

## Assessment of Problems and Prospect of Residential Property Development in Zuru Town, Kebbi State Nigeria

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**KEYWORDS:** Development, Property, Residential, Problem, Prospect, process, and construction.

### ABSTRACT

The study aimed at assessing the problems and prospect of residential property development in Zuru town. To achieve the above aimed three objectives was formulated. To identify the types of residential property development in the study area. To assess the problems of residential property development in the study area. To assess the prospect of residential property development in the study area. Both the primary and secondary as a source of data collection. A total number of ninety-three (92) questionnaire were administered in the study area through the used of stratified random sampling, out of these, a total of eighty (80) questionnaire was retrieved. A frequency table, a simple percentage, and a five-point Likert scale were also used in this study's as quantitative data analysis methodology. The study found out that High Cost of Constructional Building Materials and working Capital, Limited Finance, Land dispute and community insecurity, High Cost of Borrower (Interest), Lack of Infrastructures &/Basic Utilities, High Inflation, and High dependency on importation of materials are the major or acceptable problems of residential property development in the study area. It is also found out that High inflation should be control by government, Tax relief on constructional materials, improve in land use and planning regulations, and Modernization, Improvement in local construction materials and Land dispute resolution and Provision of security within the community are among the prospect in the study area. Therefore, there is need of government at all levels to modernize and encourage the use or adoption of local materials in housing construction because the local building materials are abundance. This will significantly reduce the high dependency on foreign or importation and it will decline their demand.

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### .0 INTRODUCTION

The desire for housing is as fundamental to human survival as food and water. It cannot be overstated how important it is for each family to have a private residence that they can call home (Isyaku et. al., 2021). The availability of safe, decent, and affordable accommodation contributes to the development and enhancement of a country's labor force. It is also well known that housing has a good effect on people's social well-being. Individuals who are content with their surroundings and residences are more productive at work (Ibrahim et. Al., 2021; Rohe, 2001). A significant amount of a household's lifetime income and expenses go toward housing (Daniel, Andrews, and Oti 2015; Von Rudolph, 2007).

The process of developing real estate involves several steps, starting with inception and concluding with management or disposition following evaluation, design, and pricing. Property development is solely an investment concept with a wide scope. Economic or at least social gains, such as comfort, a raise in prestige, or a certain degree of fulfilment for the developer, could be sought by this investment (Sadiq, Joyce, Jamilu, and Ibrahim, 2019). It entails a series of actions known as the development process. The preconstruction phase, the construction phase, which focuses on project management that is, completing the project on schedule,

within budget, and with the necessary quality and the construction phase, which entails a lot of paperwork and planning, are the three main categories into which this process is split. The post-construction phase, also known as the property management phase, then begins to help achieve the development goals (Sadiq et al., 2019). Although the process of developing real estate never ends, it does come to a conclusion when it reaches the final consumers. In addition to taking a lot of time and money, property development is a complex process since it involves constantly rearranging the physical environment to suit the demands of society. All these series of development phase are dependent on land availability (Maiyaki et al. 2021).

The fast rate of urbanization in third-world nations, and Nigerian cities specifically, has resulted in the alteration of preexisting values and, more importantly, intractable physical issues. One of the effects of this trend is the physical growth of cities that appear both inside and outside of their administrative borders (Olayinka, 2012). The built-up urban environment has also seen a new beginning to transformation, change, and new development processes. As a result, it is often difficult to clearly define the use to which a particular piece of land is put because it serves multiple purposes at the same time, ranging from residential to commercial or industrial (Sadiq, et. al., 2019).

Invasion of land for construction and the ongoing decline in urban housing conditions due to inadequate arrangements to ensure that residential property development is expanded in line with the rapidly growing population are just two of the significant repercussions of the difficulties with private residential property development (Enisan, 2017). There is a severe shortage of private residential property, as shown by the large number of individuals living in blights, slums, and other unsuitable conditions where those from lower socioeconomic classes cope. About four times the country's annual budget is anticipated to be needed to pay the deficit (National Housing Policy, 2012; Federal Housing Authority (FHA), 2007). It was proof that both public and private sector efforts from previous successive government programs had continued to fall short in constructing residential properties, despite previous attempts to address the nation's private residential property development difficulties.

Moore (2019) lists the lack of long-term funding, housing finance, urbanization and rural-urban migration, property registration and title documentation, the Land Use Act, inadequate infrastructure, the high cost of building materials, the enforcement of foreclosure, the Nigerian tax system, construction methods, and issues with construction permits as the main obstacles to Nigeria's residential property development.

However, an aging population and changing demographics may be the cause of the spike in home demand and the rise in real estate prices the same times affect the residential property development. Over the years, Nigeria's government and private partnerships at different levels have implemented a number of housing schemes to provide housing for the country's citizens; however, housing issues have persisted, especially for the nation's public employees (Wuyokwe, Yakubu & Inusa Miala, 2022). A worldwide issue that affects both wealthy and impoverished countries, developed and emerging, is the housing crisis. Since housing is one of the top three requirements of humans, it is essential to human survival. Man has always been in dire need of its provision. As a component of the environment, housing has a significant impact on the community's overall welfare, social behavior, efficiency, and health.

It is now quite challenging for an individual to build or own a residential property due to a variety of constraints. The standard of living in a particular setting has been impacted by these limitations. Enisan (2017) and Ebie-Fortune (2012) stated that the type and caliber of residential houses constructed as built-up structures have a significant impact on the quality of life in a particular area. Furthermore, a brief examination of Nigeria's previous housing laws and programs shows that there hasn't been a satisfactory resolution to the issues affecting the development of private residential property. Most Nigerian cities are now widely acknowledged to be suffering from the issues associated with private residential property development (Adamu, 2007). It is against this background this study seeks to assess the problems and prospect of residential property development in Zuru town. To achieve the above aimed three objectives was formulated.

- a). To identify the types of residential property development in the study area.
- b). To assess the problems of residential property development in the study area
- c). To assess the prospect of residential property development in the study area

## 2.1 CONCEPT AND TYPES OF RESIDENTIAL PROPERTY

### a. Residential Property

According to the Estate Surveyor and Valuers dictionaries (2010) as cited by Isyaku et. al., (2024) residential property is any renovated or rented piece of land designated for residential usage, such as a single-family home or a multifamily dwelling. Put differently, residential properties which include constructed apartments are used as places to live, as opposed to commercial or industrial sites.

Residential property is any land set aside by a municipality for single-family homes, condominiums, cooperatives, townhouses, or any other location where people live (Isyaku, et. al., 2022; Adebayo, Isyaku, and Rilwan 2019; Denis and William 2007). Residential real estate frequently (though not always) qualifies for preferential tax treatment and can be utilized as both income and a mortgage. Any type of property utilized as a place to live is considered residential property. The largest need for professional management services is found in residential property, which can include both private homes and government institutional housing. The construction of residential houses can take many different forms (Chika, 2008).

## b. Types of Residential Property

Duplex, bungalow, terrace, flat, tenement, and maisonette are the types of residential properties that entirely or substantially provide individuals with housing (Vivian and Esther 2023; Ibrahim et al., 2021; Balchin, 1998).

A Duplex is building with two attached units on separate properties which named after the Latin word "duplo" which means "twin homes." According to Wikipedia 2013, a duplex is a dwelling that has apartments with separate entrances for two families. This comprises two-story residences with full apartments on each floor, as well as side-by-side apartments on a single property with a shared wall.

A big building that is separated into apartments is called Block of Flats (in US English) or flat (in British English). An apartment is a collection of rooms on one floor that make up a whole house. Typically, it has a separate kitchen, bathroom, and toilet and is self-contained. Along with the individual amenities listed above, it also has a living or sitting area and many bedrooms.

Tenement buildings are structures that are made up of two rows of rooms divided by a passageway or hallway. Sand-Crete block and mud are typically used. Among Nigerians, it is commonly referred to as face me-face you.

A terrace is a row of buildings with comparable physical qualities that are constructed on a sloping site or on raised ground. For Bungalow unlike apartments, it offers a self-contained, fully furnished home on one floor with all the necessary amenities, including a kitchen, bathroom, toilet, and possibly a store. However, because of its lower occupancy density than apartment buildings, it differs from a block of apartments. A bungalow is referred to as a terraced bungalow when it has multiple units of lodging.

A maisonette is a kind of two-story residential building that provides a fully furnished and independent living space. The lounge, eating area, kitchen, restrooms, and occasionally a study space are all located on the ground floor. On occasion, a ground-floor guest room with a bathroom and toilet (typically en-suite) may be available. With the required ease, the bedrooms are often on the floor.

## 2.2 Residential Property Development Process

According to Ndeche, Ezeudu, and Okafor (2020), the development process is divided into four stages, beginning with the conceptualization of the housing development and ending with building occupancy. The procedures, like any other planning process, may not be completed in the precise order listed below, but they are all required for the housing to be developed successfully. For example, consider a mission-driven housing development that was not effective. For example, a mission-driven non-profit organization may begin by identifying a housing crisis. It would be the identification of a lucrative market for a profit-driven private developer. The final result in this situation is an occupied housing unit. The four fundamental stages of the residential housing development process are as follows:

**a) Concept:** The housing developer establishes the fundamental guidelines for the housing development plan at this stage. As the project's specifics and realities become clear, the concept's specifics will evolve;

- i) defining the project, including its purpose, the types of housing (single family, apartments, high rise, etc.), its possible location, its scale, and its target demographic, are the main tasks during this phase.
- ii) choosing the development team's members, which usually consists of an architect, engineer, builder, construction manager or project manager, estate surveyor, and service provider if the project is for a population with special requirements.
- iii) Choosing and assessing the location
- iv) Gaining knowledge about the neighborhood and the housing market.
- v) Finding and acquiring financing for predevelopment.

**b) Predevelopment:** In this phase, the developer completes the particular duties required to be prepared to start building homes, such as:

- i) Analyzing the housing needs in the community or area of choice;
- ii) Conducting a market study.
- iii) To safeguard the site while its suitability and viability are assessed, site control (also known as an "Agreement of Sale") must be obtained.
- iv) On-site environmental investigations are being carried out.
- v) Finding sources of funding.
- vi) Creating initial cost analyses and architectural drawings.
- vii) Assessing viability while taking cost, zoning, and environmental factors into account.
- viii) Finding and acquiring funding sources (donations, grants, loans, etc.)
- ix) Completing bid documentation and architectural plans.
- x) Purchasing the land.
- xi) Making sure there will be enough money to run the project and assuming that it will retain its worth over time, as well as creating a management strategy that includes choosing a management company.
- xii) securing official authorization to move forward with the project.

**c) Construction:** During this stage, the housing is constructed and all operational and financial planning is finished. Among the activities are:

- i) Contracts for construction. In most cases, a general contractor hired by the home developer will hire subcontractors in each profession.
- ii) To gain authorization to continue development, building and other permits must be obtained.
- iii) The site's preparation and the actual construction of the dwelling.
- iv) Overseeing the building process. The architect or another independent construction/project manager may be in charge of overseeing the contractor.
- v) Marketing is being started to ensure that, as soon as the construction is finished, there will be occupants and a source of operating income.
- vi) finishing construction and getting a certificate of occupancy.

**d) Operations:** The investor starts the long-term management and operations of the housing after it is constructed, and the inhabitants have moved in. the tasks included in this phase are;

- i) Closing on permanent finance.
- ii) A long-term mortgage must be obtained if short-term financing paid for all or a portion of the development expenditures.
- iii) The housing units are occupied.
- iv) Maintaining and overseeing the housing, which includes fixing issues, doing seasonal upkeep, collecting rent, and upholding the terms of the lease or tenancy agreement. The estate surveyor typically manages the property in this capacity.
- v) Offering the residents, the services they need.

The procedures are typically not taken by private individuals due to the high cost of the entire development process. Nonetheless, similar processes are followed by big businesses and developers to guarantee the housing development's long-term sustainability. Following these procedures guarantees a successful residential housing development.

### 2.3 PREVIOUS RESEARCH ON THE PROBLEMS OF RESIDENTIAL PROPERTY DEVELOPMENT

A research previously conducted by Ezennia (2022) and Ezeanah (2021) on problems of residential property development, which "identified an increase in construction costs, high cost of capital, the availability of land, sharp amortization of the Naira, access to mortgage lending facilities, amount of production, poor infrastructural requirement, extortion by federal officers, costs for building materials, and governmental policies, "Nigerian real estate or residential property development has recently faced numerous challenges (Maiyaki et al., 2021). However, a major barrier to the growth of real estate in this part of the world is access to sufficient land, which affects project timelines, development costs, and, consequently, development prices (Ahmed et al. 2022; Maiyaki et al. 2021). One of the main factors influencing real estate development in Nigeria is the availability of sufficient land (Jiburum et al. 2021). Research on the government's intention to use the land use act to make it easier to get land in Nigeria creates more problems than it fixes (Ahmed & Sipan, 2019).

According to Aliyu, Kasim, and Martin (2011), Nigeria's previous government only planned to build a small number of residential quarters for its worthy officers and had meant to leave residential property development completely up to private initiative. However, it hasn't even accomplished this. According to Bowyer (2008), the main effects of the difficulties faced by private property developers are the following: a complete lack of residential units; the rise and spread of slums and squatter settlement in major cities; an increase in the cost of residential property; and a growing inability of citizens to purchase or develop their own properties. Due to these limitations, it is now very challenging for an individual to build or own a residential home. The standard of living in a particular setting has been impacted by these limitations.

Using Lagos as a case study, Gbadeyan (2011) investigated the role of the private sector in the growth of the Nigerian housing market. Estate surveyors seemed to be making a significant contribution to housing development, and one of the main challenges facing private developers was found to be a lack of funding; as a result, proactive housing policy was suggested. The study employed a survey approach through the use of questionnaires, multistage sampling technique, and chi-square and mean score ranking as statistical tools for the analysis.

Using descriptive statistics and stratified random sampling for two hundred respondents, Aliyu, Kasim, and Martin (2011) investigated the factors influencing housing development in Makama, Bauchi city. The study's analysis showed that the primary barriers to housing development were low income, high building material costs, and inadequate funding sources. They come to the conclusion that one of the main obstacles to home development was the cost of housing finance. The study suggests that the government step in by lowering borrowing costs to fund house development and offering subsidies on building material costs. According to Ugonabo and Emoh (2013), there are a number of factors that make it difficult to develop and deliver housing in Anambra. These include a lack of secured land access, limited financial resources, bureaucratic procedures, high construction costs, high land registration and titling costs, uncoordinated policies and implementation at the state and federal levels, harassment of developers by young people, ineffective development control, unlawful title revocation, and compensation procedures, among others. Additionally, the study suggests a comprehensive strategy for housing development.

In their study, Olaiyiwola and Adedokun (2014) identified major challenges in housing delivery in Nigeria, including financing, lack of access to land, mismatch between housing goals and actual achievement, building material issues, low investment, and high house and rent costs. The research advises changing housing and land policies.

A study was carried out by Olatunde and Busani (2014) on residential property development in Nigeria's developing state capitals, specifically Damaturu, used stratified random sampling and structured questionnaires to collect data. Descriptive analysis revealed challenges such as high interest rates, short repayment periods, bureaucracy in land acquisition, insufficient skilled labor, and high building material costs. The paper suggests establishing a new institutional structure for legal procedure and funding.

### 3. STUDY AREA AND METHODOLOGY

Zuru town the focus of the study area according to Wikipedia is 1,293 feet above sea level and situated at latitude 11.435 and longitude 5.235. With an average elevation above sea level of about 1,328 feet and the largest elevation difference of 413 feet, the landscape within a 2-mile radius of Zuru exhibits very little variation in elevation. Only slight elevation changes of 768 feet are obtained when the radius is extended to 10 miles. However, the geography exhibits notable elevation fluctuations, totalling 1,683 feet, when a 50-mile radius is taken into account. Within a 2-mile radius of Zuru, 66% of the land is covered by crops, with 14% being woodlands and 13% being grassland. When the scope is extended to a 10-mile radius, the terrain is dominated by bushes (10%) and crops (77%). Crops occupy 68% of the area within a 50-mile radius, with grassland making up the remaining 12%. Zuru town has been split into 2 districts: Rikoto, and Rafin Zuru. Due to the large area covered by Zuru which will not be covered by the researchers within a short period of time, the study was restricted in Zanga area under Rafin Zuru district.

Zanga is one of the areas of Rafin Zuru District, which is located behind Zuru's central market. The area occupied a huge plot of virgin land that was sketched out by the planning authorities to serve as a residential development; the majority of the construction is currently taking place in the area. The majority of middle and low-income earners concentrated their residential construction in the neighborhood, resulting in homes with high and middle density.

Primary and secondary source of data was adopted as a source of data collection. Questionnaires and observations served as the study's primary data sources, while relevant textbooks, journal articles, and other published materials served as secondary sources. Developers and owners of real estate in the research area are the target group. A frequency table, a simple percentage, and a five-point Likert scale were also used in this study's as quantitative data analysis methodology. Based on reconnaissance survey conducted by the researchers and the Kaduna Electricity Distribution Company Zuru office, there are 1,813 recently constructed residential properties in the area, which will serve as the study sample frame.

To estimate the optimal sample size for home (1,813), you must consider numerous factors that influence the study and gain a basic understanding of the statistics. The sample size can be calculated using a table or a formula. This study employed a Salant and Dillman table (2007) to estimate the population with a sample error of  $\pm 10\%$  and an 80/20 split at 95% confidence. Where 92 was selected as sample size.

A total number of ninety-three (92) questionnaire were administered in the study area through the use of stratified random sampling, out of these, a total of eighty (80) questionnaire was retrieved.

### 4. ANALYSIS OF THE RESULTS

**Table 1 Years of residents in the area**

Years of resident	Respondents	%
1-5	24	30
6-10	38	47
11-15	16	20
16 and above	2	3
Total	80	100

**Source: Fieldwork, 2025**

Table 1 shows the years that the respondents spend in the area, from the questionnaire administered. 30% of respondents are in experience/residing for 1-5 years, 47% are between 6-10, 20% are between 11-15 and 3% are between 16 and above. These shows that majority from the respondents are in the position to provide all the needed information.

**Table 2: Types of Residential Properties developed in the selected Area (Frequency).**

Neighborhood	Types of Houses											
	SR	%	TB	%	1BR	%	2BR	%	3BR	%	Total	%
Zanga Area	31	17	50	27	32	17	44	24	27	15	184	63

**Note: SR (Single Room), T (Tenement Building), 1BR (One Bed-Room), 2BR (Two Bed-Room), 3BR (3Bed-Room).**

**Source: Field Survey, 2025.**

The table above indicated that in Zanga Area 17% were single room apartments, 27% were tenement buildings, 17% were self-contained apartment, 24% were 2bedroom and 15% were 3bedroom. The result indicates that the area was predominance of all types of residential properties.

**Table 3: Problems of Residential Property Investment in the Study Area**

Constraints	OPINION SCALE						Mean $X=\frac{\sum FX}{\sum F}$	Remarks
	SA	A	UD	D	SD	$\sum f$		
	5	4	3	2	1			
High Cost of Constructional Building Materials and working Capital	22	31	12	9	6	80	3.68	Accepted
	<b>110</b>	<b>124</b>	<b>36</b>	<b>18</b>	<b>6</b>	<b>294</b>		
Limited Finance	32	44	4	0	0	80	4.35	Accepted
	<b>160</b>	<b>176</b>	<b>12</b>	<b>0</b>	<b>0</b>	<b>348</b>		
Land dispute and community insecurity	24	31	6	11	6	80	3.63	Accepted
	<b>120</b>	<b>124</b>	<b>18</b>	<b>22</b>	<b>6</b>	<b>290</b>		
High Cost of Borrower (Interest)	19	27	18	12	4	80	3.56	Accepted
	<b>95</b>	<b>108</b>	<b>54</b>	<b>24</b>	<b>4</b>	<b>285</b>		
Lack of Infrastructures &/Basic Utilities	26	32	9	7	6	80	3.81	Accepted
	<b>130</b>	<b>128</b>	<b>27</b>	<b>14</b>	<b>6</b>	<b>305</b>		
Complexities in the legal framework	19	18	3	37	3	80	3.16	Rejected
	<b>95</b>	<b>72</b>	<b>9</b>	<b>74</b>	<b>3</b>	<b>253</b>		
Unpredictable and weak policy framework	8	18	19	21	14	80	2.81	Rejected
	<b>40</b>	<b>72</b>	<b>57</b>	<b>42</b>	<b>14</b>	<b>225</b>		
	<b>65</b>	<b>72</b>	<b>18</b>	<b>4</b>	<b>0</b>	<b>159</b>		
High Inflation	21	32	11	9	7	80	3.64	Accepted
	<b>105</b>	<b>128</b>	<b>33</b>	<b>18</b>	<b>7</b>	<b>291</b>		
Multiple Levies and taxes	8	13	29	18	12	80	2.84	Rejected
	<b>40</b>	<b>52</b>	<b>87</b>	<b>36</b>	<b>12</b>	<b>227</b>		
High dependency on importation of building materials	33	27	12	8	0	80	4.06	Accepted
	<b>165</b>	<b>108</b>	<b>36</b>	<b>16</b>	<b>0</b>	<b>325</b>		

**Source: Authors field Survey, 2025**

**Average weighted mean = 35.54/10=3.55**

The table above explained the problems associated with property development in the study area. Most of the problem highlighted are seriously have negative impact on property development. 10 problems that includes High Cost of Constructional Building Materials and working Capital, Limited Finance, Land dispute and community, High Cost of Borrower (Interest), Lack of Infrastructures &/Basic Utilities, Complexities in the legal framework, Unpredictable and weak policy framework, High Inflation, Multiple Levies and taxes and High dependency on importation of materials was used by the researchers to find out the problems in the study area. Based on the respondents view 7 out of 10 problems that includes High Cost of Constructional Building Materials and working Capital, Limited Finance, Land dispute and community insecurity, High Cost of Borrower (Interest), Lack of Infrastructures &/Basic Utilities, High Inflation, and High dependency on importation of materials are the major or acceptable problems of residential property development in the study area, while 3 out of 10 problems mentioned by the researchers that includes Complexities in the legal framework, Unpredictable and weak policy framework, and Multiple Levies and taxes respondents rejected them as part of the problems in the study area..

Table 4: Prospect with Residential Property development in the study area

Prospect	OPINION SCALE						Mean $\frac{X=\sum FX}{\sum F}$	Remarks
	SA	A	UD	D	SD	$\sum F$		
	5	4	3	2	1			
Ease of government housing policy	4	12	18	27	19	80	2.56	Rejected
	<b>20</b>	<b>48</b>	<b>54</b>	<b>54</b>	<b>29</b>	<b>205</b>		
High inflation should be control by government	31	43	6	0	0	80	4.31	Accepted
	<b>155</b>	<b>172</b>	<b>18</b>	<b>0</b>	<b>0</b>	<b>345</b>		
Tax relief on constructional materials	23	39	4	12	2	80	3.86	Accepted
	<b>115</b>	<b>156</b>	<b>12</b>	<b>24</b>	<b>2</b>	<b>309</b>		
Improve in land use and planning regulations	31	29	5	8	7	80	3.86	Accepted
	<b>155</b>	<b>116</b>	<b>15</b>	<b>16</b>	<b>7</b>	<b>309</b>		
Lending stringent requirement should be minimise	18	21	8	21	12	80	2.90	Rejected
	<b>90</b>	<b>84</b>	<b>24</b>	<b>22</b>	<b>12</b>	<b>232</b>		
Modernization and Improvement in local construction materials	26	33	0	13	8	80	3.70	Accepted
	<b>130</b>	<b>132</b>	<b>0</b>	<b>26</b>	<b>8</b>	<b>296</b>		
Land dispute resolution and provision of security within community	29	42	6	3	0	80	4.21	Accepted
	<b>145</b>	<b>168</b>	<b>18</b>	<b>6</b>	<b>0</b>	<b>337</b>		

Source: Authors field Survey, 2025

Average weighted mean=  $25.4/7=3.62$ 

Note: SA (Strongly agreed), A: (Agreed), UD (Undecided), D (Disagreed), SD (Strongly Disagreed).

The table above analysed the prospect of residential property development in the study are, where 7 prospects (Ease of government housing policy, High inflation should be control by government, Tax relief on constructional materials, Improve in land use and planning regulations, Lending stringent requirement should be minimise, and Modernization and Improvement in local construction materials) were used by the researchers and the respondents shared their view. Based on the table, it shows that 5 prospect out of 7 that comprises High inflation should be control by government, Tax relief on constructional materials, Improve in land use and planning regulations, and Modernization, Improvement in local construction materials and Land dispute resolution and Provision of security within the community are strongly accepted by the respondents as way forward of solving residential property development in the study area, where Ease of government housing policy and Lending stringent requirement should be minimise are not part of the prospect in the study area.

## 5. CONCLUSION

Though housing is one of basic need of human being after food and clothing housing is not get the priority like others basic got needs in Nigeria. The study aimed at assessing the problems and prospect of residential property development in Zuru town. The study found out that High Cost of Constructional Building Materials and working Capital, Limited Finance, Land dispute and community insecurity, High Cost of Borrower (Interest), Lack of Infrastructures &/Basic Utilities, High Inflation, and High dependency on importation of materials are the major or acceptable problems of residential property development in the study area, while Complexities in the legal framework, Unpredictable and weak policy framework, and Multiple Levies and taxes respondents rejected them as part of the problems in the study area. It is also found out that High inflation should be control by government, Tax relief on constructional materials, Improve in land use and planning regulations, and Modernization, Improvement in local construction materials and Land dispute resolution and Provision of security within the community are strongly accepted by the respondents as prospect of residential property development in the study area, where Ease of government housing policy and Lending stringent requirement should be minimise are not part of the prospect in the study area. Therefore, there is need of government at all levels to modernize and encourage the use or adoption of local materials in housing construction because the local building materials are abundance. This will significantly reduce the high dependency on foreign or importation and it will decline their demand. All the three tiers of government (Federal, State and Local Government) should invest more in provision of housing infrastructural facilities and amenities which will enhance and reduced the residential property development problems. And government policies should focus on reducing land dispute, enhancing planning regulations and provided the security of properties and its inhabitant within the neighbourhood.

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