development projects (including housing) and the weak risk management capacity of governments.

Kaduna Metropolis, located in Kaduna State, Nigeria, is a rapidly growing urban area facing significant housing challenges. With the supply of residential dwellings in Kaduna metropolis having failed to live up to demand over the last decades, apprehension among the population about the availability has risen. The population growth, urbanization, and influx of people into the metropolis have put immense pressure on the available housing stock. Private real estate developers have been instrumental in providing housing solutions in Kaduna Metropolis, but the performance of these developers in terms of quantity, quality, occupants' satisfaction and willingness to stay in these houses needs to be assessed.

2. LITERATURE REVIEW

2.1 Overview

It is widely acknowledged that the property development industry consists of a large number of interrelating sectors linking the supply of land and building to demand (Reed, 2021). The main members of this industry are the property developers and the builders, the property dealing companies and the financial institutions.

Property developers are key figures in the urban growth processes. This is mainly due to the fact that they make the initial decision to acquire land for development, either for sale, letting, or as owner occupier. It is justifiable to state here that, an empirical understanding of property development industry is critical for a full understanding of urbanization processes as well as a basis for effective urban planning (Bidandi & Williams, 2020). A focus on population growth and change is not enough to provide an understanding of urban growth and the form it takes, one must also understand the strategies of the actors who carry out urban development.

Given the fact that property developers play a very vital role in the expansion of our fringes, a great deal of information needs to be known about their activities as well as their behaviour so that the diversity exhibited by the developers in the development industry will provide us with not only a sound basis for effective understanding and classification of the industry but how their roles, decisions and behaviours impacts on the decisions and action of urban managers in enacting polices that regulates the form and pattern of urban growth. Year by year the housing

price increases, driven by limited supply and high demand, particularly in a prime location (Nzau & Trillo, 2020).

To understand and appreciate this vital industry, there is a need on the part of those who formulate public policy that guides and shapes urban development to understand the industry, the behaviour of its participants and the impact of public policies on its function. In a process as complex and costly as property development, where private participation is necessary, public policy based on partial or lack of knowledge will not only fail to produce necessary reforms, but create new problems with unintended side effects (Head, 2022). Furthermore, planners and other policy makers do not build cities and towns, rather cities and towns are mostly built by private/ public sectors interest and developers in particular. Thus planners have to acquire a sound understanding of the perspectives, actions and strategies of those city builders and this is something that is sadly missing in the planning literature and research, particularly in Nigeria. It is obivious that in order to ensure the realization of fair and balanced urban development; several sectors of society are impacted. Decision making for equitable urban development ought to involve all those who will be affected by the decisions to be made. It must be recognized that all stakeholders" values and concerns are legitimate and should be taken into consideration. This is ensured by seeking deliberate and significant participation from all stakeholders.

2.2   Concept of Property Development

Development is the process of carrying out works involving a change in the physical use or in the intensity of an existing use of land or buildings. Development may be a lengthy process from the original conception to the existing use, to survey, design, estimates, preliminary discussion with various public bodies, land acquisitions, to the formal application for planning consent (Le Bivic, & Melot, 2020).

Constant appraisal of the cost implications of the scheme and financial arrangements are necessary until successful completion. The success of the development process rests upon a large number of related decisions. Many of these are legal, financial, architectural and constructional but, at the same time, they all have a considerable effect on the conditions of estate management not only during the course, of course, of development but throughout the life of the completed property. According to Ge & Liu, 2021) the combination of various inputs in order to achieve an output or product; the product is a change of land use and or new or altered building in a process combining land, labor, materials and finance. The end product is unique, either in terms of its physical characteristics and or location.

 The property development process involves certain stages from initiation through evaluation, design and costing to the disposal stage. However, availability of land is of critical importance to the development process and must be strictly adhered to. Unlike what obtains in other markets, the product in property implies "change of land use" or an "alteration to an existing building" in a combination with other factors of production labour; materials and finance (Mohammed, 2021).

Mohammed (2021) upheld this view when they emphasised on what they ascribed to as the 'eight stages' through the development process from initiation to disposal. These stages may not

always follow this sequence and may even overlap or repeat. The sequence is typical of a speculative development process where an occupier is not sought until the buildings have been completed (Wuyokwe & Yakubu, 2022).

2.3 Major Private Actors in Urban Housing Provision in Nigeria

The public sector alone cannot meet the housing needs for all in the country (Nzau & Trillo, 2020). The licensed private developers are also major providers of housing to all levels of society in the country. The private sector as broadly referred to here is the amalgam of individuals, small-scale builders, commercial estate developers/agencies, banking and non-banking financial intermediaries, and industrial and commercial organisations that invest in housing with a view to making profit. Therefore, its usage here essentially covers most other forms of housing provision that are not delivered by the government agencies.

2.4 The Rationale for Private Sector Involvement in Housing Delivery

The history of housing development in Nigeria is that of the private sector driven. In short, the private sector contributes a larger proportion of housing stock in the country. The private sector in the housing delivery consists of the individuals and corporate organizations. The sector provides houses for their direct use, their staff, for rental or sale. The sector has been more efficient in the production of housing. That is why scholars have suggested that the government should only create the enabling environment for the private sector to meet the housing need of the people. For instance, Udoka (2021) observed that if the national housing goals are to be met, government should encourage, orient and if necessary, supervise the private housing sector. In the same vain, Freedman (1969), suggests that housing delivery should be left to the private sector to manage. The private sector involvement goes beyond direct housing construction to manufacturing of all types of building materials, supply of labour and capital (Rodwin, 2022). Contemporary developments worldwide seem to favour the private sector driven housing development. The argument in favour of private sector is hinged on the efficiency and effectiveness of the private sector as well as the corruption and inefficiency of the public sector. The Nigerian government has identified with this view, and has in recent times introduced a number of reforms aimed at stimulating and assisting the private sector to play the leading roles in housing production and delivery. The reforms are in the establishment of Real Estate Developers Association of Nigeria (REDAN), Building Materials Producers Association of Nigeria (BUMPAN), the reduction of interest rates on national housing fund loan to members of REDAN and restructuring of the housing finance sub-sector to include the introduction of secondary mortgage market. Generally, in most countries of the world, the housing sector is a blend of private enterprises and government activities. The point of emphasis in this presentation is that policy on private sector participation in housing delivery has to involve identifying the factors that militate against effective private sector performance. The key elements that should guide the private sector in housing delivery to the public are Affordability The main determinants of affordability are household income and price of housing. In the case of home ownership or rental, affordability is defined as owning a house with a value equal to slightly more than twice the household annual income or renting a house not more than 30 per cent of the household gross monthly income (Bartels, & Schröder, 2020). The erroneous impression of the private sector is that poor/the low-income households cannot pay for accommodation, but researches have

shown a high level correlation between low income earners and affordable housing (Desmond, 2022). What is the situation in this country with regards to low-income earners and the rent they pay on their accommodation? What are the impediments constraining the private sector from providing affordable housing to the low-income earners? End-User Driven Initiatives The private sector should encourage and support end-user driven initiatives in housing delivery through the use of cooperatives or organizations. Such organizations include the Nigerian Society of Engineers (NSE), the Nigerian Institution of Estate Surveyors and Valuers (NIESV), other professional bodies, social clubs, trade associations, etc. Target Group The private sector should target the low and the middle-income groups in its housing provisions. House Ownership/Rental Option Houses should be developed on both owner-occupied and rental basis so as to promote a vibrant housing market in the country. It is erroneous and unthinkable that all households need housing in owner-occupier basis. The point is that rental housing sector has been and shall continue to be the major provider of the bulk of housing for the low-income households. Design/Construction A realistic and functional design that minimize cost and enhance utility should be adhered to by the private sector. Value Management The objective of private sector involvement in housing development is to achieve value maximization in relation to the cost. Value maximization in projects such as housing could be achieved by: completing the housing project within the estimated budget; completing the housing project within the estimated time frame; and completing the housing project according to specifications or standards required (Ugwuejim, & Otegbulu, 2024). It should be noted that value management is all about cost consciousness and has two aspects value analysis and value engineering. Value analysis involves a critical examination or consideration of the design or of the evaluation of procedures and materials involved to produce the same value for less cost or better value at the same cost or even less cost. It is quite different from cost reduction which involves performing a given function at a lower cost by altering the material or methods without relating it to the value derived. Value engineering applies to value analysis and involves examining the costs, methods or construction and marketing at the early stage of the project so as to identify and eliminates unnecessary cost without reducing quality. This involves a team work of professionals in the building industry.

3   METHODOLOGY

The research addressed one study populations: the occupants of some selected privates estates in Kaduna metropolis, Nigeria. The sample frame of the occupants was secured from the estates. Structured questionnaires with close-ended questions were administered based on a cross sectional survey to 300 occupants. Specifically, the questionnaires seek respondents' perception of occupants' willingness to stay in housing units provided by private real estate developers in the study area. The respondents were selected based on simple random sampling technique. The data collected were analysed using frequency distribution, mean raking and inferential anaysis for the variables.

4. RESULTS AND DISCUSSION

4.1   Response Rate
Out of 300 questionnaires distributed, 298 questionnaires were duly filled representing 99.3% response rate. The high response rate recorded is attributed to the follow up that were done by

the researcher. The understanding established with most of the respondents helps in responding to the questionnaire in time. The table 4 shows the response rate.

Table 1: Response Rate

Questionnaire	Number	Percentage
Total number of questionnaires administered	300	100
Total number of questionnaires retrieved	298	99.3
Total number of invalid questionnaires	5	1.7
Total number of valid questionnaires	293	98.3

4.2   Analysis of Result

This section describes and analysis the responses on housing quality, users' satisfaction and willingness to stay. A 5-point Likert scale was used throughout the study with different constructs having different scale descriptors.

4.2.1: Level of housing quality in nurus-siraj housing estate, ummi housing estate and triple a housing company limited housing estates.

This subsection reports the findings of Research question 1 which targets to assess the level of housing quality in ummi housing estate and triple a housing company limited housing estates. The decision rule was adopted from the work of Vagias (2006) Likert-type scale response anchors. 0 -1.00 Poor, 1.1 - 2.00 Fair, 2.01 - 3.00

Good. 3.01 – 4.00 Very Good and 4.01-5.00 Excellent.

Table 2: Level of housing quality in nurus-siraj housing estate, ummi housing estate and triple a housing company limited housing estates

Variables	Mean	Std. Deviation	Ranking	Remarks
Ceiling	3.5667	1.10433	1st	Very Good
Quality of wall finishing	3.5000	1.04221	2nd	Very Good
Quality of roofing	3.4333	1.04000	3rd	Very Good
Fixtures (water closet etc.)	3.3333	.99424	4th	Very Good
Kitchen accessories	3.3000	.95231	5th	Very Good
Lock (doors and windows)	3.3000	.98786	6th	Very Good
Bathroom	3.2667	.94443	7th	Very Good
Quality of floors	3.2333	.89763	8th	Very Good
Electricity	3.2333	1.10433	9th	Very Good
Fittings (sockets)	3.2333	1.27802	10th	Very Good
Sewage system	3.2000	1.06350	11th	Very Good

Table 2 revealed that ceiling, quality of wall finishing, quality of roofing and fixtures (water closet etc) with mean score of 3.5667, 3.5000, 3.4333, 3.3333 and standard deviation of 1.10433, 1.104221. 1.04000 and .99424 ranked 1st, 2nd , 3rd and 4th respectively while quality of floors, electricity, fittings (sockets) and sewage system with mean score of 3.2333. 3.2333. 3.2333,

3.2000 with standard deviation of .89763, 1.10433, 1.27802 and 1.06350, ranked 8th, 9th, 10th and 11th respectively.

The findings from rank ordering of the eleven (11) type constructs on Level of housing quality in nurus-siraj housing estate, ummi housing estate and triple a housing company limited housing estates, revealed that the ceiling, quality of wall finishing, quality of roofing and fixtures (water closet etc) where ranked highest while quality of floors, electricity, fittings (sockets) and sewage system where the least ranked.

4.2.2: Level of occupants' satisfaction in the study area

This subsection reports the findings of Research question 2 which ask about the level of users' satisfaction in the study area. The decision rule was adopted from the work of Vagias (2006) Likert-type scale response anchors 0-1.00 not at all satisfied, 1.I -2.00 slightly satisfied, 2.01 -3.00 moderately satisfied, 3.01-4.00 Very satisfied and 4.01 -5.00 Extremely satisfied.

Table 3: Level of occupants' satisfaction in the study area

	Mean	Std. Deviation	Ranking	Remarks
Road network	3.6000	1.24845	1st	Very Good
Windows	3.5000	1.13715	2nd	Very Good
Source of Water	3.4000	1.10172	3rd	Very Good
Doors	3.3667	1.03335	4th	Very Good
Room Size	3.3333	1.12444	5th	Very Good
Space provided	3.2333	1.38174	6th	Very Good
Electricity	3.2000	1.12648	7th	Very Good
Number of rooms	3.2000	1.24291	8th	Very Good
Roofing	3.2000	1.24291	9th	Very Good
Toilet facilities	3.1333	1.13664	10th	Very Good
Drainage system	3.1000	1.06188	11th	Very Good

Table 3 revealed that road network, windows, source of water and doors with mean score of 3.6000, 3.5000, 3.4000, 3.3667 and standard deviation of 1.24845, 1.13715, 1.10172 and 1.03335 ranked 1st, 2nd, 3rd and 4th respectively while number of rooms, roofing, toilet facilities and drainage system with mean score of 3.2000, 3.2000, 3.1333, 3.1000 and standard deviation of 1.24291, 1.24291, 1.13664 and 1.06188 ranked 8th, 9th, 10th and 11th respectively.

The findings from rank ordering of the eleven (11) type constructs on level of occupants' satisfaction in the study area, revealed that road network, windows, source of water and doors where ranked highest while number of rooms, roofing, toilet facilities and drainage system where the least ranked.

4.2.3: Level of Occupants' Willingness to Stay in the Study Area

This subsection reports the findings of research question 3 which ask about the level of Occupants' willingness to stay in the study area

Table 4: Level of occupants' willingness to stay in the study area

Variables	Mean	Std. Deviation	Ranking	Remarks
Availability of water	3.7667	1.10433	1st	High
Quality of the houses	3.6333	1.09807	2nd	High
Accessibility	3.5333	.97320	3rd	High
Neighborhood security	3.3667	1.09807	4th	High

Table 4 revealed that availability of water, quality of the houses, accessibility and neighborhood security with mean score of 3.7667, 3.6333, 3.5333, 3.3667 and standard deviation of 1.10433, 1.09807, .97320 and 1.09807 ranked 1st, 2nd, 3rd and 4th respectively. Therefore, the result above indicates that the level of occupants' willingness to stay in the study area is high.

The findings from rank ordering of the four (4) type constructs on level of occupants willingness to stay in the study area, revealed that availability of water, quality of the houses, accessibility and neighborhood security where high.

4.2.4   Effect of Housing Quality and Occupants Satisfaction on Willingness to Stay in the Study Area.

Effect of housing quality and occupants' satisfaction on willingness to stay in the study area was determined using Multiple Regression Analysis (MRA). The enter method was used with willingness to stay as the dependent variable while housing quality and occupants' satisfaction were entered as the independent variable and occupants willingness to stay.

Table 5: Model Summary

Model Summary									
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics				
					R Square Change	F Change	df1	df2	Sig. F Change
1	.700a	.490	.452	.68401	.490	12.970	2	27	.000

The regression model was specified to produce the model summary and analysis of variance (ANOVA) to determine the influence of the independent variable on the dependent variable as the model summary and ANOVA presented in table 5. The model produced overall R value of 0.700 and R square value of 0.490 with F-statistics of 12.970 which are significant as indicated by p-value of 0.000. The independent variables in the study explain about 49% of the variation in willingness to stay. In other words, about 49% of willingness to stay is influenced by housing quality and occupants' satisfaction.

Table 6: Coefficients

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Correlations			Collinearity Statistics	
		B	Std. Error	Beta			Zero-order	Partial	Part	Tolerance	VIF
1	(Constant)	1.145	.493		2.322	.028					
	HQ	.792	.330	.760	2.398	.024	.699	.419	.330	.188	5.322
	US	-.062	.292	-.067	-.213	.833	.618	-.041	-.029	.188	5.322

Table 6 shows the regression coefficients of the independent variables on the dependent variable indicating individual contribution of each variable on the dependent variable. The result shows that the coefficient of housing quality was significant with p-values of 0.024 testing on 5% low of significance while occupants' satisfaction is above the threshold at 0.833. The result shows that housing quality has a contribution of 76% magnitudes on willingness to stay. This means that for a unit increase in housing quality there is corresponding Increase of 76% on willingness to stay. Moreover, occupants' satisfaction as indicated by standardized beta coefficient of -6.7%.

5.   SUMMARY AND CONCLUDING REMARK

The study found out that on housing quality the quality ceiling, quality of wall finishing, quality of roofing and fixtures (water closet etc), quality of floors, electricity, fittings (sockets) and sewage system were very good.

The study also revealed that occupants were satisfied with the road network, windows, source of water and doors where ranked highest. The study also revealed that they were also satisfied with number of rooms, roofing, toilet facilities and drainage system.

The research findings revealed occupants are willing to stay in the study area based on availability of water, quality of the houses, accessibility and neighborhood security where high in the area.

Regression was conducted and regression model summary and the ANOVA result were obtained revealed that the models predict about 49% housing quality and occupants' satisfaction on occupant's willingness to stay of the variation in occupant's willingness to stay is as a result of the variation in housing quality and occupants' satisfaction. to stay.

In conclusion we recommend the following

- Government and private property developers should develop a framework/modalities to improve on the existing gains so as to increase the number of private developers in the provision of housing units which will reduce the number of housing debt
- Government at all levels should provide more incentive such as grants to ease the financial burden on investors in private housing provision and also improve on the security generally.

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