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Harnessing Mortgage Financing For Residential Real Estate Growth in Garki, Abuja, Nigeria

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ABSTRACT

Housing is universally recognized as an essential component of human existence, and its significance is reflected in the high priority many governments assign to ensuring the provision of adequate and affordable shelter for their populations. As a result, housing remains a key focus in efforts to address the social needs of society. However, housing provision is capital intensive and often requires access to mortgage financing. In order to provide insight into how mortgage financing has supported residential property development, this study examines mortgage financing as a tool for residential property development in Garki, FCT, Abuja, Nigeria. 125 questionnaires were randomly administered to homeowners, property developers, and mortgage institution staff. Data were analyzed using descriptive statistics and textual interpretation. Findings reveal that 75% of respondents were property owners, while all property developers (100%) and 66.67% of mortgage institution staff participated, reflecting the critical role of homeowners in mortgage uptake. The majority (48%) were aged 26–35, and 56% held HND/BSc degrees, indicating a youthful and educated respondent base. Over 80% of participants agreed that mortgage financing positively impacts residential development, demonstrating widespread support for mortgage systems in housing delivery. However, 57.6% identified multiple challenges such as high interest rates, credit risk, macroeconomic instability, and weak legal frameworks as major obstacles to mortgage accessibility. Performance ratings of the mortgage system showed 36% rated it "Good," 32% "Fair," and only 8% "Poor," suggesting moderate functionality. Respondents recommended simplified loan access (40%), improved land and material availability (28%), institutional expansion (20%), and better financial administration (12%) as solutions. The study concludes that while mortgage financing is vital to housing development in urban Nigeria, comprehensive policy and financial reforms are needed to optimize its impact and ensure wider accessibility.

Keywords: Mortgage, Financing, Residential, Property, Housing-Fund, Real Estate

1.0. Introduction

The real estate industry serves as a foundational component in the advancement of national economies, playing a significant role in enhancing GDP, creating employment, and facilitating wealth distribution (Sakariyau, Muhammad, Bello, Aliyu and AbdulRazak, 2023; Sakariyau, Uwaezuoke, Olaoye and Sani, 2021). In Nigeria, the sector has witnessed growing momentum due to rapid urban expansion, the emergence of a growing middle class, and sustained demand for both residential and commercial properties. Nonetheless, the sector's potential is curtailed by persistent challenges- chief among them being the limited availability of accessible and long-term financing, particularly through mortgage instruments (Mendie and Sakariyau, 2023; Abdullahi, Sakariyau, Ajibade and AbdulHafeez, 2024).

On the global front, mortgage systems have historically underpinned homeownership and real estate development, especially in developed economies. Countries such as the United States, Canada, and the United

Kingdom benefit from well-established mortgage markets supported by secondary lending institutions, government-backed guarantees, and strong regulatory frameworks that enhance credit accessibility and affordability (World Bank, 2022). These systems have enabled the expansion of housing markets and contributed to urban development. However, many countries in Sub-Saharan Africa face contrasting realities. The region's mortgage sectors remain relatively underdeveloped, plagued by high lending rates, short repayment periods, minimal capital reserves, and weak institutional oversight (Asabere, McCord, McGreal, Martin and Davis, 2011). Additional barriers including inefficient land registration systems, high informality in labor markets, and inadequate borrower credit assessments further hinder the expansion of mortgage markets. While some countries like Kenya and South Africa have made significant progress, others, including Nigeria, continue to struggle with delivering effective and inclusive mortgage solutions, particularly for lower- and middle-income groups.

In the Nigerian context, scholars have examined the nexus between mortgage financing and the housing sector, often emphasizing systemic inefficiencies and institutional deficiencies. Pioneering works by Omirin (2003) and Nubi (2008) drew attention to flaws such as elevated interest rates, short loan tenures, insufficient long-term capital, and barriers to formal credit access. Ajanlekoko (2011) and Ibem and Aduwo (2015) evaluated the functionality of national housing finance agencies such as the Federal Mortgage Bank of Nigeria (FMBN) and the National Housing Fund (NHF), identifying persistent operational bottlenecks, low private sector integration, and bureaucratic delays. Likewise, Akinmoladun and Oluwoye (2007) highlighted the imbalance between housing supply and demand, attributing it partly to an ineffective mortgage system, while Olayiwola, Adeleye, and Ogunshakin (2005) noted a lack of alignment between real estate development and formal financial mechanisms.

Contemporary investigations have built on earlier studies by analyzing the accessibility, affordability, and responsiveness of mortgage systems. Sanusi and Apere (2018) noted that many Nigerians, especially those in the low-income bracket are excluded from mortgage opportunities due to stringent qualification criteria. Awotunde and Ismail (2020) observed that despite the availability of mortgage programs, public uptake remains low, with many individuals turning to informal sources or personal savings for home construction. Bello, Nasarawa, Bello, and Kayode (2022) cautioned that without comprehensive regulatory reforms and risk-mitigating instruments, mortgage lending would continue to underperform. Similarly, Kayode, Muhammad and Bello (2021) linked mortgage accessibility to broader macroeconomic trends such as inflation and monetary policy volatility, underlining the vulnerability of housing finance to external economic conditions.

Despite bulk of research on mortgage financing in Nigeria (Ibem and Amole, 2013; Ebehikhalu and Dawam, 2014; Adebamowo and Ogunleye, 2019; Akinsomi, Makinde and Olatoye, 2021), a notable gap remains in understanding how mortgage instruments function within specific urban micro-markets. Many of these studies present nationwide or citywide generalizations, often ignoring the unique socio-economic dynamics, institutional efficiency, and real estate market behavior in localized urban districts. For instance, while Ibem and Amole (2013) assessed access to housing finance in select southern cities, their study lacked granular insights into specific neighborhoods. Similarly, Ebehikhalu and Dawam (2014) offered critical evaluations of national housing institutions but failed to assess localized service delivery. Adebamowo and Ogunleye (2019) addressed mortgage barriers in Lagos but did not explore how similar challenges manifest in Abuja's high-value zones. Akinsomi et al. (2021) proposed greater private sector involvement in mortgage provision but did not offer market-specific strategies.

Against this backdrop, Garki, a central urban district within the Abuja Municipal Area Council presents a compelling case for empirical investigation. Home to key federal offices, affluent residential estates, and a diverse population, Garki is an epicenter of real estate activity in the Federal Capital Territory. Yet, scholarly attention to how mortgage financing shapes housing development in this area remains limited. This knowledge gap has hindered the creation of data-driven policies and financing tools suited to Garki's specific housing landscape. By examining mortgage financing within this micro-market, the study aims to produce localized evidence that can inform the design of inclusive and resilient housing finance frameworks. The insights derived will not only benefit Garki but can also serve as a model for similar high-demand urban environments across Nigeria and the Sub-Saharan region.

2.0. Methodology

2.1. Study Area.

Garki is one of the major districts located within the Federal Capital Territory (FCT), Abuja, Nigeria. It is situated in the southern part of the Abuja Municipal Area Council (AMAC) and plays a significant role in the administrative and commercial activities of the FCT. Garki is geographically positioned between latitude 9°01' and 9°05' North and longitude 7°28' and 7°32' East, making it a centrally accessible district within Abuja. Garki is divided into various sectors, notably Garki I and Garki II, with well-planned residential, commercial, and governmental layouts. It houses several important landmarks such as the Federal Secretariat, Area 1 Shopping Complex, Old Federal Capital Development Authority (FCDA) offices, and several diplomatic missions and public institutions. The district also includes residential estates, hotels, schools, markets, and healthcare facilities, making it a mixed-use area with both high population density and intense economic activity. Due to its strategic location and infrastructure, Garki has witnessed significant urban development over the years. However, this growth also presents challenges such as rising property values, traffic congestion, housing pressure, and occasional issues of urban crime. Its centrality within Abuja places Garki at the heart of policy attention in terms of urban planning, transportation development, and infrastructure improvement.

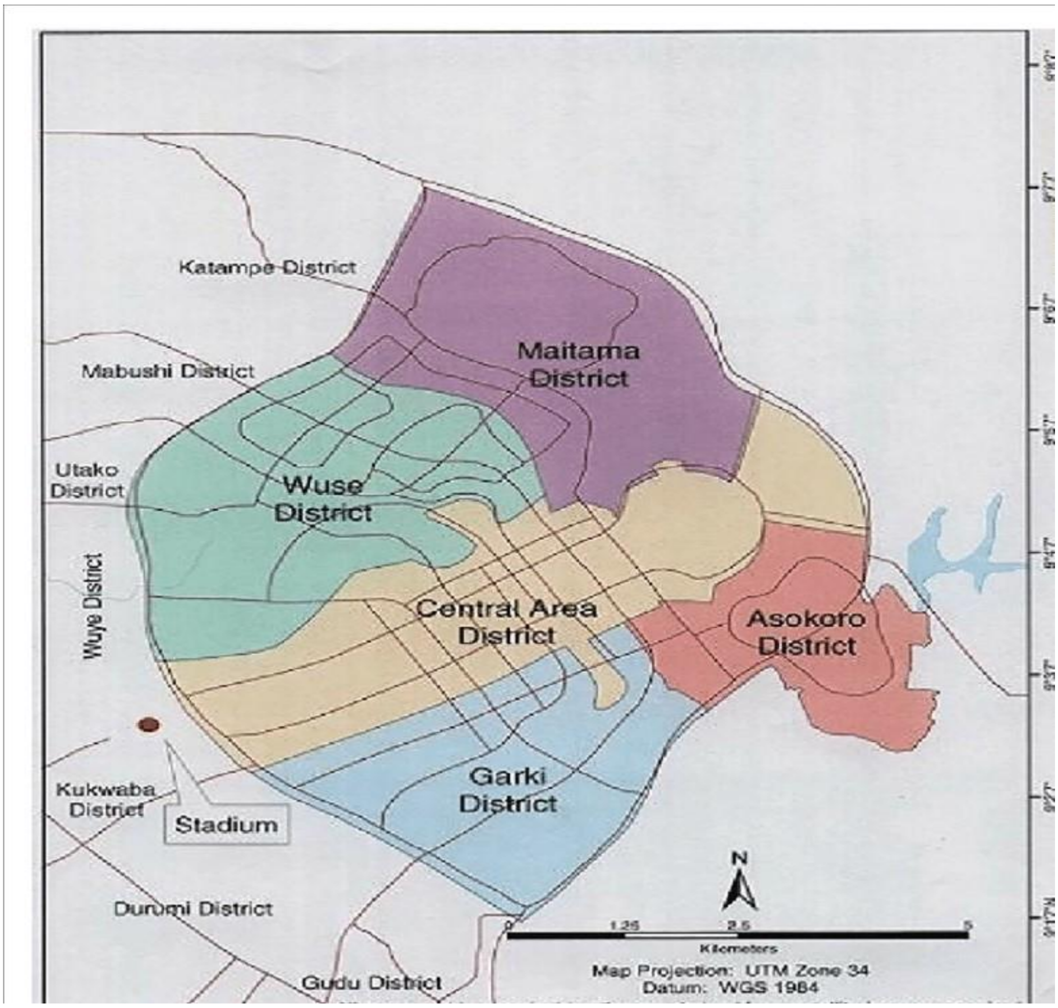

Figure 1: Garki District within Abuja
Source: AGIS, 2025

2.2. Methods

This survey conducted in this research examines both large and small populations to determine the relative incidence, distribution, and connection of psychological and sociological factors. This study used a survey to supplement other data sources, such as textbooks, journals, and other printed materials. For this study, survey research is more trustworthy since it allows samples to be chosen from the total population for data analysis, allowing the researcher to refer to the traits of the identified demographic. Therefore, a carefully crafted questionnaire was employed to ask pertinent questions of the participants. The study group comprises of; workers of principal lending institution in Garki, owners of residential homes and property developers accordingly. For ease of administering copies of the questionnaire, 125 people were chosen at random, including twenty (20) employees of Primary Mortgage Institution and thirty (30) Property developer. Additionally, seventy five (75) owners of residential property were carefully chosen.
This was achieved by the use of Taro Yemene(1967);

$$SS = \frac{N}{1} + N(e)^2 \tag{1}$$

Where; SS = sample size
N = population
e = tolerable error.

The responders were given questionnaires in person. The outlet was regularly inspected by the researcher, who also made sure that no duplicate surveys were distributed and that there was little chance of questionnaire loss after distributing and administering the questionnaires to the participants. Tabular, statistical and textual data presentation methods are employed in the analysis, interpretation, and display of data. Tables show the answers to each pertinent question on the questionnaires. Data is presented using straightforward tables and percentages.

3.0. Results and Discussion

3.1 Demographic Characteristics of Respondents in the Study Area

Table 1 presents the demographic characteristics of respondents involved in a study on mortgage financing and residential real estate development in Garki, Abuja. From the data, it is evident that the majority of respondents (75%) are property owners, while property developers and mortgage institution staff account for 30 (100%) and 20 (66.67%) respectively. This implies a dominant representation of property owners, likely due to their direct involvement in housing development and mortgage uptake. The relatively high percentage of property developers also underscores the importance of their insights in understanding construction trends and financing sources. Comparatively, similar studies by Ibem and Aduwo (2015) and Bello et al. (2022) identified property owners as key stakeholders in mortgage usage, confirming the appropriateness of this sampling distribution. Furthermore, the inclusion of mortgage institution staff, though lower in proportion, aligns with Sanusi and Apere's (2018) recommendation that institutional perspectives are critical to diagnosing financing gaps and system inefficiencies.

The age distribution indicates that the majority of participants (48%) fall within the 26–35 years age bracket, followed by 36–45 years (20%) and 18–25 years and 50 and above, each accounting for 16%. This suggests a youthful and economically active respondent pool, consistent with trends observed in urban mortgage uptake studies, such as Adebamowo and Ogunleye (2019), who found that individuals within this age range are more likely to pursue homeownership and engage in mortgage planning. In terms of educational attainment, over half of the respondents (56%) possess HND/BSc degrees, while 24% hold postgraduate qualifications. This implies a relatively educated sample, which correlates with findings by Kayode, Muhammad, and Bello (2021) that education significantly influences awareness and adoption of mortgage services. The limited presence of respondents with only primary (FSLC) or diploma-level education further reflects the reality that formal education enhances access to structured financing options like mortgages.

Overall, the demographic structure of the sample provides a strong foundation for drawing credible insights into the dynamics of mortgage financing in high-demand urban settings like Garki.

Table 1: Demographic Characteristics of Respondents in the Study Area

S/N	Variables	Response	No. Response	% of Response
		Property owner	75	75.00
1	Category			
		Property developer	30	100.00
		Mortgage institution staff	20	66.67
	Total		**125**	**62.5**
		18-25 years	20	16.00
2	Age Bracket			
		26-35 years	60	48.00
		36-45 years	25	20.00
		50 and above	20	16.00
	Total		**125**	**100**
		FSLC	10	08.00
3	Educational level			
		OND/ND	15	12.00
		HND/BSc	70	56.00
		MSc /PhD	30	24.00
Total			125	100.00

Source: Field Survey, 2025

3.2 Mortgage Finance as a Useful Instrument for the Development of Residential Real Estate

The data presented in Table 2 reflects respondents' perception of the impact of mortgage financing on residential real estate growth in the study area. Out of 125 respondents, a majority (51.20%) strongly agreed that mortgage financing significantly influences residential development. This is complemented by 29.60% who agreed with the statement. Together, this indicates that over 80% of the participants perceive mortgage financing as a vital tool for enhancing housing supply and homeownership. Only 12% and 5.60% disagreed and strongly disagreed, respectively. This strong positive consensus underscores the recognized importance of effective mortgage systems in facilitating real estate investment and expanding access to housing among urban populations.

This finding aligns with prior empirical studies such as Sanusi and Apere (2018), who reported that mortgage access plays a crucial role in determining housing availability and affordability in urban Nigeria. Similarly, Ibem and Aduwo (2015) found that respondents in their study linked improved mortgage accessibility with increased housing delivery, particularly in formal urban sectors. Furthermore, Ajibade *et al.,(2015)*, emphasized that while most Nigerians are aware of mortgage benefits, uptake remains low due to systemic constraints—not because of a lack of perceived value. Thus, the current study's findings are justified, as they reinforce existing literature showing that public perception strongly supports the role of mortgage financing as a driver of residential real estate growth. The result also suggests a latent demand for reforms that would make mortgage systems more inclusive and efficient in meeting urban housing needs.

Table 2: Mortgage Finance as a Useful Instrument for the Development of Residential Real Estate

Variables	Frequency	Percentage (%)
Strongly Agree	64	51.20
Agree	37	29.60
Disagree	15	12.00
Strongly Disagree	07	05.60
Total	125	100.00

Source: Field Survey 2025

3.3 Reactions to the Issue with Mortgage Finance

The data presented in Table 3 illustrates respondents' perceptions of the major challenges associated with mortgage financing in the study area. Among the listed factors, a significant majority (57.6%) identified "All of the above" including low interest rate, credit risk, macroeconomic instability, and legal framework inefficiencies as simultaneous contributors to the challenges of accessing and utilizing mortgage finance. This suggests that respondents perceive the issues as multifaceted rather than isolated. Specifically, 16% of respondents pointed to low interest rates, which may reflect a misinterpretation, as high interest rates are typically the problem in Nigeria's mortgage sector. About 12% highlighted credit risk, indicating that borrower default and lack of adequate risk assessment mechanisms are also major concerns. Only 4.8% considered the macroeconomic environment as a standalone issue, and 8.8% blamed the weak legal framework, perhaps reflecting the systemic inefficiencies in title registration, foreclosure processes, and enforcement of loan agreements.

These findings are consistent with the broader literature on mortgage financing challenges in Nigeria and Sub-Saharan Africa. For instance, Ahmed (2007) observed that multiple overlapping constraints including weak institutional structures, high interest rates, and creditworthiness concerns significantly hinder access to housing finance. Ananwude and Okolie (2024) further emphasized the influence of macroeconomic variables such as inflation and unstable monetary policy on mortgage uptake. Moreover, Nakiwala, Mukiibi and Kigundu (2022) highlighted the limitations posed by poor legal and regulatory frameworks in African mortgage markets. The predominance of "All of the above" as a response in this study supports the position of these scholars, underscoring that comprehensive reforms addressing interest rate policies, credit profiling, macroeconomic stability, and legal enforcement mechanisms are essential to improving mortgage accessibility and effectiveness.

Table 3: Reactions to the Issue with Mortgage Finance

Factors	Responses	Percentage (%)
Low Interest Rate	20	16.0
Credit Risk	15	12.0
Macro-Economic Environment	06	04.8
Legal Framework	11	08.80
All of the above	72	57.60
Total	125	100.00

Source: Field Survey 2025

3.4 The Current Mortgage Transaction's Performance In Relation to the Development of Residential Real Estate

Table 4 presents respondents' views on the performance of the current mortgage transaction system in relation to residential real estate development. A significant portion of the respondents (36%) rated the performance as "Good," followed closely by 32% who considered it "Fair." This indicates that while a majority of the respondents acknowledge some degree of positive impact of mortgage systems on real estate development, there is still room for improvement. Notably, 24% rated the system as "Excellent," reflecting a smaller group of individuals who view the mortgage transaction system as highly effective in driving residential real estate development. Only 8% of the respondents rated the performance as "Poor," which suggests that the system is generally seen as functional, though there are significant areas that could benefit from reforms to enhance its accessibility and effectiveness.

When compared with existing studies, these findings align with broader trends observed in mortgage system evaluations in similar contexts. For example, research by Nakiwala, et al., (2022) found that while mortgage facilities have a role in housing delivery, they are often underused or inaccessible to large segments of the population, particularly low-income earners. This is reflected in the fact that while the majority of respondents in this study rated the mortgage system as either "Good" or "Fair," there remains a substantial portion who believe that improvements are necessary. Additionally, Abdullahi *et al.,(2024*) highlighted that many Nigerians rely on informal or personal sources of funding for housing due to the challenges of accessing formal mortgage schemes. The relatively low percentage of "Excellent" responses in this table, alongside the

"Fair" and "Poor" ratings, suggests that while the mortgage system is functional, it is not yet fully optimized for widespread use or accessibility. This underscores the need for policy reforms, such as reducing interest rates and extending loan tenures, to enhance the system’s efficiency and support sustainable residential real estate development in Nigeria.

Table 4: The Current Mortgage Transaction's Performance In Relation to the Development of Residential Real Estate

Variables	Frequency	Percentage (%)
Excellent	30	24.00
Good	45	36.00
Fair	40	32.00
Poor.	10	08.00
Total	125	100.00

Source: Field Survey 2025

3.5 Solution to address the Issues with Nigerian Mortgage Finance

Table 5 presents the results of a field survey conducted in 2025, aimed at identifying key solutions to address the issues within Nigeria’s mortgage finance system. The most significant concern, according to the survey, is the accessibility of simple loan and mortgage financing, with 40% of respondents identifying this as a critical issue. This finding aligns with previous studies, such as Ajibade *et al.,(2015),* which emphasize that the complicated loan application processes and stringent eligibility requirements are among the major barriers to mortgage accessibility in Nigeria. The second most common response, at 28%, pertains to the availability of land and construction supplies, which is consistent with the literature on the challenges faced by developers in securing affordable and timely land and building materials for housing projects (Mendie and Sakariyau, 2023; Akinmoladun and Oluwoye, 2007). The shortage of land and construction supplies has led to delays in real estate development and escalated housing costs, further hindering the effectiveness of mortgage systems.

In comparison, the proliferation of mortgage institutions (20%) and efficient financial administration (12%) were noted by fewer respondents as primary concerns. The relative lower emphasis on the proliferation of institutions may suggest that, although there is a variety of mortgage providers, there is still a lack of effective coordination and integration between them, as highlighted by Ijaiya *et al.*,(2012). Inefficiencies in financial administration, which was identified by 12% of respondents, also reflect concerns raised by earlier studies regarding poor capital adequacy, bureaucratic bottlenecks, and slow loan disbursements (Asabere *et al.*, 2019). These findings underline the importance of regulatory reforms and improved financial management to streamline the mortgage process. Overall, the survey corroborates previous research while highlighting the need for more attention to simplifying loan access and addressing supply chain challenges to enhance the impact of mortgage finance on residential real estate growth.

Table 5: Solution to address the Issues with Nigerian Mortgage Finance

Variables	Frequency	Percentage (%)
Proliferation of Mortgage Institution	25	20.00
Availability of land and construction supplies	35	28.00
Simple Loan and Mortgage Financing Access	50	40.00
Efficient Financial Administration	15	12.00
Total	125	100.00

Source: Field Survey 2025

4.0. Conclusions

This study underscores the crucial role of mortgage financing in the development of residential properties, particularly in Garki, FCT, Abuja. The findings highlight the significant challenges faced by homeowners, developers, and lending institutions, including the escalating costs of construction, the inadequacy of Nigerian mortgage institutions, and the diminishing viability of self-financing for new home construction. The research further emphasizes the need for robust policy interventions to enhance the mortgage system, addressing funding-related concerns and fostering a more supportive financial environment for residential real estate development. A more efficient and accessible mortgage financing system is essential for promoting sustainable housing development, ensuring affordability, and ultimately meeting the growing demand for housing in rapidly urbanizing areas like Garki.

The government should prioritize the review of the Land Use Decree and eliminate any barriers to the effective implementation of the national housing policy, particularly in relation to mortgage financing. This includes addressing all funding-related concerns outlined in the housing fund decree to ensure seamless access to mortgage loans. Additionally, lowering interest rates through monetary policy is crucial, as the current inflationary environment in Nigeria exacerbates the affordability of housing. The Nigerian Central Bank should reduce interest rates on current and savings accounts through its annual circular to ease the financial burden on potential homeowners. Furthermore, there should be a focused effort to enhance the capacity of mortgage institutions by developing training programs for staff, ensuring they remain updated on global trends and policies related to mortgage conditions. Lastly, mortgage banks should adopt more flexible lending practices, allowing easier access to loans for those in need of financial support for homeownership.

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