APPRAISAL OF THE IMPLEMENTATION OF MASS HOUSING PROGRAMME IN THE FCT, ABUJA

BY

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DECLARATION

I hereby declare that the work in this thesis entitled Appraisal of the implementation of mass housing programme in the FCT, Abuja has been performed by me in the Department of Urban and Regional Planning under the supervision of Mr. A Shittu and Dr. (Mrs) J. E Ukoje. The information derived from the literature has been duly acknowledged in the text and the references provided. No part of this thesis was previously presented for another Degree at any University.

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NAME	**SIGNATURE**	**DATE**

CERTIFICATION

This thesis entitled APPRAISAL OF THE IMPLEMENTATION OF MASS HOUSING PROGRAMME IN THE FCT, ABUJA by **KANU KINGSLEY UCHENNA** meets the regulations governing the award of the Degree of Masters of Science Ahmadu Bello University, and is approved for its contribution to knowledge and literary presentation.

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DEDICATION

This work is dedicated to God Almighty for his infinite mercies throughout the programme and my entire Family.

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KANU K.U

ABSTRACT

Nigeria faces a tremendous shortfall in housing provisions, especially in its urban areas. Consequently mass housing programme in housing delivery has been adopted as a means of addressing this problem through public private partnership (PPP) in the Federal Capital Territory (FCT) Abuja. However, in the context of declining government funding for housing in Nigeria, relying solely on government programs and subsidies to deliver and manage housing for households is unsustainable. The research demonstrates the implementation of PPP mass Housing from year 2000 to 2010 to determine success achieved. Data for the study was collected through structured questionnaires of 113 housing developers within mass housing districts already mobilized to site and interview of government officials. From the assessment of the estates so far developed under the programme, the findings of the study shows that the private sector have been allocated well over 12,961 hectares of land to participate in the FCT mass housing programme, but has not been successful in the delivery of housing and necessary infrastructure as a result of poor implementation of the programme. Therefore, mass housing programme of the FCT has since inception in the years 2000 to 2010 achieved success rate of 32.25 percent in delivery of housing units to the city residents. Recommendations were made for the improvement of mass housing delivery in FCT. The study concludes that this strategy does not translate into full achievement of the planned objectives of the programme.

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CHAPTER ONE

1.1 INTRODUCTION AND BACKGROUND TO THE STUDY

As the scale of the housing challenge in the developing world is increasing at an alarming pace, the need for real action to address affordable housing supply is becoming increasingly critical. To deal with this challenge governments and local authorities are updating their knowledge on global housing policy approaches in order to formulate effective policy instruments. Over the years Nigeria has developed and implemented a number of housing policies and strategies, in an attempt to address the housing of its citizens and particularly the low-income group (Abdullahi 2010).

Abuja has been experiencing very rapid urbanization. This is largely due to urban growth associated with natural population growth and rural-urban migration driven by rapid socio-economic changes and development, tied to the movement of the seat of Federal Government of Nigeria from Lagos to Abuja in 1991. However, this growth has not been matched with simultaneous provision of adequate housing infrastructure. The demand for basic infrastructure services has also grown over the years, quickly outstripping the supply capacity of existing assets which manifested in the acute shortage of dwelling units and resulted in overcrowding, high rents, poor urban living conditions. Many years of underinvestment and poor maintenance have left Abuja with a significant infrastructure deficit which is holding back the city development and economic growth. Abuja needs to make massive investments beyond the means available to government in order to close its yawning infrastructure gap. The Federal Government believes that the private sector can play an important role in providing some of this new investment through Public Private Partnerships (PPPs). Therefore, the need to provide adequate, suitable and equitable housing has remained a major priority of the government, since that piecemeal housing can never solve the housing requirement of the country estimated at about 16 million units (Gemade, 2010).

With the declining financial resources of government on housing delivery and other infrastructural services, Public Private Partnerships (PPPs) has been widely advocated for housing and infrastructure development in Nigeria as part of recent housing reforms. The National Housing Policy (NHP, 2006) marked a significant transition of the government to position itself as enabler and facilitator in housing delivery. It advocated increased participation by the private sector and emphasized government's role in creating conditions to boost housing supply by eliminating legal and regulatory constraints and supporting appropriate infrastructure investments.

This entailed a notable shift in the public sector role from direct housing provision to engaging the private sector in constructing, financing, operating and maintaining housing units. Deriving from international documents such as the Global Strategy for Shelter to the year 2000 (UNCHS, 1992), and later Enabling Markets to work (World Bank, 1993), subsequent policy documents like Nigeria National Housing Policy (NHP, 2006) emphasized the policy thrust of simultaneously enhancing and changing the roles of the public and private sectors. This new role requires that real estate developers learn how to build houses to particular price targets, so that members of different income groups can aspire to the status of homeownership.

The purpose of all these policies is to ensure that all Nigerians especially the low income groups own or have access to decent, safe and healthy housing accommodation that would be achieved through a private sector led housing delivery system anchored on mass construction of houses and strong mortgage finance (NHP, 2006). Therefore, the FCT Administration in recognition of the fact that neither the public nor the private sector is able to address the problem individually, resolved to partner directly or indirectly with private sector housing developers to accomplish the Federal Government desire of providing adequate housing to citizens, especially the low income group in conformity with the Abuja Master Plan.

The design of the Federal Capital City of Abuja was provided in a four phase development, with the city divided into sectors and further sub-divided into districts. The phase one of the city that has been completed consists of the central Business District (CBD), the three arms zone comprising of the Presidency, National Assembly and the Judiciary, Maitama, Wuse I and II, Garki I and II and Asokoro districts. Also, the phase two, which commenced development simultaneously with phase one consists of Katampe, Mabushi, Utako, Wuye, Durumi, Gudu, Jabi, Kaura, Dakibiyu, Duboyi, Gaduwa, Duste, Kukwaba National park and four sector centers. (Figure 1.2) All these areas have their accompanied housing environment to accommodate the bulk of its residence. Phase Three has six residential districts and four sector centers. However, the detailed land use plan for phases III and IV are still begin processed, and the planned and unplanned population for these areas are causing overcrowding of the built up areas.

1.2 STATEMENT OF RESEARCH PROBLEM

Mass Housing programme involving the public-private partnership was launched in the year 2000, towards providing adequate housing stock for the growing population of the federal capital territory. Under this arrangement, the Federal Capital Territory Administration (FCTA) is expected to provide land and required primary infrastructure to the housing development sites while the developers provide the houses and tertiary infrastructure according to the approved specifications of the FCT authority. However, the implementation of mass housing programme has been ongoing for a long time now but there does not seem to be much progress with respect to adequate provision of infrastructure and home ownership by the programme, indicating that critical gap exists between programme's target and reality.

Various studies on implementation of Government housing programmes have always adopted performance criteria to assess the outcome in terms of quantity of housing units delivered, affordability of the units to target population and accessibility to low income earners (Aribigbola, 2008; Ndubueze, 2009; Agbola, 1998; Mabogunje, 2003). The authors have identified administrative factors as the main reasons for the poor implementation of Government housing programmes. With the PPP programmes in housing provisions, there is a change in the role of the government from a provider of housing to an enabler. This is argued to be important for enhancing the performance of the housing market by encouraging public institutions, private developers and Non-Governmental Organisations (NGOs) to be involved in joint decision-making and management of housing provisions which can contribute to sustainable housing development. Nevertheless, it is observed that there are problems with the implementation of the PPP mass housing programme in the FCT. There is therefore the need to investigate implementation of the Public Private Partnership (PPP) mass housing programme in Federal Capital Territory (FCT) and to provide explanations for the level of implementation. This investigation shall help in understanding of the shortcomings with the implementation of the programme which shall serve as guide for future programmes.

The study therefore sets to answer the following questions.

a. What is the level of implementation of the mass housing delivery programme under the public private partnership in the FCT?

b.What are the factors affecting PPP mass housing delivery programme in the FCT?

1.3 AIM AND OBJECTIVES OF THE STUDY

1.3.1 AIM

To appraise the implementation mass housing delivery programme in the FCT and provide necessary suggestion for improved mass housing in the study area.

1.3.2 OBJECTIVES

The Specific objectives of this study include the following

i. To examine the concept and strategies of Housing Delivery in urban centers.
ii. To examine the Mass Housing Policy and its requirement in the FCT.
iii. To assess the implementation of the mass housing programme under the public private partnership in the FCT to determine level of success achieved so far.
iv. To highlight the factors for the implementation of mass housing programme in the FCT.
v. To offer suggestions towards improvement in the implementation of the mass housing programme.

1.4 SCOPE AND LIMITATION OF STUDY

The study will focus on public private partnership mass housing programme in phase III and IV of Federal Capital City (FCC) Abuja, which commenced in the year 2000.

It will also evaluate the implementation of the programme in housing delivery in the FCT between years 2000 to 2010. The study is limited by unavailability or unwilling attitude of most stakeholders to give necessary data for the research.

1.5 DEFINITION OF TERMS

1.5.1 HOUSING

Housing is defined as the process of providing functional shelter in a proper setting within a neighborhood supported by sustainable maintenance of the built environment for the day- to-day living and activities of individuals and families within the community (FRN,2006).

1.5.2 MASS HOUSING

This refers to a form of housing provision in which houses are built in large number or quantity in a particular area. According to the report of the presidential committee on urban development and housing (2000), mass housing is defined as the process of providing a large number of residential buildings on a permanent basis with adequate physical infrastructure and social services in a planned, decent, safe and sanitary neighbourhood to meet the basic and special needs of the population.

1.5.3 HOUSING DELIVERY PROGRAMME

Housing programmes, are specific strategies usually initiated to increase the housing stock in a country. They are instruments for implementing housing policies. According to Lawal (1997), housing programme requires effective administration, professional and technical skills, planned strategies, careful use of available resources, availability of building materials, collection of data on the existing housing stock, adequate financial mechanism and involvement of the public and private sectors of the economy.

Further, a housing delivery programme should aim to match the identified potential housing demand of the people needing housing over a defined timescale. The rational for a housing delivery programme needs to be based on the analysis of current supply and projected demand for housing identified and key messages from a range of partners. It is in recognition of the importance of housing as a unit of the environment which has a profound influence on the health, efficiency, social behavior; satisfaction and general welfare of the community that housing policy is formulated and housing programme are embarked upon (FRN, 1991).

1.5.4 HOUSING DELIVERY SYSTEM

The housing delivery system involves a complex process which flows in stages and in a sequential series to produce a housing unit or units (Agbola, 1998). This process essentially involves the bringing together of housing resources such as labor, land, finance and building materials to produce new housing. Housing delivery system also includes the policy, process and methods of making the current stock available to the household. Thus, the housing system encompasses the whole gamut of activities or processes involved in the production and allocation of housing units to the households.

1.5.5 PUBLIC PRIVATE PARTNERSHIPs

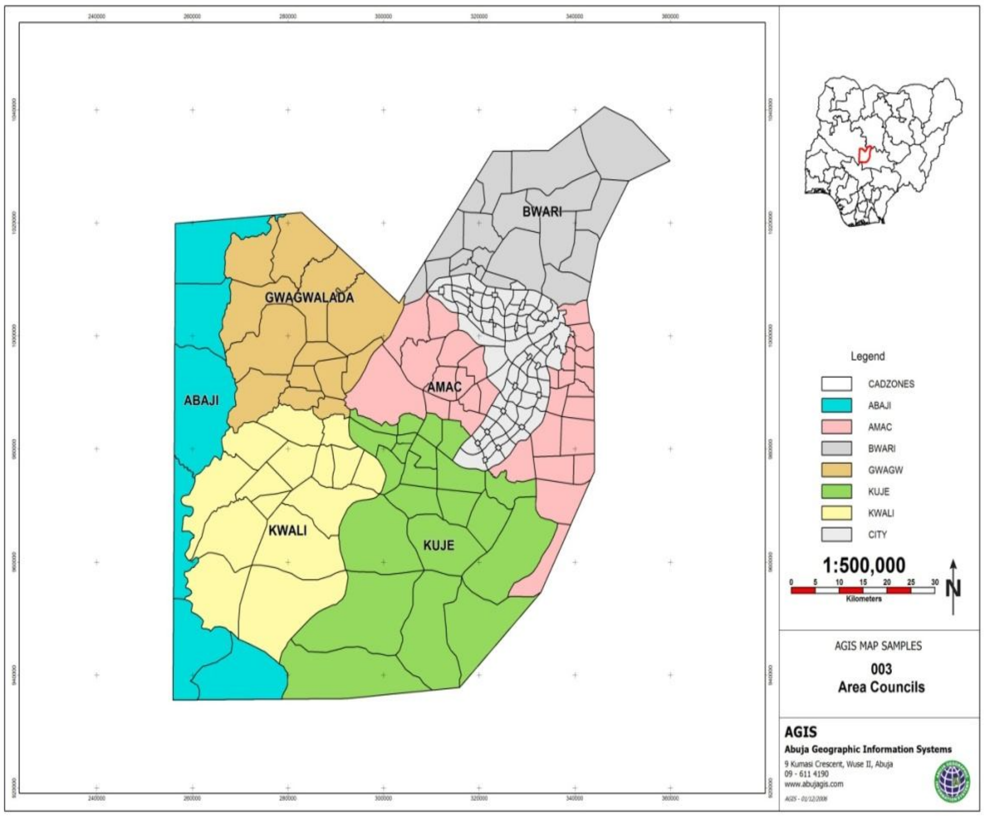
Wallace, (1998) defined public-private partnerships as arrangements where development is undertaken with a combination of not-for-profit, private and public participations of programs. However, PPPs are not undertaken within the context of a single mainstream program. They represent a more dynamic involvement of public-sector, and not-for-profit and private interests in which each contributes something and shares some level of risk. It has also been defined as collaborative effort among public, private and third sector organizations based on mutual trust, division of labour and comparative advantage in the sharing of responsibilities, risk and benefits (UN HABITAT, 2006).

1.6 THE STUDY AREA

It was in 1976 that Federal Military Government led by Late General Murtala Mohammed enacted Federal Capital Territory Act (FCT) established Abuja after it has been chosen to be the administrative capital of Nigeria and with solely administrative functions. This was after the failure of Lagos due to the problems of inadequate land space for future expansion, terrible traffic congestion, poor drainage, acute housing shortage and associated costs, unbearable ethnic influence etc. The planned period for the transfer was to be completed in 1986. However, it was on 12th December, 1991, that the final movement of Federal capital to Abuja became a reality. Abuja is located in the geographical centre of Nigeria (Figure 1.1) and lying between latitudes 6^{o} 45' and longitudes 7^{o} 39' north of the equator. The land of approximately 8,000 square kilometres was carved out from the then neighbouring states of Kwara, Niger and Plateau to serve as the FCT and the Federal Capital City (FCC) to constitutes about 250 square metres. From its designed capacity the FCC will contain 3.2 million people when the development of the city is completed, however, the Abuja population has exploded to 6 million with less than 50% of development attained. The government vested all the land in FCT in the Federal Government of Nigeria. The government also created Federal Capital Development

Authority (FCDA), as its agency responsible for the spatial planning and development of the FCT.

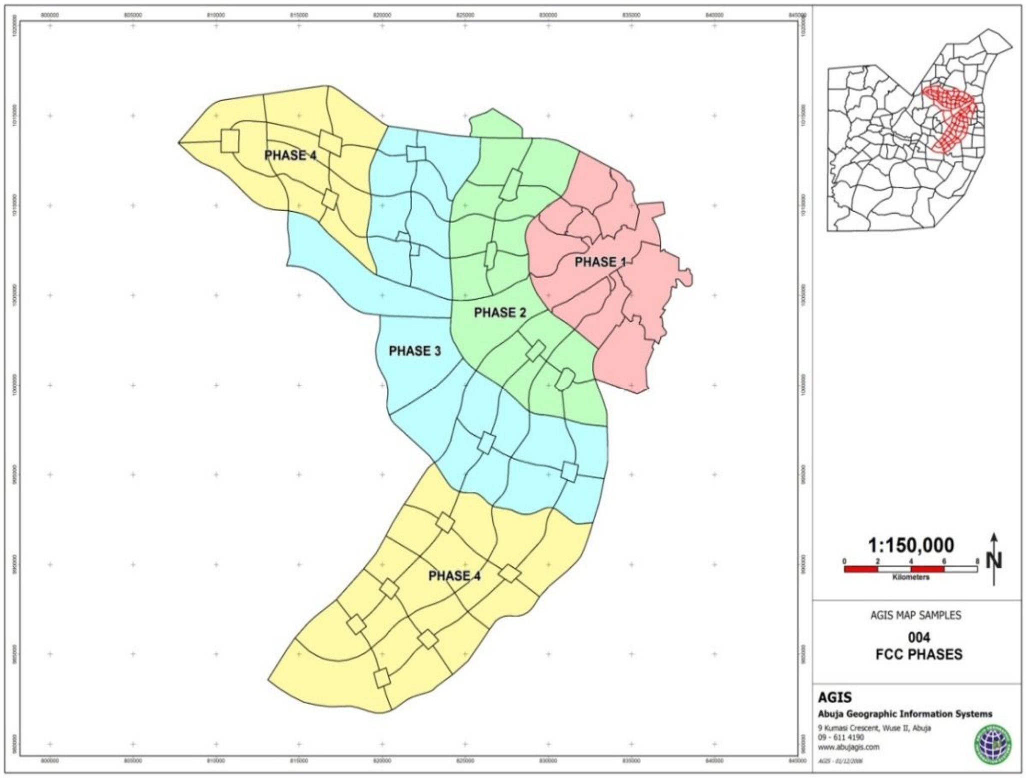
Figure 1.1: Map of the Federal Capital Territory



Source: AGIS

The FCT administration has allocated certain areas for mass housing development in compliance with town planning regulations and the Abuja master plan. But the series of policies were inconsistent, inadequate, slow and procedurally difficult, which had led to the massive development of squatter settlements (SERAC, 2007).

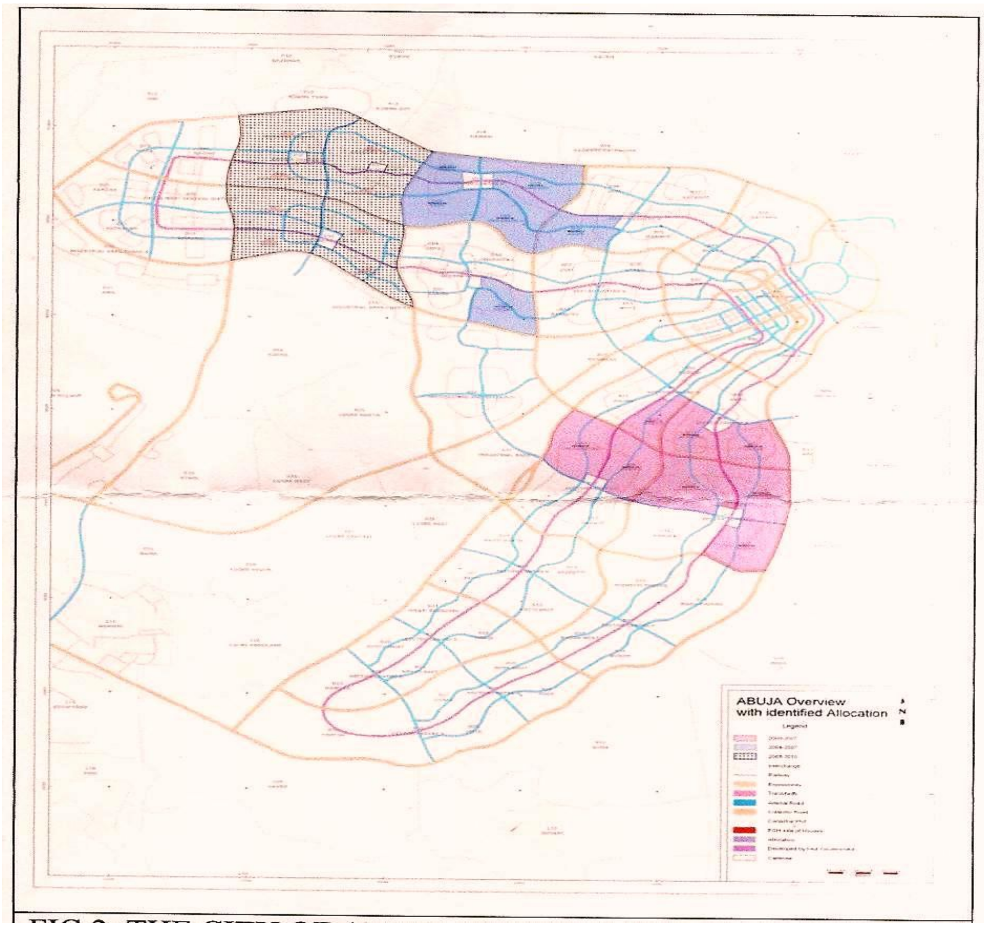
Figure 1.2: Four Phases of Federal Capital City showing the study Area



Source: AGIS

The Master Plan of the City made provision for individual residential plots in every detailed site development plan. Residential areas are grouped according to densities. There are low, medium and high density plots. Each has specific guide lines for development purposes. The low density plots are designed for lower density of people per square meter while the high density areas accommodate the opposite. While individual and corporate organizations continued to develop residential apartments, it became clear right from the early stage that these would not meet the housing needs of the people coming into the City on a daily basis. There is however a provision for comprehensive development within every district of the City. In the Master Plan Mass Housing districts are located within parts of phase II, III and IV of the city of Abuja, where private organizations develop large scale residential apartments and sell to the public. These organizations acquire or receive large parcels of land from the FCT authority under a long lease agreement with certain terms and conditions. (See figure 1. 3 below)

Figure 1.3: Mass Housing Districts of FCC, Abuja



Source: AGIS

1.6.1 POPULATION

i. Abuja is a fast growing city and its growth is largely attributed to the role the city plays as the Federal Capital Territory. According to the 2006 National Population Census, the population of FCT is 1,406,239 which consist of 733,172 males and 673,067 females (NPC, 2006). (See Table 1.1). However, with not up 50 % of planned development of Abuja attained (Daramola & Aina, 2004); the city is estimated to have a population of over 6 million, which by far exceeds the original design capacity of 3.2 million when the city is completed. This geometric increase is reaffirmed considering the figures reported by UN Habitat (2008) that Abuja was the fastest growing city in Africa with annual growth rate of 8.3 % per annum and much greater than Mega city of Lagos with 3.74 %.The failures of the administration of Abuja to implement the recommendations suggested by the International Planning Association (IPA) on the achieving housing delivery are apparent. The soaring demand and the inability to access formal housing, the unmet demand necessitated the emergence of informal and unplanned settlements, numbering over 65 in the Federal Capital Territory (FCT) as symbol of apparent failure of the city administration (COHRE, 2006). Unfortunately, the rapid population growth in the study area has over taken the rate of physical development like housing and other infrastructures.

Table 1.1: Abuja Population by Area Councils.

S/NO	LGA	BOTH SEXES	MALE	FEMALE
1.	Abaji	58,642	28,800	29,782
2.	Abuja municipal (AMAC)	776,298	415,951	360,347
3.	Bwari	229,274	115,546	113,928
4.	Gwagwalada	158,618	80,182	78,436
5.	Kuje	97,233	49,420	47,813
6.	Kwali	86,174	43,413	42,761
Total		**1,406,239**	**733,172**	**673,067**

Source: NPC (2006).

Using the population figure of year 2006 as the base year, with 4 percent annual growth rate, the researcher projected the population of Abuja to be **1, 645, 097** for year 2010, using Malthus Exponential Formula (P1 = P0 (1+r)n.

Where

P1 = Projected Year

P0 = Base Year

R = Annual Growth Rate

N =Number of Years

Therefore

P0 = 1, 406,239 (1+r)n

= 1,406,239 (1.04)4

= 1, 406,239 * 1.169,858.56

= 1,645,096.569

P2010 = **1,645,097**

This severely pressured the housing conditions and existing still rudimentary infrastructure, particularly housing, which increasingly became insufficient in meeting the needs of the new population. Rising prices in combination with shortages of houses enlarged the number of illegal settlements lacking basic facilities and infrastructure

CHAPTER TWO

OVERVIEW OF PPP AND ITS REQUIREMENT FOR MASS HOUSING DELIVERY IN NIGERIA

2.0 INTRODUCTION

This section will provide an overview of PPP mass housing programmes in Nigeria. The review makes clear that on the one hand the Government set very ambitious policy goals that fell short in meeting its targets while on the other hand the problem and demand for housing continued growing steadily. Policy is a plan of action, a statement of aim and ideals. It is thus a guideline provided by government which is aimed at meeting the housing need and demand of the people through a set of appropriate strategies including fiscal, institutional legal and regulatory frame works (Agbola 1998). Duruzoechi (1999) notes that some housing policy decision (stated or otherwise) express the overall posture of government while others are goal statements or prescriptions of fundamental rules for the conduct of personal or organizational affairs or may be in the form of broad strategies. Policies are well reasoned, and carefully articulated and presented documents.

2.1 CONCEPTUALIZATION OF PUBLIC PRIVATE PARTNERSHIP (PPP) HOUSING DELIVERY

Governments in most developing countries face the challenge to meet the growing demand for new and better housing infrastructure and services. As available funding from the local sources and capacity in the public sector to implement many projects at one time remain limited, governments have found that partnership with the private sector is an attractive alternative to increase and improve the supply of infrastructure services.

Building and operating infrastructure facilities as well as the delivery of basic services like housing have predominantly been the responsibility of the public sector as they involve huge investment costs and take long time for the returns on investment to be realized. However, it has proved very difficult for many governments to meet the growing demand for housing, infrastructure facilities and basic services by themselves. The inability of the public sector (government) to provide infrastructure and deliver housing services affects the promotion of business and expansion of communities. As a result, governments in several countries have been increasingly engaging the private sector in the provision of infrastructure facilities, investments in operation and maintenance of facilities as well as the delivery of basic housing services through PPP arrangements.

PPP can be defined as an arrangement between a public body and a private party or parties (including community beneficiaries) for the purpose of designing, financing, building and operating an infrastructure facility that would normally be provided by the public sector. In other words, PPP is a contractual agreement between a governmental organization and a private party whereby the latter performs whole or certain parts of the government organization's service delivery, infrastructure provision or administrative function, and assumes the associated risks. In return, the private party receives a fee which may take the form of user charges or direct payments from the government in accordance with the pre-defined performance criteria (Kwame 2011)

Public- Private Partnership (PPP) initiative is one of the alternative sources of infrastructure financing available for developing economies as a coping strategy against the effects of the global recession. Other consequences of the global economic meltdown are negative economic growth, growing unemployment, rising inflation and crashing stock markets (Oyesiku, 2009). PPP is a radical departure from the traditional practice in developing countries of the global South, where the state has solely provided the resources for infrastructure and housing financing. PPP re-defines the role of the state in infrastructure provisioning, transforming its status from a provider to that of an enabler and regulator, which fit into the neo-liberal ideology of market economy. The PPP initiative, described by the International Monetary Fund (IMF) as a wave that is sweeping the world, is rooted in a complex but contractual relationship between government and private sector organizations. A new and increasingly popular strategy of social delivery with global endorsement, PPP can be prosecuted as a project (when private investors build and operate service delivery institutions) and as a strategy of service delivery where private institutions discharge the responsibility of providing services hitherto provided by the public sector agencies.

Today, across developing economies, the traditional method of infrastructure financing is witnessing a fundamental change, moving away from the statist model of infrastructure investment and challenging governments to design alternative sources of financing infrastructure needed for economic growth and human development. This shift in the method of infrastructure funding underscores the realization that the traditional approach is no longer sustainable in the face of the dwindling resources of the state and inefficiency in the state sector. This situation brings to the fore the need for private sector participation in the financing of infrastructure both in terms of providing the needed huge capital, and injecting greater efficiency into the management of public utilities. The PPP arrangement provides a lifeline for the government in the face of its depleting resources, as it offers business opportunities for the private sector to be involved in social provisioning (Mojeed, 2011).

Therefore, Public Private Partnership in housing delivery implies a change in the role of the government from provider of housing to that of an enabler (Eziyi, 2010). It is also an arrangement between a public body and a private party or parties (including community beneficiaries) for the purpose of designing, financing, building and operating an infrastructure facility that would normally be provided by the public sector. In other words, PPP is a contractual agreement between a governmental organization and a private party whereby the latter performs whole or certain parts of the government organization's service delivery, infrastructure provision or administrative function, and assumes the associated risks. In return, the private party receives a fee which may take the form of user charges or direct payments from the government in accordance with the pre-defined performance criteria.

2.2 OVERVIEW OF MASS HOUSING RESEARCH LITERATURE

In a study of land management strategies for effective urban mass housing in Nigeria, Garba and Salisu, (1992), opined that inadequate supply of land and inadequate access to serviced land in urban areas of developing countries is the most important factor militating against the supply of housing to urban low income households. This inadequate supply and access stems, in most countries from the use of poor and inappropriate frameworks for the management of urban land. They conclude that unless concerted efforts are made to address the land issue, some Nigerian cities may in the nearest future be facing chaos in housing.

Ogunshakin and Olayiwola (1992) traced the causal roots of the collapse of mass housing policy in Nigeria to the contradictions in the institutional mechanisms of decision making and implementation process, rather than the essence of the policy per se. The import of this observation is the underlying need to evaluate not only products of public housing (the housing estates), but also the institutional framework and housing delivery process of public housing corporations.

Olugbesan (1998) emphasized that planning sustainable strategies for mass housing cannot be effective outside end- user involvement. Adamu (2005), observed that the public private partnership approaches is the solution to the problem of housing development and it is a global trend in which government takes the role of being an enabler and facilitator while the private sectors takes over the real development of public housing. He further observe d that PPP initiative as is being implemented no doubt could meet the housing demand of the people and can be applicable to any Nigerian cities because of the attractive working environment that exist in the system through mortgage finance for construction and purchase of housing.

Ar.Uttam, Madhumita and Subir (2009), examines the effectiveness of open industrialized building system in mass housing projects using environment friendly building materials. The outcome of their study greatly encourages the prefabricated construction made of environment friendly materials. The use of industrialized system alone can achieve 38- 40 percent of credit rating for green building in both the systems available in India (TERI and LEED India). Further, prefabricated system – built housing embodies lesser (one third) energy compared to conventional technology and materials. Audu (2012) opined that effective mortgage finance is the potential key to addressing the housing deficit. But with rapid rural to urban migration in West Africa at the moment, housing is likely to remain a major challenge West

African cities will have to face for a long period of time and the implication of this is that it will be a big challenge for urban development and sustainability.

It is on the basis of these past studies that the need arises for this present attempt at appraising the implementation of mass housing programme in the FCT, Abuja.

2.3 ADVANTAGES OF PUBLIC PRIVATE PARTNERSHIPS

Urban areas across the globe are characterized by their own set of complex issues, the financial challenges are notably the same; at all levels of economic development, there is a far greater financing need for urban development projects than can be provided by the traditional public purse alone (UNHABITAT, 2011a). Recognizing this, Nigerian Government have increasingly turned to the private sector as one possible financing option for large scale investment in the provision of affordable housing and other basic infrastructure assets like energy and power, communication, transport and water sectors that were once delivered by the public sector. There are several reasons for the growing collaboration with the private sector in developing and providing infrastructure services, which include:

- Increased efficiency in project delivery, and operation and management.
- Availability of additional resources to meet the growing needs of investment in the sector.
- Access to advanced technology (both hardware and software).
- It can enhance the supply of much-needed infrastructure services.
- It provides relief from the burden of the costs of design and construction.
- It allows transfer of many project risks to the private sector.
- It promise better project design, choice of technology, construction, operation and service delivery.

Properly executed planning and development of a project also allows better screening of options, and helps in deciding appropriate project structure and choice of technology considering cost over the whole life cycle of the project.

2.3.1 LIMITATIONS OF PUBLIC PRIVATE PARTNERSHIPS

There are many important economic, social, political, legal, and administrative aspects, which need to be carefully assessed before approvals of PPPs are considered by the government. PPPs have various limitations which should also be taken into account while they are being considered. The major limitations include:

• Not all projects are feasible (for various reasons: political, legal, commercial viability, etc.).

• The private sector may not take interest in a project due to perceived high risks or may lack technical, financial or managerial capacity to implement the project.

• A PPP project may be more costly unless additional costs (due to higher transaction and financing costs) can be off-set through efficiency gains.

• Change in operation and management control of an infrastructure asset through a PPP may not be sufficient to improve its economic performance unless other necessary conditions are met. These conditions may include appropriate sector and market reform, and change in operational and management practices of infrastructure operation (ESCAP, 2011).

2.4 TYPES OF PUBLIC PRIVATE PARTNERSHIPs

There are two types of PPPs, established for different reasons, across a wide range of market segments, reflecting the different needs of governments for infrastructure services. They are the *institutionalized* kind that refers to all forms of joint ventures between public and private stakeholders; and *contractual* PPPs (Dusan, D, Tatijana, P. K & Gabor P, 2011). With a strong upsurge recently of the contractual type consisting of the concession model where the 'user pays' Concessions, which have the longest history of public-private financing, are most associated with PPPs. By bringing private sector management, private funding and private sector knowhow into the public sector, concessions have become the most established form of this kind of financing. They are contractual arrangements whereby a facility is given by the public to the private sector, which then operates the PPP for a certain period of time.

2.5 PUBLIC PRIVATE PARTNERSHIP MODELS

Public-private partnerships (PPPs) in the delivery of public services have become a phenomenon which is spreading the globe and generating great interest. But why is a concept, barely mentioned a decade ago, now attracting such interest? According to UNECE, 2008, the answer is that PPPs avoid the often negative effects of either exclusive public ownership and delivery of services, on the one hand, or outright privatization, on the other. In contrast, PPPs combine the best of both worlds: the private sector with its resources, management skills and technology; and the public sector with its regulatory actions and protection of the public interest. This balanced approach is especially welcome in the delivery of public services which touch on every human being's basic needs.

Based around different types of contract and risk transfer, there are a range of PPP models that allocate responsibilities and risks between the public and private partners in different ways (UNECE, 2008, ESCAP, 2011, UNHABITAT, 2011a). The following terms are commonly used to describe typical partnership agreements:

Buy-Build-Operate (BBO)**:** Transfer of a public asset to a private or quasi-public entity usually under contract that the assets are to be upgraded and operated for a specified period of time. Public control is exercised through the contract at the time of transfer.

Build-Own-Operate (BOO): The private sector finances, builds, owns and operates a facility or service in perpetuity. The public constraints are stated in the original agreement and, through on-going regulatory authority.

Build-Own-Operate-Transfer (BOOT): A private entity receives a franchise to finance, design, build and operate a facility (and to charge user fees) for a specified period, after which ownership is transferred back to the public sector.

Build-Operate-Transfer (BOT): The private sector designs, finances and constructs a new facility under a long-term Concession contract, and operates the facility during the term of the Concession after which ownership is transferred back to the public sector if not already transferred upon completion of the facility. In fact, such a form covers BOOT and BLOT with the sole difference being the ownership of the facility.

Build-Lease-Operate-Transfer (BLOT)**:** A private entity receives a franchise to finance, design, build and operate a leased facility (and to charge user fees) for the lease period, against payment of a rent.

Design-Build-Finance-Operate (DBFO): The private sector designs, finances and constructs a new facility under a long-term lease, and operates the facility during the term of the lease. The private partner transfers the new facility to the public sector at the end of the lease term.

Finance Only: A private entity, usually a financial services company, funds a project directly or uses various mechanisms such as a long-term lease or bond issue.

Operation & Maintenance Contract (O & M): A private operator, under contract, operates a publicly owned asset for a specified term. Ownership of the asset remains with the public entity. (Many do not consider O&M's to be within the spectrum of PPPs and consider such contracts as service contracts.)

Design-Build (DB): The private sector designs and builds infrastructure to meet public sector performance specifications, often for a fixed price, turnkey basis, so the risk of cost overruns is transferred to the private sector. (Many do not consider DB's to be within the spectrum of PPPs and consider such contracts as public works contracts.)

Operation License: A private operator receives a license or rights to operate a public service, usually for a specified term. This is often used in IT projects. The options available for delivery of public services range from direct provision by a government department to outright privatization, where the government transfers all responsibilities, risks and rewards for service delivery to the private sector. Within this spectrum, public-private partnerships can be categorized based on the extent of public and private sector involvement and the degree of risk allocation. (see figure 2.1 below)

Figure 2.1: The Public-Private Partnerships models

Build-Operate-Transfer
Design-Build
Operation and Maintenance
Build-Finance
Build-Finance-Maintain
Lease-Develop-Operate
Design-Build-Operate
Design-Build-Finance-Maintain
Design-Build-Finance-Operate
Design-Build-Finance-Operate--Maintain
Build-Own-Operate
Concession

Source: Adapted from the Canadian Council for Public-Private Partnerships website at www.pppcouncil.ca

A typical PPP in Nigeria takes the form of Design-Build-Finance-Operate, build-Operate-Transfer and concession models, where the private sector designs, finances and constructs the project under a long-term lease, and subsequently operates the facility during the term of the lease. This model is used most often because it is flexible and invites a competitive process to complete the aforementioned tasks. It is believed that this models can have a positive effect on prices and quality because the private sector participants usually bring together a coalition of interests, which typically encompass a diverse range of skills from more than one sector, to oversee the construction and maintenance of the project. However, the choice of model often varies depending on the market and type of project but usually works to try and improve efficiency and quality of service delivery. In any case, the models presented above differ from the traditional role of the private sector in public investment, whereby the government invites the private sector to build an asset but provides the design and financing and subsequently operates it when the project is complete.

2.6 GUIDING PRINCIPLES FOR PUBLIC PRIVATE PARTNERSHIP

Various literature and case reviews acknowledge that there are principles which need to be integrated as a standard part of PPPs. These are transparency, competition, accountability, legality, clarity and predictability, specificity, economic and financial sustainability, flexibility, continuous learning, equity, inclusiveness, and empowerment (Kwame, 2011). (Some of the principles such as *accountability, participation, transparency, inclusiveness, and empowerment* are also tenets of good governance.) A brief overview of the principles is presented below:

a. Transparency: means sharing information and acting in an open manner. In PPP, it is about including all stakeholders and building awareness on a partnership project in terms of the objectives, policies, procedures, and more importantly data sharing to eliminate conflicts caused by distorted or incomplete knowledge;

b. Accountability: involves holding the partners (public and private) responsible for results against agreed upon performance standards to ensure customer/ beneficiary satisfaction;

c. Economic and financial sustainability: PPP is feasible to public and private sector partners if it is economically and financially sustainable. Economic sustainability can be affected by the economic activity the partnership generates. For example, using local labour and local materials stimulates new entrepreneurial activities and new opportunities in the informal sector hence triggering community support and creating more demand in a particular locality. Financial sustainability depends on sufficient demand for services contracted out to sustain beneficiary willingness to pay or government's acknowledgement to subsidize the service because those who cannot pay also need to be serviced;

d. Equity: Explicit provisions are required in the partnership framework and in contracts to ensure that both large-scale and small-scale service providers deliver services by catering for the needs of poor communities as well as middle to high income communities. Some mechanisms that ensure equity in PPP include differentiated service levels, alliances with community-based organizations, flexible payment options, and empowerment of umbrella NGO advocacy groups to become monitors in service delivery;

e. Empowerment: means creating the necessary conditions to strengthen and develop emerging entrepreneurs, especially those in the informal sector, to participate in PPP competitive processes. It requires enhancement of legal status service providers and training them to participate actively in tendering and contracting processes as well as creating supportive institutional mechanisms for stakeholder organizations (especially at the community level) to perform oversight functions by establishing and applying agreed monitoring and evaluation indicators to support assessment and certification of service providers.

f. Value for Money: Achieving the best value for money outcome in public services is the key consideration at all stages of a project's development and procurement. The project appraisal will take account not only of cost but also risks and service quality. The Government will test value for money by comparing the costs at net present value of PPP proposals against a value for money benchmark wherever possible. The benchmark will usually be an estimate of the costs of providing an equivalent service through public finance. Bids will only be invited when it is clear that there is scope for a private proponent to deliver value for money and the cost of the service payments are affordable to both government and users.

2.7 EVOLVING PUBLIC-PRIVATE PARTNERSHIP (PPP) IN DEVELOPING COUNTRIES

Adequate, well-managed cities are an important element of a sound, prosperous national economy and a significant contributor to quality of life (UNHABITAT, 2011a). Consequently, as cities grow and the urbanization process continues, there is rising pressure on governments to house the low income groups and provide them with access to basic human needs such as healthcare, clean water, and sanitation. As it stands, a majority of the developing cities expected to absorb the greatest number of people are facing enormous urban challenges. Economic growth has not kept paces with the rise in the urban population. As a result, there is a severe shortage of adequate housing and much of the basic infrastructure so desperately needed to sustain urban growth is either deteriorating, or non-existent.

Public private partnership has been widely recognized as a response to meet the colossal demand for housing in the context of government’s dwindling budgetary capacity (Ogu and Ogbuozobe, 2001). Recognizing this, governments of developing countries are turning to PPPs as one possible financing option for large scale investments in the provision of affordable housing and other basic infrastructure assets. A finance model entirely driven by collaboration between the public, private, and at times nonprofit sectors. Public Private Partnerships take many forms but generally represent a more dynamic, long-term agreement between various parties in which each sector contributes and shares some level of risk.

The need for it is also accelerated by the massive market demand for better quality of services coming from the society and a need to spin off the macro-economic conditions. FCT's PPP scheme is now regarded as panacea for the city's housing delivery and is expected to boost macro economic conditions of the city with its multiplier effects. In fact the central element in redefining the role of government in shelter provision is based on the need to link the private (commercial), the non-governmental, non-profit sector and the public sector in new ways that would ensure that their respective strengths and capabilities are taken full advantage of and brought to bear on the shelter development effort.

The envisaged principal role of partnerships in housing provision is based on the, perhaps, optimistic notion of the immense 'comparative advantage' which public/private partnership offers. It is assumed that the mechanism would enable each sector to use its 'comparative advantage' in a complementary manner, which would ensure overall capital gains and spillover within the housing sector and beyond. In providing access to each other's skills and resources, it is expected that the arrangement would provide a viable mechanism to mutually minimise and share risks and thus not only guarantee return on investments but also maximise them. It is also assumed that this sort of partnership would provide the framework "for resolving the 'needs/demand gap' in shelter provision between what people can afford and what the market can provide" (UNCHS, 1990).

2.8 THE ENABLING STRATEGY TO HOUSING DELIVERY

The debate on self-help housing and practice is what nurtured the emergence of the concept of 'enablement' and only became more relevant when the World Bank and other international institutions started pursuing the neo-liberalism policies (Yeboah, 2005). The enablement as the next guiding principles appeared prominently in the United Nations Centre for Human settlements (UNCHS-Habitat) documents and publications and from which the UNCHS (1990) Global Strategy for Shelter (GSS). The strategy entails positioning of private sector and its market efficiency as the next vehicle for housing delivery, while the governments are to provide an enabling environment from its reformed institutions and regulations to ensure the sustainability of the market in the difficult task of bridging the gap between demand and supply of housing and its related infrastructures in the developing countries (World Bank, 1993).

The debate that emerge in the literature and which has no conclusive position, whether informal or formal market should be vested with the responsibility and accorded with all the deserve policy support to work towards the attainment of the enablement objective on the platform of private sector driven housing delivery(Keivani & Werna, 2001). The opponents of the enablement seem to strongly oppose the formal housing market to take charge of delivery of housing and enable by the state. The general position of these scholars is that the formal private market historically has never being on the vanguard of provision of housing to all in developing countries and the objective of profit maximisation would deepen market failures and distortions. On the other hand, earlier research by World Bank (1993) and Malpezzi (1994) suggested that the formal private market as the strongest element should be enabled in developing countries, because of their economies of scale to fulfill the desire result of lasting solution to the problem. Not only that, it would be a platform to launch a new vision of economic development in the developing countries.

In a separate study of Segupta (2005) in India and Abd Aziz (2007) and Salleh (2008) in Malaysia seems to support this postulation. For instance the study of Segupta (2005) shows that the formal private sector has impacted on housing in Kolkata with efficiency in production due to the firms' technical and marketing expertise. The accountability and righteousness of the public sector strongly complimented to the realisation of the accomplishment. Similarly, Abd Aziz (2007) and Salleh (2008), the wonderful success of the private developers in country shows that the housing provision for low income group is subjected to series of government policy regulations and controls which the private developers were able to perform wonderfully in meeting dream of home ownership in Malaysia. Given quality enabling environment coupled with the government consistent policies and incentives the formal private sector is capable of meeting the housing of the low income groups in developing countries. There is need to correct the misinterpretation of enablement that means complete rolling back of the state from housing provision, when in actual sense the enablement requires more of state involvement in housing delivery (Mukhija, 2004; Segupta, 2005).

From the policy documents of the international institutions that sponsor enablement, suggested that the platform of public-private partnership (PPP) arrangement would be used as the vehicle of market led delivery of housing in the developing countries (Sengupta, 2005). This perhaps explains the increasing emphasis in many countries on the use of PPP for housing development. The fundamental goal of PPP is to share responsibilities between the participating parties. Depending on the agreement, PPP in housing according to the enablement, the private sector is entrusted with the responsibilities of physical construction, funding, implementation and in some cases the management of the disposal. On the other hand the government contributes by setting the goals, supervision and monitoring, standardisation and provision of legal, institutional, economic policy frameworks. The enabling approach calls for policy shifts away from direct provision of housing by governments to alternative approaches to housing development and improvement involving all stakeholders (including the public, private, academic and civil society actors) and, most importantly, people themselves.

2.9 ENABLING HOUSING MARKETS MECHANISIM

The consensus of enabling markets to work is based on the notion that it is more efficient to deliver adequate housing through a properly functioning housing market than through the public agencies or the non-profit non-governmental agencies. The Habitat conference (UNCHS, 1997) observed that:

> *"In many countries, markets serve as the primary housing delivery mechanism; hence their effectiveness and efficiency are important to the goal of sustainable development. It is the responsibility of Governments to create an enabling framework for a well functioning housing market. The housing sector should be viewed as an integrating market in which trends in one segment affect performance in other segments. Government interventions are required to address the needs of disadvantaged and vulnerable groups that are insufficiently served by markets." It then declared in paragraph 9 that "we shall work to expand the supply of affordable housing by enabling markets to perform efficiently and in a socially and environmentally responsible manner."*

This provision in itself encapsulated the central problem of relying on market mechanisms to pursue an egalitarian goal as housing for all. Markets have never been known to function in a socially and environmentally responsible manner. And they are not fundamentally designed to do so. The situation is even worse within the housing market with its inherent and embedded large scale market imperfections largely driven by supply constrains and sustained speculative tendencies. This problem is arguably worse in developing countries with a high incidence of poverty, massive levels of unemployment, highly-skewed income distributions, restricted purchasing power and huge gaps between what most people can afford to pay and the market price that could attract private initiatives to invest in, especially, in the lower-end of the housing market (Ndubueze, 2009).

It is common experience that the fundamentally profit-driven formal housing market has always been attracted to much bigger return on investment prospects of higher-end housing that satisfy only the privileged few. Thus, the contention is that government and civil society must actively mediate the often-detrimental consequences of both ‘market efficiency’ and ‘market failure’ on the low-income and other less privileged vulnerable groups in society who often cannot compete effectively within formal housing market framework. The obvious major implications of the consensus to ‘enable markets to work’ are that the housing markets must be managed; security of tenure should be guaranteed; action on the supply side of markets should be emphasised; and easy entry into the housing market should be guaranteed.

However, these provisions have been used increasingly by influential and dominant pro-market international institutions (such as the World Bank and the International Monetary Fund - IMF) to justify sustained pro-market housing reform campaign especially in developing countries. In its major housing policy paper, Enabling Markets to Work (World Bank, 1993), the World Bank insisted that;

> *"If the interests of all participants in the housing sector are to be served, and if the interest of the broader society are to be served, housing policies must be crafted in a way that draws on and uses knowledge about the way markets work and that address the causes rather than symptoms of policy failures. Too often housing policies are based on either misunderstanding or wishful thinking about the market"*

According to this pro-market perspective, government interventions are seen as 'distortions' that impede market efficiency and since it is the poor that are most disadvantaged in a poorly functioning housing market, limiting government interventions to the barest possible minimum to ensure its 'market efficiency' actually serves the housing interest of the poor (World Bank, 1993). Accordingly, the World Bank developed its key operational instruments of housing policy reforms along the perspective of enabling the market to work efficiently. The hope is that these operational instruments will stimulate housing demand (through developing property rights, developing market rate mortgage finance systems and rationalising housing subsidies) and will facilitate the process of housing supply (through private sector provision of infrastructure for residential housing development on cost recovery basis. Allied to the reform of the regulation of land and housing development and organising the building industries along lines that insures greater competition and market efficiency), thus will create an overall institutional framework for managing the housing sector.

Given the fact that housing sector operations need to be integrated into the overall macroeconomic framework, adopting these active pro-market housing policy instruments could have huge implications for countries. Given the enormity of the housing problems in Nigeria, the country is confronted with the problem of allocating limited resources, not only for the immediate improvement of the social and physical environment, but also for investment in productive projects to achieve long-run social and economic gains. Thus there is a challenge of how to maximize housing benefits with available limited resources. In fact, it is the need to make housing delivery more effective and efficient that has led to the contention that it is better to deliver adequate housing through a proper functioning market than through public agencies or the ‘third’ sector. Conventionally, this implies housing provision through the private sector. The private sector already dominates the housing sector in the country providing over 90 % of the total housing stock. The poor housing situation in the country is in itself indicative of the poor performance of the private sector in delivering adequate housing so far. In blaming the private sector for much of Nigeria’s housing problems, Agunbiade (1983) contends that private decision making in market economies has been essentially a response to effective demand only, which tends to marginalize sizable proportions of the total population and thus had created a mounting backlog of unmet housing needs.

The nature of the problem is exacerbated by the fact that the supply of housing does not respond efficiently to market signals even where demand is effective. As the World Bank (1993) points out, "the poor are most disadvantaged by poorly-functioning markets." In fact, it was this reality that provided the justification for direct government intervention through provision of direct public housing. Experience so far has equally shown that direct public housing programmes of the government have neither lived up to the vision of filling the housing gap created by the ineffective private sector housing nor have they shown the capacity to significantly satisfy the overall housing needs in the country.

Until recently, the government pursued a two-pronged strategy of encouraging direct public housing provision and simultaneous stimulation of the private sector housing to improve housing delivery as shown in the Nigeria National Housing Policy 1991. In other words, while the Nigerian government accepted the need to encourage the private sector to play a more effective role in housing it did not give up the on market intervention through direct public housing provision. However, under the current housing policy 2002 that has changed. The Federal Government no longer has appetite for direct housing provision although the policy still leaves that option open for other lower tiers of government. There is no doubt that the current housing policy is more market-oriented than the previous one by adopting a more minimalist approach to housing market intervention. The policy, even argues the pro-market contention that relieving the current pressure on both the medium and high income groups is bound to have a beneficial run-off effect on the lower income sector of the market (Federal Government of Nigeria, 2002).

In all, it is not clear to what extent policy provision (such as review of rent controls and various credit and tax incentives/packages to developers) has worked to encourage more effective private housing delivery or galvanised the private sector. It is also not clear if the current housing policy has significantly affected the housing market in the country. However, the current housing policy clearly leans towards the more drastic market efficiency position of the World Bank than the responsible market intervention position of the UN-Habitat. And it appears to be yielding less than satisfactory results. According to Aribigbola (2008),

" *there are indications that housing produced under the new housing policy is out of reach of majority of households as well as the fact that the level of income of the majority of Nigerians cannot support mortgage financing as proposed by policy. It does appear that the present move or tendency on relying wholly on the market and* *leaving housing to private initiatives will not solve the problems of housing shortages and sub-standard housing in the country. The goal of ensuring adequate housing for all cannot be achieved if the issue of housing affordability is not effectively dealt with in such way that guarantees equitable housing access for low income households".*

The need to make the Nigerian housing market perform efficiently in a socially and environmentally responsible manner is in fact more pressing than ever given the increasingly dire housing situation in the country. In a situation where about 58% dwellers live in poverty (Federal Office of Statistics, 2004), active government intervention is required to mediate the market as provided for by the Habitat II Agenda. However, as direct intervention of government through direct public housing has repeatedly proven to be a wasteful adventure, the real issue is how best to intervene effectively in order to ensure the development of a more equitable housing delivery system. Determining better and more viable means of market intervention is indeed paramount in any effort to develop the Nigerian housing sector and guarantee the housing interest of the poorer social economic groups.

2.10 THE MASS HOUSING PROGRAMME AND REQUIREMENTS IN FCT

The implementation of the mass housing programme was first managed by an ad hoc committee and currently under a substantive mass housing department, to effectively coordinate the implementation of the scheme. Accordingly private real estate developers were allocated parcel of land to develop estate housing in Abuja, for the teeming population.

2.10.1 POLICY OF PUBLIC PRIVATE PARTNERSHIP (PPP) MASS HOUSING IN FCT

The introduction of National Housing Policy (NHP) in early 1990s and its subsequent review in early 2000s gave a boost to organized private sector (OPS) take position in the provision of housing in the country (FGN, 1991; 2006). A number of policies, incentives and programmes are designed and implemented over the years to create vibrant organized private sector in housing sector of the economy and government to retire to a position of enabler. These include creation of institutional structures; creation of financial mechanisms; restructuring, strengthening and recapitalisation of the financial institutions; review of laws and statutes to make them effective and enforceable, creation of new institutions and creation, growth and professionalization of the organized private sector in housing sector (Fortune-Ebie, 2006).

These changes began the major milestone in National Housing Policy 1991 that formally recognised the private sector contribution to housing delivery in the country. Prior to these changes in Nigerian, National Housing Policy experiences shows there was overwhelming dominance of the private sector provision and little contribution from government. The Federal Government did not recognised housing as part of its social responsibility until the 3rd (1975- 1980) and the 4th (1981-1985) National Development Plans. The Federal Government carried out a very ambitious housing scheme on large scale, with the ultimate target of boosting the supply to particularly ameliorate the acute housing shortage among the low income groups (LIGs) who were worst affected.

Based on the National Housing Policy 2006, the Federal Capital Territory Administration (FCTA), in 1999 launched its Guideline or Policy for Mass Housing Development which provides the background for mass housing under the PPP approach. The 1999 Guideline as the law governing the FCT mass housing delivery allows for large parcels of land to be granted to private developers. They are however not issued with a formal Right of Occupancy letter which is the standard practice but a 'Letter of Intent'. This allows them to source for fund from any financial institution to enable them carry out their development. It also defers the payment of land charges till after the development on site must have been completed. The private developers were made to sign a development lease agreement (DLA), undertaking to mobilize on site within 6 months and complete the development within 3 years respectively from the date of signing the agreement. It requires the developers to comply with the city regulations, standards and specifications in the course of construction of the housing units.

Further, mass housing programme was initiated with more emphasis in creating the enabling environment for the private sector to participate more actively. It aimed to bridge the wide gap that existed between supply and demand of housing stock within the city of Abuja and its environs (FRNOG, 2009). The intention of the new policy was to take off the burden of the cost of providing infrastructure and housing for the teeming residents from government. It was designed in line with the National Vision for provision of affordable housing to all categories of income earners.

2.10.2 OBJECTIVES

The approach has the following key policy objectives:

i. To enhance private sector participation in housing delivery through enabling environment.
ii. To bridge the gap that exists between supply and demand of housing stock within the city of Abuja and its environs.
iii. To take off burden of cost of providing infrastructure and housing for the growing population from government.

2.10.3 THE REQUIREMENT FOR PPP MASS HOUSING.

a. Partnership agreement for mass housing programme in the FCT

The partnership agreement signed between FCT authority and the private sector for the implementation of FCT mass housing programme was initiated in the year 2000 to provide adequate and affordable housing accommodation for the growing population in the territory. The housing programme is to be realized through the Public Private Partnership (PPP) policy of the federal government. The type of PPP housing model applicable in the study area is the leasehold agreement.

b. Detailed partnership agreement between government and private sector.

The mass housing guideline provided that the developer after fulfilling the legal and financial requirements to qualify for consideration as a prospective housing developer, he may be recommended for approval to participate in the mass housing programme. The developer will then proceed with land application procedure and requirements.

Land Application Fee: The developer shall pay a non refundable processing fee for the required land size as stipulated by the authority.

Table 2.1: Land Application Requirement and Amount as provided by the mass housing guideline in the FCT

Land in FCC	Size in Hectare	Amount
a. Large scale development	6-10	₦ 10,000,000
b. Medium scale development	3-5	₦ 6,000,000
c. Small scale development	1-2	₦ 3,000,000
Land in Satellite Town		
a. Large scale development	11-20	₦ 5,000,000
b. Medium scale development	6-10	₦ 3,000,000
c. Small scale development	2-5	₦ 2,000,000

Source: FCTA, 2009

Technical Requirements: the developer is to satisfy the following technical requirement before a lease hold agreement is signed between the FCDA and the developer.

a. Planning Requirements: the developer to submit to FCDA the following planning documents in appropriate scales and conforming to FCT standards as outlined by the development control manual. These would be scrutinized for consideration and approval by the Department of mass housing. They are: site appraisal, topographical maps of the plot, general land use plan, density distribution plan, detailed site development plan, building coverage and block layout plan and environmental impact assessment report.

b. Architectural Requirements: these drawings are to be submitted to FCDA in appropriate scales, to conform to development control manual for FCT standards for consideration and approval. They are: building plans of house types, elevations and sections, structural design of building types, services (mechanical and electrical) designs and block models.

c. The partnership agreement expects the FCT authority to provide the land and the required primary infrastructure to the housing development sites.eg major road arterials, power supply etc. The FCT authority is to issue title document including certificate of occupancy.

d. The developers are to provide the houses and tertiary infrastructure within the estates as approved by the FCT authority. Example, Roads and local streets within the estate, drainage and sewer lines.

The developer is expected to.

i. Submit detailed programme of work along with fund projection for each stage of the development for consideration and approval before commencement of sites activities;

ii. Mobilize to site within six months of signing the leasehold agreement. Leasehold is for 3years duration.

iii. Complete development within 3years period of leasehold.

iv. Should achieve (30%) completion of the projects within the first year of the leasehold.

v. Developers to substantially have completed not less than 40% of the approved secondary and tertiary infrastructure within their respective estates before commencement of building construction.

vi. The developer to plant trees in the estates in accordance with the requirement of Department of Parks and Garden.

c. Responsibilities of the partners.

- **Supervision of work and monitoring by FCTA.**

In view of the fact that the quality of mass housing in the FCT not be compromised, the FCDA officials are to be fully responsible for oversight supervision and monitoring of the activities at mass housing sites so that approved standards are strictly adhered to by developers to ensure that decent and quality housing were provided. Mass housing guideline stipulates for the submission of applicant's names and credentials of the key staff especially technical staff to be deployed to site. Such key technical staff must be registered members of their professional bodies with not less than six (6) years cognate experience each on similar projects shall include:

i. An Architect,
ii. A Builder,
iii. A Civil/ Structural Engineer,
iv. An Electrical Engineer,
v. A Planner,
vi. A Quantity Surveyor
vii. A Land Surveyor.

Generally, it is observed that, most private housing developers do not have all the above mentioned professionals working on site, rather non professionals are found. Human resource in mass housing delivery comprises both the skilled and unskilled labour who are directly or indirectly involved in provision of housing, the data on staff strength on site of the surveyed mass housing sites indicated the level of technical deficiency to manage such projects effectively. Therefore, the successful growth of mass housing is dependent on some key technical requirement being met as provided by the mass housing guideline.

- **Sanction by the FCTA to the housing Developers**

A developer is to be sanctioned for either non-performance or non-compliance with approved standard rules, regulations and conditions. Similarly sanctions shall be brought to bear on FCDA Officials who compromise their position in this regard.

Sanction against a developer shall be:

a. Stop work order for non conformity with approved standards and Master plan provisions.
b. Removal of structures not in accordance with approved designs and payment for the cost of removal using the performance bond.
c. Revocation of Leasehold for non-performance and non-compliance with the approved standard.
d. Sanctions against FCDA Officials shall be in accordance with public service rules and regulations.

- **Financial capacity of housing Developers.**

Evidence of financial capability is very important and instrumental to the success of the mass housing project, thus all potential developers must make available on demand insights into their financial capabilities, consequently the means to execute and deliver the project on time.

The housing developers are to provide financial viability report to show his capability to perform and deliver the housing project on time schedule. The following documents are to be submitted:

(i) Project Feasibility study report
(ii) Project financial forecast and cash flow projections.

(iii) Evidence of sources of project finance.

(iv) Memorandum of Understanding (MOU) between the developer and project Financiers or Evidence of self-financing ability.

(v) Cost of building and cost of Tertiary Engineering Infrastructure.

(vi) Completion period not exceeding 36 months from date of handing over site.

(vii) Performance bond in the sum of 2.5 percent of project cost from a reputable bank in Nigeria.

Accordingly private real estate developers were allocated parcel of land to develop estate housing in Abuja, for the population. They are however not issued with a formal Right of Occupancy letter which is the standard practice but a Letter of Intent. This allows them to source for fund from any financial institution to enable them carry out their development. It also defers the payment of land charges till after the development on site must have been completed. The deferment of this payment allows for every available fund to be utilized in the development process.

- **Management of estate after completion**

A developer is expected to maintain the infrastructure in his estate until completion of development and complete sell out of the houses. At this stage, the Lease Agreement would have expired and the ownership of the land reverts to the FCDA. FCDA shall maintain the services through its Agencies such as Water Board, Abuja Environmental Protection Board (AEPB), as is the case in the developed districts.

CHAPTER THREE

RESEARCH METHODOLOGY

3.0 INTRODUCTION

The quality and reliability of any research work depends to a great extent on the methods and procedures of data collection. It is therefore necessary that it be done with utmost credibility.

3.1 DATA REQUIREMENT AND SOURCES

For the appraisal of public private partnership mass housing delivery scheme in the FCT, the key variables targeted were financial capacity of the developers, technical requirements, location and types of housing units delivered, targeted population of PPP housing scheme, map of FCT and environmental conditions of housing estates. These were sourced through field survey from FCDA, and interviews.

Table 3.1: Data Requirement

Stakeholders Interview	Data required	Sources
(a)Public Sector: FCTA, FCDA, Mass Housing Department, whose principal role should increasingly be to create competitive pressures for more effective and efficient service delivery and enable, facilitate, regulate and monitor partnership arrangements.	Existing partnership frame work for PPP housing delivery, specific roles. Policy guidelines for mass housing delivery in the FCT. Institutional constraints in PPP mass housing scheme. Mass housing sites and locations. Type and location of infrastructure provisions	Interview with officials FCDA

	Land for Mass housing allocation made so far Map of Abuja showing administrative boundaries of FCC and area council Plan approval process and duration No of developers sanctioned and reason	AGIS FCTA
(b)Private Sector: Private Housing Developers, who because of its access to financial resources and potential ability to operate more efficiently, can play a role in financing and providing certain infrastructure service delivery in construction, operations and maintenance.	Financial requirements which include sources of project finance cost of completed structures. Technical requirement eg No and category of technical professional staff. Operational requirements which include size of land, building materials and cost of labour. Type of infrastructure provided Length of time for mobilization to site Length of time for completion for provision of infrastructure, tree etc. Length of time in housing construction. How many units have been handed to FCDA and time?	Questionn aire survey

Source: Field Survey, 2011

3.2 METHOD OF DATA COLLECTION

The data for this study were sourced through the following methods.

Reconnaissance survey, Questionnaire survey and Interview;

3.2.1 RECONNAISSANCE SURVEY: This was done to ascertain mass housing project locations, types of housing units and their characteristics, that is, accessibility, environmental conditions etc.

3.2.2 QUESTIONNAIRE: A questionnaire is an instrument for investigation, designed to generate data or information in a survey in order to achieve research objectives and answer research questions. For the purpose of data collection, one set of questionnaire were prepared for the Developers in the PPP mass housing programme. A total of 356 developers were allocated land to participate in Public Private Partnership Mass Housing in FCT, between year 2000 and 2010. Of these number only 113 developers have mobilized to site. Therefore, 113 developers formed the sample size from sample frame of 356 developers. Similarly, 113 private housing developers who are in partnership with the FCDA were sampled in phase III and IV of federal capital city known as mass housing districts. The managers of the various private sector housing developers were sampled to solicit information required, this method help to save time and reduce expense of the study, as it is recognised as an advantage of using such in survey. Questions asked were on infrastructural provision and land allocation, time of programme implementation, challenges to effective delivery of mass housing, sources of funding to housing scheme, target population, proposed number and type of housing units been provided.

3.2.3 INTERVIEW: Structured and open ended interviews were conducted on senior management officials of Government agencies and other stakeholders like Real Estate

Developers Association of Nigeria (REDAN) involved in mass housing delivery scheme in the FCT. The following agencies were interviewed to ascertain the departmental responsibilities and individual tasks in mass housing delivery in the study area. The choice of structured and open ended interviews guided the interviews for appropriate responses as well as for the addition of new and related questions when appropriate, and the interview was recorded manually by the researcher.

3.2.4: LITERATURE: This were sourced from newspapers and journal articles, published and unpublished material on housing, online database of government agencies, internet web pages, maps, private sector housing developers, other relevant information from the Estate developers, Abuja Metropolitan Management Council (AMMC), Federal Capital Territory Administration (FCTA) and Federal Capital Development Authority (FCDA).

3.3 SAMPLING METHOD

Purposeful sampling technique was used in the administration of 113 questionnaires to the managers of the estates. Each developer was administered with a questionnaire and 100 valid questionnaires were returned while 13 were not returned.

3.4 APPRAISAL CRITERIA

Table 3.2: Appraisal criteria

Goal achievement of partners in mass housing delivery programme
Partnership requirement for the mass housing programme.
Process of implementation of housing programme
Land and infrastructure provision by government, time of programme implementation

Source: Adapted from FCT mass housing guideline (2010)

With regards to the appraisal of mass housing programme, the Plan versus Outcome Approach, which is also referred to as the Objectives Analysis connotes appraising a policy or programme by looking at whether it has achieved its objectives. This approach specifically looks at the objectives set for the programme and the extent to which such objectives have been achieved. Question of whether the housing programme has delivered, what it said it would deliver in terms of product and process is central to Plan versus Outcome Approach. This implies that this approach examines a programme from two perspectives: the process and product. The former focuses on implementation strategies whereas the latter pays attention to the effects of final products on society.

3.5 DATA ANALYSIS AND PRESENTATION

The data was analysed using descriptive statistics; this helped to present the data in a manageable form. The tabulated and summarized data were transformed and presented in percentages, proportions and other measurable units, and depicted in bars, charts, tables, figures, etc.

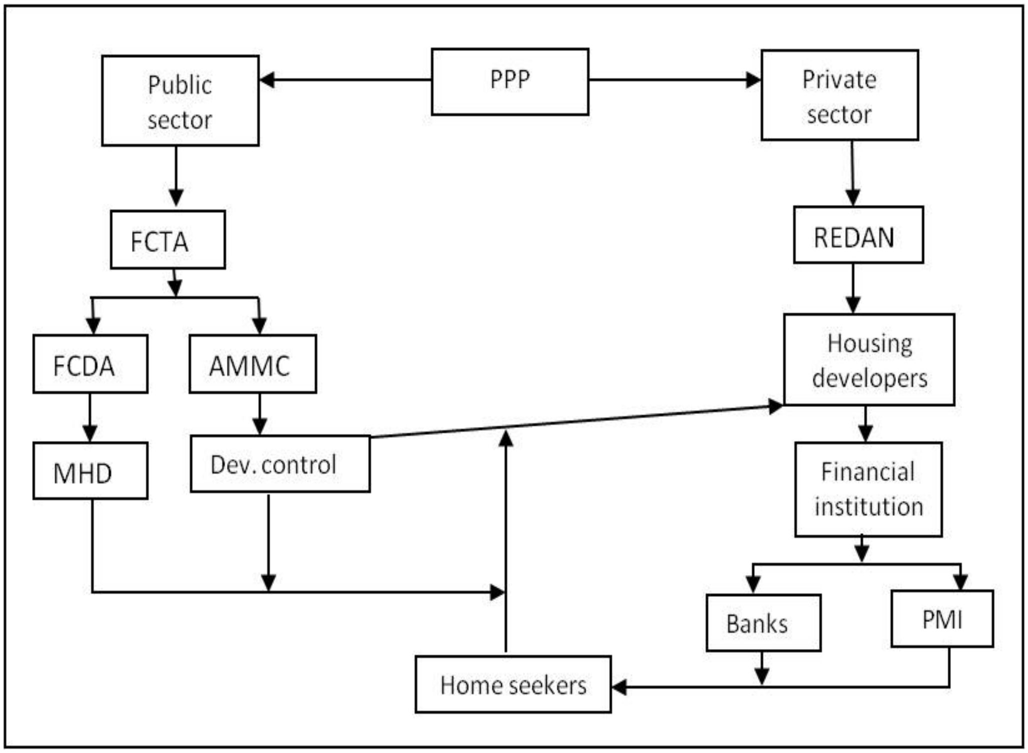
CHAPTER FOUR

ASSESSMENT OF THE IMPLEMENTATION OF THE MASS HOUSING PROGRAMME

4.1 ASSESSMENT OF THE PARTNERSHIP FRAMEWORK

The major partners identified in the PPP mass housing delivery in the study are Federal government, The FCT Administration as well as private sector organizations. The Federal Capital Development Authority (FCDA), Mass Housing Department (MHD), Abuja Metropolitan Management Council (AMMC), Development Control Department formed the public sectors. (See figure 4.1) While the private sector organizations include commercial private housing developers, building contractors and housing financing institutions and Primary Mortgage Institutions (PMI). The private housing developers formed the bulk of membership of the Real Estate Developers Association of Nigeria (REDAN). The study could not identify any evidence linking Area Council authorities with PPP housing provision in the study area. Consequently, they are absent in the PPP institutional framework as shown in figure 4.1 below.

Figure 4.1: Institutiosnal framework for PPP housing in FCT



Source: Adapted from FCT Mass Housing Guideline 2010

FCDA= Federal Capital Development Authority

AMMC= Abuja Metropolitan Management Council

MHD= Mass Housing Department

REDAN= Real Estate Developers Association of Nigeria

PMI= Primary Mortgage Institution

4.2 ASSESSMENT OF THE IMPLEMENTATION PROCESS

4.2.1 Land Allocation and Development

According to the report of Ministerial committee on mass housing programme about, 356 private sector developers have been allocated mass housing land in various districts of the FCC since the inception of the mass housing programme in the year

2000. These land allocation were done in three phases. In phase one between 2000-2003 of the land allocation about 180 private developers were allocated 2610 hectares of land in six different districts in the southern part of phase III of the FCC.

Table 4.1: Mass Housing land Allocation between 2000- 2003 in six Districts.

Districts	**2000**		**2001**		**2002**		**2003**	
	No of Developers	Land Allocation	No of Developers	Land Allocation	No of Developers	Land Allocation	No of Developers	Land Allocation
Wumba	9	95	11	110	13	160	13	113
Kafe	4	80	2	40	15	300	5	147
Galadimaw	8	160	5	100	4	80	4	120
Dakwo	5	55	5	50	5	50	5	50
Lokogoma	26	260	17	180	10	140	8	151
Mbora	2	50	3	30	3	50	2	40
Total	**54**	**700**	**43**	**510**	**50**	**780**	**37**	**621**

Source: Ministerial Committee on Mass Housing (2008)

While 176 developers were allocated land in the other two phases between 2004-2010 with about 10,081.7 hectares of land in about 24 districts. Therefore the private sectors have been allocated well over 12,961 hectares of land to participate in the FCT mass housing programme. (see table 4.2 below)

Table 4.2: Mass Housing Land Allocation in FCC Abuja

S/N	DISTRICT	LAND ALLOCATION (HA)
1	Dakwo	568.5
2	Duboyi	336.29
3	Duste	540.94
4	Gadua	481.66
5	Galadimawa	661.05
6	Lokogoma	800.4
7	Saraji	561.07
8	Wumba	591.94
9	Bunkoro	836.78
10	Gwarimpa II	433.52
11	Ido Gwari	627.41
12	Idu-Sabo	428.85
13	Kado	489.51
14	Kafe	598.63
15	Karsana East	765.81
16	Karsana North	915.47
17	Karsana South	605.23
18	Karsana West	509.72
19	Kodo	376.75
20	Mbora	537.13
21	S. Gida	741.01
22	Wupa	284.02
23	Kagini	1.5
24	Kada	50.1
	Total	**12691**

Source: Department of Mass Housing, 2011

In order to fulfill its parts of the agreement in the mass housing programme, the FCT authority have allocation well over 12, 691 hectares of land spreading across 24 districts of the city to various estate developers to construct houses for the residents.

TABLE 4.3: LAND ALLOCATION WITHIN POLICY REQUIREMENT

Land allocation	Size in hectares	No of developers
(1) FCC		
Large scale	187.727	20
Medium scale	90.436	21
Small scale	1.65	1
(2) Satellite Town		
Large scale		
Medium scale		
Small scale		
Total	279.813 hectares	42

Source: Field Survey, 2011

The table reveals that 42 developers were allocated mass housing land within the specification of FCT mass housing policy, this represents 279.813 hectares of land, while 71 developers received their land allocation in excess of what the policy prescribed and represents 2,155.805 hectares of land. It is also evident that the allocations were made in the FCC alone without any in the satellite town. From this, it is clear that the government is not allocating based on law or merit but on personal interest and this situation often lead to land percelation and sale by developers who have gotten more than excess land that cannot be easily developed.

4.2.2 MOBILIZATION TO SITE

The study show that about 356 private housing developers has been allocated land to participate in the mass housing programme since inception in the year 2000, but only 113 developers have so far mobilized to site in various districts while 243 private developers are yet to mobilize to site.

Table 4.4: Developers mandate and Land Allocation in hectares

s/no	name of developer	Size of land allocation in hectare	District	proposed housing units
	Equinox Property LTD	5h	Dakwo	72
2.	AIICO Organisation	5h	Dakwo	60
3	Associated Properties & Trust plc.	5h	Dakwo	65
4	Dorina Nigeria ltd	10h	Dakwo	159
5	Jonah Capital Limited	9.76h	Dutse	150
6	Cityscape Properties LTD	25h	Galadimawa	214
7	Habitat for Humanity	20h	Galadimawa	185
8	Matterson Properties LTD	25h	Galadimawa	180
9	Meshoto Nig. Ltd	20h	Galadimawa	145
10	NAFILIS Nigeria LTD	17.308h	Galadimawa	167
11	Technobat Fixtures &Fittings	20h	Galadimawa	197
12	Investgroup, GGE/Exter st Davis	25h	Galadimawa	200
13	UBN property company ltd	12.81h	Galadimawa	130
14	Edile construction LTD	19.817	IDOGWARI	220
15	Edile construction LTD	16.722	IDOGWARI	200
16	Edile construction LTD	93.608	IDOGWARI	2010
17	Edile construction LTD	14.767	IDOGWARI	175
18	Edile construction LTD	33.438	IDOGWARI	350
19	Edile construction LTD	37.154	IDOGWARI	374
20	Edile construction LTD	10.028	IDOGWARI	87
21	Larix Company LTD	55.283	IDOGWARI	550
22	Larix Company LTD	29.202	IDOGWARI	245
23	Larix Company LTD	18.881	IDOGWARI	175
24	Fisque West Africa LTD	24.824	IDOGWARI	260
25	Larix Company LTD	52.411	IDU-SABO	580
26	Larix Company LTD	64.339	IDU-SABO	1200
27	Ideal Grace Construction CO. LTD	15.269	IDU-SABO	170
28	KTB Design LTD	45.229	IDU-SABO	500
29	ChaseBond Global Services LTD	53.213	IDU-SABO	820
30	ALD Technical Services LTD	22	KAFE	200
31	ANDI-KAN Resources LTD	20	KAFE	190
32	Viendubond Contractors NIG. LTD	25	KAFE	200
33	Wilbahi Partners NIG. LTD	20	KAFE	185
34	Built Environment LTD	20	KAFE	155
35	Manreng NIG. LTD	20	KAFE	150
36	Peter Okolo & Company	25	KAFE	190
37	Shelter Concepts LTD	20	KAFE	210
38	Sunshine Properties LTD	20	KAFE	200
39	Blue Fountain Properties LTD	105.858	Karsana East	2500
40	Seapoints Resort LTD	24.530	Karsana East	390
41	Verion Hertage LTD	106.75	Karsana East	2600
42	Aso Savings And Loans Plc	54.70	Karsana South	1000
43	Pghe Control LTD	10.81	Karsana South	115
44	Locke Homes LTD	43.93	Karsana South	430
45	Mc Fidellis Tradingggg Stores	57.94	Karsana South	1100
46	Fimac Auto Nig LTD	58.43	Karsana South	1300
47	Citec Integrated Building Product LTD	6.288	Karsana West	86
48	Citec Integrated Building Product LTD	21.565	Karsana West	350
49	Citec Integrated Building Product LTD	75.725	Karsana West	2000
50	Citec Integrated Building Product LTD	40.48	Karsana West	700
51	Citec Integrated Building Product LTD	5.436	Karsana West	80
52	Citec Integrated Building Product LTD	28.02	Karsana West	600
53	Citec Integrated Building Product LTD	22.18	Karsana West	365
54	Federal Character Comm Staff Coop	1.65	Kagini	20

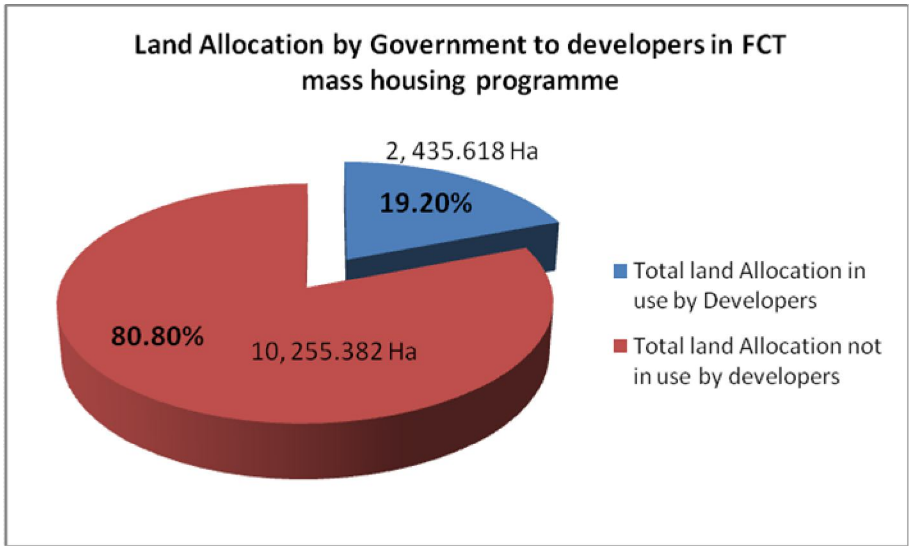
55	Aulic Nigeria LTD	50	Kubwa (DIST IV)	1100
56	Fovak Nigeria LTD	5	Lokogoma	80
57	Cope Earth Limited	5	Lokogoma	87
58	Little Arcons Tunkey Projects	20	Lokogoma	225
59	Modula Consolidated Services LTD	5	Lokogoma	75
60	Cif Gift Limited	12.77	Lokogoma	150
61	Nibeco Works And Project LTD	5	Lokogoma	65
62	Property Wise/Home King Reality Corp	10	Lokogoma	197
63	RG Construction Company LTD	5	Lokogoma	70
64	Sammiyya Nigeria Limited	10	Lokogoma	185
65	City Shelters And properties LTD	22.53	Lokogoma	234
66	FRSC Housing Coopertive Society	10	Lokogoma	160
67	Urban Trends INC	20	Lokogoma	205
68	Basic Properties Nigeria LTD	5	Lokogoma	60
69	Lingo Nigeria Limited	5	Lokogoma	72
70	Grandeur Engineering Services LTD	10	Lokogoma	164
71	MC. Chuddy Auto Company NIG. LTD	6.077	SABO-GIDA	65
72	Justine J. Global Ventures LTD	48.58	SABO-GIDA	800
73	Russet INTL. LTD	17.16	SABO-GIDA	130
74	K.E Kene CO. Investment LTD	80.30	SABO-GIDA	1500
75	Ofuebe Construction Company LTD	5	WUMBA	55
76	HISDRAGNET LTD	10	WUMBA	96
77	Standard Form Devt.	10	WUMBA	85
78	Union Homes Savings & Loans LTD	20	WUMBA	173
79	Unique Shelter Construction LTD	10	WUMBA	83
80	Tawakaltu Properties NIG. LTD	5	WUMBA	60
81	Transproject NIG. LTD	10	WUMBA	100
82	Frank Woopet Engineering LTD	5	WUMBA	64
83	PCD Associates	5	WUMBA	70
84	PWG Engineering LTD	6.964	WUMBA	70
85	CBN Staff Multipurpose Coop. Society	25	WUMBA	232
86	Tasoluk Oakland NIG. LTD	5	DURUMI	65
87	Real Homes Devt. Co.	5	Lokogoma	60
88	Godab Nig. LTD	5.847	WUMBA	50
89	Century trade LTD	12.99	WUMBA	94
90	Kwara Investment Property DEV, CO. LTD		Galadimawa	
91	Good Homes Estate LTD	11.70	Lokogoma	78
92	Corporate Worldwide INVT .LTD	7.80	Wumba	60
93	Barrack General Enterprises Nig LTD	45.90	Karsana South	500
94	ED-Zone International LTD		Lokogoma	
95	Abuja Property Devet. Company LTD	50.26	Kaba	550
96	Asset Mgt. & Security Services LTD	30.00	Galadimawa	422
97	Bamsufic Housing Coop. Society LTD	5	Lokogoma	50
98	Katsina State Housing Authority		KAFE	
99	Cambial LTD	20	Galadimawa	190
100	Minfa LTD	10	Lokogoma	135
101	Andy-Kan Resources LTD			
102	Falpins Nig LTD	10	DAKWO	65
103	Same Global Systems LTD	25	DAKWO	180
104	Fastrol Nig. LTD	10	Lokogoma	64
105	Shelter concepts	15	Lokogoma	170
106	Iconic Consult LTD	5	WUMBA	70
107	Triach Nig. LTD	10	WUMBA	232
108	Moniof Development Company LTD	5	Lokogoma	86
109	Archan Consortium LTD	20	KAFE	224
110	Peace & Ellis LTD	20	KAFE	195

111	Paul-b Nig. LTD	25	MBORA	267
112	All works Nig. LTD	20	MBORA	267
113	Urban shelter	25	Galadimawa	142
	TOTAL	**2,435.618**		**35,859**

Source: Department of Mass Housing, 2011

Table above is the total number of mass housing developers already mobilized to site and on various stages of development. Some of the developers have completed their housing development while others are ongoing. On the whole, over 12691 hectares of land spreading across 24 districts of the City of Abuja have been allocated in this Scheme and only 2435.618 hectares has utilized. Large number of the developers embarked on massive construction works which required effective monitoring to ensure compliance with Urban and Regional Planning Regulations and Building Codes. It is equally evident that these developers have proposed to build and sell 35859 housing units to residents of FCT in order to reduce accommodation problems. Little has been achieved in the utilization of land and delivery of housing since the beginning of the mass housing programme in the FCT. It is evident that only 19.2% of land allocated to developers is utilized while 80.8% of land allocated to various developers is yet to be utilized. This result suggest that majority of those who got land to participate in the FCT mass housing programme are yet to put the parcel of land in use. See figure 4.2 below.

Figure 4.2: land allocation to developers



Source: Field Survey, 2011

Table 4.5: No of Participating Developers in the FCT mass housing programme

Developers	Number	PERCENTAGE
Total Developers working on site	113	31.7
Total Developers not on site	243	68.3
TOTAL	356	100

Source: Field Survey, 2011

Table shows the result of mass housing developers presently working on site. A close examination of the result reveals that 31.7% of developers are currently working on their various mass housing sites across the districts while a larger 68.3% of them have not mobilized to their various mass housing sites to commence work. From this result one can infer that majority of the housing developers did not enter the programme with good intention or to build the houses and sell to beneficiaries but rather to make high profit for themselves.

4.2.3 DEVELOPMENT OF INFRASTRUCTURE

In the FCT, the state of infrastructure is appalling if not tragic. Aside from the fact that it does not meet the needs of the investor, it inhibits investment and scales up the cost of transacting business in the country. Infrastructure is crucial to economic development. Economies with inadequate or underdeveloped infrastructure are bound to experience slow economic growth, social unrest with the attendant human and material casualty. Any economy faced with the challenge of infrastructural deficiency is generally unattractive to capital, domestic or foreign. The cost of expanding, improving and maintaining public infrastructure has evidently overstretched public resources, making efforts for alternative funding sources inevitable.

In line with the above, Government's commitment to transparency and accountability will ensure that the transfer of responsibility to the private sector follows best international practice and is achieved through open competition. The Government has inaugurated the Infrastructure Concession Regulatory Commission (ICRC) with a clear mandate to develop the guidelines, policies, and procurement processes for PPP. The ICRC will collaborate with the States to promote an orderly and harmonized framework for the development of Nigeria's infrastructure and to accelerate the development of a market for PPP projects. The Federal Government assures investors that all contracts completed in compliance with the ICRC Act will be legal and enforceable, and that investors will be able to recover their expected return subject to compliance with the terms of the PPP contract.

4.2.4 URBAN INFRASTRUCTURE BEDROCK TO HOUSING DEVELOPMENT.

Infrastructure is crucial for the development, functionality and prosperity of urban areas. It provides the foundation on which any city will thrive. Adequate infrastructure – improved water and sanitation, reliable and sufficient power supply, efficient transport networks and modern information and communication technologies (ICTs) – contributes to the sustainability and economic growth of urban areas, promotes the competitiveness of local businesses, improves labour productivity, enhances the investment climate in the city and contributes to its attractiveness. Physical infrastructure like roads, power and communication facilities, improves urban connectivity, which is essential to induce growth and reduce poverty.

a. Water supply

Adequate water supply is essential for environmental sustainability and quality of life. Access to clean water reduces morbidity and mortality, and improves the productive abilities of the beneficiaries. The study reveals that potable drinking water (pipe borne water) is lacking in the estates rather there are bore hole as source of water supply. The government is yet to provide potable water from the main trunk line to the mass housing districts.

Table 4.6: Regular Sources of Water to Mass Housing Sites

SOURCE	PERCENTAGE
Pipe borne water	8.84
Borehole	63.7
Well	27.4
Total	**99.94**

Source: Field Survey, 2011

The table shows that about 63.7% of the housing estates lack treated pipe borne water supply and relied on borehole, while 27.4% relied on well and only 8.84 % of the estates have access to treated pipe borne water supply.

b. Road Infrastructure

Road network will rank amongst any FCT most prized assets, as it facilitates the movement of people and goods. Apart from access, road networks also form the basic grid for trunk infrastructure for water, sanitation and power supplies. Roads also contribute to effective mobility, which is crucial for the prosperity of cities. Congested roads and poor facilities for pedestrians are the most pervasive transport problems affecting cities in developing countries.

The FCT authority through the department of Engineering Services provided designs of primary infrastructure to enable the private housing developers have access to their estate plots. It is a known fact that provision of infrastructure is capital intensive and may probably be one of the factors that discourage private sector developers with mass housing land allocation from mobilizing to site to commence work. It is evident from the study that the developers provided power supply, drainages and internal access roads to the completed housing units, but about 65 % of the estate access roads have not been tarred in the northern part on mass housing districts of FCC. (See table 4.7 below on different categories of road yet to be tarred).

Table 4.7: BASIC ROAD INFRASTRUCTURE IN THE MASS HOUSING DISTRICT

TYPE OF ROAD	LEVEL OF PROVISION
EXPRESS WAY	Northern Park Way and Inner Northern Express Way, Southern Park Way and Inner Southern Express Way linking phases three and four mass housing districts to other part of FCC are yet to be provided.
RING ROAD	Ring Road II has been provided by the government linking phase two and three, while Ring Road III and IV are yet to be provided.
ARTERIAL ROAD AND TRANSIT WAY	Arterial Roads linking various mass housing districts in the study area are yet to be provided by government.
LOCAL STREET	Local streets within various housing estates are provided by the developers themselves. But a lot of these roads are not tarred, for example all the mass housing estates in Northern part of phase four are yet to tarred their local street roads.
OTHER INFRASTRUCTURE	Drainages, sewer lines etc.

Source: Field Survey, 2011

The table above shows the basic road infrastructure provision by the Government known as the primary infrastructure, and that to be provided by the developers as the secondary infrastructure. It is evident from the study that major arterial, collector, express and ring roads are yet to be provided, while infrastructures like sewer lines, telecommunication ducts, power and water lines have been provided by the government in the southern part of the mass housing districts of dakwo, duste, galadimawa, lokogoma, wumba and duboyi. Furthermore, the developers have provided minor access roads, drainages, walk ways, packing facilities, power supply to individual housing units were provided. On the northern districts majority of the road types are yet to be provided, the very slow pace in the provision of infrastructure to various project sites has been attributed to issue of release of funds.

4.2.5 COMPLETION OF WORK

Tables 4.8a – 4.8d below shows the level of completion of work in the mass housing programme since inception in the year 2000 to 2010 in FCT.

Table 4.8a: level of work from site clearance to DPC

s/no	name of developer	land allocation	mandate	Description of work done	Outstanding work	% of completion
1	NAFILIS Nigeria LTD	17.308h	167 units proposed	work on going on phase one with 50 units	Relocation of villagers on part of the estate and completion 112 units	29.94
2	Edile construction LTD	19.817	220 units	Site clearance	Yet to commence construction work	5.00
3	Edile construction LTD	16.722	200 units	Site cleared and site office constructed with wood	Yet to commence construction work	5.00
4	Edile construction LTD	14.767	175 units proposed	50 units of housing ongoing at different stages of development	125 units remaining	28.57
5	Larix Company LTD	29.202	245 units	Site office and gate house	To commence construction work	5.00
6	Larix Company LTD	18.881	175 units	Site office, gate house and excavation	To commence construction work	5.00
7	Larix Company LTD	52.411	650 units to be delivered	Gate house, fence and construction of 150 units	To commence actual housing construction 500 units and relocation of villagers by FCTA	23.07
8	KTB Design LTD	45.229	To deliver 500 housing units	Construction of 150 units ongoing	Completion of 350 housing units and necessary infrastructure	30.00
9	ChaseBond Global Services LTD	53.213	To build 820 housing units	Construction work ongoing with 220 units	Completion of 600 housing units and necessary infrastructure	26.83
10	Manreng NIG. LTD	20	150 units to be delivered in kafe district	Construction work stopped on various stages of development for 40 units	No building is ready for habitation	26.67
	Blue Fountain Properties LTD	105.858	proposed to 2500 units in karsana east	site divided into three phased development. Construction 500	Work yet to commence in the other phases.	20.00

				detached duplex ongoing. The developer also sub-divided and is selling bare land for residents.		
11	Seapoints Resort LTD	24.530	390 housing units proposed	Gate house with fence	No construction activities as at visit time	5.00
12	Verion Hertage LTD	106.75	To develop and sell 2600 units of housing	Site clearance, foundation and block work on phase one with 600 units. sale of estate land ongoing	Provision of primary and secondary infrastructure. Commencement of work on phases II & III	23.08
13	Aso Savings And Loans Plc	54.70	Proposed to provide and sell 1000 housing units in karsana south district	Construction work ongoing at various stages from DPC to roofing level in phase 1 with 300 housing units	Provision of needed infrastructure and commencement of other developmental phase	30.00
14	Pghe Control LTD	10.81	115 units proposed	40 units developed up to lintel level	75 units to be developed	34.78
15	Locke Homes LTD	43.93	430 housing units to be provided	Construction 150 units ongoing at various stages from DPC to roofing level	280 units of housing and needed infrastructure out standing	34.88
16	Mc Fidellis Trading Stores	57.94	1100 units proposed in karsana south	Provision of access roads within phase 1 of the estate	No construction activity as at the time of site visit	5.00
17	Fimac Auto Nig LTD	58.43	To build 1300 housing units	Work ongoing with the first 300 units	1000 units yet to commence and estate infrastructural facilities	23.08
18	Citec Integrated Building Product LTD	75.725	2000 units to be provided	Work ongoing with the first 500 units in phase one and needed secondary infrastructure	construction yet to commence on 1500 units and completion of infrastructure	25.00
19	Aulic Nigeria LTD	50	1100 proposed to be delivered	Local access roads and development of 150 units	950 units are yet to be developed	13.64
20	Justine J. Global Ventures LTD	48.575	800 units proposed in sabo-gida district	Construction work ongoing on 180 units	Construction work yet to commence with 650 units	22.50
21	K.E Kene CO. Investment LTD	80.298	1500 housing units to be	Construction work ongoing with 350 units	Construction work ongoing to commence on 1150	23.33

			built		units	
22	Barrack General Enterprises Nig LTD	45.90	Proposed to build 500 housing units	120 units	Relocation of indigenes by the FCTA and commencement of 380 units	24.00
23	Asset Management & Security Services LTD	30.00	422 units proposed	site office	No construction work ongoing	5.00
24	Russet intl. ltd	17.159	130 units proposed at sabo-gida	Site cleared with project sign board	No site work ongoing	5.00
25	Edile Construction LTD	33.438	350	115	235	32.86
26	Edile Construction LTD	37.154	374	110	264 units	29.41
			19,913	**4,075**		**20.46**

Source: Field Survey, 2011

Table 4.8b: level of work from DPC to roofing

s/no	name of developer	land allocation	mandate	Description of work done	Outstanding work	% of completion
1	Dorina Nigeria ltd	10h	Proposed to develop 159 housing units and all the secondary and tertiary infrastructure	100 housing units has been fully developed	59 units are on various stages of completion. Work ongoing on the provision of infrastructure.	62.89
2	Meshoto Nig. Ltd	20h	Proposed 145 units	85 units completed	65 units outstanding	58.62
3	Edile construction LTD	93.608	to construct 2010 housing units of different typologies at Idogwari district and provide needed infrastructure for human habitation	The site was into two development phases. The 1st phase is to have 1000 housing units developed by the company while the 2nd phase is to have 1010 units of which 500 units will be developed by the company and the rest was subdivided and sold to individuals to develop on incremental bases. On 1st phase construction work	The completions of all ongoing construction work in phase one and commencements of work in phase two. Provision of needed secondary and tertiary infrastructure.	49.75

				is on various stages ranging from DPC to Roof Trusses.		
4	Larix Company LTD	55.283	To build 550 housing units	The company is presently developing 270 housing units while the land area for 280 units is currently on sale for any interested buyer.	Yet to commence housing construction by individuals who bought bare land from estate developers and pose sub-contractors.	49.09
5	Larix Company LTD	64.339	to develop and sell 1200 housing units in Idu-sabo district of phase III	Construction of 500 housing units. The land area for the remaining 700 units was subdivided and currently been sold to individuals. Though some has commenced construction with basic infrastructure on site.	It is clear that no single house is declared practically complete ready for habitation. Generally about 350 units are on various stages of completion. There is absence of both primary and secondary infrastructure.	41.66
6	Ideal Grace Construction CO. LTD	15.269	170 housing units proposed	The company is developing 70 units	100 is to be developed by private individuals who acquired land from the developer	41.18
7	Viendubond Contractors NIG. LTD	25	200 units proposed in kafe district	Construction activities ongoing with 100 units and at different stages	Provision of estate facilities and commencement of the remaining 100 units	50.00
8	Peter Okolo & Company	25	190 units proposed	110 units completed to roof level and estate facilities, utilities ongoing	Work ongoing on the remaining units	57.89
9	Citec Integrated Building Product LTD	5.436	80 units to be delivered	50	No housing unit completed	62.50
10	Fovak Nigeria LTD	5	To deliver 80 units of housing	50 units completed	30 units yet to be completed	62.50
11	Urban Trends INC	20	205 units proposed in lokogoma district	100 housing completed	Work ongoing on 105 units	48.78
12	MC. Chuddy Auto Company NIG. LTD	6.077	65 units	Construction work ongoing	Construction work ongoing	65.00

13	Abuja Property Development Company LTD	50.26	550 units proposed	Work ongoing in phase one with 200 units, no primary infrastructure on site	Relocation of indigenes by the FCTA, and completion of housing units	36.36
14	Shelter concepts	15	170 units proposed	Completed 70 units	Work ongoing on various stages of completion	41.18
15	Iconic Consult LTD	5	195 proposed	95 developed up to roof level , 60 are on different stages	40 are yet commence	47.72
16	Peace & Ellis LTD	20	267 proposed	100 housing units	Stopped construction work	37.45
17	All works Nig. LTD	20	267 units to be provided at mbora district	120 units are completed	No site work currently on completion of the rest housing units	44.94
18	Sammiyya Nig. Ltd	10	158 to be delivered at lokogoma	Construction work ongoing on 60 units	Yet to complete housing units and needed infrastructure	37.97
19	Edile Construction	10	87 units proposed	40	47 yet to commence	45.98
20	Citec LTD	6.28	86 units	35 ongoing	51units left	40.69
21	Citec LTD	21.56	350 units	150	200	42.86
22	Citec LTD	40.48	700 units	270	430	38.57
23	Citec LTD	28.02	600 units	220	380	36.67
24	Citec LTD	22.18	365 units	140	225	38.36
			8,649	**4,000**		**46.25**

Source: Field Survey, 2011

Table 4.8c: level of work from roofing to finishing

s/no	**name of developer**	**and allocation**	**Mandate**	**Description of work done**	**Outstanding work**	**% of completion**
1	Matterson Properties LTD	25h	To build and sell 180 housing units to FCT residents	all the houses have been roofed	Working on finishing and provision of necessary infrastructure	80.00
2	Investgroup, GGE/Exter st Davis	25h	200 units	Construction work completed in 165 units	Work ongoing with the finishing, BQ and general infrastructure	82.50
3	ALD Technical Services LTD	22	200 units	Completed construction of housing 150 units	Finishing touches on housing and infrastructure	75.00
4	Wilbahi Partners NIG. LTD	20	Proposed to build 185 units	135 houses are on different stages of completion.	50 houses are yet to be constructed	72.97
5	Sunshine Properties LTD	20	To build 200 units in kafe district	Construction work completed	finishing touches on infrastructure	92.50
6	Cope Earth Limited	5	87 units	Development at roofing stage	Finishing work on the 87 units and required estate	80.00

					facilities	
7	Little Arcons Tunkey Projects	20	225 units proposed	170 units completed	No site work ongoing at present. Estate infrastructure not completed	75.56
8	Modula Consolidated Services LTD	5	75 units proposed		Finishing touches on the housing units and estate infrastructure	80.00
9	Nibeco Works And Project LTD	5	65 units of housing	All the structures are on ground in advanced stages of completion	Same as above	80.00
10	RG Construction Company LTD	5	70 units proposed	Development at roofing level	work not going on at the time of site visit	80.00
11	Grandeur Engineering Services LTD	10	To develop and sell 164 housing units	150 units completed	Finishing touches on the units and the estate facilities	91.46
12	HISDRAGNE T LTD	10	96 units proposed in wumba district		Finishing touches on the housing units and estate infrastructure	80.00
13	Frank Woopet Engineering LTD	5	64 units	completed construction of housing units	Infrastructure provisioning ongoing	80.00
14	Real Homes Devt. Co.	5	Proposed 60 units	Completed the construction of the units in the estate	Finishing work	80.00
15	Godab Nig. LTD	5.847	50 units proposed	Same as above	Same as above	80.00
16	Century trade LTD	12.99	94 housing units proposed	70 units roofed but not painted	24 units are on various stages of development	74.47
17	Good Homes Estate LTD	11.70	78 units	Completed the construction of the units in the estate		80.00
18	Corporate Worldwide INVT .LTD	7.80	Proposed 60 units to be delivered	40 units completed and ready for habitation	20 units are on different stages of completion as a result of sub-contractor	66.67
19	Fastrol Nig. LTD	10	64 units proposed	60 units built	Working on finishing	83.00
20	Paul-b Nig. LTD	25	267 units to be provided at mbora district	Over 200 housing units has been completed in the site	Work ongoing on the remaining units and the required estate facilities	74.94
21	Fed. Character Staff Coop.	1.65	20	20	Finishing	80.00
			2,504	**2,170**		**86.66**

Source: Field Survey, 2011

From the level of completion to date above of FCT mass housing programme in tables 4.8a to 4.8c above, it is clear that developers are on their various stages of completion in their respective estates. Available data showed that 20.46% of developers have completed their housing developments from site clearance to DPC, 46.25% have their housing developments completed from DPC to roof level and 86.66% of them have completed from roof to finishing. See figure 6 below for graphical representation. Therefore it is evident from the summary table above that 51.12% of developers are working on site. The very slow pace of work on site has been attributed to incremental development by individuals who bought estate land forming sub-contractor, bureaucratic nature in the release of funds, relocation and compensation of indigenes or villagers on project site and inadequate infrastructural provisioning. Furthermore, the analysis of the summary reveals that land allocations granted to developers were adequate for the number of housing units proposed. Developers on site clearance were assessed to have 5.00% completion while those on finishing were assessed to have 80.00% completion based on work done.

Table 4.8d: developers with complete development in the FCT mass Housing

Name of Company	size of land allocation	District	No of housing units delivered	% of completion
Equinox Property LTD	5 hectares	Dakwo	72	Completed
Aiice Organisation	5hectares	Dakwo	60	Completed
Associated property &Trust PLC	5 hectares	Dakwo	65	Completed
Jonah Capital Nig LTD	9.76 hectares	Duste	150	Completed
Cityscape properties Ltd	25 hectares	Galadimawa	214	Completed
Habitat for Humanity	20 hectares	Galadimawa	185	Completed
Technobat Fixtures & Fittings	20 hectares	Galadimawa	197	Completed
UBN Property Company LTD	12.81 hectares	Galadimawa	130	Completed
Andi-kam Resources ltd	20 hectares	Kafe	190	Completed
Built Environment LTD	20 hectares	Kafe	155	Completed
Shelter Concepts LTD	20 hectares	Kafe	210	Completed
Little Arcons Turkey Projects	20 hectares	Lokogoma	225	Completed
CIF Gift LTD	12.97 hectares	Lokogoma	150	Completed
City Shelters & Properties LTD	22.53 hectares	Lokogoma	234	Completed
Granduer Engineering	10 hectares	Lokogoma	164	Completed

Services LTD				
Standard Form Developments	10 hectares	Wumba	85	Completed
Unique Shelters Construction LTD	10 hectares	Wumba	83	Completed
Transproject Nig LTD	10 hectares	Wumba	100	Completed
Union Homes Saving &Laons LTD	20 hectares	Wumba	173	Completed
CBN Staff multipurpose coop. society	25 hectares	Wumba	232	Completed
MINFA LTD	10 hectares	Lokogoma	135	Completed
Urban Shelters	25 hectares	Galadimawa	142	Completed
Same Global System	25 hectares	Dakwo	180	Completed
PCD Associates	5 hectares	Wumba	70	Completed
PWG ENG. LTD	6.5 hectares	Wumba	70	Completed
Tasoluk Oakland LTD	5 hectares	Durumi	65	Completed
Cambial	20 hectares	Galadimawa	190	Completed
Lingo Nig. LTD	5 hectares	Lokogoma	72	Completed
FRSC Housing Society	10 hectares	Lokogoma	160	Completed
TOTAL	**414.57 hectares**		**4,158 units**	**13.38**

Source: Field Survey, 2011

The table above shows that about 29 developers or companies have completed their proposed housing development and needed infrastructure in their housing estates respectively. This accounts for a 13.38 % completion and delivery of 4,158 housing units on land area of about 414.57 hectares. This units are currently been sold to interested buyers in the FCT. It is also evident from the study that no developer completed its housing development within the stipulated time frame of 3 years as contained in the development lease agreement signed by partners and with general programme achievement of **32.25%** since inception in the year 2000.

Table 4.9: SUMMARY OF WORK DONE BY DEVELOPERS IN FCT MASS HOUSING PROGRAMME

s/no	name of developer	land allocation	Mandate	Description of work done	Outstanding work	% of completion
1	NAFILIS Nigeria LTD	17.308 h	167 units proposed	work on going on phase one with 50 units	Relocation of villagers on part of the estate and completion 112 units	29.94

2	Edile construction LTD	19.817	220 units	Site clearance	Yet to commence construction work	5.00
3	Edile construction LTD	16.722	200 units	Site cleared and site office constructed with wood	Yet to commence construction work	5.00
4	Edile construction LTD	14.767	175 units proposed	50 units of housing ongoing at different stages of development	125 units remaining	28.57
5	Larix Company LTD	29.202	245 units	Site office and gate house	To commence construction work	5.00
6	Larix Company LTD	18.881	175 units	Site office, gate house and excavation	To commence construction work	5.00
7	Larix Company LTD	52.411	650 units to be delivered	Gate house, fence and construction of 150 units	To commence actual housing construction 500 units and relocation of villagers by FCTA	23.07
8	KTB Design LTD	45.229	To deliver 500 housing units	Construction of 150 units ongoing	Completion of 350 housing units and necessary infrastructure	30.00
9	ChaseBond Global Services LTD	53.213	To build 820 housing units	Construction work ongoing with 220 units	Completion of 600 housing units and necessary infrastructure	26.83
10	Manreng NIG. LTD	20	150 units to be delivered in kafe district	Construction work stopped on various stages of development for 40 units	No building is ready for habitation	26.67
11	Blue Fountain Properties LTD	105.858	proposed to 2500 units in karsana east	site divided into three phased development. Construction 500 detached duplex ongoing. The developer also sub-divided and is selling bare land for residents.	Work yet to commence in the other phases.	20.00
12	Seapoints Resort LTD	24.530	390 housing units proposed	Gate house with fence	No construction activities as at visit time	5.00
13	Verion Hertage LTD	106.75	To develop and sell 2600 units of housing	Site clearance, foundation and block work on phase one with 600 units. sale of estate land ongoing	Provision of primary and secondary infrastructure. Commencement of work on phases II & III	23.08
14	Aso Savings And Loans Plc	54.70	Proposed to provide and	Construction work ongoing at	Provision of needed infrastructure and	30.00

			sell 1000 housing units in karsana south district	various stages from DPC to roofing level in phase 1 with 300 housing units	commencement of other developmental phase	
15	Pghe Control LTD	10.81	115 units proposed	40 units developed up to lintel level	75 units to be developed	34.78
16	Locke Homes LTD	43.93	430 housing units to be provided	Construction 150 units ongoing at various stages from DPC to roofing level	280 units of housing and needed infrastructure out standing	34.88
17	Mc Fidellis Trading Stores	57.94	1100 units proposed in karsana south	Provision of access roads within phase 1 of the estate	No construction activity as at the time of site visit	5.00
18	Fimac Auto Nig LTD	58.43	To build 1300 housing units	Work ongoing with the first 300 units	1000 units yet to commence and estate infrastructural facilities	23.08
19	Citec Integrated Building Product LTD	75.725	2000 units to be provided	Work ongoing with the first 500 units in phase one and needed secondary infrastructure	construction yet to commence on 1500 units and completion of infrastructure	25.00
20	Aulic Nigeria LTD	50	1100 proposed to be delivered	Local access roads and development of 150 units	950 units are yet to be developed	13.64
21	Justine J. Global Ventures LTD	48.575	800 units proposed in sabo-gida district	Construction work ongoing on 180 units	Construction work yet to commence with 650 units	22.50
22	K.E Kene CO. Investment LTD	80.298	1500 housing units to be built	Construction work ongoing with 350 units	Construction work ongoing to commence on 1150 units	23.33
23	Barrack General Enterprises Nig LTD	45.90	Proposed to build 500 housing units	120 units	Relocation of indigenes by the FCTA and commencement of 380 units	24.00
24	Asset Management & Security Services LTD	30.00	422 units proposed	site office	No construction work ongoing	5.00
25	Russet intl. ltd	17.159	130 units proposed at sabo-gida	Site cleared with project sign board	No site work ongoing	5.00
26	Edile Construction LTD	33.438	350	115	235	32.86
27	Edile Construction	37.154	374	110	264 units	29.41

	LTD					
28	Corporate world Ltd	7 H	78	60 units completed	18 outstanding	
29	Home King corp.	5H	197		Ongoing development	
30	Dorina Nigeria ltd	10h	Proposed to develop 159 housing units and all the secondary and tertiary infrastructure	100 housing units has been fully developed	59 units are on various stages of completion. Work ongoing on the provision of infrastructure.	62.89
31	Meshoto Nig. Ltd	20h	Proposed 145 units	85 units completed	65 units outstanding	58.62
32	Edile construction LTD	93.608	to construct 2010 housing units of different typologies at Idogwari district and provide needed infrastructure for human habitation	The site was into two development phases. The 1^{st} phase is to have 1000 housing units developed by the company while the 2^{nd} phase is to have 1010 units of which 500 units will be developed by the company and the rest was subdivided and sold to individuals to develop on incremental bases. On 1^{st} phase construction work is on various stages ranging from DPC to Roof Trusses.	The completions of all ongoing construction work in phase one and commencements of work in phase two. Provision of needed secondary and tertiary infrastructure.	49.75
33	Larix Company LTD	55.283	To build 550 housing units	The company is presently developing 270 housing units while the land area for 280 units is currently on sale for any interested buyer.	Yet to commence housing construction by individuals who bought bare land from estate developers and pose sub-contractors.	49.09
34	Larix Company LTD	64.339	to develop and sell 1200 housing units in Idu-sabo district of phase III	Construction of 500 housing units. The land area for the remaining 700 units was subdivided and	It is clear that no single house is declared practically complete ready for habitation. Generally about	41.66

				currently been sold to individuals. Though some has commenced construction with basic infrastructure on site.	350 units are on various stages of completion. There is absence of both primary and secondary infrastructure.	
35	Ideal Grace Construction CO. LTD	15.269	170 housing units proposed	The company is developing 70 units	100 is to be developed by private individuals who acquired land from the developer	41.18
36	Viendubond Contractors NIG. LTD	25	200 units proposed in kafe district	Construction activities ongoing with 100 units and at different stages	Provision of estate facilities and commencement of the remaining 100 units	50.00
37	Peter Okolo & Company	25	190 units proposed	110 units completed to roof level and estate facilities, utilities ongoing	Work ongoing on the remaining units	57.89
38	Citec Integrated Building Product LTD	5.436	80 units to be delivered	50	No housing unit completed	62.50
39	Fovak Nigeria LTD	5	To deliver 80 units of housing	50 units completed	30 units yet to be completed	62.50
40	Urban Trends INC	20	205 units proposed in lokogoma district	100 housing completed	Work ongoing on 105 units	48.78
41	MC. Chuddy Auto Company NIG. LTD	6.077	65 units	Construction work ongoing	Construction work ongoing	65.00
42	Abuja Property Development Company LTD	50.26	550 units proposed	Work ongoing in phase one with 200 units, no primary infrastructure on site	Relocation of indigenes by the FCTA, and completion of housing units	36.36
43	Shelter concepts	15	170 units proposed	Completed 70 units	Work ongoing on various stages of completion	41.18
44	Iconic Consult LTD	5	195 proposed	95 developed up to roof level , 60 are on different stages	40 are yet commence	47.72
45	Peace & Ellis LTD	20	267 proposed	100 housing units	Stopped construction work	37.45
46	All works Nig. LTD	20	267 units to be provided at mbora district	120 units are completed	No site work currently on completion of the rest housing units	44.94
47	Sammiyya Nig. Ltd	10	158 to be delivered at	Construction work ongoing on	Yet to complete housing units and	37.97

			lokogoma	60 units	needed infrastructure	
48	Edile Construction	10	87 units proposed	40	47 yet to commence	45.98
49	Citec LTD	6.28	86 units	35 ongoing	51units left	40.69
50	Citec LTD	21.56	350 units	150	200	42.86
51	Citec LTD	40.48	700 units	270	430	38.57
52	Citec LTD	28.02	600 units	220	380	36.67
53	Citec LTD	22.18	365 units	140	225	38.36
54	Citec LTD	75.725	2000		Yet to commence development	
55	PCD Properties Ltd	5H				Completed
56	Matterson Properties LTD	25h	To build and sell 180 housing units to FCT residents	all the houses have been roofed	Working on finishing and provision of necessary infrastructure	80.00
57	Investgroup, GGE/Exter st Davis	25h	200 units	Construction work completed in 165 units	Work ongoing with the finishing, BQ and general infrastructure	82.50
58	ALD Technical Services LTD	22	200 units	Completed construction of housing 150 units	Finishing touches on housing and infrastructure	75.00
59	Wilbahi Partners NIG. LTD	20	Proposed to build 185 units	135 houses are on different stages of completion.	50 houses are yet to be constructed	72.97
60	Sunshine Properties LTD	20	To build 200 units in kafe district	Construction work completed	finishing touches on infrastructure	92.50
61	Cope Earth Limited	5	87 units	Development at roofing stage	Finishing work on the 87 units and required estate facilities	80.00
62	Little Arcons Tunkey Projects	20	225 units proposed	170 units completed	No site work ongoing at present. Estate infrastructure not completed	75.56
63	Modula Consolidated Services LTD	5	75 units proposed		Finishing touches on the housing units and estate infrastructure	80.00
64	Nibeco Works And Project LTD	5	65 units of housing	All the structures are on ground in advanced stages of completion	Same as above	80.00
65	RG Construction Company LTD	5	70 units proposed	Development at roofing level	work not going on at the time of site visit	80.00
66	Grandeur Engineering Services LTD	10	To develop and sell 164 housing units	150 units completed	Finishing touches on the units and the estate facilities	91.46

67	HISDRAGNET LTD	10	96 units proposed in wumba district		Finishing touches on the housing units and estate infrastructure	80.00
68	Frank Woopet Engineering LTD	5	64 units	completed construction of housing units	Infrastructure provisioning ongoing	80.00
69	Real Homes Devt. Co.	5	Proposed 60 units	Completed the construction of the units in the estate	Finishing work	80.00
70	Godab Nig. LTD	5.847	50 units proposed	Same as above	Same as above	80.00
71	Century trade LTD	12.99	94 housing units proposed	70 units roofed but not painted	24 units are on various stages of development	74.47
72	Good Homes Estate LTD	11.70	78 units	Completed the construction of the units in the estate		80.00
73	Corporate Worldwide INVT .LTD	7.80	Proposed 60 units to be delivered	40 units completed and ready for habitation	20 units are on different stages of completion as a result of sub-contractor	66.67
74	Fastrol Nig. LTD	10	64 units proposed	60 units built	Working on finishing	83.00
75	Paul-b Nig. LTD	25	267 units to be provided at mbora district	Over 200 housing units has been completed in the site	Work ongoing on the remaining units and the required estate facilities	74.94
76	Fed. Character Staff Coop.	1.65	20	20	Finishing	80.00
77	Real Homes	5 H	Wumba		completed	

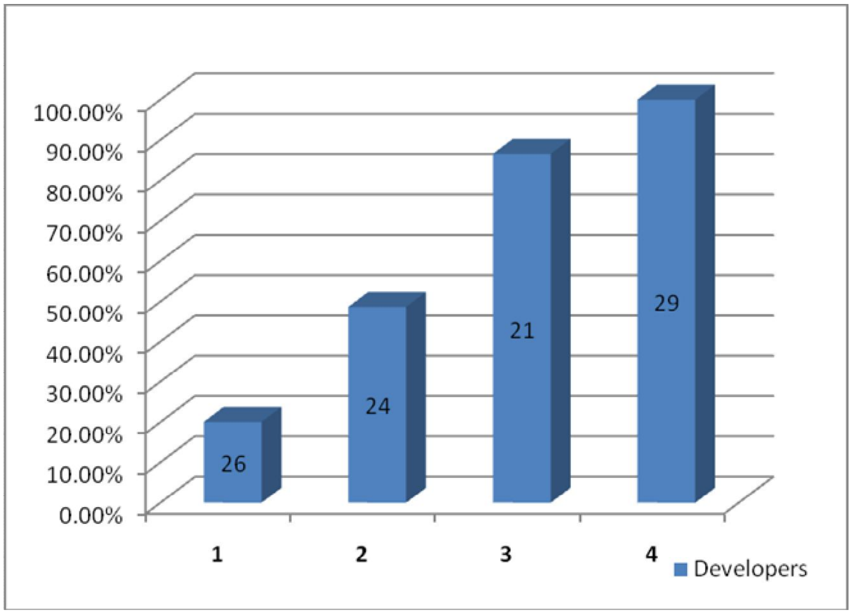
78	Edile cons Ltd	14 H	Idogwari	175	Ongoing
79	Equinox Property LTD	5 hectares	Dakwo	72	Completed
80	Aiice Organisation	5hectares	Dakwo	60	Completed
81	Associated property &Trust PLC	5 hectares	Dakwo	65	Completed
82	Jonah Capital Nig LTD	9.76 hectares	Duste	150	Completed
83	Cityscape properties Ltd	25 hectares	Galadimawa	214	Completed
84	Habitat for Humanity	20 hectares	Galadimawa	185	Completed
85	Technobat Fixtures & Fittings	20 hectares	Galadimawa	197	Completed
86	UBN Property Company LTD	12.81 hectares	Galadimawa	130	Completed
87	Andi-kam Resources ltd	20 hectares	Kafe	190	Completed
88	Built Environment LTD	20 hectares	Kafe	155	Completed
89	Shelter Concepts LTD	20 hectares	Kafe	210	Completed
90	Little Arcons	20 hectares	Lokogoma	225	Completed

	Turkey Projects				
91	CIF Gift LTD	12.97 hectares	Lokogoma	150	Completed
92	City Shelters & Properties LTD	22.53 hectares	Lokogoma	234	Completed
93	Granduer Engineering Services LTD	10 hectares	Lokogoma	164	Completed
94	Standard Form Developments	10 hectares	Wumba	85	Completed
95	Unique Shelters Construction LTD	10 hectares	Wumba	83	Completed
96	Transproject Nig LTD	10 hectares	Wumba	100	Completed
97	Union Homes Saving &Laons LTD	20 hectares	Wumba	173	Completed
98	CBN Staff multipurpose coop. society	25 hectares	Wumba	232	Completed
99	Hisdragnet ltd	10	Wumba	96	
100	MINFA LTD	10 hectares	Lokogoma	135	Completed
101	Urban Shelters	25 hectares	Galadimawa	142	Completed
102	Same Global System	25 hectares	Dakwo	180	Completed
103	PCD Associates	5 hectares	Wumba	70	Completed
104	PWG ENG. LTD	6.5 hectares	Wumba	70	Completed
105	Tasoluk Oakland LTD	5 hectares	Durumi	65	Completed
106	Kastina Housing		Kafe		
107	Cambial	20 hectares	Galadimawa	190	Completed
108	Lingo Nig. LTD	5 hectares	Lokogoma	72	Completed
109	FRSC Housing Society	10 hectares	Lokogoma	160	Completed
110	Kwara property ltd		Galadimawa		
111	Meshoto Nig Ltd	20 hectares	Galadimawa	145	
112	Citec product Ltd	5 hectares	Kasana West	80	
113	Century trade Ltd	12 hectares	Wumba	94	
	TOTAL	**12961**		**35859**	

Source: Field Survey, 2011

Table above is the summary of work by developers of FCT Mass Housing Programme. From the assessment of the estates so far developed under the programme, the findings of the study shows that the private sector have been allocated well over 12,961 hectares of land to participate in the FCT mass housing programme with a total 35895 housing units to be developed within the mass housing districts.

Figure 4.3: Summary of completion of work by developers in mass housing programme in FCT



1	Summary of work from site clearance to DPC
2	Summary of work from DPC to roofing
3	Summary of work from roofing to finishing
4	Summary of developers with complete development

Source: Field Survey, 2011

Table 4.10: Level of success achieved by developers on Land Allocation in the mass housing programme

Land Allocation	**No. of Hectares**	**Percentage**
Total Land allocation completed by developers	414.57	17.02
Total land allocation with work on going	2, 021.048	82.98
TOTAL	**2, 435.618**	**100**

Source: Field Survey, 2011

Table shows the result of the analysis of success achieved by developers in the mass housing programme on land allocated to them. This analysis is based on the total hectares of land fully developed in various mass housing districts of the FCT. It is clear that only 17.02% success have been achieved by developers while 82.98% are yet to fully complete their housing development. Further the allocation of mass housing lands to developers has failed to achieve its purpose of stimulating primary and secondary infrastructure development in the territory. It could not yet yield desired objectives as the mass housing districts of kafe, mbora, galadimawa, lokogoma and wumba, even though substantially developed have remained without necessary infrastructure.

Table 4.11: Housing Units Completed by Developers in the Mass Housing Programme.

Housing Units	Number	Percentage
Proposed Housing Units by developers completed	4158	13.38
Proposed Housing Units yet to be completed by developers	31,701	86.62
TOTAL	**35, 859**	**100**

Source: Field Survey, 2011

Table shows the result of housing units completed by different mass housing developers since the inception of the programme in the FCT. Of the 35,859 housing units of different typologies proposed to be provided by developers who have already mobilized to site only 13.38% have completed their development while majority of the developers 86.62% are yet to complete their development on site. Therefore, the level of success achieved so far falls below expectation considering the development lease agreement signed between the Government and the private sector housing developers in the study area. The implication of this is high rent experienced in the study area and proliferation of slum and squatter settlements.

4.2.6 MAINTENANCE AND HAND-OVER OF ESTATE

It is evident from the study that infrastructure and housing units are maintained by the estate developers from start to completion of development period and complete sell-out of the houses. When the houses have been fully sold to the beneficiaries, the lease agreement between the public and private sector expires and ownership of the land reverts to the FCDA. Also the FCDA officials are fully responsible for oversight supervision and monitoring of the activities at mass housing sites so that approved standards are strictly adhered to by the developers.

4.3 SANCTION TO HOUSING DEVELOPERS

Sanctions were attributed to the fact that at the time most of the developers moved to site, they hadn't any detailed land use and site development plans. There was also no detailed engineering design for most of the districts. There was therefore little or nothing to guide them towards the orderly development in line with the provisions of the Master Plan of the City of Abuja. This was despite the fact that each and every Developer was supposed to submit these details to the Development Control Department for vetting, approval and final issuance of development permit. The Department was also supposed to grant 'setting out' approval on site before any Developer could commence real development. This handicapped led to serious violations. Furthermore, in districts were detailed land use Plans are available some developers decided to violet the rules with impunity. These groups of developers were those that decided to convert and develop plots for other uses such as school plots, markets, recreational parks, places of worship and even road reservations into housing estates. Such cases have compelled Department to take putative measures to recover the plots and restore them to the original land uses as provide by the Master Plan.

Table 4.12: Developers Affected by Relocation and Revocation of Land in the Programme.

S/N	District	No of developers relocated	Land size in hectares	No of plots revoked	Total Land size revoked in hectares
1	Wumba	22	200	2	15
2	Kafe	1	100	2	40
3	Galadimawa	4	85	4	80
4	Dakwo	11	129	-	-
5	Lokogoma	8	190	2	30
6	Mbora	10	170	-	-
Total		**56**	**874**	**10**	**165**

Source: FCTA, 2007

The table above shows that about 65 developers were affected by relocation and revocation of mass housing land amounting to about 1039 hectares in 6 districts of phase III. The revocations were as a result of violation of the master plan of the city while relocation was as a result of double allocation. The study could not ascertain whether any revocation and relocation of developer's plots were done based on the fact that they did not deliver on schedule.

4.4 ASSESSMENT ON TIME LINE FOR PROGRAMME IMPLEMENTATION

Mass Housing Programme was initiated with emphasis in creating the enabling environment for the private sector to participate more actively. It aimed to bridge the wide gap that existed between supply and demand of housing stock within the city of Abuja and its environs. In recognition of the housing challenges, the Federal Capital Territory Administration and Federal Capital Development Authority decided in the year 2000 embarked on mass housing programme through public private partnership delivery. Developers are to mobilize to site within six months of signing of the leasehold agreement and are to complete development within three year period of leasehold. The study reveals that of the 113 developers that mobilized to site, only 7 developers completed housing and infrastructural provision on time schedule. This is about 6.19 % of programme implementation. It was also provided that thirty percent (30%) completion of the project should be achieved by the developer within the first year of the leasehold. The study also shows that no single developer achieved 30 % completion in the first year of leasehold agreement between years 2000 to 2010. Again developers shall substantially have completed not less than 40% of the approved secondary and tertiary infrastructure within their respective estates before commencement of building construction. Furthermore, is evident that no single developer achieved the required 40% infrastructure provision before commencement of construction.

Table 4.13: Framework for comparing the objectives and outcome of the FCT mass housing programme

OBJECTIVES	INDICATOR
1. Provision of land to developers by the authority.	Implemented
2. Provision of required primary infrastructure.	Partially Implemented
3. Development of houses and secondary infrastructure in the sites.	Partially Implemented
4. Promotion of private sector participation in housing delivery.	PPP Strategy Implemented
5. Issuance of title documents including C of O to beneficiaries.	Not Implemented
6. To build and sell completed houses to individuals.	Partially Implemented

Source: Field Survey, 2011

In terms of the achievement level of the objectives of mass housing programme, table above shows that adequate land allocations have been made to the private sector participating in the FCT housing programme, this claim is supported by table 7. In promoting greater private sector participation in housing delivery in the study area, PPP strategy was implemented. However, the programme achieved little on selling completed houses to the residents. This situation is so because most developers prefer to sell bare land to beneficiaries at cheaper rate rather than build and sell as provided by the guideline.

CHAPTER FIVE

5.0 CHALLENGES OF THE FCT MASS HOUSING DELIVERY PROGRAMME

Despite the good and laudable intention of the mass housing scheme, a lot of challenges has affected it from the inception which in turn affected the delivery of the much needed housing in the FCT.

5.1.0 Institutional, regulatory and management challenge.

The existing institutional framework for the implementation of mass housing programme in FCT is weak. Transformational leadership is needed to tune minds and hearts towards PPPs housing delivery. The public sector thus requires adequate capacity to realign itself towards PPP arrangement. A lot of training in PPPs and transformational leadership would help to improve public sector skills. Inadequacy of up-to-date and detailed records has been the bane of housing provision in Nigeria. Meeting the challenge of mass housing in Abuja requires taking stock of the present state in quantitative and qualitative terms.

The public sector has the authority and regulatory powers as well as the political will to implement PPPs mass housing. The management challenge is particularly in situation where there is a paradigm shift in stakeholder's roles from provider to enabler. To begin with, there is the need to conduct capacity needs assessment for key stakeholders to identify strengths and weaknesses and gaps in technical and functional competencies. The results from these assessments should lead to the development of tailored modules for training interventions. Lack of comprehensive policy, legal and institutional frame works that provide clear guide lines and procedures for development and implementation of PPP housing. From this, one can postulate that lack of capacity in the public sector remains to be one of the major challenges in implementing PPP on housing delivery in FCT.

5.1.1 Infrastructural challenge.

Physical and social infrastructure is essential for housing estates to function properly. Access roads, water and sanitation, electricity and other services shape the spatial structure of cities. Both primary and secondary infrastructure need to be coordinated as part of the urban planning and development process to ensure all residents access to livelihood and service. The State on its part has often failed to fulfill its own side of the bargain. It has failed to provide the primary infrastructure to most of this district as agreed in the development lease agreement signed by the two parties.

5.1.2 Inadequate planning and supervision.

There were a lot of violations of the provisions of the Master Plan. The Master Plan is based on the 'Neighborhood Concept'. Each neighborhood has a thresh hold population about 5,000 people. To service this thresh hold population a neighborhood center is normally provided which in turn provides the following facilities:- shopping center, clinic, police post, school, public library, fire station, public hall, post office, recreational park(s) and many others. Unfortunately, the rush with which this Scheme was started, led to the omission of most of these facilities. It evident that most developers were not interested in providing these secondary and tertiary infrastructures for the benefit of the end users. It was simply not their priority because of the notion of developing only residential apartments where there is a ready market because of the ever increasing high demand from the public. It simply does not make any economic sense to develop either a fire station or a police post. This is seen as the State responsibility.

5.1.3 Land parceling by developers.

Another challenge is the habit of some Developers of parceling the plots set aside for them, into single plots and selling same to individuals. The buyers would then build using a proto type design obtained from the 'Developer' and posing as 'sub-contractors'. One of the terms for the grant to a Developer is to prepare the parcel of land obtained from the government, provide the necessary infrastructure, and develop the houses and then sale to the public. On this premise they were exempted from the payment of the initial land charges. This was deferred until at the point of transfer to the purchaser, who is then expected to pay to the Land Authorities and obtain a secured title document. This outright sale of the bare land has effectively deprived the State from taxes that would have been paid if the developer had actually developed and sell the built houses. In short the Developer has gotten a parcel of land free of any rent or charges and sold same at a very high rate without the State benefiting from the transaction.

5.2.0 OPERATIONAL CHALLENGE

The operational constraints which could derail the formulation and implementation of potential PPPs are access to land, high cost of building materials, and poor quality of housing environment.   One cross cutting constraint is poor contract negotiation skills on the part of both the public and private partners. These challenges have culminated in lack of confidence to pursue and promote PPPs mass housing delivery in the study area.

5.2.1 Access to mass housing Land

Access to land particularly serviced land for housing is one of the major challenges faced by developers. Land is fundamental to housing development in the FCT and therefore important to successful mass housing delivery. Access to land in this context goes beyond paper allocation to the actual possession of the land by developers for housing purposes. The study revealed that about 256 developers that were allocated land are yet to mobilize to site for various reasons. This shows that they have not actually taken possession of land granted to them by the FCT authority. It is evident from the study that majority of the developers who benefited from the mass housing land allocation in FCT have not mobilized to site to fulfill their obligation as contained in the development lease agreement signed. The following reasons were given for not have mobilized to site after land have been allocated to them.

- Delay in getting building plan approval from relevant government authority
- Relocation, resettlement and compensation of both indigenes and non-indigenes found on the mass housing sites.
- Lack of infrastructure and disbursement of funds form mortgage and commercial banks.

5.2.2 High cost of building materials.

It has been established that on the average more than half of total housing expenditure goes for purchasing of building materials in Nigeria (Onibokun, 1988). However, the high cost of materials for building houses in FCT is a serious challenge militating against delivery of decent mass housing. Other challenge with building materials arises because most housing developers insist on the use of conventional building materials and technologies. These standards and regulations prevent the use of readily available local building materials and also the use of cost effective and environmentally friendly construction technologies. The cost of imported materials thus become too expensive when converted to the value of local currency at such ridiculous exchange rates. The table below shows the level of rising cost of building materials for five years 2006-2010 and its effects on mass housing delivery in the study area.

Table 5.1: Fluctuation pattern of selected Building Material for 5 years (2006-2010)

Building Materials	2006	2007	2008	2009	2010	Increase in %
	₦	₦	₦	₦	₦	₦
Cement	1300	1500	1750	1800	1900	43.48%
Sand crete Block:						
9 inches vibrated	70	80	90	110	130	46.15
6 inches vibrated	60	70	75	90	100	40.00
Sharp sand per Tipper load	4500	6000	8500	10000	12000	62.50
Gravel per tipper load	15500	16000	16500	17000	18000	13.89
Granite per tipper load	150000	155000	157000	160000	165000	9.09
Reinforcement						
8mm 153 pieces per ton	110000	115000	117000	120000	125000	12.00
10mm 153 pieces per ton	125000	126000	130000	133000	136000	8.08
Timber hard 12 x 12	800	850	930	950	1000	20.00
Soft 12x12	130	150	200	220	300	56.67
Plywood 3x8	2900	2950	3100	3300	3500	17.14
Corrugated iron sheets per bundle	8500	9000	9500	9500	10000	15.00
Abestors	1000	1200	1300	1500	1600	37.56
Alluminium	900	1000	1200	1300	1400	35.71

Source: Field survey

It has been discovered that building materials accounts for as much as 55-65 % of the total value of a decent housing accommodation. The consequences of these are high cost of finished housing units and delay in general delivery time. This informed the backward integration policy of government in 2001 where in importers were encouraged to open plants aimed at bridging the deficit and reduce price of building materials which was very high at that time. However as of today, in spite of various good intentions of the government, price of building materials has continued to increase.

5.2.3 Poor Quality of Housing Environment.

Housing is a totality of the environment within which the physical structure is located, and then the occupants of a house require and will make use of other elements in the immediate and general environment. Such elements include access roads, shopping, recreational educational and health facilities and other community services. In FCT, most mass housing estate suffers one form of environmental challenge or the other because the public sector has not provided the necessary infrastructure for effective development and delivery of housing units.

5.3 FINANCIAL CHALLENGE

The most critical challenge confronting housing delivery in Nigeria is financial. This is significant because the capital-intensive nature of housing provision requires the availability of a large pool of long term savings. Funds are needed for both routine operational needs of the estates, and new development to increase the supply of additional housing. This situation is compounded by the nature of housing finance in Nigeria, which is characterized by: structural weakness in the capital markets, distortions in the legal and regulatory frameworks.

Further, housing finance is one of the most important factors in mass housing development and improvement in the FCT. It enables households to access financial resources that they otherwise do not have to purchase an asset which will represent their largest single investment. Finance is important to pay for key housing inputs, such as land, building materials and labour for mass housing developers. Majority of developers especially those in mass development complained of stringent conditions that the loans attract which are often difficult to meet. The ability of a developer to mobilize enough funds for the housing project determines largely the success of the project.

5.3.1 High Interest Rate

The Central Bank of Nigeria owes a duty to the Nigeria public to ensure that interest rates for mass housing falls below the monthly rent receivable on real estate investment. The era of negative equity should end in the interest of reducing the housing deficit in Nigeria and in Abuja in particular. The interest rates on loans are generally very high which makes it impossible for them to deliver the houses on time schedule. Housing finance can be extended to more people and, in particular the low income through government-led legal, regulatory, institutional and administrative measures and reforms (e.g., reducing interest rates, easing collateral requirements and flexible repayment schedules), and the creation of innovative housing finance mechanisms.

In summary, the challenges of the FCT mass housing programme are bureaucratic bottlenecks in the release of funds from financial institution and credits on time, high interest rate from commercial banks, inability of government to provide infrastructure to mass housing sites. The selling of land granted to developers to individuals also delays the programme to deliver on schedule and the high cost of building material as developers say that houses are expensive because of these challenges. As a result, public private partnership mass housing programme of the FCT is failing to generate tangible and sustainable housing production, distribution and acquisition mechanisms to meet increasing housing demand of the residents.

5.50 HOUSING CHALLENGES TO URBAN MANAGEMENT AND DEVELOPMENT.

Urban management is the effort to coordinate and integrate public as well as private actions to tackle the major challenges the inhabitants of cities are facing and to make more competitive, equitable and sustainable city. Beyond housing as a form of welfare and consumption the housing sector also plays an important part in national and regional economic development:

'After several decades of debate on what housing might contribute to economic growth, it is now a widely held view that housing is not just a peripheral activity but a central force in sound economic development, much in the same way as investment in transportation, power and communication'(Tibaijuka, 2009).

Housing is therefore much more than providing people a place to live, 'housing investment contributes, directly and indirectly, through backward and forward linkages in the economy, to national economic growth and, to a large extend, to national capital stock. Housing is a tool for employment creation, providing opportunities to solve the underemployment problem and improve human capital, as well as for improving business capacity and private enterprise to deliver land and housing efficiently and economically.

Therefore, expanding access to affordable mass housing does not only have social or equity benefits but also clear economic benefits where the housing market can contribute to the overall economic development of nations, cities, and households.

The challenge is to harness the economic power of the housing sector to contribute to national economic development and filter these benefits down to households. The following are and challenges of poor housing delivery to urban management.

1. The inability of the FCT mass housing programme to provide adequate, affordable and decent housing accommodation to FCT residents may be attributed to the proliferation of slums and squatter settlements within the city and its environs.
2. Violation of the master plan by converting plots meant for commercial and green areas to residential purposes. This situation led to removal of structures in many mass housing estates.
3. Slow provision of infrastructure and services affects house rent in FCT. When the housing price are high it affects cost of living, this will increase the cost of doing business in the city and adversely affects the urban economy.
4. The outright sale of the bare land has effectively deprived the FCT authority from taxes that would have been paid if the developer had actually developed and sell the built houses to beneficiaries.

CHAPTER SIX

SUMMARY, RECCOMMENDATION AND CONCLUSION

6.0 INTRODUCTION

For the public private partnerships mass housing programme to make any significant impact in addressing the housing needs of majority of Nigerians, more attention should be given to increase the share of developers in housing infrastructure and building technology to reflect the socio-economic context of FCT and its environs.

6.1 SUMMARY OF FINDINGS

6.1.1 ASSESSMENT OF THE ACTORS IN TERMS OF THE ROLES AND RESPONSIBILITIES.

The study has established that many Organised Private Sector developers have sprung up to access the high valued and privilege Abuja land given at more or less ‘no cost’. And many of the participating private developers are taking the position of land grabbing opportunity and after the allocation, with the government functionary’s inaction, the Organised Private Sector developers were subdividing the plots allocated and sold to interested individual developers and making unproductive profit and enjoying unprecedented gains. This is contrary to all intent and purpose of the scheme objectives. In fact the motive of profit maximisation through this bogus means has contributed to the failure of the scheme.

Generally, the private housing developers played specific roles in the mass housing provision. They were basically involved in project viability studies, the design and provision of funds for the implementation of the programme and the provision of basic amenities, when such amenities were not provided by the government. Independent building contractor(s) were also engaged by private developers for the construction of buildings and infrastructure for which the private developer was not a contractor. To ensure that there was a margin of profit for the partners, the marketing of completed housing was a responsibility of the partners. Housing finance institutions such as the Federal Mortgage Bank of Nigeria (FMBN), state government Primary Mortgage Institutions (e.g., Aso Saving and Loans Limited), Private Mortgage Institutions (PMIs) (e.g., Union Saving and Loans) and some commercial banks also played vital roles in providing the private developers access to the housing finances and individual mortgage facilities needed to completed housing units.

6.1.2 LEVEL OF SUCCESS ACHIEVED BY THE PROGRAMME SINCE INCEPTION

The FCT mass housing programme have so far achieved little success in providing decent and affordable housing accommodation to the teeming population of the city. It was the intention of the programme that after three years of signing development lease agreement that substantial number of houses would have been delivered to ease the challenge of accommodation in FCT, but up to this moment despite several land allocations given to developers only little has been achieved. Of 35,859 housing units proposed to be delivered by developers only 4,158 units have been delivered since the inception of the housing programme which is about 13.38% while ongoing work is 51.12%. Therefore, it can be said that the mass housing programme of the FCT has since inception in the years 2000 and 2010 achieved **32.25%** in delivery of housing units to the city residents. The assessment has shown that new investments have been made in housing sector, but houses have been inefficiently delivered. Inefficiency relates to the lengthy period within which houses are transferred to subscribers. The main reason is the capital intensive nature of the project and high demand for housing within the study area. The consequences of these as can be observed today is overcrowding, high house prices, peripheral developments and lots of informality in the city, this shows that mass housing programme has not been successful in the FCT since inception. This also led to the change from public private partnership (PPP) mass housing to land swap in FCT.

Furthermore, Land allocations were made in gross violation of mass housing guideline of allocating between 6-10 hectares of land in the city to over 120 hectares to an individual developer. These developers end up subdividing and selling raw plots of land instead building the houses and sell to the residents. The department of mass housing urged existing developers to desist from partitioning and selling plots meant for mass housing to unsuspecting members of the public. The Central message here is that illegal or unauthorized sales and partitioning of lands earmarked for mass housing scheme is prohibited in its entirety as appropriate sanctions such as forfeiture of land awaits defaulters.

6.20 RECOMMENDATION

Access to Land

1. The availability of land at affordable prices is fundamental to expanding the supply of housing and limiting the growth of slums. The location of the land is key for access in infrastructure, services, amenities and employment opportunities. Ensuring that the land used for housing is in environmentally sound locations is vital to the sustainability of housing and the health of occupants.
2. Land use planning and development control can be made more realistic and flexible, and less complex by revising standards and procedures and eliminating unnecessary regulations. Allowing for more flexible standards

would reduce the production costs of serviced land for housing and procedures that have discriminatory effects.

3. It is important to note that past land allocation were made in districts without infrastructure, the lesson of the past are yet to be learned. This is evident because even the last round of mass housing land allocations made between 2009- 2010 in eight districts covering over 8,000 hectares were done in districts without engineering design. This means a repeat of the past mistake and needs to be stopped. Land allocation should be done in districts with necessary engineering designs to enable developers move to site, also is the issue resettlement and compensation of indigenes and villagers to enable developers mobilize to site on time.

4. A strong political will is needed in FCT administration to ensure that real estate development allocations go to serious developers who have good track record and proper financial planning. The department of mass housing should be given free hand to vet and recommend qualified developers for grant of land.

Building Materials and the Construction Industry

5. Policies are needed to increase access to appropriate affordable building materials, and research and development into innovative technologies should be supported. Equally urgent is the need to improve the quantity and quality of skilled workers in the informal housing sector. Environmental construction designs and technologies, and energy efficient, low polluting technologies should be promoted and made more widely available.

6. That the government in Nigeria need to go beyond the provision of land and policy frame work to granting incentives (import duty wavers on imported

building materials and construction equipments and tax relief) to organized private sector housing developers involved in public private partnership housing delivery for especially low-income people as well as contributing to the provision of basic infrastructure.

Urban Infrastructure

7. Urban infrastructure and rising cost of building materials among others have been the main bane for estate development in FCT, and these have stalled the supply of affordable homes. Government needs to prudently design and provide targeted subsidies and incentives like targeted intervention fund that will provide infrastructure for serious private sector estate developers, and some measures that will bring down the cost of building materials in the country.
8. The coordinating department of Mass Housing needs to be given the necessary budgetary allocation and backing that would enable it to function more effectively in the discharge of their monitoring and regulatory responsibilities. Also developers need to be enlightened on the need to adhere strictly to the provisions of the master plan and mass housing guidelines of the FCT for effective delivery of housing.
9. There is need for inter-departmental cooperation between the key departments such as Mass Housing, Development Control, Urban & Regional Planning, Land Administration, Survey & Mapping, Abuja Geographic Information Systems (AGIS) and Engineering Services needs to be addressed. The State should strengthen the mechanism for such inter- departmental cooperation so that a coordinated approach can be adopted to salvage the delivery of housing in the FCT.

10. Regularly updated data on housing is needed to monitor the performance of the housing sector periodically and to supply both the private and public sectors with necessary information for decision making in responding to effective demand within the housing sector, also developers need to be educated on the need to adhere strictly on the provisions of the master plan and development control guidelines. This would go a long way to reduce the present trend of constant removal of structures.

11. There should be a well developed Mortgage Institutions in Nigeria to assist developers and purchasers of the housing stock to obtain mortgage loans at low interest rates.

6.30 CONCLUSION

Although housing production under the FCT mass housing programme has not been impressive in terms of cost but has been small in terms of numbers. It was observed that the type and total number of units supplied in the market so far are not proportionate to the size of each income stratum in the city. At a closer look, total housing production by FCT mass housing programme constitutes high income group homes. The true test of partnership idea lies in the degree of inclusion of all but most especially the low income group who constitute larger percentage of the population in FCT. The study also shows that it is not tenable to posit that the adoption of PPP as a strategy of housing the mass people of Nigeria has solved the problems of accessibility and affordability to housing among all especially the low income groups.

Finally, the FCT Mass Housing delivery programme fell far short of its intended goals of providing decent houses and infrastructure to the population and make the city economically viable. The explanation to the dismal performance of the FCTA in Mass

Housing programme is that the mode of partnership did not follow due process of selecting private firms based on the track record of performance and technical expertise, then the outcome and implementation could not work according to plan. However, the strategy has been undermined due to lack of transparency and misconceptions that the scheme entails the withdrawal of state in housing delivery; while in reality the strategy of partnership require more government involvement in framing successful policies.

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APPENDIX A

DEPARTMENT OF URBAN AND REGIONAL PLANNING

FACULTY OF ENVIRONMENTAL DESIGN

AHMADU BELLO UNIVERSITY, ZARIA

APPRAISAL OF THE IMPLEMENTATION OF MASS HOUSING DELIVERY PROGRAMME IN THE FEDERAL CAPITAL TERRITORY FCT, ABUJA

INTRODUCTION

This research questionnaire aims at collecting data for purely academic purpose. The information obtained through this medium will be treated absolutely as confidential. The researcher therefore, wishes to stress the need for sincerity and accuracy in giving information as vital ingredients for a successful research.

Thank you

KANU, K.U

STAKEHOLDERS QUESTIONNAIRE

1. What institutional constraints do you think that hinder mass housing delivery in Nigeria?
2. What approach to mass housing delivery has your organization adopted?
3. What sorts of challenges, whether they are procedural or policy, restricted the organization's capacity of developing housing delivery process.

4. How effective is your agency in addressing housing challenges in the FCT?

5. What is the housing delivery strategy used by your agency

6. As stated in the National Housing Policy with respect to private sector leading housing delivery, do you think that the market can successfully deliver housing for all?

7. Would you say that PPP are an effective and reliable way of delivering mass housing to all in FCT?

8. What is the mode of implementation of public private partnership housing in the FCT?

9. If you are to provide lessons to help foster effective partnership in mass housing delivery, what would they be?

10. Based on your experience, is there a role for government in enhancing and optimizing housing delivery?

11. Is there coordination between your organization and other relevant stakeholders in mass housing?

12. How adequate are house provided by the private sector?

    a. Very inadequate ( ) b. Inadequate ( ) c. Fair ( ) d. Adequate ( ) e. very adequate ( )

13. What are the strength and weaknesses of the public housing agencies in mass housing production?

14. In your own opinion how would you assess procedure of mass housing delivery in FCT in terms of level of achievement of objectives?

15. What is the level of participation by your agency in mass housing delivery process?

16. Existing partnership frame work for mass housing delivery in FCT

APPENDIX B

DEPARTMENT OF URBAN AND REGIONAL PLANNING

FACULTY OF ENVIRONMENTAL DESIGN

AHMADU BELLO UNIVERSITY, ZARIA

QUESTIONNAIRE FOR DEVELOPERS

APPRAISAL OF THE IMPLEMENTATION OF MASS HOUSING DELIVERY PROGRAMME IN THE FEDERAL CAPITAL TERRITORY FCT, ABUJA

INTRODUCTION

This research questionnaire aims at collecting data for purely academic purpose. The information obtained through this medium will be treated absolutely as confidential. The researcher therefore, wishes to stress the need for sincerity and accuracy in giving information as vital ingredients for a successful research.

Thank you

KANU, K.U (M.Sc Urban Management)

INSTRUCTIONS: please tick ( ) where appropriate

LOCATION…………………………………………………………………….

1. How do you acquire land for mass housing development in the FCT?

a. Direct allocation from the government ( ) b. secondary market ( )

c. local chief ( )

d. others specify……………………………………...............................

2. How would you assess the procedure for land acquisition for mass housing development?

a. easy ( ) b. cumbersome ( ) c. Fairly

3. How many units have you delivered for the following income groups a. Low income ( ) b. High income ( ) c. middle income ( )

4. What is your source of finance for mass housing projects?

a. Mortgage Banks ( ) b. Raised loans ( )

c. personal saving ( ) d. corporative society ( ) e. Others specify…………………………………………………………………….

5. How accessible are the method adopted?

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6. What is the period for loan repayment……………………………..

……………………………………………………………………………

7. What are the challenges with the method of housing finance adopted…………………………………………………………………

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8. Are there controls on mortgage loan interest rates for loans originated by private sector institutions? A. Yes ( ) B. No ( )

9. Based on your experience, what financial tools could the government use to draw the private sector into mass housing development?

a. mortgage loan ( ) b. Tax incentives on building materials ( )

c. Financial legislation ( ) d. others specify……………………………………………………………………

10. As a private investor, are tax incentives, similar to those granted to the private sector in developed economies something you could be interested in? a. Yes ( ) b. No ( )

11. As a private developer how can you rate mortgage finance in nigeria. A. very unsatisfactory ( ) b. unsatisfactory ( ) c. satisfactory ( ) d. fairly satisfactory ( ) e. very satisfactory

12. As an organized private sector what challenges do you encounter in mass housing delivery in the FCT?.................

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13. Would you say that the public private partnerships are an effective and reliable way of delivering mass housing to all in the FCT? a. Yes ( ) b. No ( )

If Yes why or No why not?...

14. What is the mode of implementation of public private partnership housing in the FCT?..

…………………………………………………………………………………….

15. How would you rate the organized private sector as vehicle for housing delivery?

a. very satisfactory ( ) b. satisfactory ( ) c.Fairly satisfactory( ) d. unsatisfactory ( ) e. Very unsatisfactory ( )

16. Based on your experience, how adequate is the public sector in provision of enabling environment for mass housing

a. very inadequate ( ) b. inadequate ( ) c. fair ( ) d. adequate ( )e. very adequate ( ).

17. Given the operational environment, what is the least cost of delivering a unit of a given type? a. 2 Bed rooms ( ) b. 3 Bed rooms ( ) c. 4 Bed rooms ( ) d. 5 Bed rooms ( ) e. others specify …………………………………………………………………………

18. Types of housing materials used in construction

a. Local ( ) b. imported ( ) c. Local and imported

19. How long does it take to deliver a house?

a. 1 year ( ) b. 2 years ( ) c. 5 years ( ) d. 10 years ( ) e. Other ( )

20. what would you suggest to be put in place by the public sector to encourage the private sector investment in mass housing delivery………………………………………………………….

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21. what are other factors you think that hinder mass housing delivery in the FCT?...

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22. How would you rate the coordination between the public institutions involved in housing delivery and the private sectors? a. very unsatisfactory ( ) b. satisfactory ( ) c. very satisfactory d. fair ( )

23. Would you advice on the amortization period for units based on minimum wage, What effect does it have on decision to target specific income groups?

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23. How would you rate your progress towards achieving the goals of mass housing programme in the FCT?

a. very unsatisfactory ( ) b. satisfactory ( ) c. very satisfactory

d. fair ( )

24. Given the mortgage system in the FCT, how affordable are the completed houses to especially low income group which constitute the larger population in the FCT? a. very affordable ( ) b. fairly affordable ( ) c. not affordable ( ) d. affordable ( ) e. others specify…………………………………………………

25. In your own opinion what do you suggest be done with respect to high cost of building materials and infrastructure provision to mass housing site?……………………………………………………..

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26. Do the public authority regulate and monitor ongoing housing developments on site to ensure compliance with approved plans?

a. Yes ( )   b. No ( )

Thank you.