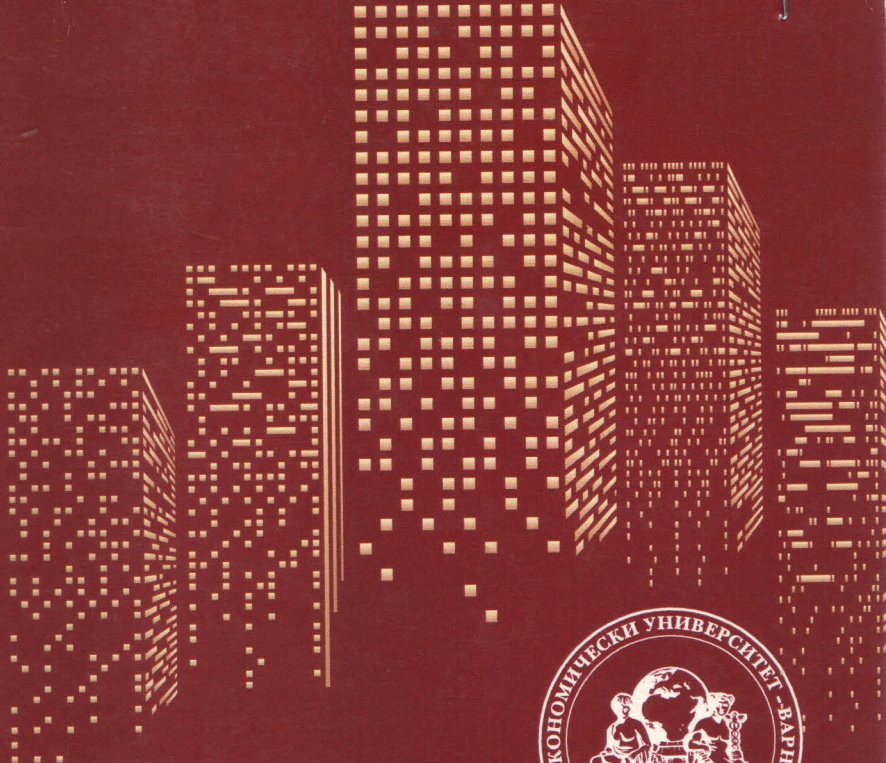




СТРОИТЕЛНО ПРЕДПРИЕМАЧЕСТВО И НЕДВИЖИМА СОБСТВЕНОСТ



**Сборник с доклади от 31-ва международна
научно-практическа конференция – ноември 2016**



Издателство „Наука и икономика“
Икономически университет - Варна

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THE FUTURE OF PUBLIC PRIVATE PARTNERSHIP HOUSING IN NIGERIA

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Abstract: The paper reviewed the situation of housing delivery system in Nigeria. Study revealed that while Nigeria population and urbanization are increasing, housing situation is deteriorating and government direct housing provision efforts through various housing policies and programmes at deferent time since independence achieved little in providing adequate and affordable houses for the low income earners. Therefore, the paper suggest an efficient use of Public Private Partnership as a viable procurement option for achieving affordable and sustainable housing delivery in Nigeria.

Keywords: housing delivery, housing policy, public private partnership.

Introduction

Challenges of providing affordable houses for Nigerians seems to defer all logical solutions, 65 years after independence, as housing situation continuously deteriorating. Direct government provision of houses, the land laws reviews, the housing finance reforms including re-engineering of mortgage institutions at various time in our history have little impact on housing delivery. The enabling strategies advocated in HABITAT 1 in Vancouver 1976, and also HABITAT 11 in Istanbul 1996, supported in Johannesburg 1995 where Nigeria and other African countries, adopted the enabling strategy for housing development in Africa seems to have little or no impact on our housing policy that aimed at ensuring that every Nigerian own or have access to adequate and suitable housing at affordable cost. This research therefore, reviewed the housing delivery policy and present Public Private Partnership (PPP) as a viable solution to the Nigeria housing problem at this period of economic crisis and also in the future.

1. Urbanization in Nigeria

Nigeria has the highest population in Africa. The population now stands at about 178.50 million [1] and the land size of about 936,930

km². The high rate of urbanization in the country continues to attract global attention as it was reported that there were about 56 cities in Nigeria in the 1950s in which 10.6% of the population lives. In 1961, the urban population was 19.1%, it was 24.5% in 1985 and out of 120 million people in 1991, 30% live in the cities. In the year 2000, it was 43% and 50% in 2015 and this is expected to increase to 60% by 2020. The unprecedented increase in our city population has led to the development of slums and shanty towns in Nigeria. The urban bias of government in location of public infrastructures, lack of economic development, poor economic conditions, as been identified as the courses of massive rural-urban drift, which in turn created severe housing problems and made 60% of Nigerians to be classified as homeless persons. Abuja was planned to avoid the problem of congestion, overcrowding and population explosion experienced in the formal capital Lagos, but today with about 40% development, the population is 2.4million where rise, Abuja was designed to accommodate 3.20 million residence when it is 100% developed. This ever-growing population in the city creates urban development problems which adversely affect the provision of housing and its associated infrastructure. It is therefore important to develop strategies and formulate policies for mass housing delivery and population control. Globally we are in urban millennium, with nearly half of the world's population leaving in cities compared to 30% in 1950 and 47% in the year 2000. With the high rate of urbanization and population growth, the urban population is projected to reach 60% by 2030. The implication of this is that housing crisis is likely to worsen in the future for most developing countries.

2. Concept of Housing

Housing is a complex subject, because knowledge concerning housing (Natural and Physical sciences, Economics, Laws, Geography, Sociology, Technical, Design and Planning, Humanities, Manufacturing and Construction) are so diverse, complex and interwoven. A house is a product and a process. It is not just a structure but an institution created for a complex set of purposes. It is the totality of the immediate physical environment. A house as a product is essential, unique and difficult to acquire. Therefore, it is enshrined under the fundamental objectives and

directive principles of state policy, Section 16 (2) (d) of the constitution of the Federal Republic of Nigeria (1999) provide that "the state shall direct its policy towards ensuring that suitable and adequate shelter is provided for all citizens". This provision require huge financial resources which the government alone cannot bear or may be possible in the former socialist countries where the state either owns or has the controlling shares in the construction companies and subsidized housing inputs to provide affordable houses for its citizens [3].

3. Government housing delivery efforts

Before the colonization, a communal system of housing delivery was in practice in most communities in Nigeria, the colonial period witnessed the building of houses for the colonial masters and the senior indigenous staff in protected areas called Government Reservation Area (GRA). The first urban renewal attempt was the slum clearance after the bubonic plague of 1928-1929. The construction of additional houses in Surulere and other parts of Lagos in preparation for the independence, the Nigerian Building Society (NBS) was established in 1956 to provide mortgage loans to both public and private Nigerians, but the impact was felt only in the then capital Lagos and its environ due to inadequate funding. Also during the period government introduced African Civil Servants Staff Housing Fund, and the regional governments established Housing corporations to provide housing for its people.

Housing Delivery Efforts in Nigeria (1960 to Date)

Several housing policies and strategies have been adopted to solve the housing problems of Nigerians which ultimate goal is to ensure that all Nigerians own or have access to decent, safe and healthy housing at affordable cost. According to Taiwo [4] housing delivery over the years has been plagued with the problems of availability, accessibility and affordability as government for a very long time accepted the enormous responsibility of providing housing for the citizen. Several research studies indicates efforts by government to provide houses for Nigerians, Table 1.

Table 1
Shows the government effort in the provision of houses

Housing policies and programmes (years)	Planned number of houses	Actual number of houses built.	% achieved	Budgetary allocation (N) million	Actual amount disbursed.
NDP 1962-1968	24000	500	2.10	84	39
NDP 1970-1974	59000	N/A	N/A	N/A	N/A
NDP 1980-1985	202000	47200	23.4	1.8 billion	N/A
NHP 1991-2000	700000	N/A	N/A	N/A	N/A
NHP 1994-1995	121000	1014	0.8	N/A	N/A
NHP 1979-1983	40000	8000	20	N/A	N/A

Source: Enhancing Financial Innovation & Access (EFIA) (2010) [4]

The first period - post independence 1960-1979

In 1962, the first National Development Plan NDP (1962 – 1968) was introduced aimed at producing 24000 housing units during the planned period. Unfortunately, only 500 housing units representing 2.10 % were built, before the outbreak of the civil war in 1967. In 1971, the National Council on Housing, consisting of all state commissioners for housing was established and that marked the first significant and direct attempt by the Federal Government to intervene in the area of housing. This led to the establishment of a National Housing Programme NIHP in 1972 during the second National Development Plan NDP (1970–1974). The plan emphasized housing provision for all income strata of the society and as part of efforts to achieve this, the ROMCONSULT of Romania was engaged, to study housing situation in Nigeria and recommend a programme for its improvements. Part of ROMCONSULT's recommendations was the establishment of new housing estate with a coordinated and planned expansion of water, electricity, sewage, transportation, waste collection and disposal. The administration planned to build 59,000 housing units between 1972 and 1973 at 60%, 25% and 15% respectively for low income, middle income and high income Nigerians. 15,000 housing units would be built in Lagos and 4000 each in the remaining 11 state capitals. The Federal

Housing Authority was established in 1973 to directly construct and supervise the program.

The second period - The civilian administration (1979-1983)

The third National Development Plan (1980-1985), planned to build 202000 housing units annually: 46000 in Lagos, 12000 in Kaduna and 8000 each, in the remaining 18 state capitals and directed the State governments to be directly involved in the construction while the Federal Housing Authority would provide the necessary infrastructures. The efforts of the government yielded little success, as most of the projects were abandoned because the programme was over politicized. The second civilian administration embarked on elaborate housing programmes based on the concept of affordability and citizen participation. The target groups were the low income earners who's the annual income did not exceed N5, 000 for the one bedroom core houses and N8, 000 for three bedroom houses meant for medium income group. 40,000 housing units were planned to be built annually throughout the federation, with 2,000 units each in the 19 state capital including Abuja, the federal capital territory (FCT). Out of the state allocation, 80% were earmarked for the low income earners. However, only 20% of the plan was achieved at the end of the administration in December 1983. Some of the factors attributed to the failure include the adoption of single design for the entire country, over politicization, choice of sites having little or no relationship to the effective demand for housing, the appointment of the contractors were based on party patronage.

The third period - The military intervention (1984-1999)

In an attempt to correct the failure in implementation and inadequacies of the past housing policies and programmes, the military government that took over the administration this period appointed a ten-man committee to among other things, take positive steps to ensure that the less privileged members of the society have access to dwelling houses. This resulted to formulation of a comprehensive National Housing Policy in 1991. The policy aimed to ensure that all Nigerians own or have access to decent and safe housing at affordable cost by 2000AD. The strategies for achieving this is the restructuring the institutions and creating new structures and promulgation of new enabling laws.

The fourth period - The beginning of PPP 1999-date

The civilian administration of this period adopted more market oriented approach to solving housing problems by inviting the private sectors to participate in Abuja mass housing development in 2000, while maintained the role of facilitator, enabler, regulator and not the provider of public houses. The Federal Capital Development Authority embarked on housing development, specifically targeted to low and medium income earners, through the allocation of parcel of land to private developer, to build houses and sell them to members of public under the condition that will make the low income earners the beneficiaries. The developers were given lands ranging between 5-100 hectares to develop housing estates Table 2. Similar allocation was made in 2004-2006, 2007-2009.

The foundation of private sector lead housing policy was laid in 2003-2004. The key features of this policy include the placement of the private sector in a pivotal position for the delivery of affordable houses on a sustainable basis. The policy assign to the government, the responsibility of developing primary infrastructure, review and amend the land use act to ensure better access to land, speedier registration and assignment of title deed to the developers.

Table 2

Land allocated to PPP developers
for mass housing development by district, 2000-2003

District	Total allocation to developers	Lowest size allocated (Ha)	Highest size allocated (Ha)	Total Hectares	Av. size allocated (Ha)
Dakwo	20	5	20	204	10.20
Galadimawa	21	20	30	460	21.90
Kafe	26	15	100	567	21.81
Lokogoma	61	5	100	731	11.98
Mbora	10	10	25	170	17.00
Wunba	46	5	40	478	10.39
Total	184			2610	

Source: Ministerial committee on mass housing (2008), adopted from Jibril and Garba [6]

In summary, the seed of Nigerian housing policy summersault like that of our present economic crisis (recession) has been planted long ago. This is evidence as the three National Housing programmes, planned to contribute over 523,000 housing units to the nation housing stock contributed about 76,000 (14.5%). It is therefore, not a surprise that United Nation Committee on Human Settlement UNCHS in 1993 noted that (public housing programme in Nigeria was firmly embraced in official statements, but very few housing units ever materialized even during the period of the oil boom).

4. PPP approaches as a solution to Nigerian housing problems

Four models of PPP are commonly used for housing delivery in Nigeria. They are:

- Build-Own-Sell BOS,
- Build-Lease-Operate-Transfer BLOT,
- Build-Own-Operate-Transfer BOOT,
- Build-Operate-Transfer BOT,

The most commonly used model for public servants is Build-Own-Sell (BOS) method. In this model of PPP, the developer is the principal (either a public or private-sector body). If it is the public – sector, the Housing Cooperation would be the initiator and would work together with the ministries of housing and urban development- who provide the blue print for the scheme. The land would be supplied by the government and the construction works financed through FMBN's secondary loans. The FMBN [15] explicated that if the initiator of housing project is a private-sector body, say an individual or a Primary Mortgage Institution (PMI), the state government gets involved only as a partner that supplied the required land for the project. The housing construction works may be founded through FMBN's secondary loans acquired by the individual developer or by the PMI. On the other hand, a PMI may solely finance the housing scheme from its resources alone, then the project is financed through Private Finance Initiative (PFI). However, as a law, the housing units produced through FMBN's funding must be sold to NHF-contributor only. The housing units would then be purchased by the NHF-contributors through their savings alone or through the savings added to FMBN's loans. The

method guaranteed sustainable housing development if well structured and implemented.

Conclusion

Housing development has passed through stages with generic efforts of both individuals and government in an evolutionary manner and in different proportion. While individual provider approach is characterised with unsatisfactory, unplanned inadequacy, government provided housing estates though planned, coordinated with sewage, estate roads and other infrastructures are equally deficient in quality and quantity with socio- economic problems which make it inaccessible to the low income earners. The budgeted number of the houses planned had never been realized since the independence in 1960, the government efforts in the three National Development Planning and National Housing Programmes that followed it achieved little in housing delivery. Current efforts through Public Private Partnership (PPP), since 2000 has failed also to achieve the objectives due to lack of political will, corruption and dwindling government revenue especially now that Nigeria economy is in recession. Government partnership with private sectors in housing delivery should be intensified with the aim of making houses available and affordable for the low income earners.

Recommendation

- Urbanisation should be controlled by developing the rural areas with infrastructures and industries and formulating population control policy in the country.
- Government must formulate appropriate PPP housing policy with specific aim of developing houses for the low income earners.
- Government should sanction the erring members of its agencies constituting bottleneck to the implementation of PPP housing scheme.

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