

## **An Assessment of the Role of Government Agencies in Public-Private Partnerships in Housing Delivery in Nigeria**

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**Abstract:** Nigeria faces a tremendous shortfall in housing provisions, especially in its urban areas. Consequently, Public-Private Partnership in housing provisions has been adopted as a means of addressing this problem. Several previous studies have focused on the role of government agencies in the government-provider approach to housing, but adequate attention has not been given to the role of government agencies in Public-Private Partnerships in housing. This paper attempts to fill this gap in literature by examining the role of government agencies in Public-Private Partnerships in housing. A study of thirteen government agencies in six selected Nigerian cities was undertaken. The findings indicate that though the agencies tended to focus on the provision of access to land and the regulatory framework for housing development, the majority of Nigerians have not benefited from this arrangement. The paper recommends that government agencies should also be involved in providing basic amenities and subsidies to ensure that Public-Private Partnership housing serves the interest of most Nigerians.

**Keywords:** Housing delivery, Government agencies, Public-Private Partnership, Urban areas, Nigeria

### **INTRODUCTION**

Housing delivery is a highly contentious and politicised issue that is of great concern to administrators, scholars and the public in Nigeria. In the last few decades, the influx of people into urban areas, the natural population increase and inadequate responses by the government have

contributed to the worsening housing situation in this country, to the extent that economic development and the welfare of the citizens are adversely affected (Federal Republic of Nigeria, 1991; Akinmoladun and Oluwoye, 2007; Ademiluyi and Raji, 2008). These problems have become more critical in the cities, where huge housing supply deficits, dilapidated housing conditions, high cost of housing as well as proliferation of slums and squatter

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settlements exist (Iyagba and Asunmo, 1997; Adedeji, 2005; UN-HABITAT, 2006b; 2006d; Daramola, 2006). As a result, a large majority of urban residents, particularly the low-income earners who constitute about 50% of Nigeria's 140 million people (Oxford Policy Management, 2004), are forced to live in conditions that constitute an affront to human dignity (Alkali, 2005; Coker et al., 2007; UNFPA, 2007; Aribigbola, 2008).

In recognition of the fact that neither the public nor the private sector are able to address this problem individually, current efforts in addressing the housing situation in Nigeria are mostly based on collaborative efforts (National Economic Empowerment and Development Strategy, 2004; Mabogunje, 2003). Public-Private Partnerships (PPPs) are among the most common forms of such collaborative efforts (Emerole, 2002; Ikekpeazu, 2004; Owei, 2007; AMCHUD, 2008:13).

PPPs have been defined in various ways (Osborne, 2000; Xie and Stough, 2002; Warner and Sullivan, 2004; Rein et al., 2005; Tomlinson, 2005; Pessoa, 2006; Mazouz et al., 2008). In its simplest form, Fiszbein and Lowden (1999:164) defined a PPPs as "the pooling of resources (financial, human, technical and intangibles such as information and political support) from public and private sources to achieve a commonly agreed goal". It has also been defined as a collaborative effort among public, private

and third sector organisations based on mutual trust, a division of labour and a comparative advantage in the sharing of responsibilities, risks and benefits (Brinkerhoff and Brinkerhoff, 2004; Tomlinson, 2005; Selskey and Parker, 2005; UN-HABITAT, 2006b; Shelter Afrique, 2008).

PPPs in housing provisions, therefore, imply a change in the role of the government from a provider of housing to an enabler (Erguden, 2001; Sengupta and Ganesan, 2004; Sengupta and Tipple, 2007). This is particularly important in 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 (World Bank, 1993; UN-HABITAT, 2006b), which can contribute to sustainable housing development (Smith, 2006; Shelter Afrique; 2008).

Although PPPs have been adopted in addressing housing provision challenges in Nigeria, the extent to which government is responding to its changing role and the emphasis on collaborations in housing provisions have not been adequately addressed in the literature. This paucity of information has particularly obscured our understanding of the role of government in such PPPs and the implications for public housing delivery in Nigeria. It is against this background that this study seeks to examine the role of government agencies in PPPs for housing delivery, using

the cities of Lagos, Abeokuta, Port Harcourt, Uyo, Owerri and Umuahia as the study areas. This study will attempt to identify the actors and their roles in PPP housing. It also hopes to examine the institutional framework for the implementation of PPP housing, with an aim of exploring the implications for housing provisions for the low-income people in Nigerian cities.

## **REVIEW OF PAST PUBLIC HOUSING DELIVERY STRATEGIES IN NIGERIA**

The early years of colonial administration in Nigeria saw government involvement in the construction of official residences for expatriates and senior indigenous staff in Government Reserved Areas (GRAs) through the Public Works Department (PWD) (Ogbazi, 1992; Omole 2001). The outbreak of bubonic plague in Lagos in the 1920s led to the first slum clearance and settlement upgrading programme by the Lagos Executive Development Board (LEDB) (Chukwujekwu, 2005; Aribigbola, 2008). Agbola and Jinadu (1997) indicated that between 1973 and 1995 about 36 other cases of slum clearance were reported in urban areas in Nigeria, including the widely publicised demolition of Maroko, Lagos, in 1990. Although the aim of slum clearance was to upgrade blighted areas in the cities (Nwaka, 2005), Agbola and Jinadu (1997) and Umeh (2004) contended that the strategy failed to provide decent and

affordable housing to Nigerians. This was due to the non-availability of land in locations that were acceptable to displaced persons as well as the lack of adequate funds to resettle them (UN-HABITAT, 2006a).

In 1958, two years before independence, the defunct regional governments, namely, Western, Eastern, Northern and Mid-Western Regions, established Housing Corporations to construct and manage housing estates as well as grant soft loans to individuals wishing to build their own houses. Regrettably, these agencies were unable to extend their services to the low-income group due to the lack of commitment to low-cost housing (Federal Republic of Nigeria, 1991). By establishing the Federal Housing Authority (FHA), Federal Ministry of Environment Housing and Urban Development (FMEHUD), Ministry of Works and Housing, State Housing Corporations and Federal Mortgage Bank of Nigeria (FMGN) in the 1970s, Nigeria was set to witness massive government involvement in housing construction. The first government-assisted self-help housing programme took off in the then newly created states of Bauchi, Benue, Gongola, Imo, Niger, Ogun and Ondo as well as in Lagos in the mid 1970s. With the assistance of the World Bank, the scheme succeeded in providing serviced plots, soft loans and technical assistance to few low-income earners toward owning houses in the eight states' capitals, but it could not be extended to other states for

logistic and funding constraints on the part of the government (UN-HABITAT, 2006a; 2006c).

Further attempts to address the housing needs of Nigerians resulted in the launching of the National Low-Cost Housing Scheme in 1975. In the Third National Development Plan (1975–1980), for instance, about 2.6 billion Naira (US\$2.6 billion) was earmarked for the construction of 202,000 housing units across the country. About 24% of the 202,000 housing units were constructed at the expiration of that development plan (Gana, 2002; Mustapha, 2002), while many of the uncompleted housing units were abandoned. Consequently, the dream of homeownership by many Nigerians could not be realised through that scheme (Onibokun, 1985; Akinmoladun and Oluwoye, 2007).

The failure of the National Low-Cost Housing Scheme led to the initiation of the National Site-and-Services Programme. The programme was intended to make serviced plots available to housing developers without many encumbrances (Onibokun, 1985; UN-HABITAT, 2006a). Under the supervision of the Ministry of Works and Housing, Federal Housing Authority (FHA) and other related agencies, the programme recorded initial success in seven states, namely, Lagos, Kano, Imo, Kwara, Ondo, Rivers and Imo, as well as in the Federal Capital Territory of Abuja. However, Ajanlekoko (2001) noted that between 1986 and

1991 about 85 million Naira (US\$21.25 million) was spent in providing 20,000 serviced plots in 20 states of the federation. The majority of beneficiaries were the middle- and high-income earners who could afford the high cost and who met the requirements for allocation of the serviced plots (Mba, 1992; Oruwari, 2006).

As is true for many developing countries, government involvement in public housing provisions should ensure equity and affordability (Olotuah, 2000; Erguden, 2001; UN-HABITAT, 2006a). However, in the last few decades, the Nigerian government agencies have provided an insufficient number of low-quality and expensive housing units for few middle- and high-income earners (Awotona, 1990; Ogu, 1999; Ogu and Ogbuozobe, 2001; Kabir, 2004) and, thus, did not benefit a good proportion of the low-income people in the country (Onibokun, 1990; Mba, 1992; UN-HABITAT, 2006e; Oruwari, 2006). The challenges of poor funding, bureaucracy, the politicisation of housing programmes and the lack of proper organisation and transparency in the management of housing programmes accounted for the minimal successes recorded by the housing schemes (Onibokun, 1985; Mustapha, 2002).

## **PPPs IN PUBLIC SERVICE DELIVERY AND HOUSING PROVISIONS**

More recently, research studies on the application of PPPs in efficient public service delivery have been a subject of debates (Bovaird, 2004; Mazouz et al., 2008). Whereas Bantley (1996), Ong and Lenard (2002), Miraftab (2004), Adams et al., (2006) and Brown et al., (2006) have emphasised the benefits of PPPs, in contrast, Marava and Getimis (2002), Scott (2004), Bovaird (2004) and Tomlinson (2005) have argued that PPPs are another form of privatisation and an avenue for governments to abdicate their responsibilities to the markets. However, recent developments have indicated that the inability of the public sector to independently meet the increasing demand for better public service delivery (Carrol and Steanne, 2000; Warner and Sullivan, 2004; Birner and Wittmer, 2006) has provoked the search for an alternative service delivery approach in PPPs (Hammami, et al., 2006; Patel, 2007). Consequently, several studies on the application of various types of PPPs (Hepburn et al., 1997; Brown et al., 2006) in aid to developing countries (Hulme and Edwards, 1997), urban infrastructure provisions (Bantley, 1996; Marava and Getimis, 2002; Harris, 2004; Pessoa, 2006; World Bank, 2006), poverty eradication (Rom, 1999), prison management (Patel, 2007), environmental protection (Nwangi, 2000; Forsyth, 2003), urban renewal (Osborne and Johnson, 2003), waste management

(Ahmed and Ali, 2004; Ferguson, 2006) and urban economic development (Xie and Stough, 2002; Rein et al., 2005) in different countries abound in the literature.

Several research studies (Wylde, 1986; Payne, 1999; Ong and Lenard, 2002; Ofiso, 2003; Kinyungu, 2004; Susilawati et al., 2005; Abd Aziz and Hanif, 2006; UN-HABITAT, 2006b; Brown et al., 2006; Abd Aziz et al., 2007; Manda, 2007) have also been done on PPP housing. Evidence (Payne, 1999) has shown that in Egypt, India, Pakistan, South Africa and the UK, a wide range of PPP arrangements have been used in providing many households access to land and housing. That study specifically noted that formal PPPs have only made modest contributions to improving accessibility of the low-income group to land, while informal partnerships in Egypt, Pakistan and other countries have recorded remarkable success in housing provisions for the low-income group. In other countries like Malaysia, Zimbabwe and Malawi, Ong and Lenard (2002), Kinyungu (2004) and Manda (2007) have respectively demonstrated that PPPs involving the state, markets and citizens have made homeownership possible among low-income people. Similarly, a study of the UN-HABITAT (2006b) indicated that PPPs between the government and Civil Society Organisations (CBOs) have been the most successful in providing housing for the low-income group and thus they provide the key to enabling housing among the urban poor. However, Abd Aziz and

Hanif (2006) and Abd Aziz et al., (2007) have indicated that the provision of housing for low-income people in Malaysia was basically through state–market partnerships.

On the role of government agencies in PPP housing provisions, the housing sector has traditionally been viewed as collaborations between interdependent actors in the public, private and third sectors (Erguden, 2001; Ogu, 2001; Sengupta and Tipple, 2007). Therefore, the enablement approach to housing posits that the public sector should act as the enabler or facilitator of the housing process by providing an enabling environment for optimum performance of the other actors (UNCHS, 1992; Ogu, 2001; Mukhija, 2004; Smith, 2006). This implies the facilitation of access to land, finance, infrastructure and basic services, the removal of restrictive legislations, the introduction of realistic building and land-use regulations as well as the strengthening of the institutional framework that engenders multi-sectoral participation in housing delivery (UN-HABITAT, 2006a). Therefore, research studies (Payne, 1999; Ong and Lenard, 2002; Otiso, 2003; Kinyungu, 2004; UN-HABITAT, 2006b) have demonstrated that public agencies have played some aspects of the enabler's role in initiating housing provision schemes, providing an appropriate policy framework and incentives as well as the provision of basic services in PPP housing schemes. In Malaysia, Zimbabwe and Malawi, for example, Ong and Lenard (2002), Kinyungu (2004) and Manda (2007) have shown

how governments used incentives such as faster plan approvals, lower land premiums, infrastructure cost subsidisation, the relaxation of housing standards and concession from financial contributions to utility authorities as well as tax relief to encourage private sector involvement in low-income housing.

Further evidences (UN-HABITAT, 2006b; Manda, 2007; Abd Aziz et al., 2007) have also shown that factors such as (1) public sector assistance in the supply of land, (2) strong and competent third sector organisations for community mobilisation and mediatory functions, (3) entrenchment of the principle of popular participation, (4) the presence of favourable macro-level economic, political and socio-cultural climates, (5) the availability of potentials for cost recovery and the margin of profit for private sector partners as well as (6) the identification of shared objectives in the PPPs have all contributed to the success of PPP housing projects in various countries. This suggests that the outcome of PPP housing provisions may be influenced by the composition and objectives of the PPPs, the roles of the partners and the contextual and intervening variables within the operational environment of the PPPs.

## **CONCEPTUAL FRAMEWORK**

The basic features of PPPs are a collaboration among public, private and third sectors in joint decision-making, resource commitment, sharing of responsibilities, risks and benefits, a division of labour and comparative advantages as well as interdependence (Miraftab, 2004; Adams et al., 2006; Abd Aziz et al., 2007). Some authors (Hammami, et al., 2006; Baud and Post 2006; Yamamoto, 2007) have suggested that PPPs consist of networks of heterogeneous interdependent actors involved in governance and socio-economic development. Others (Lovin, 1999; Pierre and Peters, 2000; Brinkerhoff and Brinkerhoff, 2004) have viewed PPPs as values, processes and institutions adopted in addressing intricate societal challenges. Institutions in this context relate to a system of interacting and interdependent organisations designed by people for the purpose of collaborations within established norms, rules and constitutions (Kickert et al., 1997; Klijn and Koppenjan, 2000; Kumar, 2004). They are known to play significant roles in the progress, development and stability of a society (North, 1990; Coase, 1998). In housing provisions, for instance, institutions have been identified as vital components in the formulation, implementation and monitoring of housing policies and programmes (UNCHS, 1996; Federal Republic of Nigeria, 1991; Ikekpeazu, 2004; UN-HABITAT, 2006a), while in community development Madu and Umebali (1993), Osaghae (1998); Akinola (2007)

and Ibem (2009) have demonstrated the role of indigenous institutions (e.g., town unions, age grades, social-cultural organisations) in capital and community mobilisation in Nigeria. Also, the roles and consequences of the interactions among institutions generated in diverse settings have been linked to the formation, composition and socio-economic characteristics of institutions (Ostrom, 2005; Akinola, 2007). Hence, Sanyal and Mukhija (2000) and Klijn and Teisman (2002) have suggested that the structure and socio-economic characteristics of institutions and the contextual situations in which they operate determine the outcome of their interactions within a system.

Generally, PPPs are based on contractual agreements between the partners (Hepburn et al., 1997; Patel, 2007). However, the implementation and outcome of PPP projects are influenced by a number of factors. These include the composition, aim and objectives of the PPPs, the roles of the partners and the political, economic, socio-cultural, technological and other contextual situations within the operational area of the PPPs (Rein et al., 2005; UN-HABITAT, 2006b; Hammami et al., 2006). Therefore, Abd Aziz et al., (2007:160) contended that “national political, socio-economic, cultural and institutional contexts should be taken into consideration in analysing Public-Private Partnerships”.

In light of the foregoing, a conceptual framework for assessing the role of government agencies in PPP housing in Nigeria is proposed. This framework (see Figure 1) proposes that an assessment of the role of government agencies in PPP housing involves adequate knowledge on the composition and characteristics of the PPPs, the context of the situation in which they operate and the outcome of PPP housing provision schemes. Based on this, the conceptual framework of this study is organised into three basic components. These include the form and structure of the PPPs (e.g., the number of partners, the socio-economic and organisational characteristics of the partners, the types and objectives of the PPPs), the contextual and intervening factors that influence the operation of the PPPs in public housing provisions (e.g., economic, political, organisational, institutional and operational factors and the targeted population) and the outcome of PPP housing provision schemes (the quantity and characteristics of the provided housing and the socio-economic characteristics of the beneficiaries). Each of these components comprises a number of variables that seek to explain the various aspects of the framework as derived from the review of literature. In adopting this conceptual framework, this study proposes that it is the interaction among these variables that influences the design, implementation and outcome of PPP housing

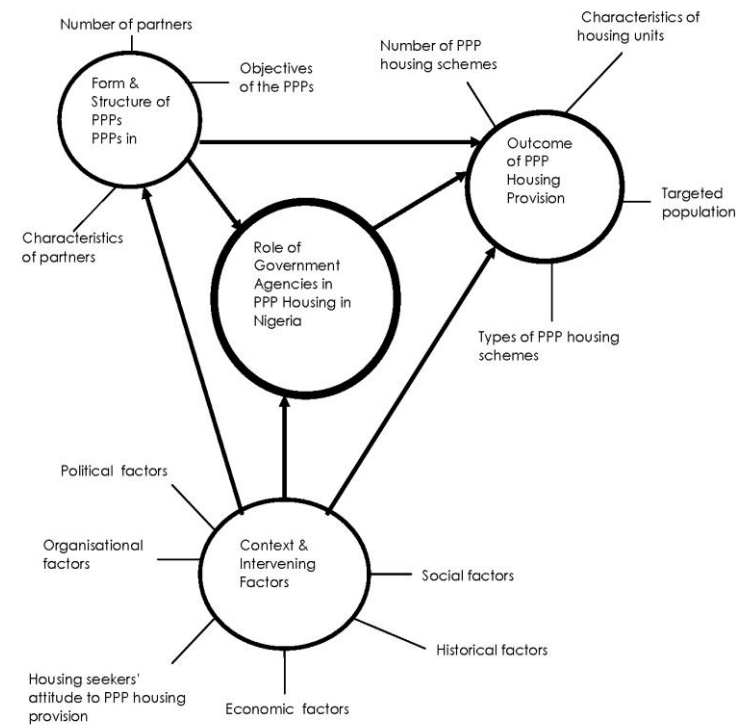


Figure 1. Conceptual framework for assessing the role of government agencies in PPP housing in Nigeria  
Source: Research Design (2008).



provisions as well as the role of government agencies in such PPPs in Nigeria. Hence, this framework guided the research design, data collection, data analysis and interpretation of the findings in this study.

## **METHODOLOGY**

The data used in this study were derived through a qualitative research strategy. Six cities were drawn from the three geo-political zones in Nigeria, namely, South-West (Lagos and Abeokuta), South-South (Port Harcourt and Uyo) and South-East (Owerri and Umuahia). Two cities were purposely selected from each of the geopolitical zones based on geographical representation and strategic importance as major and administrative cities in Lagos, Ogun, Rivers, Akwa Ibom, Imo and Abia states, respectively. As a sample setting, the three geopolitical zones in the southern part of Nigeria can be considered the most urbanised of the six zones in this country, as they contain Lagos and Port Harcourt, two of the three most populated cities (FRN, 2007) that thus have the most critical housing problems in Nigeria.

The primary data were sourced from structured and open-ended interviews conducted between November 2007 and October 2008. Respondents were selected following a purposive sampling frame of senior officials of

13 government housing agencies in the cities (see Table I). A total of 22 senior officers identified to be directly involved in the PPP housing programmes of these agencies were interviewed. The choice of structured and open-ended interviews was to guide the interviews, elicit appropriate responses as well as allow for the addition of new and related questions when appropriate. Among the issues covered in the interview sessions were the rationale behind the adoption of PPPs in housing and the types, locations and targeted population of PPP housing schemes. Other issues included the partners and their specific roles in the PPP housing within the investigated cities.

The secondary data were sourced from newspaper and journal articles, published reports on public housing in Nigeria, PPP housing brochures as well as online databases of government agencies. A combination of content analysis of the transcripts of the interviews and descriptive statistics was used in the data analysis, while percentages and tables were employed in describing and presenting the data.

Table 1. Surveyed government agencies

Agencies and Institutions	Locations
Lagos State Development and Property Corporation (LSDPC)	Lagos
Lagos Building Investment Company Limited (LBICI)	Lagos
Federal Housing Authority (FHA)	Lagos, Port Harcourt, Owerri
Federal Ministry Of Environment Housing and Urban Development (FMEHUD)	Lagos, Port Harcourt
Federal Mortgage Bank Of Nigeria (FMBN)	Lagos, Port Harcourt
Abia State Housing and Property Development Corporation (ABSHPDC)	Umuahia
Imo State Housing Corporation (IMSHC)	Owerri
Rivers State Housing & Property Development Authority (RSHPDA)	Port Harcourt
Akwa Ibom Property and Investment Company Limited (APICO)	Uyo
Akwa Saving and Loans Limited	Uyo
Ogun State Housing Corporation (OSHC)	Abeokuta
Gateway City Development Company Limited (GCDC)	Lagos-Ibadan Express Road, Lagos
Gateway Saving and Loans Limited	Abeokuta

Source: Research Design (2009).

## FINDINGS

### Principal Actors in Public-Private Partnerships in Housing Delivery

The principal actors identified in the PPP housing provision in this study included three categories of organisations, namely, federal and state governments as well as private sector organisations. The Federal Ministry of Environment Housing and Urban Development (FMEHUD), the Federal Housing Authority (FHA) and the Federal Mortgage Bank of Nigeria (FMBN) formed the first category of organisations. The second category were the state government agencies comprised of Housing and Property Development Corporations and Primary Mortgage Institutions (PMIs), while the last category were the private sector organisations, including commercial private housing developers, building contractors and housing financing institutions (e.g., private Primary Mortgage Institutions and commercial banks). The last category of organisations formed the bulk of membership of the Real Estate Developers Association of Nigeria (REDAN). The study could not identify any evidence linking local government authorities and third sector organisations [e.g., Community-Based Organisations (CBOs)] with PPP housing provisions in the study area. Consequently, they are conspicuously absent in the PPP institutional framework, as illustrated in Figure 2.

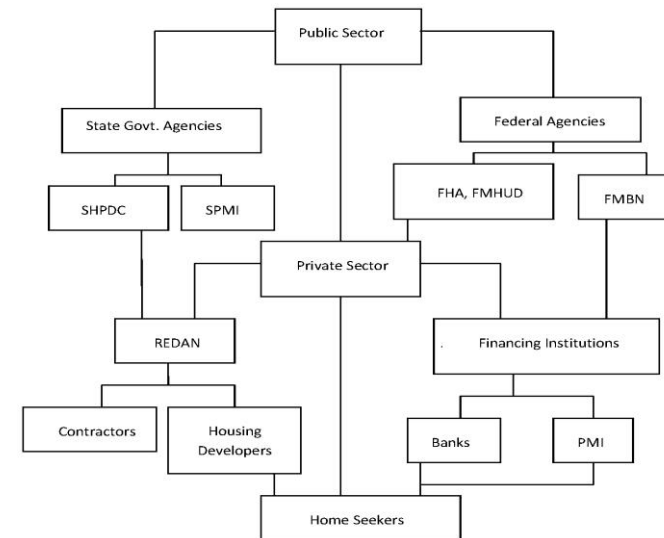


Figure 2. Typical institutional framework for PPP housing in Nigeria  
Source: Research (2008).

Notes:

SHPDC = State Housing and Property Development Corporations  
 FHA = Federal Housing Authority  
 FMHUD = Federal Ministry of Housing & Urban Development  
 FMBN = Federal Mortgage Bank of Nigeria  
 REDAN = Real Estate Developers Association of Nigeria  
 PMI = Private Sector-owned Primary Mortgage Institutions  
 SPMI = State Government-owned Primary Mortgage Institutions

### **Public-Private Partnership Housing Provision Schemes**

Two different types of PPP housing provision schemes, namely, site-and-services and turnkey schemes, were identified in the study. The former was a mortgage-based housing scheme involving the Federal Ministry of Environment Housing and Urban Development and a private organisation (HFT Ventures PLC). The scheme provided about 2,000 serviced plots of a minimum size of 900 square metres each at Ikorodu, Lagos Megacity. In contrast, the latter was a complete housing delivery scheme with government agencies, commercial private housing developers and some housing finance institutions as partners. It involved land acquisition, housing construction and the provision of infrastructure and social services as well as the marketing of completed housing units. Of the 3,078 housing units of different typologies provided through the turnkey housing schemes, the available records indicated that about 53.05% of the units were targeted at the high-income group, 38.83% were aimed at the middle-income class, while only 8.12% of the units were meant for the low-income group (see Table 2).

The serviced plots and housing units provided in each of the schemes were acquired by the public through down payments, instalment payments and mortgage arrangements. Whereas the serviced plots in Ikorodu were sold at an average cost of between 0.5 million Naira

(US\$3,333) and 1.5 million Naira (US\$10,000) per plot, two-bedroom terraces and detached three-bedroom bungalows in the GCDC-Sparklight Housing Estate were sold to interested subscribers at costs of 3.45 million Naira (US\$23,000) and 6.5 million Naira (US\$43,333), respectively.

Like in most PPP projects in other countries, the PPP housing provision schemes were implemented based on the interim guidelines developed by government agencies and the Memorandum of Understanding (MOU) and Development Lease Agreements (DLAs) signed by the partners. Whereas the MOU identified the partners, their roles, the type of PPP, the equity holdings and the benefits of each partner as well as the conditions and types of houses to be provided, the DLAs indicated the commitments of the government to provide land and other assistance to private developers for the purpose of developing public housing schemes in specified location(s).

Table 2. Turnkey PPP housing provision schemes linked to the studied government agencies

Housing Estate	Location	Government Agencies Involved	Status	Units Per Target Income Group		
				Low	Middle	High
Lekki Apartment	Victoria Island, LM	LSPDAC, SA	Completed	–	–	126
OGD-Grant	Isheri, LM	GCDCL	Completed	–	60	100
OGD-Sparklight	Magboro, LM	GCDCL	Completed	150	250	–
Paradise City	Mowe, LM	GCDCL	Completed	–	100	200
DN Meyer	Abeokuta	FHA	Completed	–	50	–
Trans Amadi	Port Harcourt	FHA	Completed	100	200	171
Trinity Gardens	Port Harcourt	RSHPDC, SA	Completed	–	–	32
New Rainbow Town	Port Harcourt	RSHPDC	Ongoing	–	–	704
Ehinmiri	Umuahia	ABSHPDC	Completed	–	200	300
APICO-SA	Uyo	APICO	Completed	–	335	–
<b>Total</b>				<b>250</b>	<b>1195</b>	<b>1633</b>

Source: Research (2007/2008).

Notes: LSPDC = Lagos State Property Development Corporation  
GCDCL = Gateway City Development Company Limited  
ABSHPDC = Abia State Housing and Property Development Corporation  
RSHPDC = River State Housing and Property Development Authority  
APICO = Akwa Ibom Property and Investment Company  
FHA = Federal Housing Authority  
FMEHUD = Federal Ministry of Environment, Housing & Urban Development  
SA = Shelter Afrique  
LM = Lagos Megacity

### **The Role of Government Agencies in Public-Private Partnership Housing Provisions**

The framework for undertaking PPP housing provision schemes in Nigeria is based on the negotiated roles for each partner organisation, as indicated in the MOU and DLAs for each housing scheme. In the site-and-services scheme, the FMEHUD provided the land, while the HFT venture sub-divided the plots, provided access roads, power and water supplies to the sites and allocated the plots to subscribers to build houses according to their tastes.

Prior to the commencement of the turnkey housing provision schemes, the Partnerships and Business Development Committee (PBDC) of the Federal Ministry of Environment Housing and Urban Development (FMEHUD) advertised for the expression of interest from private developers, screened and selected competent applicants, negotiated the conditions for the operation of the partnerships and subsequently signed MOU and DLAs with the successful ones. At the implementation stage, the FMEHUD provided land as its equity contribution and this usually attracted a payment of 20% of the assessed value of the land given to the federal government by the private developers. In view of the criticisms on the quality of public housing in the country, the PBDC monitored the quality of housing and the overall performance of the private

developers to ensure that decent and quality housing were provided.

The state government agencies, in contrast, adopted the joint venture approach to the PPP housing provision. The agencies provided land and in some cases basic infrastructure for housing development. For instance, at the Ehimiri Housing Estate in Umuahia, the Abia State Housing and Property Development Corporation (ABSHPDC) in addition to providing the land and some basic infrastructure (e.g., road and utilities) was also involved in the allocation of the housing units to qualified civil servants and members of the public. Elsewhere, state-run Housing and Property Development Companies collaborated with private organisations and a regional housing finance institution (Shelter Afrique) to provide housing in Lagos, Port Harcourt and Uyo. While Shelter Afrique provided part of the funding and project management structure for the schemes under loan agreement, the respective state government agencies provided land for private housing developers to develop and provide counterpart funding for the schemes. A total of 493 housing units were provided through such PPP arrangements in the three cities.

Generally, the private housing developers played specific roles in the turnkey PPP housing provision schemes. They were basically involved in project viability studies, the design and provision of funds for the implementation of the schemes 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 joint responsibility of the partners, especially in the joint venture housing schemes. The sharing of the accrued profits was according to the percentages of equity holdings of the partners, as negotiated and indicated in the MOUs and DLAs.

Housing finance institutions such as the Federal Mortgage Bank of Nigeria (FMBN), state government Primary Mortgage Institutions (e.g., Akwa Saving and Loans, Gateway 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 acquire the serviced plots and completed housing units provided in the PPP housing provision schemes.

## **DISCUSSION**

The findings from this study highlight causes of the poor performance of government agencies in public housing in the last few decades, especially in meeting the housing needs of a majority of Nigerians. The adoption of PPPs in housing provisions in Nigeria is linked to the need to address the poor housing situations in this country through collaborative efforts between the public, private and third sectors. Therefore, the current efforts in PPP housing involving federal and state government agencies and commercial private housing developers are viewed as a clear departure from the previous arrangements, where government agencies dominated public housing delivery in Nigeria without much to show for it.

This study indicates that formal partnerships between government agencies and commercial private housing developers are the dominant type of PPP housing provisions in Nigeria. This type of PPP, which also exists in other countries, relies on negotiations, MOU and DLAs between the partners and appears to be focused on addressing the housing needs of middle- and high-income rather than low-income earners in Nigeria. This is supported by evidence from the study indicating that of the 3,078 housing units provided through the turnkey housing provision schemes, about 8.2% are targeted at the low-income income group, as opposed to 38.82% and 53.05%

for the middle- and high-income groups, respectively (see Table 2). Again, the costs of the serviced plots provided through the site-and-service scheme and the completed housing units in the turnkey schemes imply that only public servants on grade levels 08 and above in the monetised Federal Civil Service of Nigeria Salary Structure and others who earn an average annual income of over 453,050 Naira (US\$3,020) can afford to acquire houses provided by the PPPs in Nigeria.

A number of factors may have influenced the type and number of housing units provided for each income class in the PPP housing provision schemes. The first factor is the composition of the PPPs, which indicates the absence of local government authorities and third sector organisations in PPP housing provisions. This may have caused the PPPs to assume a profit-oriented disposition. The absence of these institutions in PPP housing in Nigeria may be linked to the lack of commitment and political will on the part of the local government authorities and the non-entrenchment of the principle of popular participation in PPP housing provision in the country. Findings in previous research studies (Ong and Lenard, 2002; Otiso, 2003; UN-HABITAT, 2006b; Manda, 2007; Ibem, 2009) indicated the vital roles of local authorities and third sector organisations in the provision of housing and basic services for low-income people in countries like Malaysia, Kenya, Turkey, Malawi and Nigeria. In fact, the PPP institutional framework,

as identified in this study, lacks the inputs from local authorities and the CBOs required in addressing the housing needs of low-income people in Nigeria. Another factor is the active involvement of the private partners in the design, funding, construction and provision of infrastructure, management and allocation of the housing units. In most cases, these put the control of the entire PPP housing provision process in the hands of commercial private developers. Lastly, the constraints in the supply of building materials, the funding for the housing projects, the provision of infrastructure and the prevailing conditions in the building industry in Nigeria may have also been contributing factors.

The performance of the PPPs in housing for low-income people, as indicated in this study, may have provided evidence supporting previous research findings (Payne, 1999), which indicated that formal partnerships have only made modest contributions to improving the accessibility of low-income earners to housing in Egypt, India, Pakistan, South Africa and the United Kingdom. This similarity may be linked to the assumption that the PPP housing provision in Nigeria draws on the rich experiences of some countries, such as the UK and India, which have very strong ties with Nigeria. In contrast, there is evidence (Abd Aziz and Hanif, 2006; Abd Aziz et al., 2007) indicating that the provision of housing for low-income people in Malaysia, for instance, was basically through formal



partnerships between the states and markets. Again, the varying contextual situations and the different roles of the partners in the two countries may have accounted for the disparities in the outcome of PPP housing.

It is also evident from this study that the role of public agencies in the two PPP housing provision schemes was mostly focused on the development of guidelines, policy and regulatory frameworks and the provision of land to private housing developers. These roles may have been derived from a number of issues, namely: (1) the recognition of the vital role that an appropriate policy framework and access to land plays in increasing the capacity of the private sector to deliver decent and affordable housing, (2) the desire to relieve the government of some level of financial, managerial and operational burden it has hitherto experienced in public housing delivery, (3) the trust and confidence government has regarding the expertise and competence of the private sector in addressing the challenges (e.g., finance, bureaucracy, mismanagement of resources, inefficiency, etc.) that marred previous public housing strategies in Nigeria and (4) the need to provide an enabling environment necessary to enhance private sector participation in housing provisions, as advocated in the enablement strategy of housing and infrastructure provision.

Therefore, the roles of public agencies in PPP housing in Nigeria, as identified in this study, appear to be similar to those performed by public sector organisations in formal PPP arrangements in housing provisions in other countries, as indicated in the literature (Payne, 1999; HABITAT, 2006b). Among other factors, these may have influenced the practice and outcome of PPP housing provisions in Nigeria.

## **CONCLUSION AND RECOMMENDATIONS**

The findings from this study have indicated that PPP housing provisions in Nigeria are basically aimed at reducing the level of public sector involvement in the design, implementation, funding and management of public housing provisions. This is in view of the declining government resources. Consequently, public agencies have taken advantage of government access to land to attract the financial resources, managerial competence and technical know-how of the private sector in providing housing for the citizens. This formal PPP has thus far produced a relatively low quantity of affordable housing for the low-income people of Nigeria. For the PPPs to make any significant impact in addressing the housing needs of a majority of Nigerians, more attention should be given to increasing the share of low-income housing to reflect the socio-economic context of urban areas in this country, in which the majority of people are low-income earners.

Therefore, this paper makes the following recommendations.

- (i) Governments in Nigeria need to go beyond the provision of land and the policy framework to granting incentives (e.g., import duty wavers on imported building materials and construction equipment and tax relief) to commercial private housing developers involved in PPP housing provisions for low-income people as well as contributing to the provision of basic infrastructure. The introduction of realistic building regulations and the removal of restrictive legislations such as the Land Use Acts of 1978 should be considered. These may provide an enabling environment for the provision of low-cost housing under PPP arrangements.
- (ii) Partners in PPP housing provisions may consider converting some percentages of their equity holdings and profits into the provision of low-income housing as part of their social responsibilities. The constraints in the procurement of building materials and housing finance can be addressed by encouraging the participation of the Building Materials Manufacturers and Suppliers Association of Nigeria (BMMSAN) and financial institutions in PPP housing provision schemes as key partners.
- (iii) Core (incremental) housing should be introduced into the PPP housing provision schemes to enable low-income people to have access to basic housing units, which they can improve upon improvement of their economic status. Acquisition of the core housing should be based on long-term mortgage arrangements.
- (iv) Other type of PPPs involving government agencies, philanthropic organisations and third sector organisations should be initiated to specifically cater to the housing needs of low-income people. Therefore, the establishment of an umbrella organisation for all third sector organisations will facilitate this. Similarly, the establishment of the Social Housing Trust Fund (SHTF) for the mobilisation of funds from multinational philanthropic organisations and others may provide financial resources for the provision of housing for low-income people in Nigerian cities.

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