

Influence of Estate Agents and Building Plan Approval Cost On Housing Affordability in Developing Cities

Babatunde Femi Akinyode^{1, 2} and Tareef Hayat Khan³

¹*Faculty of Built Environment, Universiti Teknologi Malaysia*

²*Faculty of Environmental Sciences, Ladok Akintola University of Technology*

³*Faculty of Built Environment, Universiti Teknologi Malaysia*

Abstract: -This paper argues that housing affordability in Nigerian urban centres largely affected by the involvement of estate agent and building plan approval cost. It aims at examining the effects of these two factors on housing affordability in Nigerian urban centre with particular reference to Ibadan urban centre. The study utilised the qualitative approach through direct observation, photographs and personal interviews with the aid of unstructured questionnaire among 45 participants. Content analyses were used to evaluate the results of the method. The study revealed that, land value is likely to increase in the future as long as estate agents continue to play an intermediary role between the buyers and suppliers. This will consequently affect housing affordability. The involvement of estate agent and high cost of building plan approval at the zonal planning authority play a significant role in housing affordability for majority of households and in the expansion of unauthorised housing settlements.

Keywords: *Building Plan Approval, Estate Agents, Housing, Housing Affordability, Land, Land Value*

I. INTRODUCTION

Housing is a universal and multidimensional impression that constitutes an environment. Land, finance, labour, infrastructure and building materials are the five main mechanisms that interrelate in housing which are organized by the legal, regulatory and institutional framework [1]. Without these mechanisms, housing cannot take place. The provision of adequate and affordable housing has become very vital in every country [2, 3]. This is because, housing is a stimulant of the national economy. It is also seen as a set of durable assets, which accounts for a high proportion of a country's wealth. Housing has therefore become a regular feature in economic, social and political debates [4]. The social, economic and political development of mankind cannot be separated from a housing [5] and it is uniquely important asset for most households [6].

Land is unique in nature and plays a significant role in human settlement which consists of different activities. It is so critical to all developments and its role can be seen as an entity distinct from other components [1, 7]. It is the major factor of housing production, without it, housing production cannot be achieved. The importance of land accessibility and its affordability in affordable housing to the majority of urban residents in Nigerian urban centres cannot be over emphasized. Land value in major cities of developing countries have been on increased at an alarming rate [8-11] and exerted an undue influence on housing affordability [12]. Rapid growth and uncontrolled urban population in Nigerian leads to high demand for land which has eventually gets transmitted into increase in land value. Many authors have examined rapidly rising land value in developing cities but the effects of estate agent and building plan approval cost on land value and housing affordability has not been fully dealt with, especially in Ibadan urban centre, Nigeria. This study therefore attempts to examine the effects of estate agents on land value and building plan approval cost on housing affordability in Ibadan urban centre. It argues that a rapid rise in land value and housing unaffordability are not likely in the future limited to possible future economic and rapid population growth, but also as a result of estate agent's involvement and building plan approval cost. It is therefore importance for efforts to be made towards ameliorating the effects these factors may have on housing affordability.

The organisation of the rest of the paper is as follows: second section of the paper deals with review of relevant literatures on land values, housing affordability, regulatory constraints, land demand, land value and housing production. The explanation of the methodology employed in the study and the qualitative approach utilized is in the third section. This is followed by data presentation, results and discussion in section fourth. The findings are presented followed by the conclusions and policy implications in sections five and six respectively in the paper.

II. LITERATURE REVIEW

2.1 Land Values

There is interconnection between value and the land within an urban centre. Demand for land within the urban centre increases and enhances its value whereas its impact on the rural area, that is outside the urban centre is that, the land value reduces with low demand [13-15]. It can therefore be deduced that high demand for land has a direct correlation relationship with high rise in land value and vice-versa. Land for housing development is increasingly scarce, poorly regulated and therefore expensive [1]. Housing construction and rent is simply not affordable for the majority of the urban dwellers which are majorly low income earners. Economic factors, infrastructure and amenities provision and consumer preferences also have great influence on house and land value as asserted by Gurrán, Ruming [16]. Planning interventions make provision for easy accessibility to urban facilities and services within urban centre while proximity to protect natural and rural environments are the benefits being derived at the country side [17].

UN-Habitat [1] saw the insufficient land supply, poor land management, undeveloped and inflexible conventional housing finance as the factors that contribute to housing unaffordability in most of African countries. Some scholars are of opinion that, accessibility to more available and adequate land on the urban fringe and expedited development can limit the influence of land value within urban centre [18, 19]. Glaeser and Ward [20] showed that reduction in housing supply in Greater Boston was usually related to high value and low density levels and not as a result of lack of land. In Australia, regulatory measures are assumed to restrict land supply and so increase land value which eventually affecting the housing supply [21]. Besides this, there are still a lot of factors which affect the value of land in an urban centre and these factors include transport provision, distance of land from city centre, income, population, dwelling density and amenity factors which also affect location decision like riverside areas. Limited access and high cost of land are fundamental constraints to affordable housing supply increase within the urban centre [1]. [22] pointed to high continuing demand for housing, purchasing power, population and economic growth, flexible lending policies and housing subsidies as contributors to the rise in land and construction cost. Unlimited Urban Growth Boundaries (UGB) which led to limited supply to urban land is another factor which contributed to the increase in the available land value [23-25].

Land acquisition through transfer for agreed amount is rarely smooth, costly and it involves fraudulent practices through which the same land is been sold to two or more different people in Nigeria [26, 27]. The promulgation of the 1978 land use decree was meant to solve this problem. The entire land within a state is invested into the hands of state governor to hold in trust for the people in the state. The prospective home owners are expected to apply for the use of the land at a reasonable value. However, the implementation of this decree was faulty and has not achieved its aim [28]. This also contributes to the inadequate and unaffordable housing in most of our urban centres [29].

When supply is limited for whatever reason according to Glaeser [30], then urban growth will also be limited and the urban land would not be affordable. It is obvious that housing supply is a reflection of the availability of land. Cities in the middle of a flat plain find it easier to build than cities on an Island.

2.2 Housing Affordability

The issue of housing affordability is an issue to be considered in the supply and demand in housing. The word afford is described as being capable to pay without incurring financial difficulties (Collins Dictionary). NZIER [31] explained housing affordability as not a simply a matters of housing costs and income levels but it entails people's ability to obtain housing and to stay in it. It can also be referred to in terms of economic and social system in a society [32]. This is the relationships that are in existence between housing consumer's saving and the housing cost which can be measured in terms of money. UN-Habitat [1] describes affordable housing as the house that is adequate in quality and location but not expensive to the extent of preventing the occupants from meeting other basic living costs. This can principally be determined by capital variables which can be in form of house purchase or construction costs and occupation or rents variables which is the cost of keeping the house. The provision of affordable housing at a scale remains a challenge to most countries, especially countries in Africa [1]. The rate of urbanisation is becoming increasing while the continent itself is the most rural region. The effect of rapid urbanisation in most of countries in African with particular reference to Nigeria centres is on the unaffordable land and housing provision [1]. Affordable housing has become a serious and considerable challenge especially for low incomes households which resulted from continue growth and expansion of the urban centre. The determinants of housing affordability include household income and price of housing [33]. Tsai and Pen [6] and Chen, Tsai [34] also considered house price and household income as the most important determinants of homeownership affordability. Bowden [35], Drake [36], Giussani and Hadjimatheou [37], Holly and Jones [38], Malpezzi [39] and Whitehead [40] also investigated the relationship between housing consumers' income and house prices. They conceptualized housing affordability in two different ways: rent and income affordability. Rent affordability is termed as the

ability of housing consumers to have sufficient amount to rent a house while the Income affordability is the ratio of house prices to consumer's income. Based on income affordability, housing consumer's income and house price should be taken into consideration in housing demand. This is because effective housing demand depends on consumers' income and house price. Housing affordability can be explained as the capacity of household or individual to meet housing costs and maintaining the ability to meet other basic costs of living without any problem. This explains the extent to which the household or individuals are able to pay for housing. Unaffordable housing especially for low income and middle income households that results to slums and informal settlements within urban centres and periphery of the city resulted from poorly functioning housing markets [1]. Such settlements are rarely healthy, comfortable and dignified places to live.

The chartered Institute of Housing (1992) as quoted in Onu and Onu [41] identifies variables or items to determine whether accommodation is affordable or not. These variables include rent levels, household income and eligibility of households for housing benefits where practised. In the United States and Canada, a commonly accepted guideline for housing affordability is housing cost that does not exceed 30% of a household's gross income [41-43]. Housing costs considered in this guideline generally include rates and insurance for owners and usually include utility costs. When the monthly carrying costs of a home exceed 30.35% of household income, the housing is considered unaffordable for that household.

2.3 Regulatory Constraints, Land Demand, Land Value and Housing Production

Housing production is reduced in quantity when regulations and condition imposed by the government policy through the planning regulations imposed additional costs. This consequently results to shortage in housing supply to meet the housing demand. When housing demand in a particular area is higher than the production as a result of any restrictions, it is not uncommon that the housing would not be affordable for majority of the consumers[44]. Nelson, Pendall [17]in their study discovered that housing production in US has been affected due to authorities placing regulations to control development except it occurs simultaneously with the provision of infrastructures. Most residents in urban centres in developing countries found it difficult to acquire land for housing. Land value is a function of demand in terms of population, income and supply and transactions increase in some developing countries accelerate the expansion of unauthorised housing settlements[8]. It is therefore assumed that the more difficult to get land for housing, the higher the land value. Various land use regulation within Nigeria and internationally for the purpose of development control are influencing development. These are known as guiding tools for the development and they include zoning regulations, policies and regulations. Internationally, there are more specific control which includes density requirements, growth management controls, such as growth boundaries, and environmental controls, such as housing and sub-division design and performance measures [21]. Other tools for the development control according to Robin, Michael [21] include integrated land use and transport requirements, and landscape and biodiversity protection measures.

In this study, two questions need to be answered and these include: How does urban population growth resulted from migration affects land demand and land value increase through the involvement of estate agent? Secondly, how does the building plan approval process and cost affect housing affordability?

III. METHODOLOGY

2.4 Research approach

The empirical information presented in this paper comes from survey conducted in Ibadan urban centre between January, 2014 and May, 2014 through qualitative approach which involves purposeful interviews of different categories of participants related to housing. Creswell [45] describes qualitative research as a process where the research problem is studied in its natural setting rather than having subjects studied in a laboratory. Collection of information through this method allows for gathering information from multiple sources with aim of understanding the meaning of the problems from the participants or involved audience. The data collection in qualitative procedures is not restricted by categories but allows for in-depth and detail information [46]. Van Maanen [47] defines Qualitative research approaches as array of techniques which gives interpretation through decode, describe, translate, and give the meaning that is naturally occurring and not the frequency phenomena.

Data collection through qualitative approaches establishes rapport between the interviewee and interviewer. Through this, the interviewer or researcher directs the attention of the interviewee to the material and motivate him or her to carefully answer the questions [48].

2.5 Participants

The qualitative data collected in this study was based on direct observation, photographs and personal interview of 45 participants among four categories of people. The categories are professionals such as town planners, architects and estate surveyor; chairmen of the artisans' association like bricklayers, carpenters and

iron benders; chairmen of the landlords' association; and the director to the zonal town planning authority. A total number of 45 participants were interviewed in the five local government areas.

Land values were obtained from the participants for different areas according to the plot size, services within the plot, land title in terms of certificate of occupancy (C of O) and the land location. In addition, participants were interviewed on the reason(s) for the increase in land value and the effects of government policy on housing affordability. Other questions are the questions that were related to the effects of estate agents on the cost of land and housing within the area of jurisdiction of the participants.

2.6 Data Analysis

The data were analysed using content analyses that involved the participants' opinion being illustrated and triangulated on their similarities and differences. Content analysis was adopted to summarise and synthesise the arguments and ideas from the interview notes. The content analysis is a form of thematic analysis to identify or develop a number of themes or codes to summarise and join together some of the key ideas, actions, experiences and concepts from the data that is being analysed [49, 50]. The following steps were developed to analyse the interview notes.

2.6.1 Setting of predefined terms for coding before grouping them into broader themes for analysis

Themes were arranged into a hierarchy by which it can be generated before and during data analysis.

2.6.2 Note Taking and initial coding

Data collected were transcribed immediately after the interview. Initial coding was done, using predefined codes and then applied to all notes and transcripts. Relevant texts relating to the research aim were assigned an existing code. If a particular piece of text did not fit into an existing code, a new code was created to classify the text and that code was then added to the existing codes, when coding the rest of the data.

2.6.3 Initial content

An initial content was created from the codes used in step two. Predefined codes outlined in stage one were removed if they were not applicable to the reviewed literature. Lower order codes were also added to provide greater specificity where required.

2.6.4 Developing the content by re-reviewing all the Processes

Identifying text relevant to the research aim, and adding the appropriate code from the initial content. The content was modified as this process progressed to remove any inaccuracies in the content.

2.6.5 Validating the content

The developed content was validated to show how accurately the information collected represents participants' realities and credibility of the social phenomena [51, 52] and to make sure that it was appropriate for use and trustworthy [53]. Member checking and Audit trail are the two purposeful strategies combined to obtain universally 'valid' results in this study [54, 55]. The main strategy used to validate the content was transactional strategy known as member checking [54, 56] through which the validity procedure shifts from the researchers to participants in the study. This is an interactive procedure between the researcher, the participants, and the collected data with the aim of achieving a relatively higher level of accuracy and consensus by means of revisiting collected facts, feelings, experiences, and values or beliefs and their interpretation [54] and most crucial validity approach to establish credibility in qualitative study [52, 55, 56]. This is the process of taking data and interpretations back to the participants in the study so that they can confirm the credibility of the information and narrative account. The transcription of the collected data was read immediately after the interview was conducted before the researcher left the participants. This is to give room for correction, addition and subtraction by the participants.

The second strategy for content validation was inter-coder reliability known as the audit trail [52], which involved asking an external advisor who had experience in analysing qualitative data to check if the content was sufficiently clear and comprehensive. The role of an external advisor is to examine the process and outcome of the inquiry, and determine the trustworthiness of the findings. This is a systematic procedure through which reviewer writes an analysis after carefully studying the documentation provided by the researcher [52]. The external advisor was asked to code a selection of a text in the interview notes using the developed content. He then made some comments and correction about the process of coding the text using the developed content, which was then discussed and revised where required. However, disagreement occurred on some coding between the researcher and the advisor. These were discussed rather than quantified, since there are always a variety of ways of reading a text, which differ from one person to another [57].

2.6.6 The Final content

The final content was created after correction and validation based on the comments from the external advisor.

2.6.7 *Interpreting Coded Data*

The coded texts were interpreted by first listing all codes present in the interview notes to draw attention to issues of importance. The codes, texts and themes that were seen to be the most relevant to the research aim were focused on; those that were not relevant were discarded.

2.6.8 *Writing up and presenting the Findings*

The write up and presentation of the interpretation of the texts is the final step in the analysis. This involves summarising the notes made about the codes, selecting illustrative quotes and producing accounts of the findings. These accounts were based on the main themes identified.

IV. DATA PRESENTATION, RESULTS AND DISCUSSION

2.7 *Land Value Situation*

Demand and supply factors play a significant role in determining land value. Limitation to land supply coupled with high population growth compared with high land demand leads to enormous land value increase. High population growth rates and high land demand put more pressure on land markets and consequently leads to increase in land value. In contrast, low land demand leads to low land value in some areas. According to one of the respondents:

“The land value in Ibadan urban centre depends on the location, density, availability of infrastructural facilities and utilities. The land value ranges between ₦1.5 million and ₦70 million per plot dependson the location, size of the land and accessibility. This constitutes affordability problem to majority of the populace especially among low income households”.

The interview conducted reveals that in 1947, land value per plot was ₦40.00 at Alakia area. As the rate of urbanization increase, the land value becoming increase. In 1980, land value rose to ₦55.00 and became ₦75.00 in 1988. The value increased to ₦700.00 in 1990. Between 1990 and 2000, the rate of increase in land value was enormous and beyond the reach of majority of the households. The land value became ₦200, 000.00 in 2000 and ₦350, 000.00 in 2005.

The survey reveals that location of the land is another determinant of the land value. The land value ranges from a location to another. As at the time of survey, the land value is between ₦6 million and ₦8 million per plot at Oke-Aremo scheme while it is up to ₦14 million at Bodija and ₦15 million at Ring Road. The land exhibits high value within Ibadan South-West local government area as a result of industrialisation within the local government area and the presence of scheme at Oluyole. The land value is between ₦7 million and ₦20 million within Industrial Estate and Oluyole extension, between ₦10 million and ₦12 million at Alalubosa government scheme while the family land outside the government schemes is between ₦3 million and ₦5 million depends on the location. In Ibadan South-East local government area, the value of land ranges between ₦2 million and ₦7 million at Lagelu scheme. The land value in Ibadan North is between ₦10 million and ₦35 million depends on the location. For example, land value at Samonda is up to ₦25 million. In North-west, the government scheme land value exhibits ₦45 million while family land value ranges between ₦12 million, ₦15 million, ₦25 million and ₦45 million depends on the location. At North-East, the land value is between ₦15 and ₦25 million. However, the land value at the water lodged areas was assessed to be less expensive during the course of interview and it ranges between ₦1.5 million and ₦2.5 million depends on the size of the land, accessibility and location (\$1 equivalent to ₦198.85). The land value is assessed to be expensive and unaffordable to majority of households especially among low and middle households.

2.8 *Building plan approval process*

The survey plan, building plan preparation and plan approval for building take longer time before it can be completed. According to the interview conducted, this longer process in survey plan, building plan preparation and plan approval constitute delay in housing production thereby leading to wide gap between housing supply and demand. An architect or draughtsman is given the survey plan to design the type of house required by the developer. The designed plan is taken to the zonal planning authority for the processing of the approval. The approval process takes into consideration certain requirements on floors plans, elevations and sections of proposed buildings in terms of sanitary facilities, space requirements and lighting requirements. Others requirements include ventilation and structural details. One of the Architect interviewed stated thus:

“The duration of the plan approval process takes a longer period between one and half years resulted from physical site inspection by zonal planning authority officials and other bureaucracy. This has become a predicament to housing production to merge the housing demand”.

2.9 Building plan preparation and Approval cost limits Housing Production and affordability

According to the interview conducted, the cost of plan preparation and the approval constitute to housing unaffordability. One the landlords interviewed observed that:

“The building plan approval cost leads housing to be more expensive and unaffordable to majority of households. A four bedrooms’ flat building plan preparation and approval processing cost up to ₦500,000.00 while survey plan for a plot of land cost ₦75,000.00. High price in building plan assessment for processing and approval discourages many intended housing developers especially among the Low and middle income earners”.

This reduces the rate of housing production because majority of households cannot afford the price. High price of plan assessment is another issue that become a challenge to the housing production. The fees on application, fence permit and assessment for 4 bedrooms’ flat is average of ₦150,000.00. This disheartens developers from embarking on housing production.

V. FINDINGS

2.10 Difficulties in getting Land for Housing

The land value within the study area is not just increasing as a result of increase in demand resulted from urbanisation, the involvement of estate agents has played a significant role in the increase in land value. This is inform of land speculation which has consequently become problematic. Land is seen as durable asset which is believed by the land owners not to be sold in haste until it appreciates. In view of this, the land owners are not always sell their land directly to the buyers but prefer to hand it over to the estate agents. This is to enhance more value. The estate agents having the opportunity of knowing many prospective buyers and being mindful of much profit making as much as possible on the land have significant influence on the land value. The estate agents seeing Ibadan urban centre as a commercial area, prefer to sell land for commercial activities in order to attract higher value. The value of the land determines the profit making in terms of commission to be received on the land. The competition between the prospective buyers for residential and prospective buyers for commercial constituted additional difficulty in getting land for residential housing. This results to housing production shortage and constitutes housing unaffordability for majority of the households. This supports the view of Akinyode, Khan [44] and UN-Habitat [1] that when housing demand in a particular area is higher than the production as a result of any restrictions, it is not uncommon that there would be housing unaffordability.

2.11 Increase in Land Values affect Housing Affordability

Land value increase has imperative implications on housing production and its affordability in Ibadan urban centre. The land value gets increased everyday beyond the reach of majority member of the society and negatively impact heavily on the low and middle income households. It serves to be a significant repercussions and limits these households in having access to affordable housing. These limitations prove most harmful to these households because they have no access to neighbourhoods that offers good quality environment, safety, comfort and convenience.

2.12 Effects of Building Plan Approval Cost on Housing Production

The study reveals that, in an effort to augment the revenue of the local government, many of the zonal planning authorities impose high assessment fees and tax as well as other related developmental fees which discourage many prospective house owners from getting the house plan approval. In addition, the zonal planning authority officials impose additional fees called processing fees that often surpass official government assessment fees for plan processing and approval. Payments of these imposed legal, professional services charges and processing fees in the zonal planning authority on house plan processing and approval have varieties of implications. Firstly, it adds to the overall cost of housing production in the study area, it reduces the housing supply in the housing stock market and delay in obtaining building plan approvals. The delay in the process of obtaining building plan approval creates difficulties in housing production and increase house value. This becomes a problem to housing affordability to majority of households especially among middle and low income households.

2.13 Increase in Land Values and Building Plan Approval Cost Lead to Unauthorised Spreading of Housing Settlements

The survey reveals that the land value is expensive in Ibadan urban centre. As a result of high value of land within Ibadan urban centre, majority of households are now moving out towards rural area in order to get cheaper land without taking into consideration their safety, comfort and convenience.

The implications of high land values and building plan approval process and cost on the spreading of unauthorised housing settlements in Ibadan urban centre cannot be over-emphasised. This has led to the situation where majority of the households especially among middle income bypass building plan approval process and construct their respective houses without building plan approval. Thus, this results to unauthorised and unapproved housing production. This is in agreement with Pamuk and Dowall [8] who found out that transactions increase in some developing countries accelerate the expansion of unauthorised housing settlements. It also confirms UN-Habitat [1] study which revealed that unaffordable land and housing results to slums and informal settlements within urban centres and periphery of the city resulted from poorly functioning housing markets. Besides this, majority of households construct their building in piecemeal which is a function of their income and the ability of funding.

VI. CONCLUSIONS AND POLICY IMPLICATIONS

In addition to high population growth rates and high land demand in Ibadan urban centre, the survey reveals that, the involvement of estate agent leads to increase in land value and unaffordable for majority of households. Reviewing these situation, a conclusion can be drawn that land value increase appear to be associated with involvement of estate agent and short supply compared with population growth. The cost and delaying in building plan approval process also have a significant effect on housing affordability.

The trend of the situation indicates that land value will continue to increase if no regulatory measure is introduced as long as the estate agent continue serving as an intermediary between the suppliers and prospective buyers. When there is future land demand and transactions cost increase, land value is likely to increase. High cost of legal, professional services charges and processing fees on building plan in the zonal planning authority as well as delaying in building plan approval process will also continue to avert housing affordability for majority of households unless there is a measure of control. In view of this, the authors are of opinion that a regulatory measure should be put in place by the government to reduce the high transaction cost on the land and discourage unnecessary processing fees on building plan approval process to make housing become more affordable to all households.

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