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NATIONAL HOUSING FUND IMPLEMENTATION: ADDRESSING THE ISSUE OF ACCESSIBILITY AND AFFORDABILITY OF HOUSING IN THE FCT

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ABSTRACT

The implementation of National Housing Fund (NHF) has not yielded the expected results in the FCT, as many residents cannot afford decent housing due the high costs in the city. The purpose of this study is to examine the implementation of NHF and impact in ensuring the access and affordability to housing within FCT. The study population comprised residents and workers in selected FCT Area Councils. The sample size of the study is 360 respondents determined using Rakesh sample size formula, who were also administered questionnaire to. Data were analysed using percentages, frequency tables, textual analysis and relational-content analysis. The study adopted Income-Based Affordability Theory on housing affordability. Findings showed that there is a relationship between the implementation of NHF with access and affordability to housing which would also help in achieving SDG 11 target on housing for all in the city. However, implementation of NHF has had limited impact in addressing access and affordability of housing among FCT residents. The scheme is faced with numerous challenges hindering it from achieving the objectives to which it was set up. The study concludes that the NHF scheme remains a central policy measure to guarantee access and affordability housing among the FCT residents especially low-income persons. Among other things, the study recommended that the Federal Mortgage Bank of Nigeria (FMBN) and the management of the fund should ensure effective implementation of the scheme by making the process of obtaining loan less cumbersome for people, and the mortgage system should be strengthened to facilitate timely access to housing loan.

Keywords: Accessibility, Affordability, National Housing Fund, Sustainable Development Goals.

1. Introduction

In 2023, Nigeria recorded the highest number of homeless people globally, with approximately 24.4 million individuals lacking adequate shelter due to the persistent housing shortage (World Population Review, 2023). This crisis stems from insufficient affordable housing construction, which fails to keep pace with the country's rapid annual population growth of 2.6%. Given that Nigeria has the largest population in Africa, this statistic poses a serious challenge to national development. According to the United Nations Sustainable Development Goals (SDGs), housing is a critical component of the 2030 Global Agenda for Sustainable Development. Better housing can save lives, prevent disease, improve quality of life, reduce poverty, help mitigate climate change and contribute to achieving the Sustainable

Development Goals (Gonzalo-Alonso & Gonzalo-Lozano, 2024). This underscores the reason why it was captured in SD Goal 11 to ensure access for all to adequate, safe and affordable housing.

Adequate, accessible and affordable housing plays a pivotal role in achieving multiple SDGs, as it directly contributes to improved health, education, and economic opportunities (UN-Habitat, 2023). Besides, the performance of the housing sector is not only a benchmark for assessing a nation's economic health but also as a catalyst for economic growth and recovery. Meanwhile, housing affordability is described as the capacity to pay housing expenses without placing undue restrictions on non-housing spending. According to Olatubara (2007), housing affordability is the capacity of households or individuals to meet housing costs while maintaining the ability to meet other basic costs of living without any problem.

In the Federal Capital Territory (FCT) Abuja, the issue housing affordability and accessibility remains a momentous concern especially to low-income earners. The rapid urbanization and population growth in the FCT, Abuja have worsened the housing situation, thereby making it increasingly difficult for low-income individuals to secure affordable housing (Olatinwo et al., 2024). According to Ogunshakin (2023), the cost of housing in Abuja has risen rapidly in recent times, driven by both high demand and limited supply. As a result, residents such as small business owners, artisans and low-level civil servants face severe financial stress in securing decent and affordable housing.

Moreover, while rapid urban growth and economic development are taking place in the FCT, the housing construction/market has failed to keep pace with the needs of the majority of residents. According to the World Bank (2024), many families living in Abuja spends a significant portion of their earnings on housing, sometimes exceeding the recommended threshold of 30% of income. Despite increasing housing development in the FCT, most of them remain unaffordable to low-income residents. This automatically defeats the aim of UN SDG 11 of ensuring access to adequate, safe and affordable housing for all.

Although the government over the years initiated different measures aimed at increasing the supply of affordable housing such as the National Housing Fund (NHF) which was established and managed by the Federal Mortgage Bank of Nigeria (FMBN) to mobilize housing finance and provide affordable mortgage loans to Nigerians. However, this measure has often fallen short in addressing the scale of the housing problem of in FCT (Federal Ministry of Housing and Urban Development, 2024). Thus,accessible and affordable housing has remained a major challenge in the FCT resulting in a gap between the increasing supply of houses that are springing up in the FCT and housing affordability and accessibility to the majority of the residents.

2. Literature Review

The literature on housing development in Nigeria, especially in the Federal Capital Territory increasingly highlights a significant housing deficit, mainly for low-income populations, and emphasizes the need for sustainable and affordable housing solutions. So many scholars have done extensive investigations and research both on land accessibility in FCT, housing affordability and accessibility, however, most of the available literatures did not examine the effectiveness of the NHF in improving and ensuring the affordability and access to housing condition for low-income earners in the FCT. Thus, literature to this study will be situated in the following headings/concepts.

2.1 Housing Development/Provision

Adequate housing has always been one of man's basic needs and a significant component for human survival which could serve as an indicator for gauging societal development. Housing supply in rapidly urbanising cities has become a major concern in developing countries, particularly where demographic growth and economic disparities outpace policy interventions (UN-Habitat, 2020). In the Federal Capital Territory (FCT) Abuja, Nigeria, housing affordability for low-income earners has become a critical issue that undermines the quality of life and economic stability of a significant portion of the population. Despite Abuja's rapid urban growth and economic development, the housing market has failed to keep pace with the needs of its low-income residents. Research indicates that housing costs in Abuja have escalated significantly, driven by a combination of high demand, speculative investment, and insufficient affordable housing supply (Akinmoladun & Adeoye, 2023; Bello, 2024).

Nonetheless, the Federal Capital Territory (FCT), Abuja, established as Nigeria's administrative capital, attracts a diverse population seeking economic opportunities. However, the cost of living in the city is significantly higher than in other regions, leading to a growing population of individuals and families who live in overcrowded dwellings or informal settlements (Emusa, 2023; Urban Development Research Center, 2024)

Government initiatives aimed at addressing housing affordability, such as the National Housing Fund and various social housing schemes, have faced challenges in implementation and effectiveness. According to the Nigerian Housing Finance Agency (2024), these programs often suffer from insufficient funding and bureaucratic inefficiencies, limiting their impact on the affordability crisis, Likewise, the limited availability of affordable housing is partly attributed to inadequate land use planning and regulatory constraints that hinder the development of low-cost housing projects (Nigerian Urban Studies Association, 2023).

Thus, addressing housing affordability for low-income earners in Abuja requires a comprehensive approach that includes improving housing policy frameworks, enhancing the effectiveness of existing programmes, and fostering innovative solutions to increase the supply of affordable housing. The interplay of market forces, policy constraints, and economic disparities underscores the complexity of this issue, necessitating targeted interventions to bridge the affordability gap (Bello, 2024; Ogunshakin, 2023). These views no doubt are incisive as they attempt to identify the possible reasons why many past housing development schemes together with the coordinating agencies such as the NHF failed to deliver targeted number of housing units in the country or deliver on the mandate for which they are established to.

2.2 Conceptual Review on Housing Affordability and Accessibility

As posit by Olatinwo et al, (2024) housing affordability for low-income earners in the Federal Capital Territory (FCT) Abuja, reveals a multi-layered issue deeply rooted in economic, social, and policy dynamics. According to Rasul (2023), housing affordability, in its broadest sense, is the ability of people or households to find suitable home that is also within their means. This idea is especially important for low-income earners in Abuja since the city's population are growing rapidly without a corresponding increase in the supply of affordable homes.

As highlighted in a study by Ogunshakin (2023), the cost of housing in Abuja has surged due to high demand and speculative investments, outpacing the growth in incomes among lower-income groups. This discrepancy is evident in the high proportion of income that low-income households spend on housing, often exceeding the recommended threshold

of 30% of their gross income (World Bank, 2024). According to Akinmoladun and Adeoye (2023), housing market in Abuja is dominated by a lack of affordable rental choices and an oversupply of high-end properties, which further sidelines low-income earners. More so, the limited availability of affordable housing is partly attributed to inadequate land use planning and housing affordability regulatory constraints that hinder the development of low-cost housing projects (Nigerian Urban Studies Association, 2023).

In the words of Stone, Burke and Ralston (2011), affordability has been an enduring concern for consumers and government for over a century but, in the face of rising house prices and rents in recent decades, has taken on even greater visibility. This is because affordability expresses the challenge people face in balancing the cost of their actual or potential housing, on the one hand and their non-housing expenditures on the other within the constraints of their income.

More so, according to the Nigerian Housing Finance Agency report (2024), government initiatives which aimed at addressing housing affordability, such as the National Housing Fund, and in addition to other various social housing schemes, have faced challenges both in the implementation and effectiveness to solve the problem of affordable housing for the low-income earners in the FCT. These programmes and initiatives continually suffer from insufficient funding and bureaucratic inefficiencies, thereby limiting their impact on the affordability crisis.

2.3 Empirical Review

The empirical review of housing affordability for low-income earners examines some of the quantitative and qualitative findings from various studies that investigated the challenges and dynamics of housing affordability. This review synthesizes research findings to understand the extent of the affordability crisis and its impact on low-income households.

In a study by Ogunshakin (2023) that employed qualitative research method, it highlighted that housing costs in Abuja have risen substantially due to high demand and limited supply, making it increasingly difficult for low-income households to find affordable housing. Further, the study found that many low-income residents spend more than 50% of their income on housing, well above the 30% threshold recommended by housing affordability guidelines (World Bank, 2024). In conclusion, the study averred that rapid urbanization in Abuja has significantly impacted housing affordability, creating a severe shortage of affordable housing and driving up property prices. The demand for housing far exceeds the supply, leading to overcrowding, informal settlements, and difficulties for low-income individuals to find suitable and affordable housing.

Again, in a survey conducted by Bello (2024) on housing cost and incomes in Abuja that employed qualitative technique of analysis, the study found that low-income earners are particularly affected by high rental prices and property costs. This disparity is exacerbated by the fact that low-income households typically have less flexibility in their budgets, making them more vulnerable to fluctuations in housing prices (Akinmoladun & Adeoye, 2023). More so, in research conducted by the Nigerian Urban Studies Association (2023) that used the qualitative method of analysis, it founds that excessive housing costs force many low-income households to compromise on other essential needs, such as healthcare and education. It concluded that financial strain contributes to poorer living conditions and increased economic vulnerability among these low-income households.

More so, a study by Benedicta and David (2016) on the analyses of land and housing price inflation in Nigeria in the Federal Capital Territory, Abuja that used interview and

observation approach. It discovered that that prices of housing have been appreciating from 1999 up to the year 2021. That the rising prices on housing are increasing at in imaginable rate beyond the reach of low-income earners. Thus, since rising prices is a characteristic of inflation, it can be said that there is inflation in the Abuja property market. Also, that the high interest rate charged on investors on building loan, coupled with high cost of building material, contribute tremendously in the inflation of and housing prices. In addition, the daily migration of people to Abuja, increase the demand for residential properties against its supply thereby give rise to inflation in the market. The study concludes that it is important that government provides mortgage insurance to first time home buyers who do not have credit history and to low-to middle income families in order to achieve our aim of providing affordable housing.

Nonetheless, Anis et al;(2021)'s in a study in research ''Determinants of Factors Influencing Housing Affordability in the FCT' opined that housing affordability issues arise when the household income is insufficient to cover the expenses of owning a house due to high housing market prices. The study thus revealed that issues of housing affordability is mostly felt mostly by the youth and low-income earners.

Furthermore, research conducted by Olatinwo et al, (2024) examined housing affordability for low-income earners in Abuja and employed descriptive survey research design method. The study discovered the following (i) low-income earners in Abuja face a bleak picture due to a lack of affordable housing options, inaccessible mortgage institutions, and insufficient government engagement. (ii) That the current housing scenario in Abuja is unsustainable for low-income individuals as the housing market, driven by high demand and speculative investments, has grown increasingly unattainable to people earning the minimum salary or slightly above it. (iii) That government housing programmes, which should act as a safety net for vulnerable group, are either non-existent or underfunded to satisfy demand. In conclusion, the study said that the combination of overpriced housing options, inaccessible mortgage facilities, and insufficient government intervention and financial support forms a severe obstacle to economic mobility and social stability of the low-income group in Abuja.

2.4 Theoretical Framework

Income-Based Affordability Theory

The study was anchored in Income-Based Affordability Theory by Michael Stone, Terry Burke, and Liss Ralston (2011). The theory examined how the proportion of income spent on housing affects affordability. It suggests that housing is considered affordable if it costs not more than a certain percentage of a household's income, typically 30% as recommended by World Bank (2024). Consequently, for low-income earners in Abuja, the high cost of housing in relation to their income means that they often spend a larger percentage of their earnings on housing, leading to financial pressure and reduced spending on other essential needs (Bello, 2024).

3.0 Methodology

3.1 Research Design

For the purpose of this study a survey and qualitative method was utilized to generate data. This method involved administration of questionnaire and interview. This enabled to provide a holistic perspective in respect of the study variables. The reason for qualitative research design was to collect data on the impact of implementation of NHF towards ensuring affordability and access to housing to the residents of the FCT.

3.2 Population of the Study

The target population for the study was 5,510 which comprised of civil servants in selected Ministry Department and Agency, Area Council workers, artisans, farmers, households, and small business owners/farmers in Bwari, AMAC, and Gwagwalada Area Council respectively.

Sample Size

The sample size was determined using Rakesh statistical formula (2013) as follows:

$$n = \frac{PS}{1 + PS\ (PE)^2}$$

Where n = Sample size

N = Total Population Size;

PS is the population of target groups from which the sample would be drawn,

1 is constant, and

PE = the assume error margin which is taken as 5% (0.05)

$$\frac{3{,}510}{1 + 3{,}510(0.05)\text{^}2}$$

$$\frac{3{,}510}{1+8.775}$$

= 359.0793 approx.

= 360 (sample size)

The sample size of the study were 360 respondents. Thus, 360 questionnaires were administered to the respondents on a random selection basis.

Sampling Technique

Proportional stratified random sampling technique was used in administering questionnaire to the target population on the basis of their comparative population weights. This was achieved using the following formula:

Method of distributing questionnaire to Area Council = $\frac{\text{target population} \times \text{sample size}}{\text{total target population}}$.

For personal interview, data was collected from key workers/staff from agencies directly involved in the implementation of government policies and programmes on housing development, NHF and also from residents of selected areas dominated by low-income earners in FCT. However, after the interview of 5 respondents, the researcher reached a saturation point and discontinued with the interview. This was in line with the views of Grady (1998: p. 26) which posits that in interviews, when the researcher begins to hear the same comments again and again data saturation is being reached. It was then time to stop collecting more information and to start analyzing what has been collected.

Method of Data Collection

The study used structured questionnaires and personal interviews to obtain data from the sampled respondents. The questionnaire was designed to measure the level of agreement with some views according to Likert scale.

4. DATA PRESENTATION, AND ANALYSIS

4.1 Data Presentation

This chapter focused on the presentation and analysis of data obtained from two sources primary and secondary data. The primary data was derived through a structured questionnaire administered to 360 respondents with 285 representing 79.2% of the questionnaire that were retrieved. 53 questionnaires which represents 14.7% of the questionnaire were not returned, while 22 questionnaires representing 6.1% of the total number of questionnaires administered were invalidly-filled and returned to the researcher.

Data on the nexus between implementation of the National Housing Fund and improved affordability and access to housing in FCT

Table 4.1 Responses on awareness/existence of National Housing Fund

Responses	Frequency	Percentage (%)
Strongly aware	125	43.9
Aware	82	28.8
Indifferent	17	5.9
Not aware	29	10.2
Strongly not aware	32	11.2
Total	**285**	**100**

Source: Field Survey (2025)

Table 4.1 shows 43.9% of respondents are strongly aware, 28.8% of respondents are equally aware of the existence or awareness of NHF. The essence is to ensure the respondents have adequate knowledge of the matter under discussion and to have comprehensive data to the study for a logical conclusion.

Table 4.2 Responses on the relationship between housing development in the FCT and access to affordable housing by Residents

Responses	Frequency	Percentage (%)
Strongly agree	23	8.1
Agree	27	9.5
Not sure	22	7.7
Disagree	119	41.8
Strongly disagree	94	32.9
Total	**285**	**100**

Source: Field Survey (2025)

Table 4.2 shows 41.8% of the respondents disagreed housing development in FCT has resulted in ensuring access to affordable housing by its residents, while 32.9% of the

respondents were not sure about. Therefore, majority of the respondents disagree to the statement. This shows that even though housing development has continuously been taken place in the FCT, yet it has not contributed to easy access to affordable housing in the FCT.

Table 4.3 Responses on the Relationship between effects of implementation of NHF on the access and affordable houses in FCT

Responses	Frequency	Percentage (%)
Strongly agree	23	8.1
Agree	21	7.3
Not sure	29	10.2
Disagree	84	29.5
Strongly disagree	128	44.9
Total	**285**	**100**

Source: Field Survey (2025)

Table 4.3 shows 44.9% and 29.5% of the respondents both strongly disagree and disagreed that implementation of NHF has resulted in access to affordable housing in the FCT, while 10.2% were not sure if there is relationship between implementation of NHF and access and affordable of housing in the FCT. This shows that effective implementation of NHF is crucial towards ensuring accessibility and affordability of housing in the city.

4.4 Data on the level of implementation of NHF towards access and affordability of housing in FCT since inception

Table 4.9 Responses on the impact of NHF in bridging the gap of Housing need in FCT since inception

Responses	Frequency	Percentage (%)
Strongly agree	41	14.4
Agree	33	11.6
Not sure	39	13.7
Disagree	56	19.6
Strongly disagree	116	40.7
Total	**285**	**100**

Source: Field Survey (2025)

Table 4.4 shows 40.7% of the respondents strongly disagree that NHF has made a great impact in bridging the gap of housing need in FCT since inception particularly farmers, artisans in the satellite communities. However, 14.4% strongly agree that NHF has made impact in reducing the housing need in FCT by ensuring access and affordability to housing. Thus, from the results majority of the respondents disagree to the statement. This shows housing remains a huge challenge in the FCT despite the implementation of NHF. Consequently, residents particularly artisans, civil servants on lower grade now move inside the suburbs where they can afford to pay rent.

Table 4.5 Responses on effective mortgage system to guarantee access to affordable houses in the FCT

Responses	Frequency	Percentage (%)
Strongly agree	49	17.2
Agree	35	12.3
Not sure	31	10.8

Disagree	66	23.2
Strongly disagree	104	36.5
Total	**285**	**100**

Source: Field Survey (2025)

Table 4.5 shows 36.5% of the respondents strongly disagree that mortgage system has guarantee to loan leading to affordability of housing, 32.2% equally disagree. However, 17.2% respondents agreed that mortgage system has been of help. Thus, with the result of the majority of the respondents who disagreed with on the statement shows that effect of the mortgage system to guaranteed access to affordable housing remains a mirage to them. Thus, more needs to be done to ensure that people benefit from mortgage to solve their housing need in the FCT.

Data on Challenges bedevilling NHF in ensuring affordability and access to housing for the FCT residents

Table 4.6 Responses on the challenges/factors militating against the effectiveness of NHF.

Responses	**Frequency**	**Percentage (%)**
Strongly agree	129	45.3
Agree	74	25.9
Not sure	44	15.4
Disagree	27	9.5
Strongly disagree	11	3.9
Total	**285**	**100**

Source: Field Survey (2025)

Table 4.6 shows that 45.3% of the respondents that the NHF is faced with serious implementation challenges that is hindering it from achieving objectives towards ensuring access and affordability to housing. However, 9.5% disagree to the statement. Therefore, majority of the respondents agreed to the statement. Factors such as administrative and bureaucratic bottleneck, viable mortgage institution as well as legal issues remains a huge challenge facing the effective operation of NHF. Consequently, contributors of NHF do not total confidence of having access to affordable housing through the scheme.

4.2 Data Analysis and Results

Findings from socio-demographic characteristics of the respondents showed that 129 (45.3%) of the respondents were between 35 and 49 years, while 168 (58.9%) of the respondents are males. Also, 110 (38.6%) of the respondents live in Bwari, while 148 (51.9%) of the respondents work in the public sector, 124 (43.5%) of the respondents were educated up to secondary level. This showed that the respondents are qualified enough to provide us with reliable data.

Investigation of Research Proposition (i)

There is a significant relationship between implementation of NHF and access and affordability to housing in the FCT

Findings from questionnaire showed 41.8% of the respondents disagreed that housing development in FCT has resulted in improved access to affordable housing by majority of the residents, while 32.9% strongly disagree that implementation of NHF has resulted in access to affordable housing in the FCT. This shows that effective implementation of NHF is crucial towards ensuring accessibility and affordability of housing in the city.

Findings from in-depth interview cover more issues than findings from questionnaire. The findings showed that there is a meaningful relationship between housing development and access to affordable housing which leads to sustainable urban shelter. Further, findings shows that good housing policies together with effective implementation of NHF will create opportunity for access to affordable of housing to majority of FCT residents.

The demand for housing far exceeds the supply, leading to overcrowding, informal settlements, and difficulties for majority of the residents who are within low-income bracket to find suitable and affordable housing. Therefore, from findings of both questionnaire and in-depth interview, it is clear that there is significant relationship between implementation of NHF and access and affordability to housing in the FCT.

Investigation to Research Proposition (ii)

NHF has not recorded remarkable performance in terms of implementation towards ensuring access and affordability to housing in FCT since inception

Findings from questionnaire showed that majority view of 116 representing 30.1% of the respondents strongly disagreed and 56 representing 19.6% of disagree that NHF has made a great impact in bridging the gap of housing need in FCT since inception.

Findings from in-depth interview covered more issues than findings from questionnaire. The findings showed that NHF has not impacted much towards reducing housing problem or making access and affordability of housing easy to people. In addition, they lamented on the lack of effective mortgage system to guarantee ownership of house as most of them spoke on not having access to mortgage to enable them own a house.

Nevertheless, findings from previous studies are significantly not different from findings from our questionnaire and in-depth interview. For example, findings from Benedicta. and David (2016) shows that it is important that government provides mortgage insurance especially to first time home buyers especially who do not have credit history as the housing costs in Abuja have risen substantially beyond the reach of majority of the residents. From the findings of both questionnaire and in-depth interview, it is clear that the implementation of NHF has no impact towards reducing housing problem and thereby making access and affordability of housing easy in FCT.

Investigation to Research Proposition (iii)

That the NHF implementation is faced with many challenges towards ensuring access and affordability to housing in FCT.

Findings from in-depth interview covered more issues than findings from questionnaire. The findings showed that contributors face the problem of land acquisition and getting certified land papers to qualify to access housing loan. In addition is overpriced housing options, inaccessible mortgage facilities are all problems bedevilling implementation of NHF

Findings from previous studies are different from the findings of both questionnaire and interview. For instance, study by Olatinwo et al, (2024) that government housing programmes, which should act as a safety net for vulnerable group, are either non-existent or underfunded to satisfy demand. Also, a study by Anis et al;(2021) shows that housing affordability issues arise when the household income is insufficient to cover the expenses of owning a house due to high housing market prices. The study further noted that household income, housing price, loan approval, household expenditure, type of property, number of working households and location greatly affect accessibility and affordability to housing.

Discussion of Findings

The findings shows that effective implementation of NHF is crucial towards ensuring accessibility and affordability of housing in the city. Thus, it is vital to ensure efficient and

effective implementation of the scheme to enable contributor's access loan to acquire affordable houses in the city. Though findings from previous studies including Ogunshakin (2023) among others did not directly focus on the implementation of NHF and access and affordability to housing, therefore, findings from questionnaire, in-depth interview and previous studies led to the acceptance of research proposition (i). The theoretical consequences of the findings are that rapid urbanization in Abuja has negatively impacted housing development and affordability, thereby creating a severe shortage of access to affordable housing and driving up property prices and this support the acceptance of research proposition (i).

The result from investigation of research proposition (ii) showed that majority of the respondents strongly disagree that NHF has made much impact in bridging the gap of housing need in FCT since inception. In addition, findings from previous studies from Benedicta. and David (2016) among others, though different from the findings of this study in significant ways, did not nullify the findings that the fund has not contributed much in reducing housing need in the FCT.

Similarly, findings from investigation of research proposition (iii) are supported by the findings NHF is faced with serious implementation challenges as a result, it has not been able to achieve objectives why it was established. This is supported by the fact that the NHF implementation is bedevilled with administrative and bureaucratic problems, inefficient mortgage system and legal issues.

5. CONCLUSION AND RECOMMENDATION

Conclusion

This study examined the implementation of National Housing Fund with the aim of addressing housing affordability and access in FCT through the scheme. The purpose of the study was to examine the way and manner the scheme has been implemented towards ensuring access and affordability to housing in the FCT as housing affordability is one big issue facing majority of city dwellers despite housing development and increase in housing stock in the city. The major findings of the study are that there is significant relationship between the implementation of NHF with access and affordability to housing in the FCT which would also help in achieving SDG 11 target of affordable housing for all in the city. Also, the NHF has made not made significant impact in bridging the gap of housing need in FCT. On the basis of the findings, it is concluded that the NHF scheme remains critical that can guarantee home-ownership to majority of people in the FCT. Thus, the authority and management in charge of the fund should ensure its effective implementation as doing so will go a long way in reducing and solving housing need of the people.

Recommendations

i. Given the beneficial relationship between implementation of NHF and access and affordability to housing, the FMBN and the authority in charge of the fund should ensure effective implementation of the scheme by making loan easily accessible and available to people.
ii. There is need for the FMBN that manages the fund to make the process of obtaining housing loan less cumbersome to people, thereby reduce the length of time it takes before loan is finally granted. This will go long a way in helping people to have easy access to purchase houses and contribute in reducing housing need.
iii. There is need for the management of the fund to reduce both the administrative, bureaucratic problems, inefficient mortgage system and legal issues that is bedevilling the implementation of the scheme.

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