



Thesis

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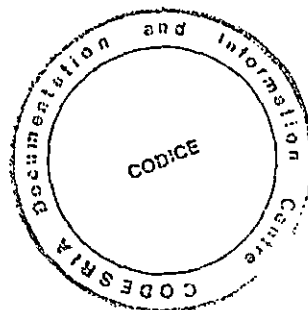
**AN ASSESSMENT OF THE
IMPLEMENTATION OF HOUSING
POLICIES AND PROGRAMMES IN
LAGOS STATE**

1997

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**AN ASSESSMENT OF THE IMPLEMENTATION OF HOUSING
POLICIES AND PROGRAMMES IN LAGOS STATE**



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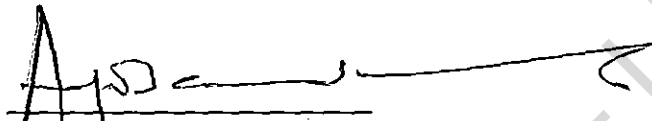
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1997

CERTIFICATION

I hereby certify that this thesis was prepared by **OLOJEDE, Iyabo Adefowoke** in the Department of Public Administration, Faculty of Administration, Obafemi Awolowo University, Ile - Ife, under my supervision.



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ABSTRACT

In contemporary times, many countries are faced with shortage of housing, particularly in the urban centres. As a result, most governments often adopt a number of housing policies and programmes to minimise housing problems. These range from direct provision, site development to mortgage finance. In Nigeria, Federal Government intervened in the housing sector through several policies. These policies among others include the Land Use Act of 1978 and National Housing Policies of 1980 and 1991.

In Lagos State, the state government also adopted a number of housing policies and programmes to address the housing situation in the state. The most significant was the Lagos State Housing Policy of 1980. In spite of these policies and resource commitments both at the Federal and State levels (Lagos State inclusive) many urban dwellers still lack adequate shelter.

The study set out to examine the key management problems that obstruct the implementation of housing policies and programmes in Lagos State. It also seeks to establish the extent to which these problems are rooted in the capability of institutions responsible for the implementation of housing policies and programmes.

The study discovers that ineffective implementation of government housing policies and programmes is traceable to the low capacity of implementing institutions. Exogenous factors which include political instability and the depressed economic environment were other impeding factors to the successful implementation of housing policies and programmes in Lagos State.

In order to make housing services available to the citizens especially the low-income earners, the study suggests the strengthening of the implementing institutions through provision of adequate financial resources, required autonomy and the adoption of personnel administration peculiar to the agencies's needs. Finally, in light of the inadequate mechanisms of government for meeting the housing needs of the majority of people, the active participation of the private sector, employers, housing cooperatives, self-help movements and building societies is considered desirable to ensure steady supply of housing.

To arrive at these findings and recommendations, both primary and secondary sources of data were used. Primary data were collected from a number of public officials (past and present) in the relevant housing agencies and beneficiaries of public housing. Secondary data were sourced from government publications, official documents/files, annual recurrent and capital estimates, relevant budget speeches of successive Lagos State Governors, books and journals on public administration/housing etc.

CHAPTER ONE

INTRODUCTION

1.1 PREAMBLE

Housing problems vary from one country to another. With reference to Nigeria, the dearth of housing units in Nigeria is evidenced by overcrowding. For example, a General Household Survey from 1991 - 1992 shows that more than eighty-seven percent (87%) of urban households live in single rooms or a combination of single rooms, (8%) live in whole buildings while (5%) occupy flats.¹ Furthermore, the problems of shortage of housing units is further corroborated by the high deficit figures estimated for the country by Mabogunje.² He noted that urban housing deficit which was running at between 0.85 million and 1.03 million units between 1975 and 1985 would jump to over 1.6 million units between 1985 and 2000.

-
1. See Federal Republic of Nigeria, Federal office of Statistics Report of General Household Survey Lagos, Federal Government Printer 1992 p.2
 2. Mabogunje, A. L. "Shelter Strategy to the Year 2000: What options for Nigeria", Public Lecture Delivered on the Occasion of the World Habitat Day under the auspices of the Urban and Regional Planning Division of the Federal Ministry of Works and Housing held at Victoria Island, Lagos. 5th October, 1988 p. 13.

The General Household Survey of 1985 confirms the inaccessibility of people to social amenities especially in the rural areas.¹ For example, it is indicated that with respect to water supply, only (58%) of urban households had access to treated water supply while less than (1%) rural households enjoyed the same facility. The remaining (42%) of urban households got water from streams, private wells and untreated pipe borne water.

In order to make housing available to a large majority of Nigerians, Federal and State Governments (Lagos State inclusive) enunciated a number of housing policies and executed several housing programmes.

These included:

- (i) The Land Use Act of 1978 whose aims included the facilitation of access of people to land for development purposes (housing inclusive).

1. See Federal Republic of Nigeria, Federal Office of Statistics Draft Report of the General Household Survey Lagos, Federal Government Printer, 1986 pp. 29 -30.

- (ii) The National Housing Policy of 1980 whose objectives among others were to ensure the provision of housing units which would be based on realistic standards which the prospective home owners can afford; give priority to housing programmes designed to benefit the low-income groups or the economically weaker section of the society which was defined as those earning less than (₦2,500) only per annum and encourage and support private initiatives and activities in the production of housing while ensuring that these conform to the policy framework of the Government.**
- (iii) The National Policy of 1991 which aimed at encouraging and promoting active participation in housing delivery by all levels of government; strengthening institutions within the system to render their operations more responsive to demand; emphasising housing investments which satisfy basic needs and encourage greater participation by the private sector in housing development.**
- (iv) Lagos State Housing Policy of 1980 which aimed at providing houses for all Lagos residents through direct construction of houses for low and medium income groups; liberal form of payment for the allottees of government housing units; better system of processing building plans to facilitate development of housing and housing loan schemes to aid private construction or purchase of houses.**

In spite of these housing policies and programmes executed at the national and state levels, majority of Lagos residents for example do not have access to public housing, state land and loans to purchase or build their own houses. The questions that might be asked are, Why is this so? Do the problems originate from adopted housing policies and programmes? Are they from the society at large? Are the problems caused by institutions charged with responsibility for implementation of the affected policies? Similarly, it is possible to ask whether there are constraints faced by the institutions implementing these housing policies? If answers to these questions are in the affirmative, what is the impact of each of the identified constraints on the successful implementation of housing policies and programmes in Lagos State? These questions shall be addressed in this study. The answers provided to them should help to guide policy makers in Nigeria as a whole and Lagos state in particular on how to tackle effectively the problems of housing.

1.2 REVIEW OF THE LITERATURE ON:

(a) Implementation

The study of implementation is a new enterprise both in developed and developing countries, Nigeria inclusive. Before 1970's scholars had exclusively concentrated on policy formulation i.e politics of policy making, characteristics of policy process, policy language, and results of policy on the society not as it emerged through action by government.¹

For different reasons policy implementation has been found less attractive than the study of policy.² Its chief disincentive is the difficulty of defining the policy being implemented:

-
1. For details see the following: Ingram, H. "Implementation: a Review and Suggested Framework" in Lynn, N. B. and Wildavsky, A. (ed) Public Administration, The State of the Discipline New Jersey, Chattam Publishers, 1992 p. 463; Dexter, L. A. "Undesigned Consequences of Purposive Legislative Action: Alternatives to Implementation" Journal of Public Policy Vol. 1. 1981, pp. 413 - 433; Anderson, J. E. Public Policy Making New York, Praeger Publishers, 1976 pp. 7 - 8 and Adeniran, T. "Public Policy-making in Federal systems: A Framework for Analysis," The Quarterly Journal of Administration Vol. 12, 1978, p. 123.
 2. See Dunsire, A. Implementation Theory New York, University of New York, 1980 p. 9.

defining what it is that the policy maker hopes to achieve and how.¹ This study focusses on implementation because of its conviction that implementation study provides more an empirical basis for policy improvements. It serves as a criteria for evaluating policy alternatives. It also has the possibility of improving policy makers appreciation of factors which lead to policy success and failure. Furthermore implementation study has the potential of revealing desirable and undesirable situations in the provision of public services such as housing. By emphasising more on the implementation aspects of housing policy, it is hoped that the study should be able to improve the basis on which future decisions are arrived in the housing sector in Lagos State.

With the prodigious growth in the study of implementation, scholars have emerged with various studies on variables affecting implementation.

1. Pressman, J. L. and Wildavsky, A. Implementation Berkeley, University of California Press, 1973 P.xv.

Mazmanian and Sabatier provide an elaborate framework of factors affecting implementation.¹ They identify seventeen independent variables summarised under three headings: tractability of the problem, the ability of the statute to structure implementation and the non-statutory variables. In their quest to consider everything, the list Mazmanian and Sabatier provide loses parsimony and becomes too cumbersome to use as a framework of analysis. It is also not possible to predict which variables are likely to be most important and under what circumstances.²

Grindle examines factors which frequently intervene between the statement of policy goals and their actual achievement.³ These factors are availability of sufficient resources, structure of intergovernmental relations, commitment of lower level officials, reporting mechanisms within bureaucracy, leverage of policy opponents and accidents of timing and luck.

Like Grindle, McLaughlin identified the amount of interest and commitment of implementers as crucial elements of success of implementation of policies.⁴

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1. Mazmanian, D. A. and Sabatier, P. Implementation and Public Policy Illinois, Scott Foresman Publishers, 1983 p. 22.
 2. See Brown, A. and Wildavsky, A. "Implementation as Mutual Adaptation" in Pressman, J. L. and Wildavsky, A. (eds) Implementation Berkeley, University of California Press, 1984 p. 23.
 3. Grindle, M. S. (ed) Politics and Policy Implementation in the Third World New Jersey, Princeton University Press, 1980 p. 23.
 4. McLaughlin, M. "Implementation as Mutual Adaptation" in Williams, W. and Elmore, R. (eds) Social Programmes in Implementation New York, Academic Press, 1976 pp. 167 - 180.

Meters and Horns contends that successful implementation is more than a mechanical translation of goals into routine procedures.¹ It involves fundamental questions about conflict, decision making and who gets what in society. It needs to be pointed out that it is not the policy implementation variables alone that influences positively or negatively the outcome of programme goals. The process of policy formulation is also of equal significance. How the goals and objectives of a programme have been defined at the initial formulation stage would have a significant effect on the outcome of such programme. Therefore, the analysis of implementation needs to be broad enough to include policy formulation and impacts in order to be realistic and useful.²

Grindle in another vein examines the relationship between implementation strategies and programme effectiveness.³ He observes that choices made concerning how programme goals will be pursued, which organisation is to be responsible for implementation, the extent of programme coverage and the speed with which programme results will be sought are all aspects of strategic choices that must be made if programmes are actually to be implemented. These critical decisions made systematically or by default, clearly affect the results for any given programme.

In a similar discussion, Dunsire focussed on the selection of strategies and machinery to be used in the implementation of public policy/programme.⁴

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1. Meters, D. V. and Horn, C. V. "The Policy Implementation Process: A Conceptual Framework," Administration and Society Journal Vol. 6 1976 p. 466.
 2. See Ingram, H. op. cit; p. 471.
 3. Grindle, M. S. op. cit, p. 25.
 4. Dunsire, A. op. cit. p.9

He contends that most social programmes enunciated by governments in developing countries have failed in the past on account of wrong choice of machinery of implementation or due to inadequacy of such machinery to achieve desired objectives. He explained that one of the decisions facing the government at the initial implementation stage is to decide whether to implement such programmes directly by making use of its own staff or by grant-aiding other agencies to execute such programmes on its behalf. He suggested that where government decides on the latter strategy, facilities must be provided in form of adequate funding, manpower and delegation of authority to enable the agencies carry out its assigned roles in the most effective manner.

Nwosu in his review of implementation problems in developing nations noted that lack of administrative capacity is responsible for the difference between set targets and their realisation as well as non-realisation of overall goals.¹ This implementation gap manifests in delays in starting and execution of development programmes and projects or considerable increase in the costs or actual result of policies being different than anticipated.

1. Nwosu, H. N. Political Authority and the Nigerian Civil Service Enugu, Fourth Dimension Publishers, 1977 pp. 120 - 121.

From the review of literature on implementation, variables considered by authors as crucial in the effective implementation of policies and programmes are:

- (a) clarity of policy
- (b) adequate resources
- (c) administrative capacity
- (d) appropriate strategies
- (e) commitment of implementers.

These variables deduced from scholars's discussions offer a predictive value for this study. The present study would attempt to examine how these factors have affected positively or negatively the implementation of housing policies and programmes in Lagos State.

(b) Housing Policies and Programmes

One major cross-country study in the area of housing policy is that of Heady.¹ He highlighted factors aiding or impeding implementation of housing policies and programmes in Sweden, United Kingdom and United States of America.

1. Heady, B. Housing Policy in the Developed Economy London, Croom Helm, 1978 pp. 250 - 251.

In Sweden the author noted that housing policies and programmes have to a large extent succeeded because of three major factors. Firstly, the congruence between politics and administration. In general, there exists in Sweden a mutual collaboration and cooperation among policy makers and the implementers. The implementers of housing policies and programmes are fully consulted at the policy formulation stage. It is noted for instance that without the blessing of the League of Municipalities, the peak organisation representing local programme implementers, housing programmes are not enacted. Housing objectives, priorities and implementation strategies are usually deliberated by political decision makers and those responsible for implementation so that political and operational feasibility are balanced against each other and, generally adequate incentives and methods of monitoring policy/programmes are devised.¹

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1. Heady explains operational feasibility as the probability that a programme will be implemented in accordance with objectives as a function of:
- (i) the extent to which objectives and means to their attainment are clearly defined and measurable;
 - (ii) continued political support for the programme;
 - (iii) the human, organisational and monetary resources committed to the programme;
 - (iv) the adequacy of incentives to politicians, civil servants, suppliers of land, capital and labour, and housing consumers to adhere to the programme.

The second factor aiding Swedish success is the creation and promotion of relevant interest groups which has enabled the government to gain control of enough land, capital and labour to influence behaviour required in the housing sector which sufficiently can secure effective implementation of housing policies and programmes. Finally, the creation of a permanent Royal Commission in the housing sector comprising of politicians, civil servants and interest group representatives which is charged with the responsibility of investigating critical aspects of housing policy maximises the prospects of proposed programmes being politically as well as operationally feasible. It also ensure that objectives and priorities are systematically re-evaluated and future plans laid.

Conversely, the British experience revealed a disjunction between policy and administration. Political considerations appear to predominate in housing policy issues as against balancing politics with operational feasibility. The alternation in office of political parties with conflicting views on housing issues and the consequent tendency to add to or abolish subsidies depending on the political inclination of government in power go a long way in producing inconsistent or haphazard housing policy directions which affect negatively implementation.

The chief problem in United States of America is the inability of government to mobilise enough support for any set of housing proposals to the effect that mutually competitive or contradictory objectives and programmes have to be yoked together and considerations of implementation have to be neglected.

Heady's discussion does not suggest total failure of housing policies and programmes in Britain and United States of America.

The import of his discussion rests on the thesis that housing policies and programmes might have been more effectively implemented if there is a mutual collaboration between policy formulators and implementers as well as convergence of political considerations and operational feasibility. The comparative analysis of Sweden, Britain and United States of America provide us with knowledge of factors which may aid or impede implementation of housing policies and programmes. Although Heady's study relate to continents outside Africa, it is nonetheless useful in providing this study an exploratory base. We should be able to ask and answer questions on crucial issues raised in Heady's study. Is there any congruence between political considerations and operational feasibility in the formulation and implementation of housing policies and programmes in Lagos State? What are the effects of these critical factors on the implementation of housing policies and programmes in the state?

Scholars have identified various factors motivating the formulation of housing policies and programmes in Nigeria.¹ For instance, Adeniyi enumerated some of these factors as the need to prevent the growth of slums which may lead to increase in crime, ill-health, social and political unrest and the enhancement of political status and popularity of the ruling class.²

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1. See Anazia, H. U. and Olomo S. J. "Housing Problems in Bendel State: Government Response," Journal of the Association of Housing Corporations of Nigeria Vol. 2, 1985, pp. 13 - 16; Olowu, D. Governance Society and Economy Lagos, Malthouse Press Ltd, 1990 pp. 55 - 160.
 2. Adeniyi, E. O. "Housing in Nigerian National Development" in Onibokun, P. (ed) op. cit; pp. 95 - 96.

Mabogunje et. al provide a broad overview of housing policies in Latin America, Asia and Africa.¹ These policies include the following:

- (i) **Direct construction of houses and development of residential estates particularly for low-income groups. While these houses are intended for low-income earners, most of these houses are invariably occupied by middle-income groups. It is observed by the author that direct construction of houses even when subsidised results in the products being processed well beyond the purchasing capacity of the majority of intended beneficiaries.**
- (ii) **Site development:**
Policies frequently take the form of site development in which government provides the infrastructure of roads, water supply, electricity, drains, sewage and the layout of plots which can be bought by the citizens. These efforts are geared towards orderly urban development rather than meeting housing needs of the generality of the people.

1. **Mabogunje, A. Shelter Provision in Developing Countries New York, John Wiley and Sons, 1978 pp. 42 - 45.**

In the circumstances such layouts tend to be for the middle and upper- income groups. Furthermore, government has frequently been unable to develop sites on a scale appropriate to the magnitude of the problem.

- (iii) Provision of building materials at subsidised rates to assist low income groups build their own houses. Very few countries have so far adopted this policy. They include Tanzania and Zambia. Many African countries including Nigeria continue to lay emphasis on use of expensive and usually imported building materials with little consideration for the improvement and development of local building materials.

On a macro level, Saka examines past housing policies and programmes in Nigeria particularly those designed to assist the low income groups.¹ He observed that while these policies are well intentioned, very little impact has been made. He further asserts that housing programmes enunciated to meet the housing needs of this income group have often met with the displacement of policy goals. He also identified possible causes of this phenomenon. These range from failure of government to allocate resources specifically for the implementation of low-income projects, defective organisational arrangements which made the implementation procedures, the wrong choice of policy instruments aimed at assisting the low income groups own houses, poor personnel practices and lack of task oriented bureaucracy.

1. Saka, S. A. "The Implementation of the Low-Income Housing Programme in Nigeria 1980 - 1985", an Unpublished Master of Arts in Development Studies Research Paper, Institute of Social Studies, Hague, 1987 pp. 80 - 86.

Strategies proffered by Saka in solving these problems include the creation of special funds for the implementation of low income policy, creation of an enabling environment to encourage private initiative in the construction of houses as well as adoption of systematic personnel policies to ensure the commitment and performance of implementers. Saka's study is a useful contribution to the knowledge of housing policies and programmes. However, his study tend to focus exclusively on the low-income groups to the neglect of medium and upper income groups. It appears that the author believes that once the housing problems of the low-income groups are resolved, the housing crisis in Nigeria will be eliminated. It is pertinent to mention that any attempt to produce houses as well as an enabling environment for the low income earners without simultaneous consideration of the medium and upper income groups will continue to result in displacement of housing goals for the former.

Dlakwa has extensively discussed other major factors militating against successful implementation of housing policies and programmes in Nigeria.¹ These are poor data base on which appropriate housing policy could be evolved and implemented, excessive bureaucratisation, increased corruption, general fraud, waste and abuse in housing delivery to the public. These defects the authors noted partially explain poor performance of implementing institutions and low production of housing despite large sums of money expended on housing schemes.

Okunade considered haphazard housing policies and obscure implementation strategy as some of the major obstacles impeding government objectives in the housing sector.² He suggested the formulation of an integrated housing policy to solve these identified problems.

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1. See Dlakwa, D. D. "Policy Imperative for the Provision of Housing in Nigeria: Towards the year 2,000," Journal of the Association of Housing Corporations of Nigeria Vol. 3, 1986 pp. 17 - 21.
 2. Okunade M. "Cost - Elements as Centres to Low-Cost Housing in Nigeria," Proceedings of the Third International Conference on Housing Kaduna, 17 -24 August, 1980 pp. 157 - 168.

Some scholars have narrowed down the problems confronting implementation of housing policies and programmes in Nigeria to management.¹ Authors generally assert the lack of executive capacity, administrative bottlenecks, lack of capital and lack of skilled manpower as central management problems confronting government housing policies and programmes.² However, none of these studies has provided an empirical base for these assertions. Empirical research is lacking on management problems confronting housing policies and programmes. This study attempts to fill this gap by empirically investigating the issues raised by these authors and see how they have contributed to the implementation of housing policies and programmes.

Another useful contribution can be found in Lawal's study.³ He cited the creation of multiple authorities that have to deal with decisions on land and housing without any effective national coordinating machinery as an obstacle to the achievement of government goals in the housing sector. To solve this problem, he suggested the creation of a national management structure to supervise the multiplicity of agencies which are involved in housing. To us Lawal's study is simplistic and apolitical. His analysis gives one the picture that Nigeria is a unitary state where the Federal Government has overriding control over the housing sector.

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1. See Adeniyi, E. D. "Challenges of Provision of Housing in Nigeria's Urban Centres" Proceedings of the 3rd International Conference on Housing *op. cit.*, pp. 203 - 205; Lewin, A. C. Housing Cooperatives in Developing Countries New York, John Wiley and Sons, 1981 pp 4 - 5; and Nyavi, B. S. "The Treatment of Slums in the Context of Low Income Housing Policies of Government in the Developing Countries," Proceedings of the Third International Conference on Housing *op. cit.* pp. 159 - 168.
 2. Lawal, M. I. "Management of Housing Programme: The Case of Nigeria" in P. Onibokun (ed) *ibid.*, pp. 416 - 426.

The author was probably carried away by the long military rule in Nigeria and assumes the hierarchical command could be maintained during civilian periods. This view is contrary to what obtained during the short democratic rule between 1979 and 1983. During this period, state governments adopted and implemented housing programmes independent of the latter.

The present study has antecedents to build on in its study area.¹ One of such works is Marris's study on housing policy in Lagos.² Marris examined the slum clearance policy in Lagos.

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1. See Mabogunje, A. L. "A Study in Urban Geography" an Unpublished Ph.D Thesis, University of London, London, 1961; Koenigsbergerer, O. O. et. al Metropolitan Lagos Lagos, 1964; Sada, P. O. "The Rural-Urban fringe of Lagos: Population and Land Use", The Nigerian Journal of Economic and Social Studies Vol. 12, 1970 pp. 225 - 241; Aribiah, O. "Social Aspects of Urban Rehousing in Lagos", Lagos Notes and Records Vol. 3, No. 2. 1972 pp. 40-48; Okpala, D. C. I. "Potentials and Perils of Public Urban Land Management: A Case study of the Lagos Executive Development Board, 1928 - 1972" an unpublished Ph.D Thesis, Massachusetts Institute of Technology, Cambridge, 1977; Olowu, D. Governance, Society and Economy Lagos, Malthouse Press Ltd 1990; Marris, P. Family and Social change in an African city London, Routledge and Kegan Paul, 1961.
 2. Marris, P. ibid., pp. 1 - 173.

Slum clearance was adopted in Central Lagos in 1950's as a strategy for resolving the deficiency in quality of housing. The author noted that in an attempt by government to rehouse displaced people, fresh difficulties were faced. These range from reluctance of people to move to newly allocated houses, disruption of people's social/economic lives and inability to pay new higher rents even at subsidised rates. Although this study was carried out in 1950's, it is still relevant to the present housing situation. The dilemma faced by government in direct construction of houses in 1950's still hold in contemporary times. However, the nature of the dilemma in present situation differs from what obtained in 1950's. For example, it is doubtful if allottees of government houses or former Maroko residents will resist movement to new houses or allocated land in view of the more intense housing problems.

Aribiah gave an overview of major factors contributing to the shortage of housing in Lagos as well as housing policies enunciated to tackle these problems.¹ The first major factor was high cost of building materials which were substantially imported. The second factor was the change in house style from multi-room dwellings to flats which considerably reduced the quantity of housing available to Lagos residents.

1. See Aribiah, O. *op. cit*; pp. 41 -48.

For example, early private entrepreneurs in the housing market built multi-room apartment for rental. This multi-room apartment could accommodate about twenty families or eighty individuals. While this type of housing may be considered inadequate in terms of quality, it nonetheless offered shelter for greater proportion of the people. The increased education and emergence of middle class with corresponding demands for self-contained flats led to a change in style of construction. There was a shift to the building of flats which resulted in reduction of available housing for the people. Property speculators found it more rewarding to invest in flats where financial returns were considered to be higher than multiroom houses.

Aribiah further observed that direct construction of housing particularly for low income groups appeared to be one of the most favoured strategies of government in redressing deficiency on the quantity of housing in Lagos.¹ Examples of government activities in this direction are Surulere Rehousing Estate, Ikeja Housing Scheme and Amuwo - Odofin Town Scheme. However, the author noted the shortcoming arising in the implementation of low income schemes in Lagos. Government tend to accommodate more of its employees and private sector employees to the neglect of self-employed such as petty traders, wayside mechanics etc. Aribiah's comments appeared speculative. He failed to provide any valid basis for his conclusion.

1. Aribiah, O. *op. cit.*, pp. 45 - 48

A more recent work on housing policies and programmes in Lagos State is that of Olowu.¹ He identified two major factors responsible for government intervention in the housing sector. These are continued influx of immigrants into Lagos Metropolis and the severe shortage of housing. He identified direct provision of housing as government's intervention strategy for resolving the housing problem in Lagos State. The author noted the inadequacy of this strategy in view of high population growth in Lagos. Similarly, the author made some pertinent observations on problems arising from direct construction of housing especially low-income. These included high production costs, lack of financial capability on the part of prospective low-income home owners to purchase government subsidised houses and wastage through location of houses where they are not needed. The author prescribed some relevant strategies to curb the housing problems. They included sites and services programmes which will incorporate self - help, cheap production and use of local materials. Olowu's contribution is useful as a base for further exploring the dynamics of implementation of housing policies and programmes. One snag in his contribution is that the author seems to assume that a sole strategy was adopted in solving housing problems in Lagos State. This appeared contrary to available evidence from government publications on housing, which revealed other strategies aimed at encouraging private initiative in development of housing. These are provision of liberal loans for prospective home - builders/purchasers, site development and allocation of land to interested people.

1. Olowu, D. *op. cit.*, pp. 65 - 69

The closest to the present study in terms of methodology and objectives is Okpala's thesis.¹ In his study, Okpala examined the potentials and perils of public urban land ownership and management between 1928 and 1972 in Lagos. He identified problems associated with public management of urban land. They included bureaucratic corruption and goals displacement. In principle the study supported the continued public intervention in urban land management. Okpala's study however represented its time. There have been some changes in the processes and mechanisms of implementation of housing policies and programmes since 1972 (study limit) when the study was concluded. New and additional public housing agencies have been established to cope with the enlarged housing problems in Lagos State. It is part of the ambition of this present study to build on what studies have already being carried out and also extend the frontiers of research in management of housing policies and programmes in Lagos State in particular and Nigeria in general.

1. Okpala, D. C. I. *op. cit.* pp. 1 - 493

(C) General Issues on Housing:

There are other general issues in the literature which are indirectly related to housing policies and programmes. Our examination of some of these pertinent issues could help in illuminating this study further on forces affecting implementation of housing policies in Nigeria in general and Lagos State in particular.

The works of Onokerhoraye and Odumosu focussed on the communal management of housing in pre-colonial Nigeria.¹ Onokerhoraye once observed that construction of housing was a communal effort which guaranteed housing for every adult individual and family.² Wahab in his own contribution highlighted some important factors which have sustained traditional housing in pre-colonial Nigeria.³ These included the use of relevant indigenous technology and building materials. He observed that various traditional communities were able to provide suitable housing based on the utilisation of local building materials. The historical accounts of works under review provide useful information on the management of housing in pre-colonial Nigeria. It also sets the stage for understanding contemporary problems confronting the housing sector in Nigeria.

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1. Onokerhoraye, A. G. op. cit.; p. 28 also Odumosu, T. A. "A Survey of Attempts at Shelter Provision in Nigeria," LASU Social Sciences Journal Vol. 2. 1991 pp. 78 - 79.
 2. Onokerhoraye, A. G. op. cit., p. 28
 3. Wahab, K. A. "More than Shelter," Inaugural Lecture Series Ile-Ife, Obafemi Awolowo University Press, No. 59. 1983 pp. 6 - 30.

Some scholars have identified intergovernmental friction as a key management problem militating against implementation of housing policies and programmes. Among which are Awa, Olowu and Onibokun.¹ Onibokun, in his piece adopted an inter-governmental approach to examining the delivery of public housing in the United States of America (USA) and Nigeria. He noted that in United States of America, public housing is decentralised to local governments. However, the federal and state governments support local governments with funds. From Onibokun's analyses one gets the picture that in Nigeria unlike United States of America, public housing delivery is highly centralised. Given the relative effectiveness of public housing delivery system in United States of America, Onibokun suggested a similar inter-governmental jurisdictional allocation between Federal, State and Local Governments in Nigeria.

The author opined that the actual sharing of functions among the three levels of government would minimise inter-governmental friction which characterise public housing programmes in Nigeria. In order to achieve this objective he proffered the following suggestions:

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1. The authors cited above extensively discussed intergovernmental relations as it relates to social services such as housing. For further details see these different works: Awa, E. O. "The Administration of Social services" in Olowu, D. (ed). The Administration of Social Services in Nigeria, The Challenge to Local Governments Ile-Ife, Local Government Training Programme, 1981 pp. 25 - 32; Olowu, D. "Local Government and Social Services in Nigeria: The Impact of Urbanisation" in Olowu, D. (ed) ibid., pp. 33 - 43; Olowu, D. Governance, Society and Economy Lagos, Malthouse Press Ltd., 1990 pp 430 - 435; Onibokun, P. "Public Housing Delivery System in Nigeria 1979 - 1983: A Critical Review" in Onibokun, P. op. cit., pp. 430 - 435.

- (a) monitoring and control responsibilities for Federal Government through the National Assembly, the Executive and its agencies;
- (b) implementation of public housing programmes by State Governments as well as enactment of legislation to supplement allocations collected from Federal Government;
- (c) consultation of Local Government Authority by Federal and State Governments before deciding on the location, allocation and management of proposed housing projects which falls within its jurisdictions;
- (d) approval should be sought from Local Government by Federal and State Governments to ensure that proposed housing projects conform with local standards;
- (e) exclusion of Local Governments from implementation of public housing projects in light of its dearth of executive capacity.

Onibokun's analyses are of immense contribution to the knowledge of housing in Nigeria. However, a critical examination of his analyses reveal three contentious issues. Firstly, the overlapping functions of implementation of public housing allocation to some federal agencies such as Federal Ministry of works and Housing and the State Housing corporations are capable of generating confusion and inter-governmental conflicts which he sought to remove. Secondly, his prescription as it relates to sharing of functions among the three levels of government appeared too narrow in scope. It covered Federal - State; Federal, State - Local; State - Local

relations. However it ignored Federal - Local; Inter - State; Local - Community and Public-Private relations. It is pertinent to note those excluded inter-governmental/community relations are vital in the successful implementation of public housing programmes. Our third reservation concerning this study centres on the minimal role which it recommended for Local Governments in the delivery of public housing. On one hand, Onibokun narrated the important role of Local Governments in the USA. On the other hand, the author noted the deficiencies of Local Governments in Nigeria in this critical role. However, it appeared as if he failed to offer a respite for this ill-development.

Turner is another scholar who sought to minimise the management problems confronting the public housing sector through harmonious sharing of functions among the different levels of government.¹ His study examined the decentralisation of housing and related services. Turner cited the components that are commonly considered in the provision of housing. These included the architectural design, construction and management of housing i.e. the assembly of sub-divided land, infrastructures, services and buildings. In order to prevent frictions, Turner recommended that community and infrastructural services such as water supply and transportation should be allocated to district or metropolitan government.

1. See Turner, J. F. Housing by People: Towards Autonomy in Building Environments London, Marion Boyars, 1976 pp. 11 - 42.

He further advocated that finance of housing should be a major function of the national government considering the fact that construction of housing requires huge financial outlay which lower level governments may not be able to afford. Turner further contended that the control of housing and the neighbourhood should be left in personal and local hands. Turner's analysis is a valuable contribution to the knowledge of management of housing. However, a careful examination of his suggestions shows anarchy in distribution of responsibilities among the different levels of government. There is also a remarkable absence of cohesion in the prescribed method of sharing functions between the national and local governments on one hand and local communities on the other hand. This is capable of creating anomie in the management of housing.

The cultural environment of public housing has also received considerable attention from scholars.¹ For example, Okpala highlighted the depressing official perception of housing in Nigeria, the promulgation and strict enforcement of western building materials which are neither linked to the natural environment nor to the social setting of the people.²

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1. See Aribiah, O. *op. cit.*, pp. 41 - 48; Gyuse T. " Culture and the Built Environment" in Onibokun P. (ed) *op. cit.*, pp. 407 - 418; Okpala, D. C. I. 1977 *op. cit.*; pp. 333 - 493; Onibokun, P. "Socio - Cultural Constraints on Urban Renewal Policies in Developing Nations: The Ibadan Case." The Nigerian Journal of Economic and Social Studies, Vol. 2, 1969 pp. 343 - 354.
 2. Okpala, D. C. I. "Housing standards: a Constraint on Urban Housing Production in Nigeria", Ekistics, Vol. 45 1978 pp. 249 - 257.

However, Okpala failed to come out with comprehensive strategies to resolve this deficiency.

A more thorough analysis of the subject under discussion appeared to have been done by Mabogunje et. al.¹ They identified elitist disdain for cultural norms of intended beneficiaries as a major obstacle to the fulfillment of housing needs. It was further contended that since standards for housing are viewed from elites perspective, housing policies and programmes tend to be largely unrelated to socio-economic realities of a majority of people. They also suggested some fundamental strategies to resolve these housing problems.

- (a) compatibility of housing standards with prevailing cultural norms of the people;
- (b) responsiveness of government to the housing needs of majority of citizens;
- (c) adaptation of local technology to encourage wider participation in housing.

In another breath Wahab in two of his studies gave an overview of cultural problems confronting housing policies and programmes in Nigeria.²

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1. Mabogunje, A. L. et. al (eds) Shelter Provision in Developing Countries New York, John Wiley and Sons, 1978 pp. 7 - 81.
 2. Wahab, K. A. "Conflicting Values and Cultural Stock: Value Judgement and Housing Policies," African Environment Vol. 6, 1976 pp. 87 - 93; also Wahab, K. A. 1983 op. cit., pp. 6-30

These include an extended family system which encourages overcrowding and insanitary conditions, shortsighted and extravagant housing policies resulting in such types of accommodation that majority of people may not be able to afford. He also suggests the need for enactment of relevant legislation on maximum household occupancy, review of existing housing policies and utilisation of indigenous materials.

Wahab's study is a useful elucidation of critical issues facing government in the implementation of housing policies and programmes in Nigeria. However, some of his suggestions seem to ignore the socio-economic realities of Nigeria. For example, it is doubtful if the enactment of legislation on maximum household occupancy can be enforced given the magnitude of housing problems and intricate family relationships in Nigeria.

Lewin examined major constraints impinging on private sector participation in government housing programme.¹

These were identified as:

- (i) scarcity of land and high cost of urban building land;
- (ii) inflexible and often conservative attitudes of lending institutions towards building of houses;
- (iii) administrative difficulties and constraints, particularly as far as building and planning permissions are concerned;
- (iv) managerial and administrative difficulties in the construction process.

1. Lewin, A. C. *op. cit.*, pp. 4 - 5.

Lewin's study although highly descriptive offers a base for understanding problems facing the private sector participation in the development of housing in Nigeria.

A recent detailed study on housing was carried out by Gege.¹

Adopting an inter-governmental approach, he identified key management problems of public housing in Kwara State. These included high level monopolisation of housing funds by Federal Government, bureaucratic corruption and poor intergovernmental cooperation among the tiers of government. The study made a number of recommendations for an improved intergovernmental approach to the management of public housing in Nigeria and Kwara State in particular. One short coming in this intergovernmental model is that problems of public housing were more or less reduced to intergovernmental tension and therefore could not grapple with other equally important dimensions such as the capacity of institutions charged with the responsibility of implementation. While it cannot be doubted that harmonious relationship between the different levels of government can enhance the goals and implementation of public housing, inadequate capacity of implementing institutions may render sound policies ineffective. This study tries to avoid this pitfall because of its belief that institutional capacity is central to the achievement of housing policies and programmes.

1. Gege, J. B. "Management of Public Housing in Kwara State 1975 - 1985", an Unpublished Ph.D. Thesis, Obafemi Awolowo University, Ile-Ife, 1990 pp. 1 - 350.

From the review of literature, pertinent issues which emerged are a plethora of problems confronting implementation of housing policies and programmes. These can be summarised as:

- (a) lack of skilled manpower
- (b) administrative bottlenecks
- (c) goals displacement
- (d) wastage in the delivery system

However, very little has been done to examine empirically the institutions which implement the housing policies and programmes and the constraints faced which the authors variously referred to in the literature. It is part of the ambition of this study to examine most of the often orchestrated problems confronting implementation of housing policies and programmes within an administrative capability system of housing agencies in Lagos State.

1.3 THEORETICAL FRAMEWORK

There are three major theoretical models for viewing implementation process in developing countries, Nigeria inclusive.¹ This study is analysed within the framework of Iglesias theory.² Iglesias argued that implementation success is a function of the administrative capability of the implementing agency. The theory argued that in implementation the critical issues relates to administrative implications such as planning, management of resources and organisational arrangements rather than controversy relating to desirability of a policy or programme. Iglesias identified factors which enhance or increase the capability of administrative organisations to implement policies and programmes. He also mentioned impeding factors which tend to decrease administrative capability to convert or process critical inputs of the programme into outputs such as goods and services.

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1. See Egonmwan, J. A. Public Policy Analysis: Concepts and Applications Benin City, Aka and Brothers Press, 1991 pp. 217 - 250.
 2. Iglesias, G. U. Implementation and the Planning of Development: Notes, Trends and Issues, Focussing on the Concept of Administrative Capability" in Iglesias, G. U. (ed) Implementation: the Problem of Achieving Results, A Casebook on Asia Experiences Manila, Eropa, 1976 pp. 15 - 39.

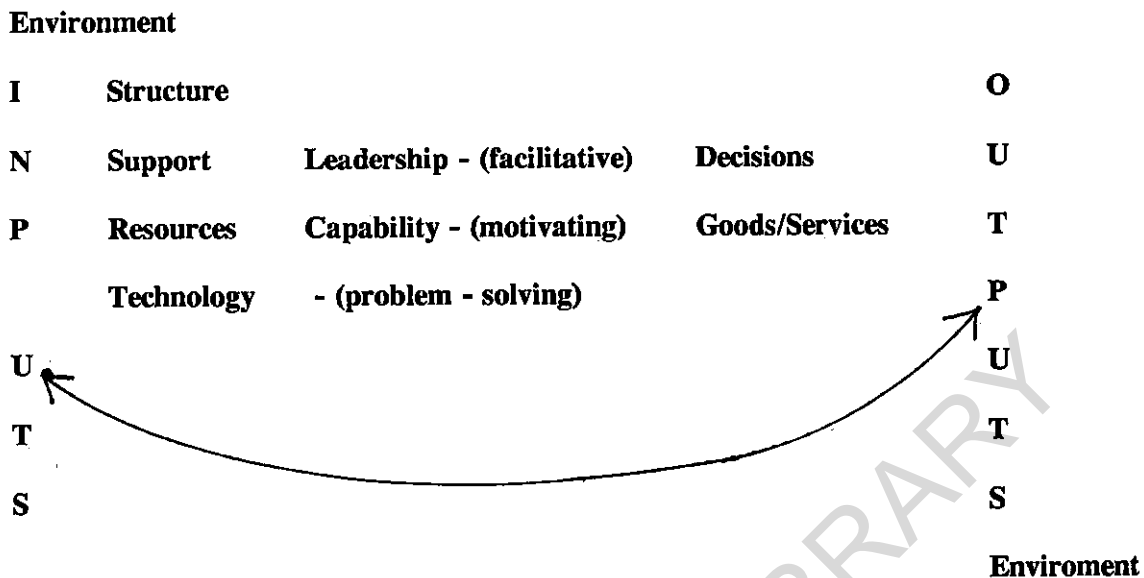


Fig. 1 Iglesias Model of Policy Implementation.

As shown in Figure 1, Iglesias distinguished four types of inputs essential for policy and programme implementation. These are structure, technology, resources, support and leadership. Structure refers to the organisational roles and relationship which are crucial to policy/programme. These roles and relationships are stipulated formally by status or informally by practice. Technology is generally described as knowledge and behaviour fundamental for the operation of the implementing organisation. More specifically, it refers to knowledge and practices essential to the programme itself. This knowledge may be technical or specialised. Resources are the human (organisational workforce) and the non-human components like funds, physical equipments and materials. Support represents the potential roles,

behaviours and attitudes of persons, groups and entities which tend to enhance the achievement of organisational goals.

Depending on the policy, support could be received from the general public or specific publics outside the organisation. For example, a Governor may have the support of some publics but not others on a debatable issue such as public housing. In this situation, the social composition as well as the extent of support may be important in determining the impact it will have on policy making and implementation.

Leadership is also a major input as well as a conversion factor in this theory. Leadership in this context relates to the ability to change or modify other essential inputs in the implementation of a policy or programme. Leaders in this context are those concerned with facilitating the implementation process, those concerned with solving numerous obstacles and problems encountered during implementation and those concerned with motivational activities to ensure commitment to attainment of objectives.

The foregoing summarises Iglesias theoretical model. Iglesias seems to view implementation process as static and mechanical. It also ignores the fact that in developing countries Nigeria inclusive, most public policies originate from the political class rather than public demands and pressures.¹

1. The political class includes elected office holders, politicians, military and its bureaucratic allies.

The major utility of his theory lies in its ability to serve as a theoretical framework for research in implementation studies like this present one. Iglesias theoretical model is more relevant in viewing implementation variables from administrative capability context. Its explanation of factors affecting implementation are more pervasive. It visualised the major administrative factors that may account for the success or failure of implementation of a policy or programme. In the process the model lends itself to manageable and testable comparisons of various administrative factors that facilitate or impede implementation process.

As indicated earlier, other models exist for explaining the dynamics of the implementation process. These models as we shall see later are not suitable as theoretical models for this study. Smith's model centred on six major components -that government policies are deliberate action to establish new transaction patterns or a change in established patterns within old institutions, policy is conceived as a tension generating force in the society, policy implementation generates conflicts between implementers and those affected by the policy, conflicts ensue between implementing organisations, target groups and environmental factors, transactions serve as responses to the conflicts which occurred by conflicting components, such transactions lead to the establishment of new institutions. Smith appeared to be overwhelmingly convinced that every policy and implementation process must generate conflicts and changes, a fact which does not hold in all situations. Secondly, he failed to explain the process of change. The model also does not tell us how the possible tensions articulated can be anticipated as well as handled. Grindle, on the other hand sought to explain how content and contextual variables

intervene in the implementation process in the third world - countries. The model focussed primarily on the formation and language of policy and its impact on implementation thereby reducing its utility for this study which focusses more on implementation within administrative context.

1.4 DEFINITION OF CONCEPTS

In this section, major concepts used in the study are defined and clarified. These concepts are implementation, implementation capacity, management, institution, institutional capacity, housing, public policy, programme and evaluation etc.

In implementation literature, implementation has been defined from various perspectives.¹ In a broad dimension, implementation has been defined as the producing of a desired effect upon the world. This definition is too wide as to provide any operational utility for the study. The word "world" fails to produce a clear picture of implementation. "World" could refer to different things such as continents and situations. In another perspective, implementation has been defined as the translation of broad agreements into specific decisions.²

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1. Dunsire, A. Implementation in a Bureaucracy Oxford, Martin Robertson & Co. Ltd., 1978 p. xi.
 2. Nakamura, R. T. and Pinderhughes, D. M. "Changing Anacostia: Definition and Implementation" in Palumba D. J. and Harder M. A. (eds) Implementing Public Policy Toronto, Heath, D. C. and Company, 1981 pp. 3-18.

Other groups of scholars define implementation as policy being carried out, accomplished and produced in specific enough terms to sustain analysis.¹ This means-ends definition of implementation does not lend itself easily for evaluation. Not all policies lend themselves to clarity. Quite often, policy makers state their goals in abstract forms. Policy makers may know implicitly what they hope to achieve but may be uncertain how such intentions can be actualised and at what costs? For the purpose of this study, implementation is defined as the translation of policy goals into concrete activities to effect desired changes by government within the society. It is also a process of interaction between policy goals and actions geared to achieving them.²

Implementation capacity is the ability of an organisation to put in place a policy decision in such a way that objectives are likely to be reached.³ The gap existing between decision and implementation indicates the absence of implementation capacity.

Drucker defined management in terms of tasks performed.⁴ He viewed management as an:

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1. Pressman, J. L. and Wildavsky, A. op.cit. p xv.
 2. Wildavsky, A. "The Self-Evaluating Organisation," Public Administration Review Vol. 32, 1992 pp. 509-20.
 3. Williams, W. Social Policy Research and Analysis New York, John W. Coy, 1971 p. 213.
 4. See Drucker, P. F. People and Performance: The Best of Drucker on Management London, Heinemann, 1977 pp. 28 - 29.

- (i) economic organ whose tasks are guided by economic performance;
- (ii) process of making work productive and workers achieving;
- (iii) managing social impacts and responsibilities.

Drucker's explanation covers some management activities both in the public and private sectors. However, his emphasis seems to be on the work itself rather than balancing the process of work with the motivation of men which are to produce desired results.

Similarly, other scholars explained management as the art of getting things done through people.¹ In the context of this study management is referred to as the process of planning, organising, leading and controlling organisational resources such as personnel, funds, equipment and materials to achieve stated organisational goals.

Equally, institution shall refer to public organisations instituted by government to carry out designated responsibilities. They are also clearly demarcated administrative entities with distinctive structure, clearly defined functions, identifiable staff and management hierarchy.²

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1. See James, A. F. and Wankel, S. C. Management New Delhi, Prentice Hall of India, 1988 p. 3.
 2. Nti J. "Institutional Capacity Within the Context of Structural Adjustment Programmes," Paper Presented at the 16th AAPAM Roundtable Conference, Nairobi, 27th November-3rd December, 1994 pp. 3 - 5.

Ministry, department, parastatal, commission and board are examples of institutions we shall be referring to in this study. Institutional capacity is defined as the ability of public entities to make effective use of the human, financial and materials resources available to it for the achievement of objectives for which it was established.¹

Housing has been defined from various perspectives. In the literature on the subject, housing is more or less perceived as synonymous with shelter. For example, Burns and Grebler defined housing as a basic dwelling unit which offers protection against elements and intruders.²

Similarly, College Dictionary defines housing as any shelter.³ These definitions tend to be simplistic by attributing housing to a minor part of housing needs. These definitions put together describe partially what housing is. In a broader context Lemer explains housing as:

a complex product ... while the first and most basic service is the shelter offered by the dwelling space, the dwelling structure provides, in conjunction with the services of land and utilities a variety of environmental services, water supply, sewage and solid waste disposal, energy use etc.⁴

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1. Nti, J. *ibid.*, pp. 3 - 5
 2. Burns, L. A. and Grebler, L. *The Housing of Nations* London, Macmillan Press, 1977 P. 64.
 3. See *College Dictionary* New York, Random House Inc., 1977 P. 64.
 4. Lemer, A. C. "Strategies to Meeting Housing Needs in Nigeria's Urban Centres: Methods and Recommendations," *Housing Science*, Vol. 16, 1982 p. 52

These disagreements over definition notwithstanding, housing to an urban poor could be a mere floor or shanty. To other categories of the urban poor, it could be a room with minimal or non-existing housing facilities. In many countries, this form of housing is not considered acceptable. But despite the limitations of this form of housing, it has been observed by housing experts that it contributes significantly to urban housing in many developing countries.¹

Most of the recent studies on housing in developing countries have recognised that three approaches to the provision of housing exist.² These have been termed the "Private", "Popular" and "Public".³

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1. Laquain, A. A. Basic Housing Policies for the Urban Sites, Services and Shelter in Developing Countries Ottawa, International Development Research Centre, 1983 p. 7.
 2. See Smith, D. "Low Cost Housing Provision in the Third World: Some Theoretical and Practical Alternatives in Housing in Murison, H. S., and Lea, J. P (eds) Housing in Third World Countries, Perspectives on Policy and Practice London, Macmillan Pres, 1979 p. 26.
 3. The private sector housing is produced by conventional or formal private enterprises. The formal private sector usually supplies housing to the middle and high income groups. The "Popular" sector housing is provided by the informal private sector. Popular sector housing attempts to fulfil the housing needs of the low income groups who constitute the majority of the urban poor. Public housing is often designed by government with the aim of meeting the housing needs of the low and middle income families.

In this study, housing is referred to as a habitable unit which offers shelter as well as guarantee occupant's social - cultural satisfaction and access to relevant social services. Social-cultural satisfaction is defined as the fulfillment of housing needs and expectations of residents. Public housing also refers to government subsidised housing projects. In the context of this study "house," "housing and home" shall be used interchangeably.

Public policy has been defined by different authors. Nigro and Nigro defined it as a course of action that guide numerous decisions made in implementing the objectives chosen.¹ Gortner, another public administration scholar explained public policy as desired goals that have been established by the polity, which refers to the politically organised community.² This latter definition assumes that all public policies must of necessity go through the political process before they are adopted. This definition may not be tenable in countries under military rule where decisions do not go through democratic political process. Others have also defined public policy as what government chose to do or not to do.³ These include all the actions of government and not just stated intentions of public officials.

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1. See Nigro, F. A. and Nigro, L. G. Modern Public Administration New York, Harper and Row Publishers, 1980 p. 39.
 2. Gortner, F. H. Administration in the Public Sector. New York, John Wiley and Sons, 1977 p. 6.
 3. Dye, R. Policy Analysis: What Governments do. Why they do it and What Difference it Makes Alabama, University of Alabama Press, 1976 p. 95.

In this study, public policy shall simply refer to a definite course of action selected by government from among alternatives and in light of given conditions to guide present and future state of affairs. This course of action may be contained in President or Governor's speeches, government publications or legislative enactments. Once this course of action is expressed by President or Governor, it is taken in this study to be policy since it emanates from legal authority and gives direction to agencies which are established to implement such stated courses of action. Housing policies are therefore referred to as stated courses of action by government to guide its activities in the housing sector.

A policy is implemented through a programme. Programme is a concrete activity toward the accomplishment of policy objectives. It is also a package of action strategies for implementing policy objectives. Programmes are government activities directed at specific problems identified within a society. Such problems can be specific or general. Public programmes may differ in size, scope, clarity of inputs, complexity and time span of goals and methods of operation.¹

1. See Weiss, C. H. Evaluation Research Beverly Hills, Sage, 1975 p. 24.

Assessment and evaluation shall be used interchangeably in this study. Programme assessment or evaluation would be defined as objective systematic, empirical examination of public programmes and the effects on their targets in terms of goals they are meant to achieve.¹ Programme evaluation looks at the past to provide a guide to the future. It asks questions of how well the programme has been administered? Did it achieve its objectives? If it did to what extent? Is it worth doing? Has it been done well and at what cost?

Programme evaluation has received tremendous concern in recent years. The major factor for this concern is dissatisfaction with the results of public programmes in spite of huge financial resources allocated for their execution. Consequently, legislators, government officials and members of academic community in varying degrees have shown commitment to systematic research on problems of policy/programme effectiveness to improve the basis on which policy makers can exercise their judgement.

There are numerous works regarding appropriate criteria for evaluation studies.²

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1. See D. Nachmias Public Policy Evaluation: Approaches and Methods New York, St. Martin Press, 1979 p. 6.
 2. Suchman, E.. Evaluative Research New York, Russell Sage Foundation, 1967; Freeman, H. E. and Sherwood, C. C. Special Research and Social Policy New Jersey, Prentice Hall, 1970; Caro, F. (ed) Reading in Evaluative Research New York, Russel Sage Foundation, 1971; Rossi, P. H. and Williams, W. Evaluating Social Programmes, Theory, Practice and Politics New York, Seminar Press, 1972.

However, the common criteria for evaluation can be found in the work of Freeman and Bernstein.¹ According to them a programme can be evaluated by two methods-process and comprehensive. The process evaluation generally centres on two questions:

- (i) whether or not the programme has been directed at the appropriate and specified target population or specified target area.
- (ii) whether or not the various practices and intervention efforts were undertaken as specified in the programme design or derived from the principles contained in the design.

Processes are evaluated for two critical reasons. Firstly, to ensure that what was paid or provided for was actually undertaken. Secondly, to provide a base for evaluating the impact of a programme as it is irrational to embark on impact study without prior knowledge that the programme was executed and directed at the target groups. Comprehensive evaluation refers to that in which appropriate techniques and ideas have been brought to bear so that it is possible.

- (i) to determine whether or not a programme is carried out as planned.
- (ii) to assess whether or not the programme resulted in changes consistent with the intended outcomes.

Comprehensive evaluation contains both process and impact. In this study, comprehensive evaluation shall be employed in assessing the housing programmes implemented by government agencies in Lagos State.

1. Freeman, H. E. and Bernstein, I. N. "Evaluation Research and Public Policies" in Nagel, S. S. (ed) Policy Studies and the Social Sciences New Jersey, Transaction Books, 1979.

There are three central themes in evaluation of public programmes. These are performance measurement, comparison of performance against unintended outcomes and elimination or adjustment of identified defects. In evaluation studies, two key concepts are dominant. There are programme efficiency and programme effectiveness. Efficiency is a measure of how well inputs are processed. It is a means oriented criterion. It relates resources expended on:

- (a) outputs generated
- (b) activities performed
- (c) objectives realised

It is a concept by which processing activities are assessed. On the other hand, effectiveness is the ability to solve identified problems. It is concerned with how inputs and outputs have brought desired changes on problematic situations and targets. Programme effectiveness will therefore refer to the ability of an activity to remove a particular problem as contained in programme goals.

In order to assess the effectiveness of a programme, an evaluator first needs to identify programme goals. Programme goals gives a complete picture of the standard against which to measure performance as well as compare performance against intended results to correct deficiencies that might have arisen in the process of implementation. The policy/programme goals enunciated in the Land Use Act of 1978, Lagos State government Annual Budgets, National Development Plans, Lagos State Development Plans and policy statements of successive Governors of Lagos State shall constitute our benchmark for evaluating the effectiveness of housing policies and programmes in Lagos State.

Impact is a measure of difference that a public policy or programme makes in the resolution of an existing problem. An impact measure, therefore, in government housing programmes would be the extent to which an average person's chances of access to public land, housing and mortgage facilities are more improved by government intervention, than would have been the case otherwise. Similarly, how many more people are more likely to benefit from government intervention than would have benefitted from private system. If government intervention in the housing sector facilitates greater access to housing facilities, the impact is high, if otherwise it is low.

1.5 STATEMENT OF THE PROBLEM

Housing is basic to man in every part of the world. In importance to human life, it is agreed to be next to food and clothing. The type of housing a man resides in can be used to measure his social status and prosperity. Housing, as the locus of family living affects family relations as well as mental health of its inhabitants. Housing is also indicative of the level of civilisation in a country. As Disraeli has observed:

the best security for civilisation is the dwelling and upon proper and becoming dwellings depends more than anything else the improvement of mankind. Such dwellings are the nursery of all domestic virtues, and without a becoming home the exercise of those virtues is impossible (sic)...¹

Housing is also a major form of investment. It comprises a major part of a nation's wealth and it plays a significant role in economic development of any nation.

1. Disraeli's speech of July 18 1872, London was culled from Fisher, R. M. Twenty Years of Public Housing New York, Harper, 1959 p. 62.

In spite of the central role of housing in human life, scholars have observed that it is almost impossible for any government to provide housing for every family within its boundary.¹

Further evidence provided by Luytjes shows that only 30% of today's housing based upon health and sanitation standards can be considered to be qualitative.² The point being emphasised here is that there is a general deficiency in the quality and quantity of housing at various levels and in various parts of the world.

In Nigeria housing problems are qualitative and quantitative in nature.³ The housing problems are more acute in urban centres such as Lagos, Onitsha, Port-Harcourt, Warri, Kaduna, Kano and Enugu. The depth of housing problems in urban centres such as Lagos is revealed by the high occupancy ratio in high density areas of Lagos metropolis such as Obalende, Mushin and Ebute-Metta as witnessed as early as 1970's.⁴ While the high income residential areas of Victoria Island and Ikoyi recorded occupancy ratio of 1.6 and 2.0 respectively, the low income residential areas of Obalende, Mushin and Ebute-Metta recorded 8.7, 8.0 and 7.4.⁵

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1. For details see Ascher, C. S. the Administration of Publicly Aided Housing Hague, International Institute of Administrative Sciences, 1971 p. 9; also Ramanchadran, A. A Message of the Executive Director United Nations Centre for Human Settlements, October 1990 p. 1.
 2. See Luytjes, J. B. "The Challenge of World Housing" in Oktay, U. (ed) Housing, Planning, Financing, Construction Vol. 1 New York, Penguin Press, 1979 p. 23.
 3. Onokerhoraye, A. G. Social Services in Nigeria London, Kegan Paul International Ltd, 1984 p. 238.
 4. Sada, P. O. and Adegbola, O. "Migration and Urban Development; The Case of Lagos," Paper Presented at the Seminar on Migration in Nigeria Ile -Ife, 5 - 8 May, 1975 p. 15
 5. Sada, P. O. and Adegbola, O. ibid., p. 15.

Unfortunately, the steady population growth in Lagos like many urban centres has not been matched by steady construction of housing.¹ In some cases where construction of housing is embarked upon, it is hardly completed within a year. The result of a study conducted by Okpala shows that only 25% of the annual housing started in Lagos get completed within a year.² These aforementioned problems led to the adoption of national and state housing policies and programmes to curb the problems related to housing. These policies included the Land Use Act of 1978, National Housing Policy of 1980, Lagos State Housing Policy of 1980 and National Housing Policy of 1991. This study sets out to examine the extent to which these aforementioned housing policies and programmes have been able to achieve the desired goals of government particularly in Lagos State.

1.6 OBJECTIVE OF STUDY

The general objective of the proposed study is to identify the key management problems that obstruct the implementation of housing policies and programmes in Lagos State.

Specific Objectives:

- (1) To examine the content and nature of Lagos State housing policies and programmes.
- (2) To examine the process of implementation of housing policies and programmes in Lagos State.

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1. See Okpala, D. C. I. "Rent Control Reconsidered" in Onibokun, P (ed) Housing In Nigeria Ibadan, NISER 1985 p. 145.
 2. Okpala, D. C. I. ibid., p. 145.

- (3) To identify and assess problems which are facing institutions that are involved in the implementation of housing policies and programmes.
- (4) To proffer feasible solutions to problems that would be identified in objectives 1, 2, 3.

1.7 HYPOTHESIS

- (1) The capacity of implementing institutions determine the effectiveness of government housing policies and programmes.

1.8 SCOPE OF STUDY

The study focusses on assessment of major factors affecting implementation of housing policies and programmes in Lagos State . To achieve this objective, the roles of the underlisted institutions which are involved in the implementation of housing policies and programmes are examined.

- (i) Lagos State Department of Lands and Housing;
- (ii) Land Use and Allocation Committee/Directorate;
- (iii) Land Services Directorate (of Lands and Housing Department);
- (iv) Survey Directorate (of Lands and Housing Department);
- (v) Personnel Management Directorate (of Lands and Housing Department);
- (vi) Finance and Supplies Directorate (of Lands and Housing Department);
- (vii) Lagos State Development and Property Corporation (LSDPC);
- (viii) Lagos Building and Investment Company (LBIC) formerly Corporation.
- (ix) New Towns Development Authority (NTDA).

1.9 EXPECTED CONTRIBUTIONS TO KNOWLEDGE

This study is a pioneering effort known to us as regards empirical analysis of the management problems obstructing the implementation of housing policies and programmes in Lagos State. This has been more or less ignored by studies before it. The study will therefore widen our horizon on the difficulties which government agencies usually encounter in the delivery of housing. The study also envisages providing possible solutions to some of the seemingly intractable problems in public service delivery using housing in Lagos State as a case study. In addition, the study hopes to assist policy makers in their effort to improve the standard of living of Nigerians especially those resident in Lagos State. Furthermore, the study hopes to contribute to the growing literature on housing and the relatively undeveloped implementation studies in Nigeria. Finally, it is hoped that the body of findings and conclusions in this study would lead to areas for further research in future.

1.10

METHODOLOGY

In order to achieve our stated objectives, our methods of data collection comprised of primary and secondary sources.

(A) Primary Sources of Data Collection:

Primary sources of data involved the use of interviews and the administration of structured questionnaire.

(i) Interview Techniques:

This technique is generally used in public administration research. This could be in form of personal interviews of key policy makers, public officials and beneficiaries of public programmes. A personal interview is a direct face-to-face conversation between the interviewer and the respondent.¹ In personal interviews, the respondent asks the questions and record the responses. Personal interview is particularly useful because it offers an opportunity for the respondents to seek clarification on some unclear points of the questions being asked. It also offers the researcher an opportunity for probing the respondents.

1. Lin, N. Foundations of Social Research New York, McGraw-Hill Inc., 1976 p. 221.

Personal interviews can best be used for small sample population with narrow geographical spread.

In this study, seventeen key officials who have been involved at one stage or the other in the formulation/implementation of housing policies and programmes in Lagos State were scheduled for interview.¹ In the first category are former office holders (political and appointed). In this group are Governors Alhaji Lateef Jakande 1979 - 1983; Group Captain Gbolahan Mudashiru (now Commodore) 1984 - 1986; Colonel Raji Rasaki (now Brigadier - General) 1988 - 1991; former General Managers, Lagos State Development and property Corporation (LSDPC) - Engineers A. Akintan 1981 - 1983 and J. O. Kogbodoku 1985 - 1991 and former General Manger, Lagos Building Investment Company LBIC (formerly Corporation) Mr. D. A. Ogunronbi. We succeeded in interviewing three out of these six ex-officials. They are Alhaji Lateef Jakande and the two ex-General Managers of Lagos State Development and Property Corporation (LSDPC) Engineers A. Akintan and J. O. Kogbodoku.

1. For details on interview questions see Appendix I.

Efforts to interview others proved abortive. Our personal interactions with these past officials who responded to our interviews facilitated our access to documents and other vital information which were not released to us by serving officers in the institutions surveyed. For example, Alhaji Lateef Jakande supplied us with several documents which Lagos Building Investment Company officials revealed as classified.¹ Similarly, some of the documents which Lagos State Development and Property Corporation officials could not make available due to poor - recording were also given us. Also, we were able to cross - check and clarify information obtained from other sources such as government publications, government agencies related to housing, newspaper reports and magazines.

Eleven other public officials currently in service in housing related agencies (comprising of departments, directorates, parastatals and company) were also interviewed on adequacy/non adequacy of tools of implementation such as manpower, equipments, finance etc.² These serving public officials are:

- (i) Director of Personnel, Lands and Housing Department;
- (ii) Director, Finance and Supplies, Lands and Housing Department;
- (iii) Director/Surveyor General, Survey Directorate, Lands and Housing Department;

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1. Classified documents relates to information that are declared by government as officially secret and available only to stipulated people. Researchers are often faced with stiffer resistance when it comes to classified documents.
 2. Civil-Servants are generally wary of questionnaire relating to public policies because it involves writing their opinions and views on critical public issues which they consider injurious to their anonymous role.

- (iv) Director/Executive Secretary, Land Use and Allocation Committee/Directorate (LUAC);
- (v) Assistant Director/Head, Land Services Directorate;
- (vi) General Manager, Lagos State Development and Property Corporation;
- (vii) Director of Finance, Lagos State Development and Property Corporation;
- (viii) Director of Personnel, Lagos State Development and Property Corporation;
- (ix) Director of Public Housing, Lagos State Development and Property Corporation;
- (x) General Manager, Lagos Building Investment Company (LBIC)
- (xi) General Manager, New Towns Development Authority.

The informal atmosphere provided by personal interviews of these latter officials gave us easier access to wealth of information which the questionnaire may not have provided. For example, many of these officials provided us with information on changes in the process of implementation as it relates to their agencies. Some of them also gave us their opinions on the problems and prospects of implementation of housing policies and programmes in Lagos State. This has also shed considerable light on the forces affecting implementation of policies.

(ii) **Questionnaire Technique:**

Questionnaire is an instrument that can be used to observe data beyond the physical reach of the observer.¹ Questionnaires are impersonal probes designed to extract data which are deep seated within the minds, attitudes and feelings of men and women to be surveyed. Questionnaires are appropriate instruments for survey of population that has a wide geographical spread. Questionnaires have the potentials of reducing interviewers bias. Since the interviewers are not personally involved with respondents, the possibility of introducing bias is reduced. In this study, questionnaire technique was adopted in eliciting data from beneficiaries of public housing projects, because of the fairly large size of the sampled population (567) and the wide geographical spread of the location of the subsidised housing projects.

The beneficiaries of the public housing projects were solicited for their views on the management of the housing estates because they are the major determinants of the effectiveness of government's housing programme.

1. Leedy, P. D. Practical Research New York, Macmillan Publishers, 1980 pp. 75 - 131.

They are the people provided for. Their views will therefore provide a component and rational yardstick for measuring the effectiveness of public housing. Assessing the effectiveness of public housing projects from the beneficiaries viewpoint among others will mean evaluating the level of satisfaction of target groups viz. their accessibility to subsidised housing projects, availability and quality of social amenities provided and the pattern of management of the estates. It will also refer to the extent to which public housing objectives are achieved in terms of actual resources planned and consumed, planned activities and programme activities performed and programme objectives obtained.

The Lagos State Government housing estates are managed within a specified institutional management involving government housing agencies. These are Lagos State Development and Property Corporation and Lagos Building Investment Company.

The questionnaire is therefore designed to give an insight into the performance of relevant institutions related to the provision and maintenance of government subsidised housing estates from the beneficiaries view-point. The questionnaire contains questions which covers the socio-economic characteristics of beneficiaries, accessibility of beneficiaries to government subsidised houses, availability of social amenities in the estates, general maintenance of the housing estates and satisfaction of beneficiaries. The details of the questionnaire are

contained in Appendix II.

Given limited time and scarce financial resources available for this study as well as the need to consider other major sub-problems of this dissertation which demands greater focus, a large scale survey/administration of questionnaire was not feasible. Consequently, it was more expedient to survey and administer questionnaires on fewer beneficiaries but who were nonetheless selected systematically to ensure representativeness as well as produce valid results.

Between 1980 and 1991 Lagos State Government through its agency Lagos State Development and Property Corporation produced/completed fourteen low income, seven medium income and five upper medium income housing estates respectively.¹

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1. New and additional housing estates are presently in progress. The housing estates consist of 1,615 housing units. Also, the four public housing estates which were constructed during Governor Mobolaji Johnson's tenure (1967 - 1975) in Badagry, Epe, Ikeja and Ikorodu were deliberately not reflected. This is due to the fact that these housing estates have been converted to serve as staff quarters, guest houses and school respectively. For example, the public housing estate in Badagry is occupied by some staff of Lagos State University, Lagos State Ministries of Health and Education and Badagry Local Government. Ikeja housing estate is being occupied by some staffers of different Lagos State Ministries and Local Governments. Epe Housing Estate has been converted as guest houses while that of Ikorodu is presently being occupied by a primary school.

The low income type consists of fourteen estates with a total number of 17,024 units. These housing estates are located in fourteen local government areas in Lagos State. They are Alimosho, Mainland, Ojo, Lagos Island, Badagry, Epe, Agege, Eti-Osa, Ikorodu, Surulere, Isolo-Oshodi, Lagos Island and Agege. The medium type comprises of seven housing estates which further contain 1,256 housing units. The housing estates can be found in five areas of Lagos State. They are Surulere, Shomolu, Ojo, Agege and Ikeja. The upper medium income housing estates are five in number and are located in five areas of Lagos State - Ojo, Ikoyi, Lagos Mainland, Isolo-Oshodi and Shomolu.

For the purpose of sampling, the three types of estates low income, medium were classified into zones (rural and urban). The lottery technique was used in selecting estates where questionnaires were administered. The names of nine semi-urban housing estates within the low-income category were written on separate and small pieces of paper which were folded. These folded pieces were put into a closed container. These numbers were tossed so that they were thoroughly intermixed. One folded piece was selected from the nine pieces bearing the names of the estates. In this process, Amuwo-Odofin was selected to represent the nine semi-urban low income housing estates. The same process was repeated for the five urban estates within the low-income category. This resulted in the selection of Iponri.

The lottery technique was also adopted for medium income housing estates which resulted in selection of Omole and Ijaiye estates. These represent urban and rural categories. With respect to upper medium income houses, the numbers of the urban and rural categories are more disproportionate. For example, only Amuwo - Odofin falls within

the semi-urban category while the remaining four housing estates fall within the urban zone. In light of this, a lottery technique was adopted in selecting representative estates in the urban category. In this process Herbert Macaulay (Ebute-Metta) was selected while Amuwo Odofin which was the only housing estate within the semi-urban category was selected as it was the only estate within that category.

Table (1) shows the estates that were selected for study. They are Amuwo-Odofin (semi-urban/low income), Iponri (urban/low income); Omole (urban/medium income); Ijaiye (semi-urban/medium income); Amuwo-Odofin (semi-urban/upper medium); and Ebute-Metta (urban/upper medium income).

TABLE 1

Estates Selected for Questionnaire Administration

S/No	Name of Estate	Status	Category	No of Units	No Selected
1.	Amuwo-Odofin	Semi-Urban	Low-Income	3,106	311
2.	Iponri	Urban	Low-Income	1,062	106
3.	Omole	Urban	Medium-Income	100	10
4.	Ijaiye	Semi-Urban	Medium-Income	768	77
5.	Amuwo-Odofin	Semi-Urban	Upper-Medium	100	10
6.	Herbert Macaulay	Urban	Upper-Medium	528	53
			TOTAL	5,664	567

Source: Field Survey, October 1995.

Multi-stage sampling technique was adopted in selecting heads of households to be administered questionnaires in chosen estates. Multi-stage sampling is a combination of two or more sampling techniques. It could include the following - simple random sampling, systematic random sampling, stratified random sampling and proportional sampling. Specifically, systematic random sampling, stratified random sampling and proportional sampling were used in drawing the sample. In order to ensure systematic sampling of heads of households, complete lists of beneficiaries by name and unit number in selected estates were obtained from Lagos State Development and Property Corporation. In every list for each of the estate selected every tenth household was picked as part of the sample size in Amuwo-Odofin (low-income), Iponri (low-income), Ijaiye (medium-income), Omole (medium-income) and Herbert Macaulay (Upper-medium). A random sample was selected proportionally representative of the numerical strength of each of the components within the entire conglomerate structure. Generally, 10% of households in selected estates were administered questionnaires. The 10% sample is proportional to the size of each selected estate. For example, in Amuwo-Odofin out of the total number of 3,106 units only 311 or 10% was selected, while in Ijaiye out of 768 housing units only 77 was selected.

The survey in the six estates were carried out within three months, October to December, 1995.

Out of the 567 questionnaires which were administered to respondents in six selected estates about 398 questionnaires or 70% were returned. Table (2) shows the number of questionnaires returned in the different estates surveyed. Omole (medium income) recorded the highest response rate with about 100%. This is followed by Amuwo Odofin (low - income) and Crystal Estate (upper - income) with about 60%.

TABLE 2
Rate of Response in Selected Estates.

S/No.	Name of Estates	Status	Category	No. Returned	%
1.	Amuwo-Odofin	Semi-Urban	Low-Income	250	80
2.	Iponri	Urban	Low-Income	62	58
3.	Omole	Urban	Medium-Income	10	100
4.	Ijaiye	Semi-Urban	Medium-Income	40	52
5.	Crystal	Semi-Urban	Upper-Medium	6	60
6.	Herbert Macaulay	Urban	Upper-Medium	30	57
			TOTAL	398	70%

Source: Field Survey, December 1995.

(B) Secondary Sources of Data Collection:

Secondary data was sourced from these sources among others. They included books on public administration and housing, journals, Federal/Lagos State Government publications, official documents/files, annual recurrent and capital estimates, budget speeches of successive Lagos State Governors which are related to housing policies and programmes. Others were annual reports of Lands and Housing Department, Lagos State Development and Property Corporation and Lagos Building Investment Company Annual Reports, Land Use Act of 1978, National and Lagos State Development Plans, Lagos State Public Service Reports and Establishments, Pensions and Training Reports.

(i) **Books:** In reality no adequate research can be carried out in the physical or social sciences without the knowledge of the research that has already been done in the field. By familiarising ourselves with books by foremost authors in our area of study, we have been given a further orientation to the problems which we set out to investigate. We were also enabled to eliminate unnecessary duplication and in some cases acquire valuable information on techniques used in carrying out previous research in housing policies and programmes. In order to familiarise ourselves with books related to our study, the following libraries were consulted:

- (a) Administrative Staff College of Nigeria;
- (b) British Council;
- (c) Lagos State University;

- (d) Obafemi Awolowo University;
- (e) United States Information Service;
- (f) University of Lagos.

One major problem faced in the use of relevant books is dearth of comprehensive up to date books on housing policies.

- (ii) **Official Documents:** Government documents is another major source of data collection in this study. Official documents received from government agencies and officials have provided some useful information on government activities in housing sector, decisions of government on critical issues related to our study, finance of housing programmes, and personnel in housing agencies. These documents have also provided us with analytical tools for evaluation of housing polices and programmes in Lagos State. It is noteworthy to mention that due to poor record keeping, some other vital government documents which could have added more to the quality of this dissertation could not be sourced.

(C) Data Analysis:

Qualitative and quantitative methods were used in the analysis of data collected. Qualitative method involved descriptive analysis of data collected from relevant government publications/institutions and interviews of past and present public officials involved in the formulation and implementation of housing policies and programmes in Lagos State. Quantitative methods

especially simple statistics such as frequencies and percentiles were used in interpreting and presenting data sourced from beneficiaries of housing projects through the questionnaire instrument. These were complemented by descriptive details where necessary.

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CHAPTER TWO

2.1 POLITICAL AND ADMINISTRATIVE SETTING OF LAGOS STATE

2.2 Political Setting:

Lagos State was created on May 27th, 1967 as a result of administrative restructuring of Nigeria into twelve states embarked upon by the Yakubu Gowon Administration. By the Enabling Decree (Creation and Transitional Provisions) No. 14 of 1967, the state was defined as inclusive of the Old Municipality of Lagos, Badagry, Ikeja, Ikorodu and Epe divisions of the former Western Nigeria.

Lagos State as presently constituted was a merger of two areas - the Old Municipality of Lagos on the one hand and the four divisions of Badagry, Ikeja, Ikorodu and Epe.¹ Between 1960 and 1966, the two areas were governed and administered by two different political jurisdictions.² The Old Municipality of Lagos which was part of the federal capital was administered by the Northern Peoples Congress (NPC) controlled Federal Government while the four divisions of Badagry, Ikeja, Ikorodu and Epe were administered by Action Group (AG) controlled Western Region Government.

The disparate political authorities within these contiguous areas led to different administrative controls. Each government carried out its responsibilities without mutual co-operation.³

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1. The Old Municipality comprised the Lagos Island, Ikoyi and some parts of Mainland such as Shomolu, Ebute-Metta and Yaba. These areas are presently under Lagos Island and Mainland Local Governments.
 2. See Olowu, D. *op. cit.*, p. 170.
 3. Olowu, D. *op. cit.*, p. 43.

For example in the housing sector, the Federal Government through its agency Lagos Executive Development Board (LEDB) catered for housing needs of residents within its jurisdiction while the Western Regional Government through Ikeja Area Planning Authority (IAPA) and Western Nigeria Housing Corporation (WNHC) catered for similar needs of people under its control. Lagos Executive Development Board was charged with the following powers among others; power to initiate and execute town planning schemes, acquisition of land, development of land, sale of land, building, management and control of land and housing. Its sister agency Western Nigeria Housing Corporation was mandated to provide finance for housing, build housing estates as well as allocate houses for prospective beneficiaries. An examination of the functions of Lagos Executive Development Board, Ikeja Area Planning Authority and Western Nigeria Housing Corporation revealed duplication of functions. These duties were performed in contiguous areas which have virtually become one through urbanisation.

This lack of cooperation between federal and regional housing agencies has been observed to be a major cause of high production costs.¹ It also account for reduced output of government services. For example, Lagos Executive Development Board required cheap and plentiful land for its low - income housing projects.²

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1. See Williams, B. A. "The Federal Capital: Changing Constitutional Status and Intergovernmental Relations" in Aderibigbe, A. B. (ed) Lagos: The Development of an African City Nigeria, Longman, 1975 p. 67.
 2. Williams, B. A. ibid., p. 67

Such land as was then available was located in divisions outside Lagos Executive Development Board's jurisdiction.¹ Due to the poor relationship existing between the agencies (federal and regional owned), Lagos Executive Development Board resorted to land reclamation which was more costly. Consequently, the costs of public housing were higher than they should normally have been.² The exclusive performance of these critical services by the implementing agencies militated against expansion and improvement of these services.

While the federal territory (old Municipality of Lagos) possessed immense financial resources, the divisions under the control of Western Region Government possessed abundant land.³ These diverse resources if pulled together might have increased the stock of housing both in quantity and quality. The lack of mutual cooperation in the provision of housing between government agencies probably explain the appalling housing conditions within the two areas.⁴

1. Williams, B. A. *ibid.*, p. 67

2. Williams, B. A. *ibid.*, p. 67

3. Williams, B. A. *ibid.*, p. 66

4. Sada, P. O. and Adefolalu, A. A. "Urbanisation and Problems of Urban Development" in Aderibigbe, B.A. (ed) *op. cit.*, pp. 84-89.

Military incursion into Nigerian politics in 1966 altered power relations between the Federal and Regional Governments. From then on, superordinate/subordinate pattern of relationship characterised federal - state relations.¹ Governors of states were appointed and removed at will by military heads of state. Rtd Brigadier Mobolaji Johnson was the first and longest serving Governor. He administered Lagos State between 1967 and 1975. Subsequent military governors had shorter terms. They were Late Commodore Adekunle Lawal (1975-1977); Commodore Ndubuisi Kanu (1977 - 1978); Commodore Ebitu Ukiwe (1978 - 1979); Group Captain Gbolahan Mudashiru (1984 - 1986)); Navy Captain Okhai Mike Akhigbe (1986 - 1988) and Rtd Brigadier General Raji Rasaki (1988 - 1994). Between 1966 and 1976, the Federal Military Government (FMG) more or less abandoned the federal system of government adopted for the country in 1959. This was replaced in most cases by the command structures of authority. With this pattern of relationship, areas of competence of the State Governments were drastically reduced, and the powers of the Federal Government were significantly increased. During the same period, the states derived their powers from the 1979 Constitution. The Lagos State Legislature like all other state legislatures was conferred with power similar to those of the National Assembly. These powers included the power to make laws on the concurrent and residual lists. It also had the power to authorise, monitor and control the expenditure of state funds through

1. Nwosu, H. N. *op. cit.*, p. 71

its powers of surveillance and the scrutiny of the Director of Audit's annual reports. The major objective of the legislature as a democratic institution was to serve as a check on the Governor. It was also to provide an avenue for public debate of public policies and programmes.

Beyond debates in public policies, the legislature was also endowed with the power to monitor the implementation of public programmes. It was stated inter alia that the legislature could conduct investigations into:

- (a) any matter or thing with respect to which it has power to make laws and;
- (b) the conduct of affairs of person, authority, ministry or government department charged with the duty or responsibility for executing or administering money appropriated by such house.¹

The objective of this provision was to ensure the correction of deficiencies with existing public policies. Secondly, it was to enable legislature correct lapses in the process of implementation - corruption, inefficiency Universally, legislative assemblies serve as check on the executive excesses in the areas of appointment of political office holders, financial and administrative matters. However, it was observed that during the Second Republic, the Lagos State Legislature was controlled by the executive branch.²

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1. Federal Republic of Nigeria, The Constitution of the Federal Republic, Section 120 Lagos, Ministry of Information 1979.
 2. Olowu, D. op. cit p. 193.

This was also as a result of the fact that the legislature was dominated by members of the Unity Party of Nigeria. In addition, the educational qualifications of the members of the State House of Assembly were lower to those of the members of the Governor's cabinet¹

Between 1979 and 1983, the Chief Executive (both at the federal and state levels) occupied a central position in the administration of state affairs. The 1979 Constitution explicitly stated that the executive powers of a state shall be exclusively vested in the Governor of the state. He is required to execute the provisions of the constitution as well as the laws made by the state legislature. He has the choice to carry out executive responsibility solely or delegate responsibilities to his Deputy and other representatives. The broad executive powers granted the Governor by the constitution made the position most important in the state politico administrative machinery. Given the Governor's policy-making authority as delegated by the legislature, he was able to direct state's public policies. In doing this, he was able to initiate public policies as well as ensure its implementation as we shall see later.²

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1. See Olowu, D. *op. cit* p. 113; The party discipline also expects loyalty of members in the parliament for its programmes
 2. The Governor's role in this regard is examined in details in Chapter 4.

2.3 Administrative Setting:

As we indicated earlier, the Governor is central to the determination of the general direction of public policies. Under the 1979 constitution he was to be assisted by the Deputy Governor (during democratic periods) and commissioners. The same constitution also empowered him to assign responsibilities to commissioners and other representatives to facilitate his performance. The Governor's office co-ordinated/coordinates the activities of the ministries. He was/is also responsible for constitutional matters, state security, housing, land use and allocation etc.¹

The civil service was/is the nucleus of the public administration in Lagos State. Civil Service refers to the body of permanent officials appointed to assist the political executive in formulating and implementing government policies.² It also refers to the ministries and departments within which specific aspects of government work are carried out.³ These ministries are given political direction by appointed commissioners. During the tenure of Alhaji Lateef Jakande, he was assisted by fifteen commissioners who headed fifteen ministries.⁴ These ministries were local government and community development; environment; sports, youth and social welfare; economic planning and land matters; justice; public transportation;

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1. For details see Assignment of Ministerial responsibilities as contained in Lagos State of Nigeria, Official Gazettes 1981 - 1995.
 2. Adamolekun, L. Public Administration London, Longman 1983 p. 29.
 3. Adamolekun, L. ibid.,
 4. See Lagos State of Nigeria, Official Gazettes Vol. 18, 1981 pp.. 6 - 9.

education; health; works; agriculture and cooperatives; employment and civil service matters; trade and industry; finance.¹

Apart from the commissioners, there were also two principal officers of the State Government. They were Secretary to the State Government and the Head of State Civil Service.² The Secretary to State Government was responsible for cabinet matters, budget and monitoring, statutory corporations, state-owned companies and parastatals. Head of the State Civil Service coordinated the administrative activities of the state civil service.

Parastatals also formed/form an integral part of the state's administrative machinery. The expansion of the scope of government activities led to the creation of parastatals to organise some increasing government activities crucial for the growth and survival of the state. These include infrastructural development and housing. Parastatals have been defined as the organisations created by specific government statutes for the purpose of rendering service, or functions that should normally be rendered by government, but which in the opinion of government should not be provided through or within the civil service.²

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1. Since 1983 when the civil administration was toppled, the nomenclature, size and duties of the ministries have been subject to changes.
 2. The 1988 Civil Service reforms abrogated the position of the Head of State Civil Service.
 3. See Lagos State of Nigeria, Government Views and Decisions on the Report of the Committee on the Review of Parastatals in Lagos State Ikeja, Military Governor's Office, 1985 p. 2.

In 1972, Lagos State Development and Property Corporation was the only parastatal in the Lagos State Public Service. By September 1979, Lagos State Public Service had sixteen parastatals. With the advent of civilian administration (1979 - 1983) the number of parastatals increased to fifty five. The creation of many of these parastatals was more or less motivated by political consideration. There was no evidence or indication that critical appraisal preceded the establishment of many of these parastatals¹

Parastatals operate under the umbrella of supervisory ministries and departments which are empowered to issue policy directives to the Boards of the parastatals and to monitor their performance. A ministry must guide parastatals on policy issues as well as administrative and management matters.² This is to enhance good performance by the affected parastatals. In financial matters, the ministry role moderates the budget proposals of its parastatals before such proposals are forwarded to the Budget Department of the office of the Secretary to the State Government. The ministry should also participate in the budget discussion of the proposal before it is forwarded to the appropriate body for processing.³

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1. Lagos State of Nigeria *ibid.*, p. 1
 2. Lewis, A. O. "Regulations and Structure of the Lagos State Civil Service", Paper Presented at the Seminar on Local Government Administration in Lagos State, Badagry 1982 pp. 11-21.
 3. The nomenclature of the processing body varies from one administration to another. Under Jakande administration (1979 - 1983) preparation of annual budget of State Government was done in the Secretary of State to Government's office. Under Governor Mike Akhigbe Administration (1986 - 1988) it was processed in Plans, Programmes and Budget Department Governor's Office. Under Sir Michael Otedola (1992 - 1993) the name was changed to Plans, Programmes and Budget Bureau, Bureau office. The Bureau performed similar functions like its predecessors.

Local government is also another important component of the public administration system in Lagos State. Local government is a system of government at the local level exercised through locally elected representative council. Such a council enjoys substantial autonomy in the exercise of specific powers over a given locality, in the performance of a range of functions and responsibilities allocated to it by law.¹ A major responsibility of Local Governments in Lagos State is the provision of services to the people. Functions of local government in the area of public service delivery have been increased with the local government and civil service reforms of 1976 and 1988 respectively.²

On 1st May, 1968 the Administrative Divisions (Establishment) Edict was promulgated by Lagos State Government. By this instrument Lagos State was divided into five administrative Divisions covering the nineteen local government units. They were as follows:

1. Badagry Division consisting of Awori, Egun-Awori and Ajeromi District Councils;
2. Epe Division consisting of Epe, Eredo, Ikosi, Ibeju, Ejinrin and Lekki District Councils;
3. Ikeja Division consisting of Ikeja, Agege, and Mushin District councils;

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1. Golding, L. Local Government London, Hodder and Stoughton, 1975. p. 9.
 2. See 1979 Constitution *op. cit.*, Fourth Schedule; also Lagos State of Nigeria, Official Gazette, Section 42 Vol. 13, 1980; Phillips, D. Essentials of the 1988 Civil Service Reforms in Nigeria NISER, Monograph Series No. 2, 1988.

4. **Ikorodu Division consisting of Ikorodu Divisional Council, Ikorodu, Igbogbo-Bayeku, Ijede and Eti-Osa Local Councils;**
5. **Lagos Division which had the Lagos City Council as the only Local Government Unit.**

However, these local councils were bedeviled with problems of inadequate manpower and funds. As a result they were unable to satisfactorily promote the welfare of the communities.¹ Consequently, a Committee of Enquiry under the Chairmanship of Mr. J. S. Ogunnaike was established to study and recommend necessary changes to the structures, finances and role of local governments in the state. The Report of the Committee led to the redefinition of the role, responsibilities of the Local Governments. They were also restructured by a merger into seven (7) single tier-local governments.² They were:

- (i) **Epe District Council comprising the area of the Old Epe Divisional Council excluding Imota town;**
- (ii) **Awori-Ajeromi District Council comprising Awori and Ajeromi District Councils of the Old Badagry Division;**
- (iii) **Egun-Awori District Council (same jurisdiction as Badagry Division);**

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1. **See Lagos State of Nigeria, Colonel Mobolaji Johnson Speech on the Budget, Programme and Policy of Lagos State 1968 - 1969 Lagos, City Hall, P. vi.**
 2. **Lagos State of Nigeria, White Paper on the Reorganisation of Local Government in Lagos State Ikeja, Government Printer, 1970.**

- (iv) **Ikorodu District Council covering the area of the former Ikorodu Divisional Council except the former Eti-Osa Local Council which was merged with Lagos City Council. It included the Imota town which was withdrawn from Epe;**
- (v) **Ikeja District Council which is a merger of the former Ikeja and Agege District Councils of the Old Ikeja Division;**
- (vi) **Lagos City Council incorporating the Old Municipality of Lagos and the former Eti-Osa Local Council which was previously part of Ikorodu Division.**
- (vii) **Mushin Town Council comprising the former Mushin District Council.**

This local government structure remained till August, 1976 when, as a result of the 1976 Local Government Reforms (nationwide) Local Governments in the State were again restructured. The seven Local Governments were increased to eight in 1976. They were:

- (i) **Lagos Island covering Lagos Island, Apapa, Eti-Osa and Ikoyi areas;**
- (ii) **Lagos Mainland covering Ebute-Metta, Yaba, Surulere, Ijora and Badiya Iganmu areas;**
- (iii) **Mushin Local Government covering Mushin, Isolo, Oshodi, Ejigbo, Itire, Ikate, Coker and Aguda areas;**
- (iv) **Ikeja Local Government covering Agege, Alimosho and Ikeja areas;**
- (v) **Somolu Local Government covering Somolu and Kosofe areas;**
- (vi) **Badagry Local Government covering Ojo, Ajeromi, Ifelodun and Badagry areas;**

- (vii) Ikorodu Local Government covering Ikorodu, Imota and Irepodun areas;
- (viii) Epe Local Government covering Epe, Agbowa, Eredo, Ejinrin, Ibeju and Lekki areas.

One major feature of 1970 and 1976 Local government Reforms in the state is the trend towards merging Local Governments in semiurban/rural areas. This is to ensure the administrative and financial capability of these local governments.

Jakande administration created twenty three local government units from the existing eight local governments. As shown in Table (3) one of the former eight unit structure - Mushin was divided up into four local government areas. Lagos Island, Lagos Mainland, Ikeja Badagry and Epe were also divided into three local government areas. Somolu and Ikorodu were also divided up into two new local government units each. The creation of additional local governments in Lagos State was fiercely opposed by National Party of Nigeria (major opposition party in the state).¹ It was considered unconstitutional. The opponents rested their argument on the fact that since areas described in the first schedule to the 1979 constitution were the 1979 Local Governments, no new local government could be created without the amendment of the relevant section of the 1979 constitution.

1. Olowu, D. *op. cit.*, p. 128

TABLE 3

Number of New Local Governments in Lagos State By 1980

1976 Local governments	1980 New Local Governments
Lagos Island	Lagos Island, Eti-Osa, Ikoyi
Lagos Mainland	Apapa, Ebute - Metta, Surulere
Mushin	Mushin, Itire/Ikate, Oshodi/Isolo, Odi-Olowo
Somolu	Somolu, Kosofe
Ikeja	Agege, Ikeja, Alimosho
Ikorodu	Ikorodu, Irepodun
Badagry	Badagry, Ajeromi, Ojo
Epe	Epe, Ibeju/Lekki, Agbara/Eredo-Ejinrin

Source: Lagos State of Nigeria, Lagos State Local Government

Ikeja, Ministry of Information, Culture, Youth and Sports N.D. pp. 6 - 7.

With the return of the military to power on December 31, 1983 all the twenty three local governments created by Jakande administration were abrogated. The creation of local governments was considered a political decision which ignored the financial and administrative viability of these units. The local government structure was again reverted to its former eight structure under the 1976 Local Government Reforms. In 1989, during Babangida administration four additional local governments were created. This raised the number of local governments to twelve. Ojo and Eti-Osa were carved out of Badagry and Lagos Island Local Governments respectively. Others included Agege and Ibeju - Lekki carved out of Ikeja and Epe Local Governments.

In 1991, new local governments were again created throughout the federation. In Lagos State three additional Local governments were created to bring the state's local governments to fifteen. The new local governments are Surulere and Alimosho Local governments. These were carved out of Lagos Island and Ikeja Local Governments. Finally , Oshodi/Isolo Local Government was created out of Mushin Local Government. As presently constituted, the Lagos State Local Governments and the areas covered are reflected in Table (4) below.

TABLE 4
Local Governments in Lagos State By 1995

S/NO	Local Government	1991 Provisional Population Result	Major Towns/settlements Covered
1.	Lagos Island	164,352	Lagos Island (Isale-Eko, Epetedo, Olowogbowo, Popo Aguda, Ereko, Oluwole etc).
2.	Lagos Mainland	869,601	Ebute-Metta, Yaba, Ilogbo, Otto, Ijora, Iddo, Iwaya, Badiya, Makoko, Akoka, Onike, Iponri, Abule Oja, Aiyetoro , Abule - Ijesha.
3.	Eti-Osa	170,948	Ikoyi, Obalende, Apapa, Victoria Island, TakwaBay, Maroko, Ilado, Badore, Ajah, Ilasan, Ikate-Elegushi, Ogombo Langbasa, Sangotedo and Ajiran.
4.	Somolu	767,179	Iseri, Somolu, Oworonshoki, Bariga, Aguda, Ogudu, Agboyi, Gbagada, Obanikoro, Ketu, Ojota, Mende, Magodo, Shangisa, Ifako and Ikosi.
5.	Mushin	986,847	Mushin, Itire, Ojuwoye, Ilupeju, Onigbongbo, Idi-Araba and Itire.

S/No	Local Government	1991 Provision Population Result	Major Towns/Settlements Covered
6.	Ikeja	639,726	Oregun, Alausa, Agidingbi, Akiode, Omole, Ojodu, Onilekere, Oke-Ira, Aguda, Tuntun, GRA, Ogba, Adekunle Village and Opebi.
7.	Ojo	1,011,808	Ojo, Iba, Otto-Ijanikin, Odan Villages, Ajegunle, Kirikiri, Olodi - Apapa, Festac/Satellite Towns, Amuwo-Odofin and Okomaiko.
8.	Badagry	118,704	Posuko, Awhanjigoh, Ibereko, Apa, Ketu, Aradagun, Mosafejo, Itoga, Zaniran Mowo Group, Kankon, Iworo, Ajido, Akarakumo, Ilogbo - Araromi, Ikoga, Ajara, Iya-Afin, Pota, Topo-Idale, Erekiti, Badagry and Ijora.
9.	Ikorodu	181,914	Ipakodo, Imota, Isin, Igbogbo, Oreta, Baiyeku, Ibeshe, Ijede, Agura, Odogunyan, Erikorodo Agbala Olorunda, Poro-Imosan, Ikorodu, Majidun, Igbokuta and Itowolu.

S/No.	Local Government	1991 Provisional Population Result	Major Towns/Settlements Covered
10.	Ibeju-Lekki	24,825	Ibeju, Kaiyetero, Aiyeteju, Orimedu, Iberikodo, Magbon, Alade, Eleko, Idado, Iwerekun, Awoyaya, Aparagi, Bogije, Lekki, Okuraye, Siriwon, Igbekodo and Akodo.
11.	Epe	99,567	Epe, Ise-Igbogun, Oriba, Abomilu, Agbowa, Ikosi, Ago-Owu, Orugbo, Ilara, Ibonwon, Odoragusen, Poka, Odomola, Ejinrin, Itoikin, Ketu, Odo-Egiri, Odo-Gbawojo, Mojodo, Igbonla and Naforija.
12.	Agege	650,724	Ogba, Iloro, Dopemu, Papa-Ashafa, Oniwaya, Ileke, Ifako, Ijaiye, Iju, Agbado, Fagba, Isaga, Oko-Oba, Akinde, Ojokoro, Abule-Egba, Alakuko, Orile-Agege, Ajekunle, Sango, Oke-Koto, Alaguntan, Idi-Mangoro.

S/No.	Local Government	1991 Provisional Population Result	Major Towns/Settlements Covered
13.	Alimosho		Ayobo, Idimu, Isheri, Olofin, Ikotun, Egbe, Ijegan, Igando, Egan, Akesan, Absean, Baruwa, Olude, Ipaja, Meran, Oke-Odo, Isheri Oshun, Egbeda/Akowonjo, Sasa and alimosho.
14.	Oshodi-Isolo*		Oshodi, Isolo, Ejigbo, Ilasamaja, Oke-Afa, Shogunle, Ewu-titun.
15.	Surulere*		Coker, Aguda, Ikate, Alaka, Idi-Araba, Surulere, Iganmu, Animashaun Village, Alayabiagba and Ijesha-Tedo.

* Alimosho, Oshodi-Isolo and Surulere's figures are included in the population figures of the local governments from which they were carved out.

Source: Lagos State Local Governments *ibid.*, pp. 12-14.

2.4 Administrative Structures for the Management of Housing:

Housing and related matters have been managed at different times by various government ministries, departments and parastatals depending on the administration in power. The first government agency established to manage housing in Lagos was Lagos Executive Development Board. It was created in 1928, by the Lagos Town Planning Ordinance Cap. 103 No. 45 of 1928. The immediate circumstance that prompted its creation was the bubonic plague which broke out in Lagos in 1924, and which resulted in the death of a large number of people in the city. The immediate objective of the Board was to "rid Lagos of the filth and insanitary conditions". These objectives were substantially broadened in later years.

In 1972 Lagos State Development and Property Corporation was created to perform most of the functions hitherto carried out by its predecessor Lagos Executive Development Board, Ikeja Area Planning Authority, Western Nigeria Housing Corporation and Epe Town Planning Authority. The only function excised from Lagos State Development and Property Corporation mandate was development control which was given to Lagos State Ministry of Works and Planning (LSMWP).

In 1978 Lagos State Development and Property Corporation was again restructured with most of its functions divested from it. It was charged with the sole function of producing houses both for sale and rental.¹

1. Details of Lagos State Development and Property Corporation's powers and functions are examined in subsequent chapters.

Like other government agencies, it had/has to apply for land for its use from the Governor through Land Use and Allocation Committee. As we shall see later the administrative processes involved in the acquisition of land from the Governor constitute a major constraint to Lagos State Development and Property Corporation in the construction of houses.

Since 1978 when the Land Use Act was promulgated, land use and allocation matters have been under the control of the State Governor. However, under Jakande administration, the Ministry of Economic Planning and Land Matters was charged with other land and housing related matters (except land use and allocation). These included development control, approval of layouts and building plans, land policy, survey, acquisition of land for state purposes, preparation, monitoring and revision of development plan.¹

During Mudashiru military administration (1984 - 1986) the Ministry of Economic Planning and Land Matters was abolished. In its place, Lands, Housing Development Matters Department was inaugurated.² This Department was located within the Governor's Office. All the functions hitherto performed by the Ministry of Economic and Planning Matters were transferred to the new department.

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1. The Ministry's other functions as it relates to economic planning are not reflected in the discussion as it falls outside our scope of study. Jakande's administration believed that coordination of housing policies can best be attained when similar and mutual functions are performed by the same ministry. For details on the administration's thoughts on the subject see Lagos State of Nigeria, 2nd Phase of the New Order Ikeja, Lagos State Printing Corporation, N.D. 64.
 2. For details of responsibilities of the Lands, Housing Development Matters Department see Lagos State of Nigeria, Official Gazette Vol. 17, 1984. p. 124.

Similarly, staff within the Survey and Lands Division of the Ministry were transferred to Lands and Housing Department. Although these staff were transferred on the same occupational level and at about the same level of wages, the abrupt changes from one organisation to another had its negative effects on personnel and job duties of those transferred.¹ These included the time taken by personnel to adapt to the new organisation and loss or records relating to critical duties of the Divisions.

Under Mike Akhigbe military administration (1986 - 1988) structural changes were also adopted in the management of housing. For example, new departments were created to share functions which were solely performed by the Lands and Housing Department in the previous administration. These Departments were Physical Planning, Development Matters and Environment. Physical Planning and Development matters were removed from Lands and Housing Department and transferred to the Physical Planning and Development Matters. Specifically, this department was charged with the following functions: implementation of development schemes; special technical committees on development; supervision of New Towns Development Authority; provision of infrastructures in government estates; statutory and regional planning; approval of layouts and building plans and development control. On the other hand, the new Department of Environment was charged with land reclamation among other duties.²

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1. These problems were highlighted in discussions held with some surveyors who were formerly in Survey Department, Lagos State Development and Property Corporation but were transferred in 1978 to Land Use and Allocation Committee, Governor's Office.
 2. Other functions performed which are unrelated to housing can be found in Official Gazette *ibid.*, p. 124.

During Rasaki's military administration (1988 - 1991) some structural changes in the management of housing were also effected. The Physical Planning and Development Matters were merged to form a Ministry, Environment and Physical Planning.¹ The Ministry performed functions hitherto carried out by the two departments which were now merged to as Ministry of Environment and Physical Planning. From the foregoing it is evident that every administration effected structural changes in the management of housing without taking into consideration the need for continuity or objective appraisal of existing structures. This phenomenon contributed immensely to shortage of staff as personnel have had to be shared between old and new departments/agencies.

As presently constituted, the Lands and Housing Department (Governor's Office) is an umbrella for the management of housing in Lagos State.² It manages land and housing through directorates and parastatals under its supervision. Details about these parastatals are discussed in subsequent chapters. The Ministry of Environment and Physical Planning closely relate with Lands and Housing Department in the implementation of Lagos State housing in the implementation of Lagos State housing policies and programmes.

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1. Other functions performed which are unrelated to housing can be found in Official Gazette *ibid.*, p. 124.
 2. See Lagos State of Nigeria, Official Gazette Vol. 27, 1994.

The Ministry for example reclaims and dredge land which afterwards are allocated by the Land Use and Allocation Committee. It also selects sites for government and other institutions. Other functions performed by the Ministry include the approval of building plans, sale of model building plans, approval of layouts, control and removal of illegal development, urban renewal programmes, private estate developers scheme and supervision of New Towns Development Authority (NTDA).

2.5 Summary

Lagos State was created in 1967 as a result of administrative restructuring of Nigeria. This arrangement led to the merger of two areas which were governed by two different political jurisdictions between 1960 and 1966. These were the Old Municipality of Lagos administered by the Northern People's Congress controlled Federal Government and the four divisions of Badagry, Ikeja, Ikorodu and Epe governed by Action Group controlled Western Region Government. The lack of cooperation between federal and regional governments during this period led to reduced housing services. The Lagos Executive Development Board owned by Federal Government possessed immense financial resources but lacks sufficient land to execute its housing projects. On the other hand, the Western Nigeria Housing Corporation under the Western Region Government had access to abundant land within its division. However, each government agency operated with its limitations and never cooperated to benefit from disparate resources. The diverse resource if pulled together would have increased the stock of housing both in quantity and quality before the amalgamation in 1967.

The civil service and parastatals formed/form the nucleus of public administration in Lagos State. It is within civil service and parastatal structures that housing policies and programmes of the state are being administered. The Lands and Housing Department is the orbit for the management of housing in Lagos State. It has under its control and parastatals which are responsible for the development and production of land and housing. They include Land Use and Allocation Directorate, Land Services Directorate, New Towns Development Authority and Lagos State Development and Property Corporation.

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CHAPTER THREE

3.1 HOUSING POLICIES AND PROGRAMMES IN LAGOS STATE

This chapter examines the nature and content of housing policies and programmes in Lagos State. It also examines the federal housing policies, as state policies generally flow from national policies particularly under military administrations.

3.2 Nature of Housing Problems in Lagos State

Until December 14th, 1991, Lagos was the administrative capital of Nigeria. It is also the capital of one of the constituent states in Nigeria.¹

It has the largest port in Nigeria. The Lagos port handles 80% of Nigeria's imports. The 1970 Industrial Survey by the Federal Office of Statistics indicated that Metropolitan Lagos alone contained 38.12% of all industrial establishments and 67.5% of total industrial investments in the country. As at 1981, Lagos Metropolis had the largest concentration of industries in terms of employment, number and output.²

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1. Nigeria has thirty states of which Lagos is a component unit.
 2. For details see Odumosu, T. O. "Spatial Temporal Analysis of Metropolitan Process - The Case of Lagos", an Unpublished Ph.D Thesis, University of Lagos, Lagos, 1992 p. 61.

Beside manufacturing industries, Lagos is also the centre of service organisations. Banks, insurance agencies, supermarkets and hotels all have their locations in Lagos. It is also the centre of air services. Lagos serves as the headquarters of various commercial, financial, industrial and religious organisations operating in Nigeria. All the embassies and consulates of foreign countries which maintain diplomatic relationships with Nigeria are located there.¹ These facts result in concentration of governmental and non-governmental offices in Lagos. The direct results of these are migration to Lagos and consequently higher demands for housing facilities.

Table (5) shows the growth rate of Old Municipality of Lagos in comparison with other major urban centres in Nigeria. As shown in Table (5) Lagos recorded the highest population figure of 665,000 followed by Ibadan with 627,000 and Ilorin 409,000.

1. Recently many embassies have applied for land in Abuja to shift base to the new capital city. However, the heavy presence of embassies is still maintained in Lagos.

TABLE 5

Population Figures for Nigerian Urban Centres.

S/NO	Town	Population in 1963 (Thousands)	Growth Rate Between 1952 and 1963
1.	Lagos	665	9.5
2.	Ibadan	627	3.1
3.	Ilorin	409	17.6
4.	Ogbomoso	320	8.6
5.	Kano	295	8.7
6.	Mushin	258	16.1
7.	Oshogbo	210	5.5
8.	Abeokuta	187	8.3
9.	Port-Harcourt	180	9.5
10.	Zaria	166	11.8
11.	Ilesa	166	17.1
12.	Onitsha	16	7.7
13.	Iwo	159	4.7
14.	Ado-Ekiti	158	20.2
15.	Kaduna	150	12.8
16.	Maiduguri	140	9.4
17.	Enugu	138	8.1
18.	Ede	135	11.6
19.	Aba	131	8.4
20.	Ife	130	0.3
21.	Illa	115	16.3
22.	Oyo	112	4.5
23.	Ikere	107	11.7
24.	Benin	101	6.4

Source: Nigeria Population Censuses, 1952 and 1963 was culled from D. Olowu Governance, Society and Economy Lagos, Malthouse Press Ltd, 1990 p. 36.

Table (6) shows the general growth rate in Old Municipality of Lagos (Lagos Federal territory Division) and the continuously built up areas (Ikeja Division, Ikeja District Council area, Mushin District Council area, Agege, Oshodi/Shogunle area and Ajeromi District Council area). In 1952, the population of Old Municipality of Lagos was 271,800 while by 1963 it increased astronomically to 665,246. As a result of limited space available in Old Municipality of Lagos, many migrants were compelled to disperse to the sprawling areas in the former divisions under Western Region. This led to increased population growth witnessed in the latter areas as shown in Table (6). For example, Mushin District Council area recorded phenomenal population growth from 37,563 in 1952 to 312,063 in 1963. It is also discernible from Table 6 that Old Municipality of Lagos dominated demographically. In 1963, it constituted about 59% of the total population of what is now Lagos State. The drastic change in the population of Lagos is primarily due to the rapid rate of migration to urban Lagos. Consequently, the Old Municipality of Lagos (with the exception of Ikoyi) recorded high housing densities and very little space for development of housing.

TABLE 6

Population of Greater Lagos, 1952 and 1963

Area	1952	1963	Annual Growth Rate (%)
Lagos Federal Territory Division	271,800	665,246	8.5
Ikeja Division	58,112	394,972	19.0
Ikeja District Council Area	7,705	36,923	15.3
Mushin District Council Area	37,563	312,063	21.2
Agege	12,844	45,986	12.3
Oshodi/Sogunle Area	4,274	23,391	16.7
Ajeromi District Council Area	12,951	52,245	13.5
Total	346,137	1,135,854	11.4

Source: Culled from D. Olowu *ibid.*, p. 37

Unfortunately, the high population growth rate was unaccompanied by steady growth in housing. This resulted in heavy disparity between demand and supply in the housing market. This accounts for high rents for available houses. In Lagos between 1952 and 1972, house rents were estimated to have risen fourfold between 1952 and 1972.¹ Although rent edicts were promulgated by Lagos State Government in 1973, these could not check the increases in house rents because the universal law of demand and supply determining market prices was in vogue.

1. Okpala, D.C.I. "Rent Control Reconsidered" in P. Onibokun (ed) *op. cit.*, p. 145.

Presently, the rent situation has not changed for the better. Available reports from daily newspapers revealed upward surge in house rents in most urban areas of Lagos State. For example, National Concord reported on 3rd February, 1983 that two bedroom flats which cost ₦20 in Ikeja in 1960 rose to ₦200 in 1980. Similar apartments which were rented for ₦30 in Lagos Island in 1960 jumped to ₦300 in 1980.¹ In the same vein the Guardian reported on 1st April, 1984 that three bedroom flat in Ikoyi and Victoria Island cost ₦3,333 per month. The rent scenario worsened in 1990's as reported by Lagos Horizon of 9 - 15 May, 1995. In many areas of Lagos a room was reported to cost between ₦400 and ₦500 a month. A two-bedroom flat was also said to cost between ₦3,000 to ₦4,500 monthly in areas like Mushin, Somolu, Ketu, Ojota, Oworonshoki, Bariga, Mile 2 and Ojo.² Matters are complicated by the fact the house owners through their rent agents, often demand rent for as many as three years in advance from their prospective tenants.

It was in response to these aforementioned problems that federal and state governments enunciated a number of policies and programmes to redress the situations.

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1. The rents referred to in Lagos Island exclude Ikoyi and Victoria Island.
 2. See Lagos Horizon Tuesday 9th - 15th May, 1995 p. 4.

3.3 Review of Federal Housing Policies in Nigeria (Past and Present)

The Federal Government has been very active in enunciating policies on housing particularly from 1975. But before this time only very little attention was paid to policy formulation and implementation in the housing sector. However, under the Third National Development Plan, housing was accepted as a social responsibility of the Federal Government. It also expressed its commitment to the provision of housing for all income groups and its determination to therefore intervene on a large scale in the sector during the plan period.¹ These statements became major policy directions for both national, state and local governments up till 1980's. A colossal sum of ₦1.8 billion which was later increased to ₦2 billion was to be invested in the production of 202,000 housing units for the low and middle income groups throughout Nigeria. During the plan period, new housing agencies were also established by Federal Government in Lagos (the then Federal Capital).² For example, in 1975, a new Federal Ministry of Housing, Urban Development and Environment was created and charged with the responsibility of initiating and coordinating the policies in housing and related areas. The Federal Housing Authority (FHA) was established earlier in 1974 to monitor State Housing Corporations and to directly undertake housing projects in all the states. The Nigerian Building Society (NBS) was also converted in 1976 to the Federal Mortgage Bank with a capital base of ₦150 million.

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1. See Federal Republic of Nigeria, Third National Development Plan 1975 - 1980 Lagos, Central Planning Office, 1975 p. 306.
 2. Field Offices of these new housing agencies were also established in the states.

It was mandated to provide low interest mortgages to both individuals and organisations. In 1980 the National Party of Nigeria (NPN) controlled Federal Government attempted to redeem its electoral promise by enacting a National Housing Policy to solve the housing problems of the people. The policy was basically designed to mobilise the necessary resources - financial, technical and institutional that will enable the housing sector to cater for the broadest segment of the urban and rural population with an emphasis on low-income households.¹ Strategies adopted to implement the policy include direct construction of housing, particularly for low-income groups and sites and services to aid private initiative in building.

It is noteworthy to mention that inspite of policy proclamations and corresponding capital investments in the housing sector, very little was achieved. Under the direct construction programme, only a few of the intended number of housing units were actually completed.² Despite the establishment of housing agencies, housing and housing facilities are continuously beyond the reach of many Nigerians especially in urban centres. Where a few housing projects have been "successfully" completed their prices are unaffordable by the target groups especially the poor.³

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1. For details see Federal Republic of Nigeria, 1980 National Housing Policy Lagos, Federal Ministry of Housing and Environment N. D. pp. 2 - 29.
 2. See Sunday Times 12th June, 1988 p. 11. It was estimated that only 28,500 houses i.e (14.1%) of the 202,000 units proposed by Murtala/Obasanjo and 50,000 i.e. (12.2%) of the 410,000 housing units projected by Shagari administration were actually accomplished.
 3. Seymour, T. "Housing Policy and Income Distribution in Kaduna", Journal of Nigerian Public Affairs Vol. 7, 1977 pp. 73 - 98.

In other cases , home owners could not move in on account of non-availability of necessary social infrastructures.¹ These included electricity, water supply, sewage and drainage systems. In addition, a number of completed housing units were located too far away from the target groups. A notable example is the Federal low-cost housing in Ibereko Badagry (on the outskirts of Lagos). In the same vein, other policy measures have in different degrees failed to redress the housing problems. The Federal Mortgage Bank of Nigeria whose primary objective was to provide loans for individuals has not made the desired impact in redressing the housing problems.² Reports indicated that beneficiaries were building for lease to others rather than to occupy the houses themselves.³ Some of these problems encountered in the delivery of housing were traced to politicisation of housing and gross incompetence of the hired.⁴ Many states opposed to the Federal Government offered land to the latter in remote areas with poor terrain.⁵ This factor was said to have delayed implementation as well as necessitated a significant increase in the cost of infrastructural development. The location of many public housing estates also had no relationship with the demand for housing.⁶

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1. Daily Sketch 27th January, 1984 p. 10
 2. Gyuse, T. "Dimensions of Urban Housing Problems in Nigeria" Urban Studies Series No. 2 1984 p. 36.
 3. Gyuse, T. ibid., p. 24.
 4. See Federal Republic of Nigeria, 1991 National Housing Policy Lagos, Federal Ministry of Works and Housing, 1991 pp. 6 -7.
 5. National Housing Policy ibid., pp. 6-7
 6. National Housing Policy ibid., pp. 6-7

Contracts for construction were also awarded based on party patronage rather than on merit and experience.¹ It was further reported that in many states, federal houses were allocated to party members who did not actually need them and who could not be classified as low - income earners. All these factors had negative impact on the delivery of housing in the affected sections of Nigeria.

It was against these recurring housing problems that the 1991 National Housing Policy was enunciated. The 1991 National Housing Policy objectives have been articulated in section 1.5 of chapter one. The strategies for its implementation include:

- (i) establishment of institutional framework to facilitate effective planning in housing development.
- (ii) restructuring of all existing public institutions involved in housing delivery at the Federal and State Government levels with a view to making them more effective and responsive to the needs of Nigerians.
- (iii) provision of sites and services to facilitate home ownership and "orderly" urban and rural development.
- (iv) restructuring of the Federal Mortgage Bank of Nigeria to serve as an apex housing finance institution.

1. National Housing Policy *ibid.*, pp. 6-7

- (v) ensuring continual flow of funds from various sources into the apex institution for on-lending to other mortgage institutions.
- (vi) increasing the quantity and improving the quality of manpower needed in the housing sector.

Since 1991 when the policy was adopted, the housing problems appear to be on the increase. This shows that the policy objectives have not been fulfilled. For instance, due to shortage of housing, the prices of houses in many urban centres such as Lagos have gone up by as much as 500% from what was obtained in 1980's. The rent scenario in post 1991 National Housing Policy is depicted in an advertisement of properties to let by Odudu and Co in Lagos. As shown in Appendix III a three bedroom flat in Ajao estate was put at ₦120,000 per annum and the rent was to be paid in two years.¹ In another property advertisement by Sam Udo-Akagha and Partners a two or three bedroom flat in Bariga was also put at ₦60,000 and ₦80,000 per annum payable for two years in advance (see Appendix IV). The sites and services programme of the Federal Government has also produced limited number of sites for distribution among prospective beneficiaries.²

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1. Odudu and Co are formal estate agents as distinct from unprofessional estate agents.
 2. See Federal Republic of Nigeria, Digest of Statistics Lagos, Federal Ministry of Works and Housing, 1994. p. 12.

In 1991 only 8,014 sites were developed and distributed to beneficiaries in the thirty states of the federation. The National Housing Fund proceeds which are to be disbursed to primary mortgage institutions to accelerate lending to individuals and organisations wishing to build houses are yet to be effected.¹ It is unfortunate to note that the sum of ₦139,301,546 has been collected as at 1994 from 8,787 organisations and 176,643 individuals but yet to be utilised for the purpose for which it was collected.²

3.4 Housing Policies and Programmes in Lagos State

In section 4.2 of this chapter we examined the nature and contents of federal housing policies and programmes in Nigeria. We also established the fact that Federal government sets the climate for policy formulation and implementation in the housing sector both at the national and state levels.

Within the Third National Plan (1975 - 1980) and specifically under Lagos State Programmes, housing policy was set in the larger context of economic development and industrialisation of the state.³ The policy thrust were to:

- (i) increase the supply of housing units in the state.
- (ii) create conditions under which all home building programmes (public and private) will serve the needs of the low income groups.

1. See Tell, 17th July, 1995.

2. Digest of Statistics op. cit., p. 102.

3. See Lagos State of Nigeria, Third National Development Plan: Lagos State Programmes Lagos, N.P., N.D. p. 72.

- (iii) undertake measures to check rise in land values. Such measures would include increased government acquisition and development of land, taxes on land transfers and taxes on land held vacant.
- (iv) in line with the declared objectives of industrial dispersal, build new housing units at Epe, Badagry and Ikorodu.
- (v) embark on industrial system of house construction.

The first strategy for attainment of these policy objectives was direct construction of housing. Emphasis was placed on low-cost housing to access low-income groups to housing. Lagos state Development and Property Corporation was the institution charged with implementation. It was granted the sum of ₦10 million for the construction of about 1,000 low-income housing units during the period.

The first strategy was to be complemented by self-financing industrial and residential estates to increase the stock of housing as well as link housing to industrial development. To this effect Lagos State Development and Property Corporation was mandated to undertake several industrial and residential projects. These were to be developed and financed through payment of ground rent, bank loans and internal resources. These projects as well as estimated costs are listed below:

- (1) **Amuwo - Odofin New town Development Scheme (₦40 million) to accommodate about 100,000 people.**
- (2) **Victoria Island Housing Scheme (₦5 million). This involved the construction of lettable block of flats.**
- (3) **Dolphin Housing Scheme (₦55 million). It was essentially a residential housing scheme. It was designed to relieve housing problems in Lagos.**
- (4) **South Surulere (to include Alaka extension, Animashaun extension (₦1 million). this involved site development of residential estate, reclamation and drainage.**
- (5) **High Class Residential Flats - Bode Thomas Street, Surulere (₦2 million). This involved the construction of high class flats for rent.**
- (6) **Town Expansion Schemes for Ikorodu, Badagry and Epe (₦10 million). The project involved the construction of 1,050 dwelling units in the three Divisional Administrative Headquarters at a cost of ₦5 million, ₦3 million and ₦2 million respectively.**
- (7) **Ilupeju Extension (₦15 million). The project involved site development for residential and industrial estates.**
- (8) **Oshodi Scheme (₦2 million). The project involved site development for residential industries estates.**
- (9) **Omole High and medium Residential Houses (₦3.6 million). The allocation was for site development and housing to replace Ojota-Ogudu Scheme.**
- (10) **Gbagada Settlement (₦5 million). This allocation was meant for reclamation, road construction, residential plots, layout and drainage.**

- (11) **Ogba Industrial/Residential Schemes (₦5 million).** About 280 industrial units and 160 units were to be developed.
- (12) **Isolo Ilasamaja Settlement (₦.60 million).** Site development work was to involve reclamation, road and drainage construction.
- (13) **Urban Renewal (₦10 million).** The area that have been identified for urban renewal included Isale - Eko up to Olowogbowo area, Agege, Ikeja, Itire, Somolu, Ajegunle and Surulere.
- (14) **Development of Surulere (₦10 million).** This development project will consist of the redesign of houses and roads on Lagos State Development and Property Corporation estates at Surulere to prevent them from becoming slums.
- (15) **Office Accommodation (₦3 million).** The project was to involve construction of office blocks for the Lagos State Development and Property Corporation on the Lagos Island as well as the three Divisional Areas.
- (16) **Staff Quarters (₦2 million).** About 22 flats will be built to accommodate Lagos State Development and Property Corporation Staff.
- (17) **Iponri Redevelopment Scheme (₦0.75 million).** The redevelopment project was aimed at providing temporary housing to those who will be displaced as a result of the implementation of the Lagos Central Shopping Precinct Scheme.
- (18) **Matori Scheme (₦.50 million).** The allocation was for the site development.

With the advent of civilian administration in 1979, there were significant policy changes in the area of housing. Housing policies appeared more radical than the preceding military period. A more integrated approach was adopted by the succeeding administration in solving the thorny housing problems in the state. All income groups were to be accommodated in Governor Jakande's housing programmes. This is not surprising as civilian regimes have to contend with the electorate which elected them to office. This situation is clearly explained by Governor Lateef Jakande in his 1979 Budget in the extract below.¹

The Third National Development Plan is due to come to an end on March 30th, 1980. But in view of the change of government from military to civilian, that plan has virtually ended on September 30th, 1979. This was only to be expected. Each Governor was elected to office on a mandate from the electorate. His constituency expects him to fulfil his election promises regardless of the Third National Development Plan. Therefore no elected Government can be bound to abide by plan and projects unless such projects fall within the election manifesto of the party in power...

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1. See an Address by the Governor of Lagos State while presenting the First Supplementary Budget Estimates to the Lagos State House of Assembly on 7th December, 1979.

While one cannot ignore the fact that every administration has its own goals, sharp discontinuities without objective appraisal of predecessor's policies and programmes are inimical to development.

In 1980, Jakande's administration formulated a housing policy as derived from Unity Party of Nigeria's manifesto.¹ According to the party's manifesto, Unity Party of Nigeria recognised the right of every citizen to adequate and decent shelter over his head.² It was also the objective of the party to rapidly develop in each urban centre new layouts of varying density specifications to cater for the housing needs of all income classes.³ Therefore, in all Unity Party of Nigeria controlled states, the party's manifesto formed major sources of public policies (housing inclusive). The thrust of 1980 Lagos State Housing Policy were⁴

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1. Jakande was elected as a Governor on the platform of the Unity Party of Nigeria.
 2. Federal Republic of Nigeria, Nigerian Year Book Lagos, Daily Times Publication, 1980 p. 36.
 3. Nigerian Year Book ibid., p. 36
 4. See Lagos State of Nigeria, Fourth National Development Plan 1981 - 1985 Lagos State Programmes Lagos, N.P, N.D. p. 80; Lagos State of Nigeria, Blueprint on Programme for Residential, Commercial and Industrial Housing Development in Lagos State Lagos, N.P., N.D. p. 7; also Lagos State Development and Property Corporation, Housing Delivery in Lagos State - Challenges of the Eighties p. 15. Ilupeju, LSDPC Publication, N.D. p. 15.

- (i) to change radically and rapidly the deplorable housing conditions in Lagos State.
- (ii) liberal allocation of land to private individuals to aid expansion of housing stock.
- (iii) to mobilise funds for lending to interested people wishing to buy or build houses.

The first major strategy for attainment of policy objectives was direct construction of housing. It was anticipated that direct construction of houses on a large scale would reduce to some extent, the perennial shortage of housing facilities particularly for low - income groups. During the Fourth National plan period (1981 - 1985) Lagos State Government planned to construct 50,000 housing units annually.¹ The sum of ₦62,500,000 was allocated to housing during the plan period.

Table (7) reflects the different phases of the housing projects. As shown in Table (7) ₦12,500,000 was to be expended annually on direct construction of housing units. Lagos State Development and Property Corporation was charged with the implementation of direct construction programme. In execution of the public housing, government actual financial allocation exceeded the initially planned or estimated amounts for housing. This shows a high level of political commitment to the implementation of public housing.

1. See Lagos State of Nigeria, Fourth National Development Plan *ibid.*, p. 80; also Lagos State Development and Property Corporation, Scheme I of the 50,000 Housing Programme of the Lagos State Government Ilupeju, LSDPC Publication, 1980 p.5. These documents were silent on the different categories of housing units to be provided.

The following amounts of money were made available to Lagos State Development and Property Corporation to facilitate the implementation of public housing projects.¹

October 1979 - March 1980 - ₦15 million

April - December, 1980 - ₦18 million

January - December, 1981 - ₦30 million

January - December, 1982 - ₦23 million

January - December, 1983 - ₦20 million

TABLE 7

Capital Estimates for Housing (in Naira)

Phasing						
Project Title	Total Estimated Expenditure	1981	1982	1983	1984	1985
Residential Accommodation	62,500,000	12,500,000	12,500,000	12,500,000	12,500,000	12,500,000
Assistance to Lagos Building Investment Corporation	1,500,000	500,000	500,000	500,000	-	-

Source: Lagos State of Nigeria Fourth National Development Plan 1981 - 1985 Lagos State Programmes Lagos, N.P., N.D p. 80.

1. Lagos State of Nigeria, Commissioning of Abesan Low - Cost Housing Programme by Chief Obafemi Awolowo Lagos, N.P. 1982 p. 20.

The second major strategy was the development of new towns through infrastructural development. This was to aid the accommodation of the ever-growing population of Lagos State. The New Towns Development Authority (NTDA) was charged with the implementation of the development of new towns programme.

The third major strategy for facilitating provision of housing was the establishment of a building society, Lagos Building Investment Corporation which is now a company. The corporation was charged with the responsibility of encouraging savings for building/purchase of houses. Its other objective was to grant loans to prospective home owners who are qualified. As shown in Table (7), the sum of ₦1.5 million was proposed as financial assistance to the corporation during the plan period. The grant was in three phases with ₦500,000 each for 1981, 1982 and 1983.

Jakande's administration (1979 - 1983) was the most active so far in policy development in the housing sector. It was during his administration that the construction of mass housing on a large scale was embarked upon. It was also during his tenure that many housing agencies such as New Towns Development Authority and Lagos Building Investment Corporation were established. Although these agencies were not without their problems, they nonetheless have contributed to the expansion of housing stock in Lagos State, as we shall see in subsequent chapters.

Jakande's housing policies and programmes were continued by Mudashiru's administration in 1984. In a few cases, some of his housing programmes were modified and "improved" upon. A few of the housing related agencies which were considered "defective" were scrapped.¹ They included Lagos State Building Materials Company Limited and Buildspec Construction Company Limited. The Lagos State Building Materials Company was created to assist and ensure adequate supply of raw materials needed for the housing programme of Jakande administration.

Buildspec Construction Company's operations were mainly in the construction of low-cost houses, block-making, quarrying, pre-stressed beams, ribs manufacture and bore-hole operations.

As indicated earlier, the inherited housing policies and programmes of Jakande's administration were modified by the succeeding military administration. As stated by the then Group Captain Gbolahan Mudashiru (now Rtd. Commodore, Jakande's immediate successor) in his 1985 Budget speech as it relates to housing.²

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1. Government Views and Decisions on the Report of the Committee on the Review of Parastatal Organisations in Lagos State *op. cit* pp. 8 - 34.
 2. Lagos State of Nigeria, Budget of Consolidation Ikeja, Ministry of Information, Sports, Youth and Social Welfare, 1985 p.6.

...We would introduce new designs for low and medium cost housing which would be of better quality and durability than those we inherited We shall also complete, to a much better standard of finish approximately 4,300 low-cost and 300 medium low-cost housing units of the last administration. Furthermore, we shall also award contracts for the new generation of low-cost and medium-cost housing units in order to provide for allottees and depositors many of whom paid their deposits over 3 or 4 years...

Other successive military administrations 1986 - 1988; 1988 - 1991; 1993 till date all continued with Mudashiru's policies on housing. Traditional allocation of funds were made to housing just like other socio-economic sectors.¹ However, the financial allocations and housing programmes were not linked effectively to the problems of housing in Lagos State.

The housing policies and programmes enunciated by the different administrations in Lagos State tell us little about the performance of institutions established to implement these policies. The amount of money estimated for projects, the number of sites to be developed and towns to be expanded do not indicate the extent to which policy objectives have been achieved. As Thomas Dye pointed out.²

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1. See Lagos State of Nigeria, Recurrent and Capital Estimates of the Lagos State Government 1984 - 1995.
 2. Dye, T. R. Policy-Analysis. What Governments do, why they do it and What Difference it Makes Alabama, University of Alabama Press, 1976 p. 95.

No longer do we assume that once we pass a law, establish bureaucracy and spend money... the purpose of these acts will be achieved and the results will be what we expected them to be

The achievement of policy goals can be measured by the extent to which policy outputs has accomplished its goals. It can also be measured by the capacity of the implementing institutions to effectuate policy goals.

3.5 Summary

In Lagos, the acute shortage of housing can be traced to the continued flow of population from other states and neighbouring West African countries. Migration of people to Lagos has been encouraged by heavy concentration of industries, business enterprises, multi-national corporations and government agencies. Unfortunately, the high population growth was unaccompanied by steady growth of housing stock. This resulted in heavy disparity between demand and supply in the housing market. It also accounts for high rents for available houses. Although rent edicts were enacted by Lagos State Government in 1973, they could not check the increases in house rents because the universal law of demand and supply determining market prices was in operation.

Several housing policies and programmes were adopted intermittently by Federal and Lagos State Governments between 1975 and 1991 in response to housing problems stated above. The 1980 Lagos State housing policy forms the cornerstone of the state government intervention in the housing sector from 1980 to 1996. The thrust of the policy were to

change considerably the deplorable housing conditions in Lagos State, to provide land to private individuals wishing to buy houses and to provide financial assistance to prospective home owners through mortgage loans. Three major strategies articulated for the implementation of policy objectives are direct construction of housing, development of new towns through infrastructural development and the establishment of a building society to provide mortgage loans for construction. Since 1983, when the life of Jakande's administration was terminated by a military coup, modifications have been made to the policy. This relates particularly to direct construction of housing. However, some of the major aspects of the policy still remain unchanged. These include infrastructural/land development and housing finance.

The housing policies enunciated by government tell us little about the performance of institutions established to implement these policies. The achievement of policy goals can be measured by the extent to which policy outputs have accomplished their goals. They can also be measured by the capacity of implementing institutions to effectuate policy goals.

CHAPTER FOUR

4.1 IMPLEMENTATION OF LAND POLICY IN LAGOS STATE

This chapter examines the implementation of land policy in Lagos State. It also examines central variables predicted in the implementation literature as appropriate for measuring implementation capacity of agencies. These variables are clarity of policy, administrative capability of implementing agencies (i.e autonomy, adequacy of material and human resources), execution of programmes as planned and impact of programmes on desired situations.

4.2 Importance of Land in South-Western Nigeria

Before discussing implementation of land policy in Lagos State, it is important to highlight the nature of land problems in South-Western Nigeria (Lagos inclusive) as they formed the basis for the enunciation of land policy. Land is an indispensable factor in the production of housing¹ Bohannan defined land as a measurable entity divisible into parcels by means of mathematical and technical processes of surveying and cartography.² In another dimension, Barlowe conceived land as the source of human wealth, the natural source of raw materials required by man for his daily requirements of food, fibre and energy.³

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1. Lagos State is situated in the South-Western Nigeria.
 2. Bohannan, P. "Land", "Tenure" and Land Tenure in African Agrarian systems, cited in Famoriyo, S. Land Tenure and Agriculture Development in Nigeria Ibadan, NISER, 1979, p. 12
 3. Barlowe, R. Land Resource Economics New Jersey, Prentice Hall Inc. 1963, p.7.

Land is also seen by Olowoye as consisting of the surface of the earth, the subsoil and the airspace above it, as well as all things attached to the soil.¹ It also includes streams, ponds and buildings. From these three major definitions, land can be summarised as a divisible entity, factor of production as well as a base of man's home. Land is an important component in the provision of housing. It is a sub-structure on which a building is erected.

Land problems in South-Western Nigeria revolve around the traditional land tenure system which preclude non-indigenes from owning land for use (housing inclusive). Prior to Land Use Act of 1978 a sizeable proportion of land in South-Western Nigeria was collectively owned by families or communities. The control and administration of land was generally in the hands of recognised heads of families and communities who acted as trustees over community or family land.² They had no proprietary title or claim to ownership of land under their trust. This trusteeship was more or less a religious arrangement. For example, among the Yorubas it was/is emotionally and religiously held that the creator of heaven and earth has given land to man for his use and this should equally be extended to prosperity.³

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1. Olowoye, C. O. Title to Land in Nigeria Ibadan, Evans Brothers Ltd, 1974, pp. 9 - 11.
 2. See Ola, C. S. Town and Country Planning Law in Nigeria Ibadan, Oxford University Press, 1977 p. 15.
 3. See Elias, T. O. Nigerian Land Law and Custom London, Routledge and Kegan Paul Ltd., 1951 p. 182.

This religious belief explains the much quoted assertion of the Yoruba chief to the West African Land Committee in 1912 that it is the conception among the Yorubas that land ownership belongs to an extended family.¹

Under the Yoruba land tenure system, every individual within the family has a valid claim by birth to a stake in the family land. He has the right to be allocated a sufficient land for his use either for farming in the rural areas or for housing in the urban areas. However, the size of land to be allocated will however be commensurate with the position of the individual within the family hierarchy. The grantee under customary and family arrangements has the right to exercise control over his land except as it relates to alienation of land so given. The rights of individuals are clearly specified eventhough they may be unwritten. These rights exist simultaneously with others in the same family context and are subject to the wider working rules of the community. An individual within a family group also has the right to be consulted whenever the family proposes to allocate land to a non-indigene.

Arising from family ownership of land is that all permanent interests in land revolve on the family. An individual member of the family cannot sell or dispose his land without the consent of the other members of the family since it is traditionally held that the land is not for him alone. An individual has no separate interest in family land. Similarly, a family land allocated to an individual cannot be used to settle his personal debts.

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1. Meek, C. K. "Land Tenure and Land Administration in Nigeria and the Camerouns" Colonial Office Research Studies No. 22, 1957 p. 113
 2. For details on the two judicial decisions see. Olawoye, C. O. op. cit., p. 32.

This traditional position on land was corroborated in two separate judicial decisions (before Land Use Act of 1978) which ruled that family land cannot be sold without the consent of the family.

The traditional and religious belief that land ownership belongs to an extended family consisting of the dead, the living as well as the unborn serves as a major constraint to the alienation and marketability of land among the Yoruba people. It is believed that once a family land was allowed to be alienated, the inheritance of on-coming generations could be frittered away or the disintegration of the family which is religiously weaved around ancestral land. It is also common among Yoruba communities to find graves of ancestors on family land. It is therefore inconceivable to sell land which harbour their ancestors to non-indigenes. Sale of land is therefore culturally disallowed in general.

Another related problem is the inability of ostensible owners of alienated land to secure loans for construction of housing. In some cases, owners of land may not have been given relevant papers by their families. Land might have been partitioned orally. Faced with this problem affected individuals normally find it difficult to meet loan requirements from banks. One major requirement for obtainment of mortgage loan is evidence of registered deed of conveyance or land certificate.

In other cases, an individual equally lacking in financial resources may also not be able to sell his land to interested people who are prepared and able to develop it on account of inability to prove that the land has been partitioned to him as distinct from customary right of occupancy.¹

The difficulty of obtaining land in South-Western Nigeria in particular was summarised by the Lloyd Committee on the Registration of Title.² Firstly, is the problems which arise from the uncertainty of title to land. In some cases a man may wish to purchase or lease land and may not find out the right people to convey to him. Secondly, there is also the danger of buying a land from a rival claimant. In such situations, one may end up buying the land twice as other claimants have to be settled. Furthermore, where a person succeed in acquiring land and eventually build a house on it, his lack of secured title may prevent him from selling the property or from mortgaging it to raise credit for the expansion of his business. As a result of these constraints, creditors are extremely reluctant to provide loans to build a house on what is likely to be family land. The result of inaccessibility of government, interested individuals and private developers to acquire land partly explain the housing deficit witnessed in Nigeria's urban centres as we discussed in section 1.1 of chapter one.

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1. Partition means the absolute division of land or property between members of a family. In this context, each individual recipient has absolute ownership to his own share of property as against the others. Partition is different from mere allotment or occupational rights by family. An allotment confers a right of occupancy and the portion so allotted continues to be corporately owned by the family.
 2. See Western Regional Government of Nigeria, Report to the Western Region Legislature 1962 p. 2.

In spite of the constraints posed by the traditional land tenure system, it has the peculiar advantage of equity in land distribution among all family members. Accessibility to family land by all members is guaranteed under customary law. Most members at least were entitled to a portion of land. Land was generally owned by extended families within a community. Given this situation, a monopolistic ownership of land does not exist. Land was generally passed from one generation to another since the Yoruba culture is generally against sale of family land¹. There is no doubt that this feature has its undesirable effects. For example non-indigenes cannot easily obtain land under the traditional land tenure system.¹ The major attribute of this system was the general accessibility of the poor and the rich members of the family to land for personal and residential use.

With increasing urbanisation, attitudes are gradually being modified in respect of sale of land. Nonetheless, some families still prefer to lease their land for periods ranging between twenty to ninety years. This tends to undermine the permanent interests of purchasers in developing such land, as this would not allow them to conveniently pass the developed property to their children. Consequently, business activities are usually carried out on such land rather than construction of residential buildings.

1. See Adegboye, R. O. "Analysis of Land Tenure Structure in Some Selected Areas in Nigeria," The Nigerian Journal of Economic and Social Studies Vol. 8. 1966, pp. 259 - 268

In addition, even where residential purposes are intended by prospective purchasers, they cannot easily obtain loans to build such houses. Finance houses consider lease holds as less desirable assets for collateral than if the land which includes the buildings were freehold.¹

In discussions held with heads of five land owning families - Abodunrin - Olaleye (Agege), Sarumi (Ikate), Ojora chieftaincy family (Ajegunle) and Mafoluku, Oshodi) it was revealed that their families prefer to lease their land rather than freehold sale. For example, as shown in Appendix V, two plots of land were leased out by Ojora chieftaincy family to one Mr. Peter Enebeli Omoghene for twelve years (1974 - 1986) at the rate of ₦40 per annum. In general, the fees charged on the leaseholds were usually stipends, which were in themselves tokens for the preservation of family land as well as to recapture increase in values of land resulting from increased urbanisation and inflation.

Another thorny problem in the acquisition of land is demand for exorbitant claims by former landowners or families whose land have been acquired. The Public Lands Acquisition of 1976 required that adequate compensation must be paid to the original landowners.²

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1. See Doebele, W. A. "A commentary on Urban Land Policy in Sweden" IBRD Draft Discussion Paper December 1974 p. 80.
 2. Public Lands Acquisition Act of 1976. Cited in Omotola, J. A. Essays on the Land Use Act, 1978 Lagos, University Press, 1984 p. 34.

In payment of compensation, the open market value for such acquired land was allowed to determine the amount of compensation to be paid. In many cases, government was made to pay large sums of money as compensation to landowners.¹ Quite often, these huge sums of money were paid out due to the complicity of government officials.² Government officials often collude with speculators to inflate the value of such acquired land. As a result of heavy compensations involved in acquisition, many government projects often end up too costly. In other cases, projects are abandoned. It was against these problems posed by inaccessibility of people to land for the development of housing that led to the promulgation of the Land Use Act of 1978.

4.3 Public Policy and Land Matters.

In general, public policies are formulated in dealing with a problem or matter of concern.³ The pressures for public intervention in land matters in Nigeria led to the adoption of Land Use Act of 1978. The Act was preceded by two major government activities which were also directed at solving the land problems in Nigeria.

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1. Nnamani, N. "The Land Use Act 11 Years After" Business and Property Law Vol. 2. No. 6, 1989. p. 32.
 2. Nnamani, A. ibid., p. 32
 3. Anderson, J. Public Policy Making New York, Praeger Publishers, 1975, p. 3.

Despite the recommendations of these two bodies, high house rents made life more increasingly difficult for urban low income earners.¹ In response to the rent situation, the Rent Panel was inaugurated. It was charged with the following responsibilities.²

4.4 Important Provisions in the Land Use Act of 1978³

The Act consists of 51 sections.⁴ Several provisions are also contained in the Act.

Part I: The most fundamental provision in Part I of the Act is that which vests all land in the territory of each state in Nigeria in the Military Governor of each state to be held in trust and administered for the common benefits of all Nigerians in accordance with the provisions of the Act. With respect to Southern States, the new land policy is a radical change, but not in the Northern States which had operated a similar system since Land Tenure Law of 1962.⁵ By the Act, the State Governor replaces the family or community head as the trustee for land. Another important provision relate to the control and management of land, the designation of urban areas and the applicable law for the interim management of land. The second section directs that in each state, all land in rural areas shall be under the control and management of the Local Government in the area in which the land is situated.

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1. See Udo, R. K. Land Use Policy and Land Ownership in Nigeria Lagos, Ebiakwa Ventures Ltd., 1990 p. 20.
 2. Federal Republic of Nigeria, Report of the Land Use Panel Kano, Federal Government Printer 1977 p.2
 3. As it relates to this study.
 4. See Federal Republic of Nigeria, Supplement to Official Gazette Extraordinary Vol. 65, 1978.
 5. See Famoriyo, S. op. cit., p. 39.

Similarly, provision is made for the establishment in each state of a Land Use and Allocation Committee to advise the Military Governor on issues related with management of urban land and the resettlement of persons displaced as a result of the revocation of rights of occupancy on the ground of overriding public interest. Disputes arising from the amount of compensation payable for land acquired must be referred to the Land Use and Allocation Committee. Provision was also made for the Land Allocation Advisory Committee for each Local Government on any matter related with the management of rural land.

Part II: The Military Governor is empowered by law to grant statutory right of occupancy which shall be for a specific period to any person for all purposes and rights of access to such land. A statutory right of occupancy once granted, invalidates all existing rights to the use and occupation of land in question. It is further provided that the occupier of any land which is the subject of a statutory right of occupancy shall have exclusive rights to the land against all persons except the Military Governor, subject to the provisions of any laws relating to mining, oil pipelines and access road. The occupier, during the term of the statutory right of occupancy, has the sole right to and absolute possession of all improvements on the land. Similarly, he may subject to the prior consent of the Military Governor transfer, assign or mortgage any improvements in the land.

It is also the duty of an occupier of a statutory right of occupancy to maintain at all times in good shape all beacons and other boundary land marks to the satisfaction of the Military Governor or such officer as the Military Governor may appoint on his behalf. If these boundary landmarks fall into a state of disrepair, the Military Governor or his

representative may by notice in writing require the occupier to effect necessary repairs, failing which the defaulters will be required to pay all expenses incurred by the Military Governor in re-defining boundaries. This provision is made to avoid boundary disputes between land occupants and to maintain general orderliness in land management.

Part V: In order to facilitate government's access to land for public purposes, part V section I of the Act provided the Military Governor with the power to revoke rights of occupancy in certain situations such as overriding public interest. Overriding public interest is the single most important reason for which the Military Governor shall apply his power to revoke any right of occupancy. In the case of a statutory right of occupancy, overriding public interest may be applied in acquisition of land in these situations.

- (a) the alienation by the occupier by assignment, mortgage, transfer of possession, sub-lease, or otherwise of any right of occupancy or part thereof contrary to the provisions of this Decree or any regulations made thereunder;
- (b) the requirement of the land by the Government of the state or by a Local Government for the requirement of the land by the Government of the federation for public purposes of the federation;
- (c) the requirement of the land for mining purposes or oil pipelines or for any purpose connected therewith.

The same situations apply to the revocation of customary right of occupancy. The only additional situation as it relates to the latter is the requirement of land for the extraction of building materials.

Furthermore, the Military Governor may also revoke a right of occupancy on the ground that the holder breaches the terms of agreement which include:

- (a) failure to pay for any unexhausted improvements existing on the land at the date of his entering into occupation.
- (b) failure of the occupier to pay for the rent fixed by the Military Governor and any rent which may be agreed or fixed on revisions in accordance with the provisions of section 16 of Part III.

4.5 Public Agencies and Implementation of the Land Policies in Lagos State

This section examines the agencies charged with the implementation of land policies in Lagos State. It also examines internal and external variables that have aided or impeded implementation.

Prior to the Land Use Act of 1978 different government agencies have been charged with the development and allocation of land at varying times. Under the 1928 and 1958 Acts, the Lagos Executive Development Board was charged with the management of land in the Old Municipality of Lagos.¹ As contained in the Act, Lagos Executive Development Board's powers included:

- (1) power to initiate and executive town planning schemes with the general objective of securing proper sanitary conditions, amenities and conveniences in connection with the laying out and use of land to be made in accordance with the provisions of the Act;

1. See Okpala, D. C. I. *op.cit.*, p. 105

- (2) power to designate and recommend that an area be declared a town planning scheme. This enables the Board to acquire land in such an area and subject the area to planning and enforcement of building and sanitary codes;
- (3) power under Part VIII of the Act to acquire land, either for the purpose of a scheme or otherwise by agreement compulsorily.

Other functions given to it included the power to let, hire, lease, sell, exchange or otherwise dispose of any land, vested in or acquired by it, ensuring that private developers or individuals to whom it sells them build according to approved plans and standards.¹ The Board also possessed the power to sell the land back to the original owners from whom it had acquired them after servicing the land or it could itself develop, build, maintain, manage and control land and housing and collect reasonable rents from them.

As we indicated in section 3.2 of chapter three similar powers for the control of land in areas outside Old Municipality of Lagos were conferred on Ikeja Area Planning Authority and Epe Town Planning Authority. To resolve problems of waste, inefficiency and conflicts arising from overlapping functions between these agencies, a merger of these agencies was adopted. In 1972, Lagos Executive Development Board, Ikeja Planning Authority and Epe Town Planning Authority were merged to produce Lagos State Development and Property Corporation whose functions among others were to:²

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- 1. Okpala, D.C.I. *op. cit.*, p. 105
 - 2. See Lagos State Development and Property Corporation Edict No. 1 of 1972. The areas covered by Ikeja Area Planning Authority were Mushin, Ikeja, Agege, Ajegunle, Itire, Oshodi, Shomolu and Bariga. Epe Town Planning Authority covered Epe township and its environs.

- (i) acquire, develop, hold, manage, sell, lease or let any property movable or immovable within the state.
- (ii) provide and maintain roads, footways, bridges, drains and sewers on its estates until a local authority takes over.

With the promulgation of Land Use Act of 1978 and the subsequent enactment of Land Use Regulations, 1981 in Lagos State, the management of land and housing was transferred to the Land and Housing Department and its functional units.¹ Its specific functions included the following:

- (i) land use and allocation matters;
- (ii) land policy and land matters;
- (iii) acquisition of land for state purposes;
- (iv) issuance and revocation of certificate of occupancy;
- (v) survey services and mapping matters;
- (vi) housing;
- (vii) rent control;
- (viii) property development;
- (ix) land registry (administration and control);
- (x) supervision of Lagos Building Investment Company (formerly corporation);
- (xi) subsequent transactions including assignment, mortgage, leases, power of attorney;

1. See Mid-Year Press Conference on the Activities of the Land and Housing Department (and its Parastatals), Military Administrator's Office for the period January - June 1994, p.1

- (xii) liaison with the Lagos Building Investment Company;
- (xiii) matters relating to the forfeiture of properties;
- (xiv) resettlement;
- (xv) consultancy services;
- (xvi) neighbourhood improvement;
- (xvii) valuation of all types of interest in properties; and
- (xviii) resolving land disputes between individuals and communities

In order to perform these aforementioned functions and in accordance with the Civil Service Reforms of 1988, the Lands and Housing Department was subdivided into seven Directorates. The first three were the mandatory Directorates - Finance and Supplies Directorate; Personnel Management Directorate and Planning, Research and Statistics Directorate. The remaining four Directorates were/are specialised and peculiar to the Lands and Housing Department by the nature of its assignments. They were Land Registry Directorate, Land Services Directorate, Land Use and Allocation Committee or Directorate and Survey Directorate.

In this study, we shall focus primarily on the activities of Land Use and Allocation Committee, Land Services Directorate and Survey Directorate. We shall however touch briefly on Finance, Supplies and Personnel Directorate since they provide support services for the functional Directorates.

It is noteworthy to mention that Lands and Housing Department has under its supervision, two vital parastatals which are involved in the delivery of housing. They are Lagos State Development and Property Corporation and Lagos Building Investment Company. These two institutions shall form central discussions in subsequent chapters.

4.6 Land Use and Allocation Committee or Directorate

As indicated in section 4.6 of chapter five, the functions of Land Use and Allocation Committee are primarily advisory in land matters. As provided in the Land Use Act of 1978, Land Use and Allocation Committee shall consist of such numbers of persons as the Military Governor may determine and shall include in its membership the following:¹

- (a) not less than two persons possessing qualifications approved for appointment to the public service as estate surveyors or land officers and who have had such qualifications for not less than five years; and (b) a Legal Practitioner
- Land Use and Allocation Committee shall be presided over by such one of its members as may be designated by the Military Governor. Land Use and Allocation Committee was inaugurated in 1981.² Land Use and Allocation Committee as conceived by the Land Use Act of 1978 was to perform purely advisory functions. The only area where Land Use and Allocation Committee could perform executory function is in determination of the adequacy of compensation to those whose rights of occupancy have been revoked. This goal displacement as we shall see later has contributed to the ineffective land administration in the state. Land Use and Allocation Committee as envisaged by Land Use Act of 1978 is non-existent in Lagos State.

1. See Supplement to Official Gazette op. cit.; Part I, Section 3.

2. See Lagos State of Nigeria, Land Use Regulations of 1981 Sections I - V.

Land Use and Allocation Committee as operated in Lagos State is a Directorate under the Lands and Housing Department performing executory functions of allocating land, issuing certificate of occupancy and managing state land.

In light of these responsibilities Lagos State Government transferred all its land under the management of Lagos State Development and Property Corporation by an administrative directive to Land Use and Allocation Committee for management (see Table 8). All other land formerly under the Land Division were also brought under Land Use and Allocation Committee's management as reflected in Table (9).

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TABLE 8

Government Land Inherited from Lagos State Development and Property Corporation

S/No.	Location of Land	Residential (No of Plots)	Industrial (No of Plots)	Total No of Plots
1.	Apapa	1,200	305	1,505
2.	Amuwo-Odofin	1,721	164	1,885
3.	Gbagada	479	33	512
4.	Iganmu	-	68	68
5.	Ikorodu	-	446	446
6.	Ilasamaja	-	46	46
7.	Ilupeju	925	45	970
8.	Isole	-	57	57
9.	Matori	-	49	49
10.	Ogba	402	99	501
11.	Omole	867	5	872
12.	Oshodi	120	60	180
13.	Shomolu Extension	40	-	40
14.	Surulere	1,475	12	1,487
		7,229	1,389	8,618

Source: Land use and Allocation Committee, November 1994 (Field Survey).

As shown in Table (9) above, Land Use and Allocation Committee inherited 8,618 plots with residential plot constituting about 83.8%. The land inherited from Lagos State Development and Property Corporation are located in fourteen areas of Lagos State.

In Table (9), it is also shown that Land Use and Allocation Committee inherited 4,584 plots in nine areas of Lagos State from the former Land Division. The high brow areas of Lagos such as Victoria Island, South East Ikoyi and South West Ikoyi had the highest number of residential plots. All residential and commercial plots which are reflected in Tables (8) and (11) have been allocated to beneficiaries for periods ranging between 5 to 99 years, while government reserves the right of ownership. This implies that allottees only have occupancy rights for the period contained in the certificate of occupancy. These rights may also be revoked by the Governor at anytime for overriding "public interest" or failure of allottees to abide with the conditions of grant.

TABLE 9

Land Transferred from Land Division to Land Use and Allocation Committee

S/No	Location of Land	Residential (No of Plots)	Commercial (No of Plots)	Total No of Plots
1.	Badiya	-	58	58
2.	Ijora	-	66	66
3.	Ikeja GRA	535	-	535
4.	Lagos Island	74	-	74
5.	Oregun	-	53	53
6.	South East Ikoyi	1,265	-	1,265
7.	South West Ikoyi	665	-	665
8.	Victoria Island	1,717	-	1,717
9.	Yaba	151	-	151
		4,407	177	4,584

Source: Land Use and Allocation Committee, November 1994 (Field Survey).

Given the central role of Land Use and Allocation Committee in the management of land in the state, it is important to examine its structure and impact on operations. The structure of Land Use and Allocation Committee as contained by the Land Use Act of 1978 was a professional committee. As shown in Fig. 2, its administration was to be assisted principally by professionals such as land and estate officers. Service functions were to be performed by personnel administrators.

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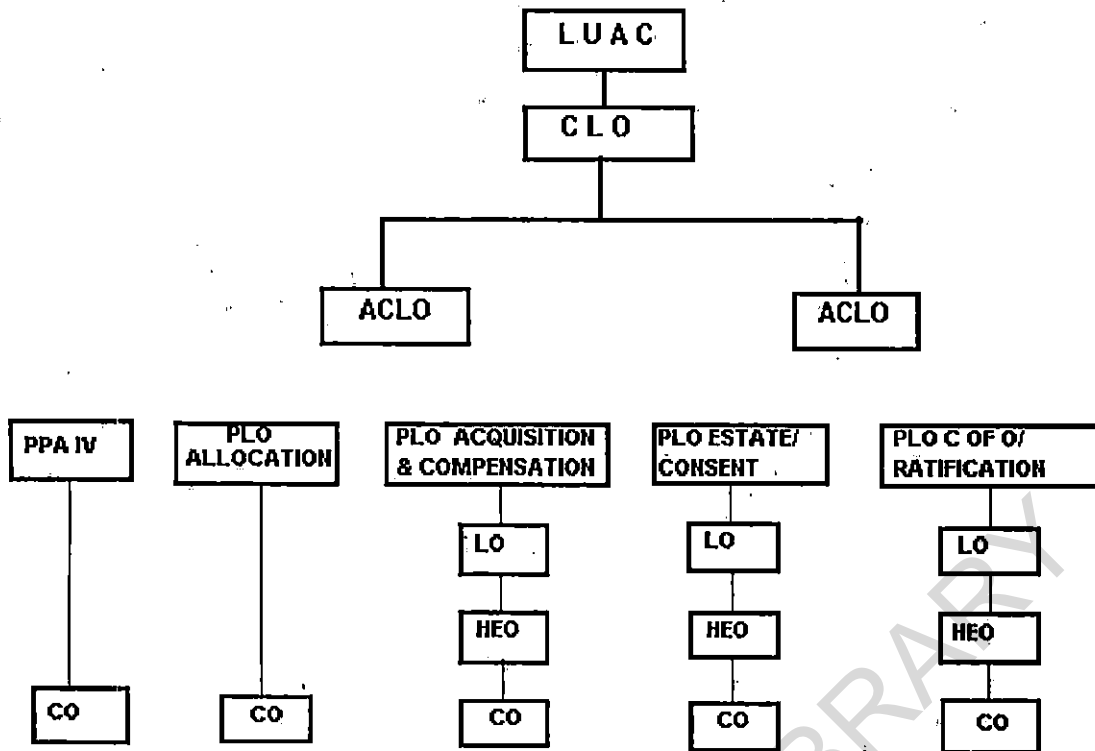


Fig. 2 Land Use and Allocation Committee as conceived by Land Use Act of 1978.

KEY

LUAC	=	Land Use and Allocation Committee
CLO	=	Chief Land Officer
ACLO	=	Assistant Chief Land Officer
PLO	=	Principal Land Officer
PPA	=	Principal Personnel Assistant
LO	=	Land Officer
HEO	=	Higher Executive Officer
CO	=	Clerical Officer

As presently constituted, Land Use and Allocation Committee in its executory role is headed by a generalist administrator assisted by relevant professionals such as land officers and surveyors (see Fig. 3). Support services are provided by programme or planning officers who are also administrators.

During our visits to Land Use and Allocation committee we observed that administrative officers were performing professional functions such as allocation and ratification (processing) of land. We also observed the occupational rivalry between the administrators and professionals. The latter complained that many of their professional duties are now performed by administrative officers who lacked formal training in land administration. They also complained that professional opinions offered on land administration are subject to the scrutiny of the Executive Secretary (an administrator) who sometimes cannot appreciate professional advice given the different professional backgrounds. The poor functional grouping in Land Use and Allocation Committee partly account for the inefficiency in processing certificates of occupancy and allocation of land as we shall see later.

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1. Ratification refers to government approval of land occupied by squatters. Land Use and Allocation Committee processes ratification in conjunction with Ministry of Environment and Physical Planning

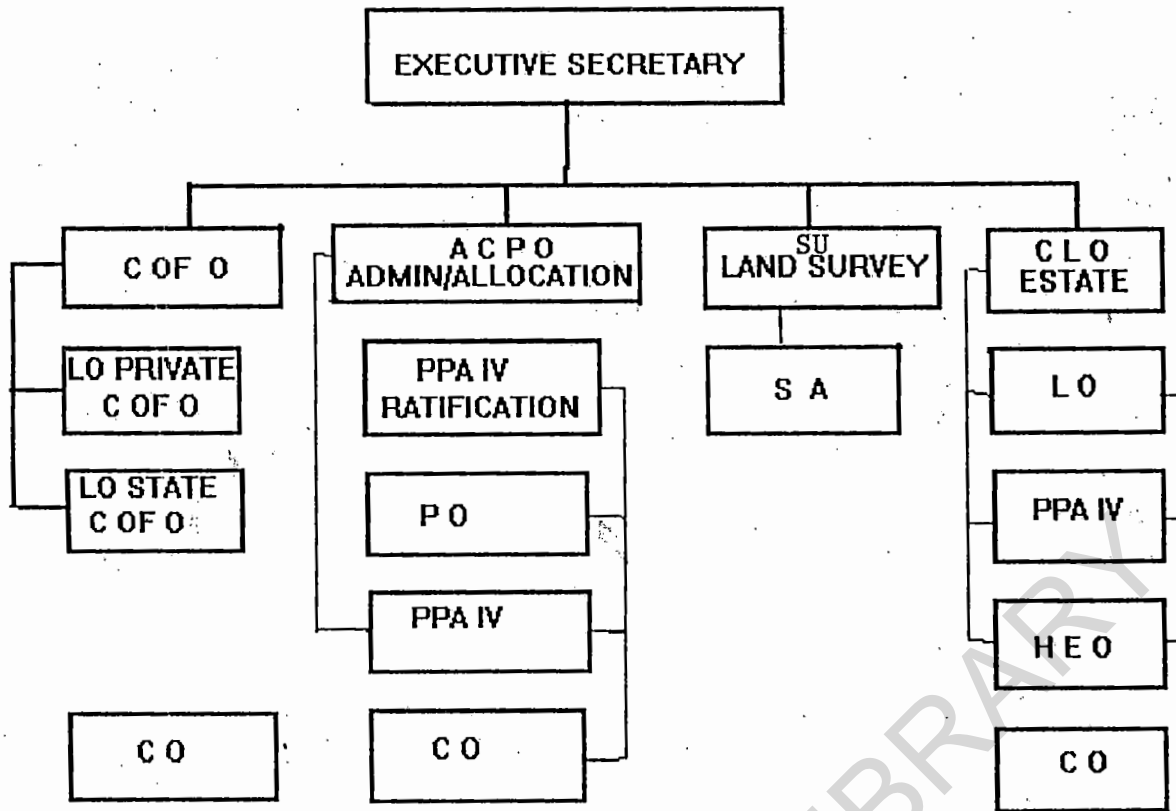


FIG. 3 Organisational structure of Land Use and Allocation Committee (presently)

KEY

- C of O = Certificate of Occupancy
- AC PO = Assistance Chief Programme Officer
- SU = Surveyor
- CLO = Chief Land Officer
- LO = Land Officer
- PPA = Principal Personnel Assistant
- SA = Survey Assistant
- PO = Programme Officer
- HEO = Higher Estate Officer
- CO = Clerical Officer

One of the reasons for government intervention in land matters is to ameliorate the chaotic land situation arising from land disputes as well as ensure a wider access of people to land for development of private housing. One of the instruments used to control land is the Certificate of Occupancy (C of O). Certificate of Occupancy is a formal evidence of rights and interests in allocated land to the exclusion of others except the Governor. Certificate of Occupancy occupies a pride of place in the housing market because it is one of the major prerequisites for the obtainment of a mortgage loan. Given its central role in guaranteeing title to land and access to mortgage loans, individuals who purchased land (through private sources) before the Land Use Act of 1978 usually apply for certificate of occupancy. This is to enable them obtain mortgage loans or prevent disputes on purchased land.

Land Use and Allocation Committee through its Certificate of Occupancy Section is responsible for processing necessary papers for granting of certificate of occupancy to allottees of government land or private land owners seeking formal recognition of interests over land which were privately acquired before 1978. There are two types of Certificate of Occupancy. The first one is Private Certificate of Occupancy while the second is government Certificate of Occupancy. The latter is given to beneficiaries of government land who have paid required charges on land allocated to them. In order to obtain a Private Certificate of Occupancy, the following conditions must be fulfilled:

- (i) **Land information certificate must be obtained by applicants from the Surveyor Generals's office. Clearance survey must indicate that land is not within government land acquisition.¹**

The land information certificate must be attached to the application form together with a copy of treasury receipt for payment of relevant fees for charting.

- (ii) **Application form for Certificate of Occupancy must be obtained and duly completed with the affidavit therein sworn to after the payment of relevant publication and inspection fees.**
- (iii) **Photocopy of the receipt for the application form must be attached.**
- (iv) **Photocopy of title document of the property must be attached (i.e purchase receipt, agreement, conveyance etc).**
- (v) **All purchase receipts must be stamped at the Office of the Commissioner for Stamp Duties, Internal Revenue Department.**
- (vi) **Six passport photographs of the applicant should be attached in an envelope with the applicant's name written at the back of each passport photograph.**

All the passport photographs must be from the same negative.

1. **Permission could be sought for the ratification of land which falls under government acquisition but which has not been marked for specific projects.**

- (vii) One copy of elevation of approved building plan should be attached to the application (in case of developed plots). However, in case of partly developed plots, evidence of submission of application for building to the appropriate town planning authorities must be attached. Evidence of payment of tenement rates must also be attached in respect of fully developed plots.
- (viii) Two photocopies of current Lagos tax clearance certificate must be brought for sighting.
- (ix) Six prints of the survey plan with subject plot verged red must be attached - three cloth print and three paper prints (photocopies are not acceptable).
- (x) A covering letter addressed to the Executive Secretary, Land Use Allocation Directorate stating all documents submitted must also be attached to the application form.
- (xi) On submission of fully completed application forms all applicants must obtain their acknowledgement receipts immediately.
- (xii) The names of applicants as well as details of subject land (Survey plan number, location of land and land size) are advertised in Lagos Horizon to allow objections to the granting of Certificate of Occupancy if any within 21 days from the date of publication of advertisement.

If there are no objections to applications, the processing is carried out further by forwarding applicant's files to Survey Division for a recharting of the survey and confirmation of land information certificate issued to applicant. After recharting files are sent back to Land Use and Allocation Committee. This is followed by site inspection.¹ If all the above requirements are met, the Certificate of Occupancy are prepared or engrossed and forwarded to the Governor for signature.

Government Certificate of Occupancy:

The granting of Certificate of Occupancy for beneficiaries of state land is more or less automatic after payment of all the necessary land charges. Nonetheless, we shall briefly present some of the basic requirements for the granting of Government Certificate of Occupancy.

Upon receipt of a letter of allocation and payment of the prescribed land charges, the treasury receipts together with the following documents must be submitted.

- (i) six passport photographs of the individual;
- (ii) two copies of the current tax clearance certificate;
- (iii) copy of the receipt for the ₦20 development levy;
- (iv) the vital information form duly completed and sworn to (obtainable from Land Use and Allocation Committee).

1. Site inspection is conducted by land officers to ensure that all information contained in applications for Certificate of Occupancy relating to described land are accurate. For example, survey beacons are confirmed to see whether they tally with what is contained in applicants files.

Our discussion with the Executive Secretary of Land Use and Allocation Committee who was represented by Senior Land Officer and Senior Planning Research Officer confirmed that there are internal and external variables affecting the speedy processing of Certificate of Occupancy. It was stated that after applicants must have fulfilled the necessary requirements, processing of Certificate of Occupancy should normally not exceed four months. It was also pointed out that due to internal constraints faced by Land Use and Allocation Committee, it is often impossible to process the Certificate of Occupancy within four months.

One major obstacle identified by officials is inadequate personnel to work on major stages involved in the processing. Site visit was cited as an important aspect of the process.. Due to shortage of relevant personnel such as land officers and land assistants, the available personnel have had to be thinly spread to inspect sites and produce reports. As a result, many applications which have reached site inspection stage are not treated in good time. The economic recession in Nigeria (Lagos State inclusive), accounts for inability of government to recruit required personnel. This factor also explain the embargo placed on employment in the state since 1983.¹ Table (10) shows the available workforce (management/supervisory cadre) in Land Use and Allocation Committee as approved by government in 1994.

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1. The embargo exclude medical, pharmaceutical and legal fields because these sectors are considered more essential by Lagos State Government. The Chief Personnel Assistant, Establishment, Training and Pensions Department, Office of the Secretary to the State Government, Military Governor's Office explained that approval of personnel requirements is not related to manpower needs. When a department ask for additional staff to meet its requirements, it is not automatically approved. Presently departments are expected to make do with available workforce regardless of volume of work. Vacancies are filled from available workforce in form of promotion.

From the table it is also discernible that some positions which are vacant cannot be filled except through promotion. Vacancies exist for Principal Land Officer, Land Officer II, Chief Land Assistant, Principal Technical Officer II (Survey) etc. However these positions cannot be filled by outside recruitment. Where promotion occurs the vacancies created by upward movements are also left unfilled. According to the officials, the number of professionals in Land Use and Allocation Committee is inadequate for the volume of activities of the Directorate.

TABLE 10

Approved Staff Strength of Senior/Middle

Professional and Supervisory Levels in Land Use and Allocation Committee By 1994

Position	Grade Level	Number
Executive Secretary	15	1
Assistant Director	15	1
Assistant Chief Planning Officer	13	Not Approved
Senior Planning Officer	10	1
Planning Officer I	9	1
Planning Officer II	8	1
Principal Planning Assistant II	10	2
Principal Planning Assistant III	9	2
Principal Planning Assistant IV	8	1
Principal Land Officer	12	Not Approved
Senior Land Officer	10	5
Land Officer I	9	Not Approved
Land Officer II	8	Not Approved
Chief Land Assistant	13	Not Approved
Principal Land Assistant I	12	1

Principal Land Assistant II	10	2
Principal Land Assistant III	9	1
Principal Land Assistant IV	8	Not Approved
Senior Land Assistant	7	1
Land Assistant I	6	4
Principal Technical Officer I survey	12	1
Principal Technical Officer II Survey	10	Not approved
Senior Technical Officer	9	1
Principal Secretarial Assistant II	10	Not Approved
Principal Secretarial Assistant III	9	Not Approved
Principal Secretarial Assistant IV	8	1
Senior Secretarial Assistant	7	1
Secretarial Assistant	7	1
	Total	30

Source: Lagos State of Nigeria, 1995 Budget Recurrent Expenditure - Personnel Costs: Directorate of Land Use and Allocation Committee, Lands and Housing Department Ikeja, 1995 B. 2

Another obstacle cited by officials is inadequate material resources particularly vehicles. It was cited that in some cases, staff and files cannot be conveyed for duty operations outside Land Use and Allocation Committee headquarters. For example, it was indicated that due to shortage of vehicles, staff could not be conveyed to field centres such as Ebute-Metta where stamp duties on Certificate of Occupancy are obtained. Information received from Director, Finance and Supplies corroborate inadequate materials. The Director, Finance and supplies indicated that out of eight vehicles which were allocated to Land Use and Allocation Committee, only one is functional. The remaining seven vehicles had one form of mechanical problem or the other. The inadequate supply of vehicles to convey staff for site inspection is another negative dimension in the processing of Certificate of Occupancy as site inspection is critical to recommendations. The aforementioned material

and human resources problems are the major internal obstacles confronting Land Use and Allocation Committee in processing certificate of occupancy.

It is axiomatic that organisations do not exist in a vacuum.¹ It operates within social, political and economic environments. While it influences the environment, the political, social and economic environments also influences its performance. The external influences on organisational performance can be negative or positive.

Land Use and Allocation Committee like many organisations have been influenced by the political, social and economic environments in Nigeria. Political instability has been cited by officials as an impediment to the normal processing of Certificate of Occupancy. Nigeria since political independence is bedeviled by abrupt political changes.²

This has often resulted in changes in leadership both at the national and at the state levels (Lagos inclusive). In Lagos, this national malaise has significantly contributed to break or delay in administrative actions on land matters (Certificate of Occupancy inclusive). Officials interviewed revealed that in some cases potential successful applications which have reached advanced stages had to be stopped until the new Governor settles down or review such cases.³

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1. See Beach, D. S. Personnel, the Management of People at Work London, Macmillan Publishers, 1975 p. 137.
 2. For details on political changes - regime types, duration and mode of coming in and leaving office see Haruna, Y. "Political Crises in the Nigerian State; Some Lessons for the Future" in Olugbemi, S. O. (ed) Alternative Political Futures for Nigeria Lagos, Nigerian Political Science Publication, 1987, p. 128.
 3. Those referred to advanced cases are some whose files are already on Governor's table for appendation of signatures.

Since the creation of Lagos State in 1967 (29 years ago) eleven Governors have ruled the state.¹ From this number, only three had relative stable tenure. The life of these stable administrations range between four to eight years. In this category are Rtd. Brigadier Mobolaji Johnson (1967 - 1975); Alhaji Lateef Jakande (1979 and 1983); and Rtd. Brigadier - General Raji Rasaki (1988-1994).² Other Governors had a share of between one to two years. They are Late Commodore Adekunle Lawal (1975 - 1977); Commodore Ndubuisi Kanu (1977 - 1978); Commodore Ebitu Ukiwe (1978 - 1979); Group Captain Gbolahan Mudashiru (1984 - 1986); Navy Captain Okhai Mike Akhigbe (1986 - 1988); and Sir Michael Otedola (1991 - 1993).³

In the post Land Use Act period (1978 - 1996) which spanned eighteen years, Lagos State had seven Governors with only two serving four years. Given the unstable tenure of Military Governors and break in administrative actions, granting Certificate of Occupancy has often been delayed with significant implications for development of housing. Many private people who desire to obtain loans for building their houses could not do so since they had no Certificate of Occupancy which can be used as collaterals for obtaining loans.

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1. See Lagos State of Nigeria, Lagos State Handbook Lagos, Ministry of Information, 1988 p. xviii.
 2. The administration of Colonel Olagunsoye Oyinlola was deliberately excluded since it could not be ascertained when it would end.
 3. See Lagos State Handbook op. cit; pp. 9 - 33

Another external constraint cited by officials is wrong filling of application forms or provision of false information by applicants for Certificate of Occupancy. In some cases, applicants attach purchase receipts which shows that described land is on leasehold while on the application form it is written as freehold. In other cases, some applicants claim to be self-employed while attached tax clearance shows that applicants are employed. In other cases, inadequate or incomplete information is provided. Once this anomaly is discovered, further action on application files is suspended. However, it is sad to note that once this anomaly is discovered, the clients are not contacted. We enquired from officials why clients are not contacted in such cases. They responded that it is the responsibility of applicants to check periodically until the processing is concluded. This state of affairs shows lack of responsiveness to client's needs. In such cases, administrative action is discontinued.

In other cases where objections are raised from rival claimants on subject land for which Certificate of Occupancy is sought, the process is also stopped. Action can only commence again if legal court ruling is in favour of applicant. If there are no objections raised against applications, the process is discontinued.

In light of the internal and external problems identified as constraining Land Use and Allocation Committee, it is no surprise that Certificate of Occupancy especially private are processed at a slow pace resulting in insignificant numbers granted potential private builders. This situation is reflected in Table (11) below.

TABLE 11

Number of Applications/Successful Grantees of Private Certificate of Occupancy

Year	No of Applications	No Granted
1979	543	N/A
1981	544	N/A
1982	1,576	500
1983	1,577	869
1984	2,079	172
1985	1,590	291
1986	1,592	508
1987	1,594	119
1988	1,151	977
1989	1,709	923
1990	1,620	1,900
1991	2,099	1,973
1992	2,079	84
1993	N/A	N/A
1994	N/A	N/A
Total	20,296	10,728

Source: Land Use and Allocation Committee, 20th September, 1994 (Field Survey).

*N/A stands for non-availability of figures.

Between 1979 and 1994, out of the total number of 20,296 applications for Private Certificates of Occupancy only 10,728 were granted. Given this scenario, it is doubtful if significant contributions can be made by private developers to the construction of housing given the slow pace of granting Certificate of Occupancy.

The allottees of government land are generally free from administrative difficulties which applicants for private Certificate of Occupancy often face. Firstly, since government allocates its land to beneficiaries, there are no competing claims which can jeopardise smooth administrative action on files. Furthermore, the required documents from applicants for Government Certificate of Occupancy are less when compared to Private Certificate of Occupancy as we discussed earlier.

TABLE 12

Number of Certificate of Occupancy Granted on State Owned Land

Year	No Granted
1982	160
1983	898
1984	110
1985	209
1986	557
1987	866
1988	282
1989	6,454
1990	1,204
1991	447
1992	109
1993	63
1994	39
Total	11,398

Source: Land Use Allocation Directorate, 20th September 1994 (Field Survey)

In twelve years (1982 - 1994) Certificates of Occupancy were granted to only 11,398 beneficiaries of state land. This number also represented the number of land allocation formally by government. This number is negligible compared to the magnitude of demands for land in the state.

4.7 Land Use and Allocation Committee, Site Development and Allocation

Site development is also an action programme of Lagos State Government in effectuating its liberal land policy¹ It is an instrument for creating an enabling environment for initiative in private construction of housing by interested people. The chief aim of site development is to meet shelter needs of the largest number of people at a minimum cost.² In site development, government provides the infrastructures such as roads, water supply, electricity, drains and sewage and layout of plots which can be bought by citizens.³

In order to achieve the objective of making land accessible to the people, large scale acquisitions of land were done in 1969 and 1972 by Lagos State Government.⁴ Further acquisitions of land were carried out in subsequent years depending on the needs of government.⁵

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1. See Part I Section I of Land Use Act of 1978 from which Lagos State Government drew its inspiration; also see Lagos State of Nigeria, Land Policy under Jakande Administration Ilupeju, LSDPC Publication, N.D p. 9.
 2. S. Balwant "Site Development and Sanitary Services" in Murison, H. S. and Lea, J. P. (eds) Housing in Third World Countries: Perspectives on Policy and Practice London, Macmillan Press, 1976 p. 89.
 3. Mabogunje, A. L. et. al op. cit; p. 43
 4. Lagos State of Nigeria, Notice No. 340 Official Gazette No 24 Vol. 5,1972 p. 340.
 5. For example see Lagos Horizon 12th - 19th February, 1991 p. 6.

From the global acquisition, residential and industrial estates were carved out as shown in Table (13). Residential estates can be found in different areas of Lagos State such as Ojota, Ogudu Phase II, Egan/Igando/Akesan, Ogba, Oworonshoki I and II and Gbagada GRA etc.

TABLE 13
Some Government Residential Estates in Lagos State

S/No	Name of Estate	No of Plots
1	Ogudu (GRA)	734
2	Gbagada (GRA)	619
3	Victoria Island Annex	414
4	Park View	11
5	Oworonshoki	438
6	Omole (GRA)	1003
7	Ogba (GRA)	422
8	Magodo Phase I and II	2023
9	Ikosi	72
10	Amuwo Odofin	1796
11	Egan/Igando/Akesan (GRA)	1364
12	Ipaja New Town Scheme	3785
13	Ikorodu (GRA)	606
14	Epe (GRA)	169
15	Lekki Peninsula Scheme I and II	6150
16	Ibeju Residential Scheme	1189
17	Lekki Peninsula Resettlement	2780

Source: Land Use and Allocation Committee and New Towns Development Authority November, 1994 - November, 1995 (Field Survey)

Some of these residential estates are fully developed. Some are also partly developed. They include Lekki Peninsula Scheme I and II, Magodo Phase I and II and Amuwo - Odofin Scheme. There are also undeveloped estates. These include: Egan/Igando/Akesan, Ijanikin Aiyetoro and Ipaja New Town. the costs of development of the estates are usually transferred to land allottees in form of land charges, premium and capital contributions. Once the residential schemes are developed, Land Use and Allocation committee is responsible for the allocation of land to prospective beneficiaries. The inability of government to develop all designed residential estates with infrastructures is partly due to defaults in payment of relevant land charges by many allottees of government estates.¹ As a result, adequate revenue could not be generated to develop all carved out estates.

4.8 Criteria for Allocation of Land to Applicants

The following criterias are used in allocating land for applicants²

- (i) application forms are processed on the basis of first come, first served.

1. See Lagos Horizon 13th - 19th October, 1992 p.6.

2. See Lagos State Handbook op. cit., p. 178.

- (ii) ability to pay first year land charges from the date of formal allocation on any type of land (high density, medium density and low density). Payment must not exceed 90 days from the date of allocation.
- (iii) allocation of different categories of land is also made according to varied income limits.
 - (a) For high density areas, prospective beneficiaries must be public servants on Grade Levels 08 and 09 and its equivalents in the private sector and self-employed.
 - (b) For medium density areas, prospective beneficiaries must be public servants on Grade Levels 10 to 12 and its equivalent in the private sector and self-employed.
 - (c) For low density areas, prospective beneficiaries must be public servants on Grade Levels 13 and above and its equivalents in the private sector and self-employed.

Table (14) shows the earnings of the different categories of public servants proposed as beneficiaries of state land.¹

1. Presently, there are no available data for earnings of equivalents of civil service grade levels for the private sector and self-employed.

TABLE 14
Proposed Income Levels of Beneficiaries

Year	Grade Levels	Earnings (Annual)
1987	08 - 09	₦4,000 - ₦6,000
	10 - 12	₦6,000 - ₦9,000
	13 and above	₦9,000 - Above
1994	08 - 09	₦32,108 - ₦54,030
	10 - 12	₦43,264 - ₦67,994
	13 - Above	₦53,250 - 105,956

Source:

- (i) Calculated from Lagos State Handbook *op. cit*; p. 178.
- (ii) Lagos State of Nigeria, Lagos State Civil Service - Table of Salary and Allowances 1st October, 1994 pp. 1 -2

In addition, production of income tax clearance is one of the basic pre-requisites for the selection of applicants for the various categories of plots. Persons below Grade Level 8 are normally considered for government low-income schemes.

Table (15) shows the different types of land charges of various government residential schemes in Lagos State by 1984.

TABLE 15

Land Charges for Government Residential Estates in Lagos State by 1984.

S/No.	Name of Site	Type of Land Charges	Amount/Size
1.	Victoria Island, Victoria Island Annex and Ikoyi	Premium Ground Rent Development Capital Contribution	₦72,857/m ² ₦3.557/m ² ₦6.92/m ² ₦89.50/m ²
2.	Apapa	Premium Ground Rent Development Capital Contribution	₦72,857/m ² ₦3.557/m ² ₦6.92/m ² ₦89.50/m ²
3.	Ikeja GRA	Premium Ground Rent Development Charge Capital Contribution	₦35.60/m ² ₦2.595/m ² ₦2.4709/m ² ₦44.583/m ²
4.	Surulere, Ilupeju Gbagada, Amuwo - Odofoin, Oshodi, Somolu, Oworonshoki Isolo, Bariga	Premium Ground Rent Development Charge Capital Contribution	₦20.05/m ² ₦2.470/m ² ₦2.471/m ² ₦44.583/m ²
5.	Ojota-Ogudu, Yaba, Ebute - Metta	Premium Ground Rent Development Charge Capital Contribution	₦28.393/m ² ₦2.470/m ² ₦2.471/m ² ₦44.583/m ²
6.	Omole, Magodo, Ikosi, Ketu	Premium Ground Rent Development Charge Capital Contribution	₦17.928/m ² ₦0.928/m ² ₦1.977/m ² ₦25.00/m ²
7.	Ipaja, Lagos North- West, South-West Schemes	Premium Ground Rent Development Charge Capital Contribution	₦10.637/m ² ₦0.628/m ² ₦0.235/m ² ₦20.834/m ²

8.	Ikorodu, Badagry	Premium Ground Rent Development Charge Capital Contribution	₦7.21/m ² ₦0.382/m ² ₦0.742/m ² ₦20.834/m ²
9.	Epe, Ibeju Lekki	Premium Ground Rent Development charge Capital Contribution	₦3.42/m ² ₦0.254/m ² ₦0.494/m ² 10.417/m ²

Source: Lagos State of Nigeria, Standard Rates of Land Charges Ikeja, Land Use and Allocation Committee, 1984 pp. 1-7.

- Notes: (i) Premium is paid once.
- (ii) Ground Rent is paid annually.
- (iii) Development Charge is paid in three installments.
The first instalment will be paid on getting allocation of Land. Second instalment will be paid the following year. The final instalment will be paid in the third year.
- (iv) Capital contribution is also paid at once.

It is discernible from Table (15) that in Victoria Island by 1984 for a plot of 1200m² an allottee will pay ₦224,240 within four years. In Omole, Magodo, Ikosi and Ketu for the same period, an allottee will pay ₦57,224.06. In Badagry and Ikorodu areas, an allottee will pay ₦43,930.08.

In 1995, land charges for government residential sites were reviewed upward as shown in Table (16).

TABLE 16

Land Charges for Government Residential Estates in Lagos State By 1995

S/No	Name of Site	Type of Land Charges	Amount/Size
1.	Victoria Island, Victoria Island Annex Ikoyi Park View	Premium Ground Rent Development Charge Capital Contribution	₦100.00/m ² ₦25.00/m ² ₦10.00/m ² ₦2,500.00/m ²
2.	Ikeja GRA	Premium Ground Rent Development Charge Capital Contribution	₦80.00/m ² ₦20.00/m ² ₦6.00/m ² ₦2,000.00/m ²
3.	Ogudu GRA Phase I, Gbagada GRA, Ilupeju, Shomolu, Surulere, Yaba, Ebute-Metta, Oworonshoki	Premium Ground Rent Development Charge Capital Contribution	₦60.00/m ² ₦10.00/m ² 6.00/m ² ₦500.00/m ²
4.	Magodo GRA Phase II, Omole GRA, Ogba GRA, Magodo Phase I and II, Ikosi, Ojota, Ogudu Phase I and II	Premium Ground Rent Development Charge Capital Contribution	₦60.00/m ² ₦10.00/m ² ₦6.00/m ² ₦500.00/m ²

S/N	Name of Site	Type of Land Charges	Amount/Size
5.	Amuwo-Odofin	Premium Ground Rent Development Charge Capital Contribution	₦40.00/m ² ₦10.00/m ² ₦6.00/m ² ₦250.00/m ²
6.	Lagos North-West, Ipaja Lagos South- West, Badagry.	Premium Ground Rent Development Charge Capital Contribution	₦10.00/m ² ₦5.00/m ² ₦2.50/m ² ₦100.00/m ²
7.	Ewu Elepe, Epe GRA, Ibeju-Lekki	Premium Ground Rent Development Charge Capital Contribution	₦3.00/m ² ₦2.50/M ² ₦1.00/m ² ₦50.00/m ²
8.	Lekki Peninsula	Premium Ground Rent Development Charge Capital Contribution	₦75.00/m ² ₦10.00/m ² ₦8.00/m ² ₦1,000.00/m ²

Source: Lagos State of Nigeria, Land Use and Allocation Committee, 1995 pp 1 - 2

In 1995, an allottee in Victoria Island for a plot measuring 1,200m² is expected to pay ₦32,18000 in the first four years. In Magodo, Omole, Ikosi, Ketu each beneficiary will also pay ₦706,400 for the same period. In semi-urban areas of Ikorodu, Ewu-Elepe, Epe GRA and Ibeju-Lekki, an allottee is also expected to pay ₦73,400.

As we indicated earlier, government land is classified by income limits both for public servants and its equivalents in the private sector and self-employment. In light of the low wage levels in the public sector in Nigeria (Lagos State inclusive), all public servants including the highest paid (permanent Secretaries/Directors-General, and General Managers (except the "ten percenters") are financially

disadvantaged from benefitting from government land schemes on account of the costs of the land. During our field survey we examined the Land Use and Allocation Committee register of collected Certificates of Occupancy for government land. Interestingly, we discovered that most of the beneficiaries for government land in Victoria Island Annex, Ikoyi etc which costs over ₦32 million (for a 1,200m² size) are senior civil servants, military officers and politicians. In general, the land charges for allocated land in all areas of Lagos State (prime and non-prime) are beyond the reach of most Nigerians except the commission agents, the ten per cent civil servants and the extremely rich. Given the price situation of government land, many middle-income earners and honest high income earners are constrained from benefitting from government land. Consequently, the middle and low income earners are compelled to acquire land from the traditional land market.¹ In some cases, land purchased from the traditional land market may be of doubtful title or within government acquisition. Such land also face the risk of land litigations or future demolition by government. In other cases, some middle-income earners resort to purchase of low-income houses to meet their needs.

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1. In law, all land belongs to the State Government which allocates to all intended users. In practice, families and communities still hold land as well as sell to interested people. The purchase receipts are then backdated to Pre-Land Use Act of 1978 to enable formalisation of land titles and interests. This situation is aided by lack of government's knowledge of the extent of its land (occupied and unoccupied).

As a result houses which are intended for low-income earners end up being purchased by middle-income earners as would be seen in subsequent chapters. This phenomenon and up generating competition among groups seeking to benefit from government subsidised houses.

The inability of Lagos State Government to provide serviced schemes on a large scale is also undermined by default in payment of land charges by allottees.¹ This has often led to the decline in revenues projected. The effect of defaults in payment is reflected in the poor revenue performance from the estates in 1987, 1988 and 1989 as shown in tables (17), (18) and (19).² As shown in Table (17), in 1987 ₦142,173,481.50 was expected as land charges from government developed estates while ₦35,802,830.55 was actually collected. A breakdown by schemes shows that in Amuwo-Odofin scheme ₦12,031,495.00 was expected while only ₦3,461,091.83 was collected. In Victoria Island. ₦17,667,633.41 was expected while only ₦3,054,268.09 was collected.

The poor revenue performance from government land schemes persist in 1988 and 1989 as could be seen in Tables (18) and (19). A lower amount of ₦2,540,917.90 was collected in 1988 as against expected ₦17,506,373.68. In 1989, the amount collected from Victoria Island scheme also experienced a downturn of ₦1,124,206.81 as against expected revenue cannot be generated to provide additional developed sites for applicants.

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1. See Lagos Horizon 27th June - 3rd July, 1995 p. 4 also Lagos Horizon 3rd - 9th November, 1992 p. 16
 2. The revenue picture presented in Tables (17), (18) and 19 is limited to 1989 as Land Use and Allocation Committee officials refused to supply updated information on land revenue for "security reasons"

TABLE 17
Revenue Generation Performance By 1987

Scheme	Expected Revenue (N)	Actual amount Collected (N)
Iganmu	8,536,153.80	1,221,189.40
Ijora	6,162,931.46	1,367,445.95
Ogba	9,226,575.68	2,439,448.01
Ilasamaja	2,086,983.07	263,055.00
Isolo	3,801,315.97	1,441,720.19
Oshodi	5,860,920.95	1,063,705.04
Ilupeju	4,932,064.74	1,511,230.54
Badiya	1,271,028.87	37,094.67
Matori	5,844,949.12	765,059.44
Amuwo-Odofin	12,031,495.90	3,461,091.83
Gbagada	2,131,216.73	456,609.69
Apapa	16,985,729.22	7,926,107.60
Ikorodu	3,269,909.91	1,737,677.33
Oregun	6,857,402.14	1,991,892.02
Ikeja CBD	1,703,704.14	328,737.13
Victoria Island	17,667,663.41	3,054,268.08
V/Island Annex	4,867,068.16	1,015,397.41
S.W. Ikoyi	5,746,760.66	1,966,599.28
S. E. Ikoyi	15,342,607.29	2,903,006.09
Magodo	1,570,801.56	217,258.98
Omole	4,561,975.06	259,014.98
Ojota - Ogudu	1,263,457.69	269,163.45
Oworonsoki	65,743.21	16,459.81
Surulere	388,022.22	89,598.61
Total	142,173,481.50	35,802,830.55

Percentage of performance = 25%

Source: Land Use and Allocation Committee, November, 1994 (Field Survey).

TABLE 18
Revenue Generation Performance By 1988

Scheme	Expected Revenue (N)	Amount Collected (N)
Iganmu	7,927,233.72	1,838,041.80
Ijora	5,303,073.82	1,003,790.94
Ogba	8,814,300.31	3,692,536.55
Ilasamaja	2,005,177.70	384,582.51
Isolo	3,786,161.00	772,987.50
Oshodi	6,105,744.19	1,592,438.04
Ilupeju	5,448,851.00	1,912,690.74
Badiya	1,234,236.04	21,014.24
Matori	5,370,771.94	632,599.11
Apapa	15,364,176.28	6,884,208.80
Amuwo-Odofin	13,822,876.00	3,654,887.81
Gbagada	2,409,991.74	460,699.38
Ikorodu	2,283,299.28	1,059,645.00
Oregun	6,691,852.41	2,019,293.50
Ikeja CBD	1,231,524.44	491,586.10
Victoria Island	17,506,373.68	2,540,917.90
V/Island Annex	4,476,375.70	781,047.72
S. W. Ikoyi	5,052,301.00	1,080,454.48
S. E. Ikoyi	15,429,674.00	1,880,757.03
Magodo	1,582,380.00	159,300.90
Omole	3,979,920.93	256,867.27
Ojota - Ogudu	1,230,470.00	127,310.76
Oworonsoki	58,754.55	9,120.00
Surulere	340,167.17	86,368.38
	137,455,686.90	33,343,146.46

Percentage of Performance = 24.25%

Source: Land Use and Allocation Committee, November, 1994 (Field Survey).

Table 19
Revenue Generation Performance By 1989

Scheme	Expected Revenue (₦)	Actual Amount Collected (₦)
Iganmu	6,698,112.00	604,338.00
Ijora	5,159,139.46	469,878.00
Ogba	5,633,940.14	1,186,359.47
Ilasamaja	1,701,624.95	10,000.00
Isolo	3,073,436.97	1,101,249.25
Oshodi	4,603,572.27	71,337.00
Ilupeju	3,712,968.27	505,278.13
Badiya	1,249,618.45	3,318.00
Matori	5,211,990.11	591,496.00
Amuwo-Odofin	10,574,707.72	1,636,749.91
Apapa	10,496,927.41	1,982,784.89
Gbagada	2,066,249.90	87,232.25
Ikorodu	2,260,363.91	1,720,638.73
Oregun	4,766,010.09	769,355.33
Ikeja CBD	762,136.49	165,888.17
Victoria Island	16,162,692.24	1,124,203.81
V/Island Annex	3,695,327.98	N/A
S.W. Ikoyi	4,766,215.82	686,504.80
S. E. Ikoyi	14,361,851.99	428,303.96
Magodo	1,465,771.47	101,409.88
Omole	3,909,206.34	131,655.20
Ojota - Ogudu	1,136,254.02	169,005.24
Oworonsoki	49,634.55	6,825.00
Surulere	319,716.19	56,989.40
	113,837,468.74	13,510,799.45

Percentage of Performance = 11.86%

Source: Land Use and Allocation Committee, November, 1994 (Field Survey).

The Senior Land Officer cited numerous administrative lapses as major factors responsible for the poor revenue yield from land charges.¹ For example, in some cases, demand notices for land charges are not issued on time for allottees. As a result, allottees are put in an uncertain position in terms of amount of money to pay particularly when price revision is imminent. Other administrative lapses cited include wrong assessment of land charges. This problem occurs as a result of non-availability of vital information in allocation files due to lack of proper record keeping. There are also cases of missing files due to lack of proper record keeping. There are also cases of missing files in some government schemes. As a result, demand notices are not issued to some beneficiaries thereby resulting in loss of revenue.

In addition, due to the poor postal system in Nigeria (Lagos State inclusive) some allottees do not receive demand notices for payment. Therefore, allottees who are willing to fulfil their contractual obligations are unable to do so due to non-receipt of demand notice.

1. These facts were made known to us in discussions held with the Senior Land Officer (Land Use and Allocation committee) in November, 1994.

4.8 Land Services Directorate

One of the major activities of Land Services Directorate is the processing of claims for compensation for claimants.¹ Compensation refers to the making up of the loss to the private owner whose private interest in land was taken over for public purpose.²

We noted in Section 5.8 of chapter five that Lagos state Government has succeeded in developing sites for allocation through acquisition of land from individuals, families, communities and villages. Prior to the Land Use Act of 1978, the Public Land Acquisition Act of 1976 (enacted by the Federal Military Government) was the basis for payment of compensation for land acquired for public purposes. The Public Land Acquisition Act of 1976 provides in Section 1 as follows:

Compensation payable in respect of land Compulsorily acquired under the Public Land Acquisition Act, the State Land Act or any other enactment or law permitting the acquisition of land compulsorily for the public purposes of the federation or of a state shall be assessed and computed in accordance with the provisions of this Act, notwithstanding anything to the contrary in the constitution of the federation or in any other enactment or law or rule of law.

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1. Claimants are persons whose land have been acquired for public purposes.
 2. See Omotola, J. A. Essays on the Land Use Act Lagos, University Press, 1984 p. 36.

Section 2 of the Public Land Acquisition Act of 1976 indicates the maximum compensation payable with respect to computation. The scale of compensation payable to claimants is reflected in Schedule 1 to the Act. The whole land in the country is zoned into A, B, C and D. Zone A is the Metropolitan Lagos where the maximum payable for an hectare is fixed at ₦7,500. Zone B relates to other areas of Lagos State, ₦3,750 per hectare is fixed for Zone B.¹

Further details relating to the computation of compensation are provided in Section 4 of Public Land Acquisition of 1976. For instance sub-section 2 of Section 4 states that where land is undeveloped, compensation payable shall be limited to the actual costs of the land together with interest and the bank rate calculated from the date of the purchase of the land to the date of publication of notice of acquisition. But this cannot exceed the maximum fixed by the Act for the area where land is developed and provides thus:

where land is a developed land, compensation:

- (a) in respect of the land shall be assessed on the same principles as in sub-section (2) of the section; and
- (b) in respect of the building or structure on the land, shall be limited to the current replacement cost of the building or structure.

1. The maximum scale of ₦3,750 fixed for zone B is also applicable to other state capitals and industrial centres outside Lagos State. Zone C which covers other urban and semi-urban centres attracts ₦1,500. Finally, Zone D takes care of all other areas and is fixed at ₦1,250 per hectare.

The Land Use Act of 1978 provides detailed guidelines for payment of compensation for land acquired before it came into effect. The Land Use Act of 1978 provides that Public Land Acquisition Act of 1976 is still to govern all acquisitions made before it came into effect. It further averred that the Land Use Act of 1978 will however not apply in the case of any acquisition made after the Land Use Act of 1978. As from 28th March, 1978 when the Land Use Act came into effect, the only provisions that will govern payment of compensation are those contained in the Land Use Act of 1978. The Land Use Act provides major grounds under which compensation can be paid.¹ In the same Act it is stated that if a right of occupancy is revoked for overriding public interests, the holder and the occupier shall be entitled to compensation as follows:²

- (a) the land, for an amount equal to the rent, if any, paid by the occupier during the year in which the right of occupancy was revoked.
- (b) buildings, installations or improvements thereon, for the amount of the replacement cost of the building, installation or improvements, that is to say, such cost as may be assessed on the basis of the prescribed method of assessment as determined by the appropriate officer less any depreciation together with interest at the bank rate

1. See Section 28 of the Land Use Act of 1978
2. See Section 29 of the Land Use Act of 1978.

for delayed payment of compensation and in respect of any improvement in the nature of reclamation works being such cost thereof as may be substantiated by documentary evidence and proof to the satisfaction of the appropriate officer.

- (c) crops on land apart from any building, installation or improvement thereon, for an amount equal to the value as prescribed and determined by the appropriate officer.

One obvious implication of the above is that the Land Use Act of 1978 makes no provisions for compensation for land acquired by government. The only compensation payable is for contribution to the land in form of rent or other improvements carried on the land by the occupier. One interesting aspect relates to the wide and generous interpretations given to the meaning "improvements" by the Land Use Act of 1978 (Section 50).

Improvements or unexhausted improvements means anything of any quality permanently attached to the land, directly resulting from the expenditure of capital or labour by an occupier or any person acting on his behalf, and increasing the productive capacity, the utility or the amenity thereof and includes buildings, plantations of long lived crops of trees, fencing, wells, roads and irrigation or reclamation works, but does not include the result of ordinary cultivation other than growing produce.

The same section also describes developed land as a land where there exists any physical development in the nature of road development services, water, electricity, drainage, building, structure or such improvement that may enhance the value of the land for industrial, agricultural or residential purposes.

The Land Use Act of 1978 (Section 30) states that in case of disputes on the amount of compensation to be paid to claimants such disputes shall be referred to the Land Use and Allocation Committee for settlement. The latter is the highest forum of appeal. This appears to be a negation of fundamental principle of natural justice which requires that a person shall not be a judge in his own case. The Act in our opinion in making these provisions, tends, to assume that the Committee is independent of the Governor who nominates members of the Committee. It is doubtful if this committee can be neutral given the fact that its members are appointees of the Governor, a party in the dispute.

4.9 Administrative Requirements for Payment of Compensation

With reference to our interview with the Chief Land Officer/Director (Land Services Directorate) as represented by the Principal Land Officer and the Principal Land Assistant Grade I, we were informed as of basic requirements that must be fulfilled by claimants before compensation is paid.

In the first instance, there must be evidence of ownership of land by claimants. There must be valid documents certifying pre - 1978 ownership for land acquired.¹ For acquisitions in post Land Use Act of 1978 claimants must produce statutory right of occupancy or customary right of occupancy depending on the location of land (urban or rural).

1. These range from deed of conveyance duly prepared before 29th March, 1978, deed of declaration/court judgement documents embodying consent under previous regulation, letter of partition of land from head of Family/Community etc.

As a result of difficulties experienced by many people in obtaining required documents (certificate of occupancy, approved building plan etc.) many genuine land owners who do not possess these required documents prior to acquisition of their land are not entitled to compensation.

Claimants must also have proof of approved building plans. This again is a complex process which requires a lot of information by the Development Control Directorate from applicants (who are mainly illiterates).¹ Approval of building plans in Lagos State is subject to the following conditions among which are conformity with zoning plans, submission of survey/site plans, structural drainage, sanitary and plumbing drawings, electrical drawings etc.

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- 1a. In the context of this study, an illiterate is a person who lacks sufficient western education which can enable him/her fill and process required forms.
 - b. Development control Directorate is the building approval agency in Lagos State. Some of the information required also involve some sub-administrative processes which involves Lagos State Tax Office for tax clearance certificate and Survey Directorate for land information certificate.

Thirdly, there must be no counter claims on land for which compensation is sought. If these conditions are fulfilled, the relevant land officers will proceed on the acquired land to take an inventory of improvements. These may range from buildings, crops and trees. These are items which form the basis of valuation in the post Land Use Act of 1978.

One major facilitator cited by officials as critical to the speedy processing of compensation is when opposing claimants agree to share compensation on acquired land. This has in most cases assisted in the quick processing of claims. Another facilitating factor is the fulfillment of administrative requirements (submission of copies of certificate of occupancy, copies of approved building plan etc.)

Some constraints particularly internal to the organisation were cited by Land Services Directorate officials as disincentives to the processing of compensation. The major problem cited is bureaucratic channels involved in payment of compensation. These include filling of required forms, determination/approval of amount of compensation to be paid to claimants. Furthermore, after approval must have been granted by the Governor for payment of compensation, files of claimants would be forwarded to the Lagos State Ministry of Finance. It is the duty of the Ministry of Finance to prepare cheques for payment. After preparation, the cheques are forwarded to Lagos State Ministry of Justice which delivers cheques to claimants. The officials further stated that during the period of processing which often takes between five and ten years, government allottees are prevented from occupying land by claimants while in other cases government employees/contractors are prevented from working on government housing projects.

It was also revealed by officials (Land Services Directorate) that payment of compensation is also tied to the availability of funds. In an interview held with the Director, Finance and Supplies, Lands and Housing Department, it was confirmed that as at 1994 about ₦15 million are due for payment of several claimants whose compensation have been approved. The claimants could not be paid on account of inadequate funds. Other fund related problems which affect the capacity of Land Services Directorate to process compensation of claimants is lack of essential stationeries. Due to insufficient funds, essential working materials such as enumeration sheets could not be obtained. Enumeration sheets are used to compute the number of crops, economic trees and buildings found on acquired land.

The officials (Land Services Directorate) also cited lack of adequate vehicles as constraint in the processing of compensation. For example, as of November 1994 when the interview was conducted, there were only three landrovers in the Directorate which were used to convey land officers to locations of acquired land for computation of improvements found on acquired land. From this number only one was functional.

Another constraint cited is shortage of manpower, a general characteristic of many functional Directorates in the Lands and Housing Department. Table (20) shows the approved and actual staff strength of senior, middle, professional and supervisory levels in Land Services Directorate by 1994. The officials interviewed in Land Services Directorate indicated that the actual staff on ground is grossly inadequate to meet the Directorate's needs.

TABLE 20

Approved/Actual Staff Strength of Senior/Middle Professional and Supervisory Levels in Land Services Directorate by 1994.

Position	GL	NO
Chief Land Officer	14	1
Assistant Chief Land Officer	13	1
Principal Land Officer	12	1
Senior Land Officer	10	3
Land Officer Grade III	8	2
Senior Land Officer	10	3
Deputy Chief Land Assist	13	1
Principal Land Assistant Grade I	12	3
Principal Land Assistant Grade II	10	2
Principal Land Assistant Grade IV	8	2
Chief Land Inspector	7	2
Land Inspector Grade I	6	2
Land Inspector Grade III	5	1

Source: Lagos State of Nigeria, 1995 Budget Recurrent Expenditure Personnel Costs: Land Services Directorate, Lands and Housing Department Ikeja, 1995 pp. 1 -2

Given those constraints, claimants hardly receive prompt payment of compensation. It is pertinent to observe that, of the 500 authenticated claimants whose land were acquired by Lagos State Government on 14th October, 1969 only ten claimants have been paid.¹ Their compensations were paid in April and June 1979 respectively. Table (21) shows the number of claimants, the acres/sq.yards involved, amount paid and the date of collection.²

TABLE 21
Compensation paid for Land Acquired in 1969

S/No	Family/Community	Acres/Yards	N k	Date of Collection
1.	Claimant A	6.711 acres	8,053.00	4th April, 1979
2.	Claimant B	301.95 acres	237,152.00	4th April, 1979
3.	Claimant C	3.202 acres	2,562.00	4th April, 1979
4.	Claimant D	4.268 acres	3,414.00	4th April, 1979
5.	Claimant E	555.5 sq. yards	496.00	27th June, 1979
6.	Claimant F	68.83 acres	50,290.00	27th June, 1979
7.	Claimant G	15.028 acres	15,358.00	27th June, 1979
8.	Claimant H	(i) 1347.49 sq. yards		27th June, 1979
		(ii) 12.83 acres	10,112.00	27th June, 1979
9.	Claimant I	2.775 acres	2,220.00	27th June, 1979
10.	Claimant J	N/A	15,258.00	27th June, 1979
		Total	N344,915.00	

Source: Lagos State of Nigeria, Land Services Directorate
24th December, 1994 (Field Survey).

1. The names of the families/communities who were paid compensation as reflected in Table (21) were blotted by the Principal Land Assistant and replaced with alphabets for us, because they were considered classified.
2. These compensations were paid under the 1976 Public Acquisitions Act of because the acquisition preceded the Land Use Act of 1978.

It is also noteworthy to mention that some of the claims paid are lower than the rates recommended by government. The officials interviewed indicated that in such cases, claimants conceded some amount of money to counter claimants to prevent prolongation of conflicts over claims.

4.10 Survey Directorate

Survey Directorate is charged with the following responsibilities among others:¹

- (i) surveying government acquired land
- (ii) production of topographical maps.
- (iii) provision of land information services.

The Survey Directorate offers land information services to land/housing related agencies such as Land Use and Allocation Committee, Land Services Directorate, Ministry of Environment and Physical Planning, Development Control Directorate and New Towns Development Authority.

1. See Mid-Year Press Conference Report o.p cit., p. 4. Topographical maps are used to process intelligent sheets to enable land registration and zoning of land either for residential, agricultural or forest reserves and water catchment areas.

Land Information refers to details of subject land viz location, status (under relevant regulations) and size.¹ Land information provided by the Survey Directorate often form the basis for processing Certificate of Occupancy, ratification of land, registration of titles, processing of compensation claims and approval of building plans.

These activities are carried out by the relevant sections in the Survey Directorate.² Since the promulgation of the Land Use Act of 1978, the Survey Directorate has been providing relevant services such as demarcation survey which are carried on in most government schemes. These include Lekki-Peninsula, Ojota-Ogudu and Magodo, Ikeja GRA, Omole, Badagry, Ibeju-Lekki, Igando, Surulere, Gbagada etc.³ It has also been able to provide land information services for the relevant government agencies. For example, in 1992 about 5,608 files relating to requests for land information were treated and reports forwarded to relevant agencies.

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1. Status of land i.e. whether site falls or outside any known government acquisition/revocation/ratification. Ratification refers to government approval of land occupied by squatters. Government ratifies by granting consent and formally allocating already occupied land to squatters in exchange for a specified amount of money.
 2. These sections are Field Survey and Computing; Cartographic; Air Survey and Photogrammetry Photo Lithographic and Printing.
 3. See Mid-Year Press Conference Report op.cit., p. 13.

Our interview of the Surveyor General who was represented by the two Assistant Surveyor Generals revealed a major factor which has facilitated the relative performance of the Survey Directorate. This is lack of conflicts with any government agency. As a professional agency, their functions are strictly occupational. This is considered as an asset in the performance of their functions.

However, the officials indicated that the objective of land control and monitoring which the Land Use Act of 1978 aimed at, appears difficult to attain on account of internal and external variables affecting the Survey Directorate. The first major constraint cited is dearth of funds to carry out major activities such as production of topographical maps. The same factor was also said to have limited the ability of the Directorate to purchase adequate stationeries which are used to process land information reports. As we earlier indicated these land information reports form the basis for processing land ratification and building approval. Given the poor financial state of the Directorate, up to date topographical maps could not be produced on a regular basis. The last production of topographical maps was done in 1987 by the Directorate.¹

1. Before this time (1987) the Assistant Surveyor General revealed that the last exercise was carried out in 1975.

It is noteworthy to mention that this exercise (production of topographical maps) was a result of the contract the Directorate received from Lagos State Water Corporation to undertake an aerial photography of Lagos State¹ This is to enable the Lagos State Water Corporation lay water pipes underground in appropriate locations.² As a result of funds which Survey Directorate received from Lagos State Water Corporation it was able to undertake an aerial photography of the State in 1987.

Lack of equipment was also cited as a major explanation for the relatively low level effectiveness of the Directorate. Given the nature of the Directorate (Survey and related matters), it requires necessary instruments which are essential for carrying out survey works in government acquired land. It was revealed that even outdated equipments which are still been used in Nigeria are even lacking. These include Kern PG 2 which is useful for aerial mapping and theodolite an instrument for measuring angles.³ Even simpler manual equipment are also lacking. These are cutlasses for cutting grasses and chains for measuring distances.

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1. Before this time (1987) Assistant Surveyor General revealed that the last exercise was carried out in 1975.
 2. An aerial photography is useful for identification of recent developments in an area i.e newly developed industrial and housing estates.
 3. It was indicated that if Kern PG 2 can be connected to appropriate computers it can aid efficiency in aerial mapping.

The officials suggested that for the Directorate to be able to carry out its responsibilities more efficiently and effectively, government must provide adequate funds which can assist in obtaining new and modern equipment for its work activities. These include the purchase of electronic survey instruments which can measure angles and distances with more precision such as electronic distance measurement. This will no doubt assist in providing accurate land information for relevant government agencies.

Another internal constraint is lack of adequate staff particularly the technical/supportive staff which are required in carrying out major activities of the Directorate. Table (22) below shows the approved/actual size of intermediate/supervisory and supportive technical staff. The staff size as revealed by the officials is not related to the work requirements of the Directorate. The Directorate like other sister agencies is affected by the embargo placed on employment in the state in 1983.¹

1. The present Federal Military Government announced the lifting of ban on employment. However, this is yet to be implemented by Lagos State Government.

TABLE 22
Approved/Actual Size of Intermediate/Supervisory Technical Staff, Survey Directorate By 1994

Position	Grade Level	No
Higher Technical Officer	8	6
Higher Superintendent of Press	8	2
Higher Technical Officer (Cartography)	8	1
Higher Technical Officer (Photogrammetry)	8	2
Technical Officer (Survey)	7	2
Chief Survey Assistant	7	13
Senior Foreman	7	12
Superintendent of Press	7	2
Technical Officer (Cartography)	7	4
Senior Survey Assistant (Cartography)	7	2
Chief Cartography Assistant	7	5
Technical Officer (Photogrammetry)	7	3
Chief Technical Assistant II	7	1
Assistant Technical Officer (Survey)	6	10
Senior Survey Assistant I	6	5
Foreman	6	10
Assistant Superintendent of Press	6	12
Senior Printer (Press)	6	3
Foreman (Electrical)	6	1
Senior Cartography Assistant I (Technical)	6	8
Senior Technical I (Photogrammetry)	6	2
Survey Assistant II	5	5
Senior Technical Assistant II	5	1
Senior Chainman Grade I	5	20
Senior Craftsmen (Electrician)	5	1
Senior Cartography Assistant II (Technical)	5	1

Source: Lagos State of Nigeria, 1995 Budget Recurrent Expenditure - Personnel Costs; Survey Directorate, Lands and Housing Department Ikeja, 1995 pp 1 -5

There are other constraints which are external but which nonetheless impede the effectiveness of the Survey Directorate. This constraint emanates from private surveyors who prepare survey plans which are not in consonance with existing survey guidelines in Lagos State for applicants.¹ As we stated earlier, one of the major activities of Survey Directorate is the provision of relevant land information to agencies processing certificate of occupancy, ratification and building plan approval.

In order to process relevant applications for land information, the Survey Directorate require applicants to submit a copy of survey plan of which the record copies must have been submitted earlier by the private surveyors.² This is to ensure that record copies tally with survey plans which are submitted by applicants. In cases where record copies are not deposited by private surveyors, affected applications are discontinued. Other mal-practices which may also lead to discontinuation of processing of applications include the production of erroneous survey plans which are not tied to government pillars available in the vicinity of the survey work.

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1. See Memo by Somoye, O. A. - General Guidelines on Survey Practice within Lagos State to all Surveyors SD 12/Vol.XIV/120, 1994.
 2. This is among other requirements which include evidence of payment of relevant processing fees, tax clearance certificate and development levy.

As a result of negligence of some private surveyors employed by applicants, some applications have been abandoned while others failed to receive proper attention. Unfortunately, applicants may not be contacted on the state of their applications. Consequently, many applicants for land information fail to receive promptly required land information certificate which are pre-requisites to obtainment of Certificate of Occupancy, ratification and building plan approval.

4.12 New Towns Development Authority (NTDA)

New Towns Development Authority is one of the Lagos State government agencies established to provide an enabling environment for private initiative in the provision of housing as well as opening up new towns to accommodate the increased population growth of Lagos State.

New Towns Development Authority was established in 1981 during the civilian administration of Alhaji Lateef Jakande.¹ It was charged with the following responsibilities:

- (i) Establishment of new towns and development schemes through physical development of demarcated towns and schemes. Preparation of layout plans for all new towns and government estates in Lagos State.
- (ii) Provision of infrastructural facilities in all government prioritised estates. These include roads, drains, drainage channels, pipe-borne water, electricity and central sewage systems.

1. See Lagos State of Nigeria, Official Gazette Extraordinary Notice No. 19 Vol. 16, 1985 - Part A.

- (iii) **Promotion of large scale physical development through opening up of government estates and schemes as well as provision of infrastructural facilities.**
- (iv) **Undertaking reconnaissance survey and selection of sites for government projects.¹**
- (v) **Development control and monitoring of the following thirty-two government prioritised estates - Amuwo-Odofin, Victoria Island Annex, Omole Residential, Magodo Residential, Ojota-Ogudu Residential, Badiya Commercial, Central Business District, Ikeja, Park - View Extension, Animashaun Estate Extension, Jalupon Estate Extension, Western Avenue Extension, Lekki Peninsula Scheme I, Epe New Layout, Oworonshoki Schemes I and II, Maroko Foreshore, Ikosi Residential, Ikorodu Insutrial, Otto - Awori Jobiti Residential, Gbagada Residential Schemes I and II, Ijanikin - Aiyetoro Residential, Akowonjo Industrial, Lekki Peninsula Scheme II, Ojota-Ogudu Scheme, Ikorodu Residential layout, Gbagada Industrial, Ogba Schemes I and II, Ojo Residential Scheme, Mosafejo-Aradagun Industrial, Oworonshoki Industrial, Ganyingbo - Ogungbe (Low - Density Residential Scheme and Ologe (Agbara) Industrial.**

1. **This is done in collaboration with the Ministry of Environment and Physical Planning (formerly Urban Regional Planning and Development Matters Department, Governor's Office).**

Through its Physical Planning Department, New Towns Development Authority between 1984 and 1995 has been able to prepare several development schemes in different areas of Lagos State to provide adequate space for the growing population. These include Lekki - Peninsula, Oworonshoki etc. (See Table 23). From these development schemes, several plots have being carved out as shown in Table (23). In Table 23 in Victoria Island Annex 92 hectares of land were prepared. This consists of 414 plots. 396 plots were to serve as residential while 18 were designed for social services such as schools, hospitals etc. Victoria Island is estimated to accommodate about 9,504 people. The development of these new towns and subsequent allocation of plots has aided private construction of houses. In some of these schemes, some allottees have completed their houses while some have commenced construction.¹

1. See Lagos State of Nigeria, Functions and Operations of the New Towns Development Authority Lagos, NTDA Publication, N.D. p 11

TABLE 23
Schemes Prepared/Developed by New Towns Development Authority

S/No	Scheme	Area in Hectares	No of Plots				Total	Estimated Population
			Residential	Industrial Commercial	Service Plots			
1.	Victoria Island Annex	92.00	396	-	18	414	9,504	
2.	Lekki Peninsula I	1,046.00	3,650	-	365	4,015	89,600	
3.	Lekki Peninsula II	1,142.42	2,500	400	85	2,985	60,000	
4.	Hasan Housing	76.63	202	-	21	223	24,780	
5.	Lekki Peninsula Resettlement	500.00	2,000	-	977	2,097	92,180	
6.	Lekki Agricultural	-	-	601	30	631	-	
7.	Oworonshoki I and II	84.16	341	-	22	363	8,184	
8.	Otto-Awori Jobiti Residential	942.14	1,576	40	71	1,687	37,824	
9.	Ijanikin/Aiyetoro Residential	405.72	660	10	52	722	12,792	
10.	Mosafejo Aradagun Industrial	317.40	-	109	14	123	-	
11.	Ologe (Agbara) Industrial	123.17	-	73	20	93	-	
12.	Ikorodu Industrial	1,582.27	-	521	35	556	-	
13.	Ikorodu Residential	148.48	564	11	31	606	15,504	

Source: New Towns Development Authority, November 1995 (Field survey).

In 1984, a Ten - Year activity plan was drawn by Lagos State Government for New Towns Development Authority. The agency is expected to have fully provided all relevant infrastructures to the estates listed below in Table (24). However, while 100% performance was recorded for some schemes such as Victoria Island Annex, Park View, Ikosi Residential, Gbagada Industrial, about 17 estates are yet to be provided with any form of infrastructural facility. These estates include Lekki, Ito-Omu and Epe Residential schemes etc. It is noteworthy to mention that schemes such as Victoria Island, Park View (Ikoyi) and Gbagada Industrial which recorded 100% performance in the provision of infrastructure are prime schemes occupied or proposed to be occupied by the elites (businessmen, military officers, politicians and top civil-servants). Given their status and accessibility to places of power in Nigeria and Lagos State, it is not surprising that these prime schemes recorded a high performance against other non-prime areas such as Ijanikin/Aiyetoro Residential scheme.

TABLE 24

Infrastructural Programme of New Towns Development Authority (NTDA) 1984 - 1994

S/NO	Proposed Projects and Estates	Proposed Estimated Cost of Infrastructure	Stage of Implementation	Provision of Infrastructure	
				Provision in Progress	Yet to Commence
1.	Lekki Peninsula I (Residential)	₦3 billion	20%		
2.	Lekki Peninsula Resettlement Scheme	₦1.8 billion			X
3.	Lekki Peninsula Mixed Development	₦750 million			X
4.	Lekki Peninsula Development	₦1.2 billion			X
5.	Ibeju/Iberekodo Industrial	₦1.5 billion			X
6.	Ito-Omo Residential	₦845 million			X
7.	Ibeju Residential Scheme	₦705 million			X
8.	Osapa Mixed Development Scheme	₦250 million			X
9.	Victoria Island Annex	₦260 million	100%		
10.	Amuwo-Odofin (Residential/Commercial/Industrial)	₦2.8 billion	25%		
11.	Akowonjo Industrial Scheme	₦1.85 billion			X
12.	Ijanikin/Aiyetoro Residential	₦1.15 billion			X
13.	Mosafejo Aradagun Schools Industrials	₦900 million			X
14.	Ologe (Agbara) Industrial Scheme	₦350 million			X
15.	Otto Awori Jobiti	₦2.85 billion			X

16.	Central Business District Ikeja (Commercial)	₦250 million	70%		-
17.	Omole Residential	₦500 million	45%		
18.	Magodo Residential	₦950 million	20%		
19.	Egan/Igando/Akesan	₦2 billion			X
20.	Ikorodu Industrial	₦2.3 billion	10%		
21.	Ojota Ogudu Residential Scheme Phase I and II	₦250 million	50%		
22.	Oworonshoki Residential Scheme I and II	₦160 million			X
23.	Ipaja New Town	₦2.0 billion			X
24.	Ikorodu Residential	₦160 million			X
25.	Epe Residential	₦150 million			X
26.	Park View	₦50 million	100%		
27.	Ikosi Residential	₦20 million	100%		
28.	Gbagada Industrial	₦20 million	100%		

Source: Engineering Department New Towns Development Authority, November, 1995 (Field Survey).

KEY

= In Progress

X = Yet to commence

The General Manager, New Towns Development Authority was asked to identify the factors that facilitate or impede the performance of New Towns Development Authority in the achievement of its functions. One major factor cited by the General Manager as a major constraint is lack of autonomy. While functions are delegated to the authority, required autonomy is denied. This factor is said to be responsible for the poor performance in the provision of infrastructural facilities in most of the estates where action was/is proposed as shown in Table (27). Consequently, many allottees are discouraged from occupying allocated plots of land. The issue of autonomy being referred to is two-fold. The first relates to finance while the other relates to recruitment of employees. New Towns Development Authority projects are carried out through contracts which must be approved by Governor and Commissioner in charge of the Ministry of Environment and Physical Planning through the Director-General if the amount involved exceeds ₦50,000.¹ The General Manager indicated that sometimes files relating to requests for financial approval often take several months before they are returned to New Towns Development Authority for further processing at the Lagos State Ministry of Finance. For example in 1991 approval was sought for the award of contract for electricity supply (through National Electricity Power Authority Supply National Grid). The project was to cost ₦44 million in 1991. The approval process was interrupted by changes in administration. The project is yet to be approved while the cost has increased to ₦300 million.

1. The General Manager's approval limit of ₦50,000 was effected in November, 1995. Prior to this period, his spending and approval limit was ₦20,000.

In the process, the initial costs of execution are increased leading to the abandonment of some projects. In other cases due to the bureaucratic process of obtaining approval, central equipment which break down could not easily be repaired. These include the Authority's bulldozers, wheel loaders, swampdozers etc. These were also cited as crucial reasons for delays in bulldozing of roads in many proposed schemes.

New Towns Development Authority also lacks the authority to recruit personnel even at the lowest levels. For every needed staff to be recruited, permission and clearance must be sought from the Establishment, Training and Pensions Department, Office of the Secretary to the State Government, Military Governor's Office. This process sometimes takes years before approval for recruitment is granted. For example since 1991 permission has been sought from the Department of Establishments, Training and Pensions, Office of the Secretary to State Government, Military Governor's Office for the recruitment of following Officers in the underlisted departments (see Table 25). The approval is yet to be obtained as of November, 1995. The delay experienced by New Towns Development Authority in receiving approval for recruitment of personnel can be attributed to the general embargo placed on recruitment in the state since 1983.

TABLE 25

Additional Manpower Requirements Since 1991

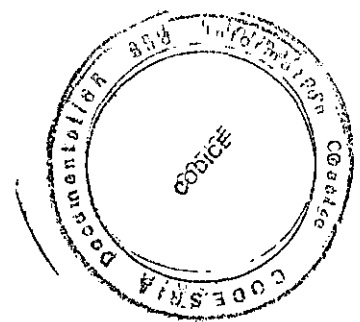
S/No	Position	Department	No	Grade Level
1.	Principal Engineer	Engineering	1	9
2.	Senior Engineer	Engineering	1	10
3.	Engineer	Engineering	1	9
4.	Principal Technical Officer II	Engineering	1	10
5.	Higher Technical Officer	Engineering	1	8
6.	Higher Technical Officer (Mechanical)	Engineering	1	8
7.	Personnel Officer	Personnel	1	9
8.	Public Relations Officer	Personnel	1	9
9.	Principal Secretarial Assistant IV	Personnel	1	8
10.	Gardener	Personnel	1	1

Source: New Towns Development Authority November, 1995 (Field Survey).

Other financial related constraints cited as impeding the effectiveness of New Towns Development Authority is untimely release of state grants which also affect the pace of execution of projects. Subventions should normally be received quarterly but in most cases they are received beyond stipulated time.¹ This phenomenon is said to be recent. Prior to 1984, it was revealed by the Chief Accountant New Towns Development Authority that subventions from Lagos State Government were received when due. However, with the national economic recession and its negative effects on Lagos State Government Treasury, the effects have also been extended to state agencies.² As a result, policies and programmes tend to be an exercise in futility in the absence of adequate financial resources to back up government activities.

Closely related is the exclusion of New Towns Development Authority from direct management and utilization of funds accruing from development levies charged land allottees. This factor has contributed significantly to the poor financial state of New Towns Development Authority as well as reduce its effectiveness in the delivery of services. We noted earlier, that New Towns Development Authority develops government schemes as well as provide relevant infrastructures. Capital development levies are received from allottees by New Towns Development Authority and deposited in a bank account on behalf of Lagos State Government.

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1. This was revealed by the Chief Accountant in a discussion with him on December 11th, 1995. As of this date, New Towns Development Authority was yet to receive the last quarter subvention.
 2. See Olukoshi, A. O. op.cit.



Nonetheless, it lacks authority to withdraw money for its use from this account. Lagos State Ministry of Finance administers the Capital Development Levy Account (both current and fixed term deposits). Since New Towns Developments Authority is prevented from managing the funds (in part or wholly) to assist in execution of its projects, it relies solely on government grants and subventions which are inadequate and released erratically.

Another major constraint cited by the General Manager, New Towns Development authority is role conflicts between New towns Development Authority and Land Use and Allocation Committee which often leads to duplication of efforts, waste of resources and inter-agency frictions. This problem is said to be more prominent during military regimes. Statutorily, New Towns Development Authority is charged with the physical development and provision of infrastructures in all government residential and industrial schemes while Land Use and Allocation Committee allocates land to allottees. Despite, the clear delineation of responsibilities between these two government agencies, Land Use and Allocation Committee on the authority of military governors usurp New Towns Development Authority function of developing schemes. This factor often leads to frictions between Land Use and Allocation Committee and New Towns Development Authority.

4.13 Summary

The hypothesis that the capacity of implementing institutions determine the effectiveness of government housing policies and programmes has been proved. In this chapter it was observed that government policy objectives of administering land for the common benefits of Nigerians and aiding the expansion of housing through allocation of land as contained in the Land Use Act of 1978, Lagos State Housing Policy have not been realised to a large extent. Rather than improving an average person's chances of obtaining land, inaccessibility of a majority of people to land has been heightened by government intervention. While it is an obvious fact that the Land Use Act of 1978 and Lagos State Housing Policy of 1980 have led to concrete policy outputs. Relevant actions resulting in the production of land for the development of housing have been carried out by the Land Use and Allocation Committee and New Towns Development Authority. Large scale acquisitions of land have been made by government. From the large scale acquisition, residential estates have been developed in different areas of Lagos State and allocated to people. These serviced estates include Ogudu (GRA), Gbagada (GRA), Victoria Island Annex, Parkview, Oworonshoki, Omole (GRA), Ogba (GRA), Magodo Phase I and II, Ikosi, Amuwo-Odofin, Egan/Igando/Akesan (GRA), Ipaja New Town Scheme, Ikorodu (GRA), Epe (GRA), Lekki Peninsula Scheme I and II, Ibeju Residential Scheme, Lekki Resettlement and Ikorodu.

However, due to the high costs of government land, majority of Lagosians are constrained from benefitting from government land. Given the price situation of government land, even middle-income earners and honest high income earners are constrained from benefitting from government land. As a result, majority of people are compelled to acquire land from the traditional land market. In some cases, land obtained

through traditional land market are of doubtful titles or within government acquisition. Such land also face the risk of land litigations or future demolition by government. The goal of Lagos State Government in expanding housing stock by allocating land to willing individuals was also unattained as majority of applicants for land could not obtain them on account of finance. It could therefore be said that government land programme had low impact. Consequently, the land situation remain a critical problem in Lagos State. While huge government resources were invested in developing and servicing land for allocation, very few people benefitted from such resources.

The low impact made by government land programme is attributed mainly to the low implementation capacity of land agencies. An evaluation of the implementation capacity of Land Use and Allocation Directorate, Land Services Directorate and New Towns Development Authority revealed that a low administrative capability was a critical variable undermining the capacity of these agencies in the effective translation of land policies and programmes. The low administrative capability of the implementing agencies are manifested in lack of required autonomy to operate and inadequate material and human resources for effective performance.

CHAPTER FIVE

5.1 IMPLEMENTATION OF PUBLIC HOUSING IN LAGOS STATE

In chapter three, we observed that direct provision of housing is a major strategy adopted by the Lagos State Government in meeting the housing needs of its people particularly the low and medium - income groups. This chapter examines major variables essential for measuring the implementation capacity of implementation agencies, public housing inclusive. These essential variables have been extensively explored in the literature review. They are clarity of policy, congruence between politics and operational feasibility, administrative capability of implementing agencies, execution of programmes as planned and impact of programme on target groups and situations.

5.2 Public Housing in Lagos State

In section 1.0 of chapter one public housing is described as government subsidised housing projects. Public housing is anchored on the premise that the private sector is not capable of meeting the housing needs of the entire community.¹ Low - income families are an obvious case in point. The most effective and efficient private housing industry will not meet a housing need which is not backed up with adequate purchasing power. Public housing has been adopted by many countries at one time or the other in response to demands for government intervention in the housing sector.²

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1. See Smith, W. F. The Social and Economic Elements Los Angeles, University of California Press, 1970 p. 12.
 2. For details on adoption of public housing in different countries see Burns, L. S. and Grebler, L. The Housing of Nations London, Macmillan Press, 1977 pp 15 - 150; Barlow, J. and Chambers, D. Planning Agreements and Affordable Provision of Housing Britain, University of Sussex, 1992 p. 1 and Newson, T. and Potter, P. Housing Policy in Britain, an Information Source Book London, Mamsell Publishers, 1985 p. 34.

Since 1951, the public sector has been playing a crucial role in the housing sector in Lagos State. There has been an increase in the housing stock. In addition, assistance has been rendered to low - income groups in the housing sector. However, when compared to the private sector, government made minimal contributions. In two decades (1951 - 1972) Lagos Executive Development Board, Lagos State Development and Property Corporation's predecessor produced only 7,000 housing units. This is an insignificant contribution, to the housing stock given the growth rate of population within the same period as indicated in section 4.2 of chapter four. Out of 7,000 housing units produced, 3,184 units were used to resettle persons displaced from cleared areas in Lagos Island (Isale - Eko to Olowogbowo). The remaining 3,816 units were either rented or sold to occupiers.² The first housing scheme initiated by Lagos State Development and Property Corporation at its inception in 1972 was Ogba Housing scheme which had a total number of 608 housing units. Under the third National Development Plan (1975 - 1979) the state planned to build 4,001 housing units to be located in the following divisions Lagos/Ikeja (2,401 units); Ikorodu (600 units); Epe (500 units) and Badagry (500 units).³ The schemes which commenced in 1975 were however abandoned by the new civilian administration in favour of its own public housing programme.⁴

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1. See Okpala, D. C. I. *op.cit.*, p. 314
 2. All the houses which were built between 1951 and 1972 have been sold freehold to the occupiers in 1979 when Governor Lateef Jakande assumed office.
 3. This was however to be complemented by the Federal Housing Authority which planned to contribute 4,000 housing units in the state (under the Federal Housing Programme). The low income was to consist 2,880 units (72%); Medium income 955 units (24%) and high income 166 units (4%).
 4. See Brief on LSDPC Housing Programmes *op. cit.* p. 3.

As indicated in Section 3.4 of chapter four, Jakande administration (1979 - 1983) commenced "mass housing" (50,000 housing units) per year. By 1983 when Jakande administration was terminated by the military, only 15,882 housing units had been completed and allocated.¹ The number produced was far below the target of the administration. This was also grossly inadequate in view of the high demands. Nonetheless, when compared to combined efforts of his predecessors, Jakande's administration, made more contribution to the provision of housing in Lagos State. Most of the existing public housing estates in Lagos were executed during Jakande administration. However, the housing projects which were under construction when military intervened again in 1983 were continued by the successive administrations. By 1991, Lagos State had a total number of 20,226 housing units (comprising low, medium and upper medium categories).² The break down of these housing estates by type, area and size are reflected in Tables (26), (27) and (28). In Table (26), it is discernible that the low income units. These type consists of fourteen estates with a total number of 17,024 housing estates are located in fourteen areas of Lagos State.

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1. This figure was provided by the Ex-General Manger, Lagos State Development and Property Corporation 1981 - 1983.
 2. All these housing estates are presently occupied by beneficiaries. It is from this population that a sample was drawn for questionnaire administration.

TABLE 26
Low Income Housing Estates in Lagos State

S/No.	Name of Estate	Local Government Area	Status	No of Units
1.	Abesan	Alimosho	Semi-Urban	4,524
2.	Abule-Nla	Mainland	Urban	90
3.	Amuwo-Odofin	Ojo	Semi-Urban	3,106
4.	Anikantamo	Lagos Island	Urban	708
5.	Badagry	Badagry	Semi-Urban	78
6.	Epe	Epe	Semi-Urban	60
7.	Iba	Ojo	Semi-Urban	2,400
8.	Ijaiye	Agege	Semi-Urban	708
9.	Ijeh	Eti-Osa	Semi-Urban	450
10.	Ikorodu	Ikorodu	Semi-Urban	78
11.	Iponri	Surulere	Urban	1,062
12.	Isolo	Isolo/Oshodi	Urban	3,664
13.	Ita-Alagba	Lagos Island	Urban	18
14.	Ojokoro	Agege	Semi-Urban	78
			TOTAL	17,024

Source: Field Survey, October 1995.

The medium type comprises of seven housing estates which further contain 1,256 housing units. The housing estates can be found in seven areas of Lagos State as shown in Table (27).

TABLE 27
Medium Income Housing Estates in Lagos State

S/No.	Name of Estate	Local Government Area	Status	No of units
1.	Alaka	Surulere	Urban	16
2.	Alapere	Shomolu	Urban	148
3.	Amuwo-Odofin	Ojo	Semi-Urban	36
4.	Ijaiye	Agege	Semi-Urban	768
5.	Ogba Phase II	Ikeja	Urban	48
6.	Omole	Ikeja	Urban	100
7.	Opebi	Ikeja	Urban	140
			TOTAL	1,256

Source: Field Survey, October 1995

In Table (28) it is shown that the upper medium income housing estates are five in number and are located in five areas of Lagos State - Ebute - Metta, Ikoyi, Shomolu, Isolo and Amuwo - Odofin as reflected in Table (28).

TABLE 28

Upper Medium Income Housing Estates in Lagos State

S/No.	Name of Estate	Local Government Area	Status	No of Units
1.	Amuwo-Odofin Phase I	Ojo	Semi-Urban	100
2.	Dolphin Scheme	Ikoyi	Urban	872
3.	Herbert Macaulay (Ebute-Metta)	Lagos Mainland	Urban	528
4.	Isolo Bungalows	Isolo-Oshodi	Urban	320
5.	Ojota Ogudu Phases I & II	Shomolu	Urban	126
			TOTAL	1,946

Source: Field Survey, October 1995

Since 1991, new and additional housing projects have been embarked upon and are in the process of completion.¹ Most of these additional housing units are medium and upper - medium income categories. Table (29) shows the on going housing projects by status, category and size. As shown in Table (29) all the housing estates belong to the lower-medium, medium and upper medium income families.²

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1. The houses in progress are already allocated to allottees who have paid required fees. The keys to the units are usually handed to beneficiaries on completion.
 2. Lower - medium income houses now replace low-income houses.

It is pertinent to mention that since 1987 when government stopped granting subventions on the low - income houses, construction on the latter dwindled.¹ By 1991 government was no longer involved in the execution of low-income housing units. Priority is given to profit yielding projects such as medium and upper medium housing projects which are self-sustaining. The low - income families are again left unaided to cater for their housing needs (either through rental or private building).

TABLE 29
On-Going Public Housing Projects 1992 - 1995

S/No	Name of Estate	Local Government Area	Status	Category	No of Units
1.	Ojokoro	Agege	Semi-Urban	Lower Medium	438
2.	Isolo-bungalow	Isolo/Oshodi	Urban	Lower Medium	206
3.	Isolo	Isolo/Oshodi	Urban	Lower Medium	666
4.	Opebi	Ikeja	Semi-Urban	Medium	20
5.	Alapere	Shomolu	Urban	Upper Medium	56
6.	Amuwo-Odofin	Ojo	Semi-Urban	Upper Medium	36
7.	Ogudu phase I Extension	Shomolu	Urban	Upper Medium	122
8.	Amuwo-Odofin Phase II	Ojo	Semi-Urban	Upper Medium	71
				Total	1,615

Source: Lagos State of Nigeria, Brief on LSDPC Housing Programmes Ilupeju, LSDPC Publication, N.D p. 6.

1. For details see Lagos State of Nigeria, LSDPC 1990 Annual Report Ilupeju, LSDPC Publication, N.D p. 27.

The public housing comprises of the low-income, medium-income and upper-medium income schemes. The low-cost housing scheme is of two types. These are the two -bedroom and the three bedroom units. The medium-income project is a four bedroom flat. The upper-medium income scheme is made up of duplexes. The duplexes consist of two apartments. Each duplex has its living room, dinning and kitchen located at the ground floor while the bedrooms are located in the upper floor.

The pattern of execution of these housing schemes vary from one administration to another. Under Jakande administration, small scale indigenous contractors were involved in the construction of government housing projects. In the same vein, government was also fully involved in the execution of contracts. In order to avoid delays arising from shortage of building materials, contractors were regularly supplied with relevant building materials at every stage of execution. This style of contract has its advantages and disadvantages. Engaging small scale indigenous contractors has the potential of developing the skills of indigenous contractors through exposure provided in this type of participation. Its major disadvantage is that it involves more supervision which in itself is not cost-effective. More personnel are often required on the part of Lagos State Development and Property Corporation to supervise the numerous small scale contractors engaged in construction. Furthermore, collision of Lagos State Development and Property Corporation employees with contractors was also made possible as a result of close and constant interaction.

Consequently, several building materials were reported missing.¹ Similarly, housing projects also experienced considerable delays.² From 1984 when the military administration of Mudashiru took over the leadership in the state, the Board of Lagos State Development and Property Corporation abandoned the multi-small scale contractors style.

Bigger and experienced construction firms were awarded contracts for construction of the houses. The costs of supervision were reduced as contractors were dealt with. This style also has its disadvantages. Bigger firms often charge higher than small scale contractors. These high contract costs means more expenditure on the part of government and its housing agencies. Unfortunately, government could not cope with this development because of the deepening economic crisis. This led to the ultimate removal of government subsidy and the eventual alienation of the low-income groups from the housing schemes as we shall see later.

5.3 Criteria for Location of Public Housing Estates

As shown in chapters two and six, public housing estates (completed and on-going) are located in twenty-two areas/communities of Lagos State. They are Abesan, Abule-Nla, Alaka, Amuwo-Odofin, Anikantamo, Alapere, Badagry, Ebute-Metta, Epe, Iba, Ijaiye, Ijeh, Ikorodu, Ikoyi, Iponri, Isolo, Ita-Alagba, Ogba, Ojokoro, Ojota/Ogudu, Omole and Opebi. Out of this number, nine are located in semi-urban communities while thirteen are sited in thirteen urban communities.

1. LSDPC Progress Report op. cit., p.4

2. Op. cit., p.4.

Ex-Governor Lateef Jakande indicated that the preponderant location of public housing estates in urban communities was guided by two major factors - perceived needs of prospective home owners and fulfillment of government goal of spatial redistribution of population from urban to rural communities. With respect to the first factor, it was perceived that since most residents of the state work in urban areas, it was considered appropriate to locate many of the public housing estates in areas close or accessible to business activities, corporate offices and organisations. As a result areas like Iponri, Abule-Nla, Alaka etc were chosen to accommodate the housing needs of employed and self-employed within the urban communities. Secondly, the Ex-Governor stated that some public housing estates were deliberately located in areas outside urban communities to encourage population movement from the urban centres to semi-urban communities. Examples are Badagry, Epe, Ikorodu, Abesan and Iba. While the positive aspects of spatial reallocation of population cannot be disproved, it is doubtful if public housing can serve as a tool for population movement. Corresponding socio-economic infrastructures such as industries and educational institutions (particularly tertiary) are also required to facilitate population movement to semi-urban/rural areas. The siting of housing estates in places like Badagry, Epe and Ikorodu to a lesser degree appear to be a waste of resources as the housing units were not applied for. In Badagry the 78 housing units had to be abandoned as applicants showed no interest for the location.

The low-income housing estates in Epe was also abandoned for the same reason while Ikorodu housing estate is not fully occupied. It appears that political consideration was more at work in location of public housing estates in Badagry, Epe and Ikorodu than

locational feasibility. As indicated earlier, Unity Party of Nigeria promised the people public housing. In order to redeem its electoral pledge as well as establish/solidify its political base in all the former administrative divisions, public houses were located in the headquarters of the former administrative divisions regardless of locational feasibility.¹ It is also doubtful if spatial redistribution was a strong consideration by Jakande administration as claimed. For example, Badagry is about 40 kilometres from Ojo, a more urban community. Between Badgary and Ojo there are a host of communities which are closer and more likely to be subscribed to by prospective home owners. These communities include Otto-Ijanikin, Morogbo, Oko-Afo etc which were not considered. The politics of location was also corroborated by the Deputy General Manager, Lagos State Development and Property Corporation. The latter revealed that Jakande's public housing programme was more or less a political issue.

It was further indicated that Lagos State Development and Property Corporation officials were not consulted for inputs/advice before the housing policy was adopted formally in 1980. Lagos State Development and Property Corporation as a state government agency was mandated to construct houses in locations determined by the policy makers. However, under military administrations, there seems to be a rapport between policy makers and the

1. The headquarters of the former divisions are Badagry, Epe, Ikorodu and Ikeja.

bureaucrats. The military relied more on bureaucrats for professional inputs in policy administration.¹ They were also given greater initiative in making decisions relating to the location of new projects. This is not a surprise. This is because military rulers by socialisation are not trained for democratic governance. They are therefore compelled to rely on bureaucrats heavily for policy inputs. Regardless of regime type, there is a need for balance between politics and administration to ensure effective implementation of policies.

5.4 Lagos State Development and Property Corporation and Implementation of Public Housing in Lagos State

Lagos State Development and Property Corporation was charged with the following powers among others.²

- (a) to develop land or any estate or interest in land;
- (b) to acquire, develop and maintain dwelling houses, shopping centres, offices, industrial buildings that are necessary or desirable for the performance of the functions of the corporation;

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1. This fact was made known by Engineer J. O. Kogbodoku who served the military administrations 1985 to 1991 as well as the civilian administration of Sir Michael Otedola 1992 - 1993. Comparing Otedola administration, he indicated that extreme alienation of Lagos State Development and Property Corporation and its officials took place in the execution of Silver Jubilee Public Housing which was administered outside Lagos State Development and Property Corporation. The programme is presently abandoned and depositors are asking for refund.
 2. For details on its other functions see Lagos State of Nigeria, LSDPC Edict 1990 p. A. 121 - 122.

- (c) to acquire, develop, maintain or repair any works, plant or apparatus necessary or desirable for provision of electrical, water or sanitary services or in connection with any building owned, developed or managed by the corporation;**
- (d) to sell, let or lease any building owned, developed or presently managed by the corporation, upon terms and conditions as the corporation deems fit;**
- (e) to conclude agreements with any person for development, maintenance or repair of any movable property under its management;**
- (f) to buy and sell movable property vested on it;**
- (g) to prepare development schemes within the state in accordance with the masterplan prepared and approved by the state Ministry responsible for physical planning and development matters and to execute such schemes with the approval of the aforesaid ministry;**
- (h) to provide and maintain roads, footways, bridges, drains, sewers, water courses, open spaces and public amenities for or in connection with any housing estate or building owned, developed and managed by the corporation until such time that a Local Government council or the state Ministry responsible for Environment takes over the maintenance of these services.**

It is also pertinent to mention that local government is not involved in direct provision of housing in Lagos State.¹ The local government is only expected to maintain public services such as roads, markets etc. As would be seen in chapter seven, their activities are hardly felt in government housing estates.

Lagos State Development and Property Corporation is a quasi - Commercial corporation. It is expected to be self-sustaining, yet it is operated along the civil-service line. The differences are a question of degree. Unlike the civil-service, it generates its own revenue. It also pays the salaries, allowances, gratuities and pensions of its staff. It however shares the same salary structure with the civil-service. Its communication with the supervisory ministry and Governor is also along the established patterns of civil-service.

1. An exceptional case was recorded in 1994 when the former Chairman Epe Local government, Alhaji Lanre Razak embarked on a public housing scheme. For details on the scheme see Lagos Horizon 8th - 14th November, 1994 pp. 8 - 9.

Its General Manager communicates to the Governor through Director General, Lands and Housing Department. The contradiction in structure and operation as we shall see later has a negative impact on the performance of Lagos State Development and Property Corporation. Lagos State Development and Property Corporation is headed by a General Manager who is responsible to a Board of Directors appointed by the Governor. The Board is responsible for guiding the corporation in the achievement of policy objectives as enunciated by government. Statutorily, the membership of the Board should consist of:

- (a) seven persons who are professionals in the following disciplines estate, survey, law, engineering, town planning, architecture and accountancy. Each of these professionals must have had ten years of experience in his field. Other members include.**
- (b) four ex-officio members comprising the Director - General, State Department of Plans, Programmes and Budget or his representative who shall be an officer of not less than Grade level 16; the Director-General, Department of Lands and Housing or his representative who shall be an officer preferably an expert in housing and development matters, and of not less than Grade Level 16; the Director General of the ministry responsible for monitoring parastatals or his representative who shall be an officer not less than Grade level 16 and the General Manager of Lagos State Development and Property Corporation with voting rights.**

The logic of having a Board comprising of professionals is to ensure that persons involved in guiding the corporation are knowledgeable about issues related

to the functioning of the corporation. The presence of relevant government representatives in the Board is to ensure that the corporation's activities conform to government's policy guidelines. The Board through special committees appointed within its membership manages the affairs of the corporation. Some of these committees also investigate reported cases of malpractices within the corporation. They also review and monitor projects undertaken by the corporation. Despite the critical role earmarked for the Board by government statutes, the same government at one time or the other has undermined the Board's authority. For example, during Otedola administration (1992 - 1993) politicians dominated the Board and majority of these persons did not possess required professional qualifications. The statutory requirement of seven professionals was ignored¹ Only two professionals were appointed into the Board while the remaining five were politicians. As a result of the poor quality of Board composition arising from the political spoils system adopted during this period, there was a lack of clarity in the implementation of government's housing programme. This problem explains why Otedola administration unilaterally engaged the Ministry of Works in the production of its housing programme (Jubilee Houses), a traditional arena of Lagos State Development and Property corporation. A Board comprising of relevant professionals might have persuaded the government from embarking on a project to be executed by a ministry ill-prepared for the job.

1. This information was sourced from the Lagos State Development and Property Corporation unit responsible for servicing Board's meetings. The composition of the Board from 1972 to date could not be studied in depth as there were no coherent records.

The undermining of the Board's performance is not only limited to civilian administration. Between 1987 and 1991, a period which spanned between Mike Akhigbe and Raji Rasaki military administrations, the Board was not constituted for four years.¹ This implies that during this period, substantive activities could not be carried out by the corporation. Approval for initiation and execution of projects had to be sought from Governor through the Director-General, Lands and Housing Department, which usually results in higher project costs as a result of delay in giving such approvals.

Lagos State Development and Property Corporation activities can be categorised into two-public housing and commercial housing.

- (1) **Public Housing; Subsidised housing is aimed at assisting low and medium income groups own houses. The details of public housing projects in Lagos State (i.e. size, number, location, status etc) has been provided in chapter two. Under Jakande administration the low-income beneficiaries paid for the production costs of units allotted to them. Government bore land and infrastructural costs, Total production cost of a three bedroom flat was put at ₦7,200 while the beneficiaries paid ₦6,000. The remaining ₦1,200 was subsidised by government. Medium-income houses were also commenced during this period. It was however phased out in stages due to decline in revenue supply. The medium income houses were partially subsidised.**

1. See LSDPC 1991 Annual Report *op. cit.*, p. 17

The government also bore land and infrastructural costs. However, the total costs of production were borne by allottees of medium income houses.¹ About ₦25,000 was paid for a four bedroom medium income flat. However, the philosophy of subsidised public housing changed considerably in late 1980's and 1990's under successive administrations. This is a result of dwindling national/state resources as well as costs of building materials as we shall see later. Table 30 shows the prices of available/completed public houses by January 1995. In Ojokoro, a two bedroom flat was sold for ₦600,000 while a three bedroom flat in the same location was sold for ₦750,000. An upper medium income house in Amuwo-Odofin was sold for ₦4 million.

TABLE 30

Available Public Houses/Prices By January, 1995

S/No	Name of Estate	Status	Type	Price
1.	Ojokoro	Lower-Medium Income	Two Bedroom Flat	₦600,000
2.	Ojokoro	Lower-Medium Income	Three Bedroom Flat	₦750,000
3.	Isole	Lower-Medium	Three Bedroom	₦900,000
4.	Amuwo-Odofin	Upper-Medium	Duplex	₦4,000,000

Source: Lagos State Development and Property September 1995 (Field Survey).

The upper medium income houses constructed under Jakande administration were to be rented out.

1. The information was provided by Alhaji Lateef Jakande in a scheduled interview held with him.

They were not meant for sale. They were sources of annual revenue to Lagos State Development and Property Corporation during this period. These include detached houses of high quality in 25 Cooper Road, Ikoyi, a seven storey residential development consisting of twenty flats and two pent houses along the same road. Under succeeding military administrations particularly from 1987, priority was given to commercial housing particularly upper medium income houses, shops etc. which yielded more revenue to Lagos State Development and Property Corporation as will be shown later. This phenomenon led to gradual exclusion of low-income earners from public housing projects. Several upper-medium income projects were executed in Amuwo-Odofin, Dolphin Scheme, Ikoyi etc.¹ These upper medium income houses were sold free-hold. In 1990's the prices of those upper-income houses ranged between ₦1 million, ₦3 million and ₦4 million depending on the location.² The execution of public housing projects as presently carried out worsened existing inequalities between the poor and the rich in Lagos State. The poor on account of the prices of even lowest cadre of houses are excluded completely from government housing projects. The high costs of these houses can be attributed largely to the upsurge in prices of building materials as would be seen later.

1. For details see chapter two.

2. Duplexes in Dolphin Estate Ikoyi (a relatively older scheme) was sold for ₦1.8 million in 1991 and ₦3 million in 1993. The prices of these houses depends on the costs of construction at the time of completion and allocation of houses to beneficiaries.

(2) **Commercial Housing:**

Given the self-sustaining nature of the corporation, it embarked on commercial housing directly and indirectly through developers to generate revenue.¹ Tables (31) and (32) provide an inventory of Lagos State Development and Property Corporation properties and rent payable on them per annum.²

TABLE 31**High Rental Commercial Properties Owned By Lagos State Development and Property Corporation**

S/No	Name of Property	Rent Per Annum
1.	Adeola Odeku Flats	₦15,350,000
2.	Bank Building Surulere	₦559,616
3.	Blocks of Offices at Ozumba Mbadiwe Victoria Island	₦246,116
4.	Boyle Street Flats	₦3,245,000
5.	Eko court Complex	41,945,000
6.	Extension to Adeola Odeku Luxury Flats and Shops	₦18,190,000
7.	Falomo Office Block	₦3,245,000
8.	High Rental Ikoyi	₦6,055,000
9.	High Rental Victoria Island	₦13,880,000
10.	Itirin Court Properties	₦3,850,000
11.	Lagos State Development and Property Corporation House	₦8,801,730
12.	Macarthy Office Block	₦1,257,520
13.	Ogba Warehouse Complex	₦564,287
14.	Victoria Island Annex	₦6,300,000
	Total	₦123,489,269

Source: Lagos State of Nigeria, LSDPC Summary of 1995 Budget Ilupeju, LSDPC publication N.D. P. 10.

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1. For details on private developer's participation in its commercial projects see Lagos State of Nigeria, Housing Delivery in Lagos State Challenges of the Eighties Ilupeju, LSDPC Publication, N.D. pp. 25 - 27.
 2. The rents on these properties are not fixed. They are subject to review.

As shown in Table (31), Lagos State Development and Property Corporation has fourteen high rental properties in which it expects ₦123,489,269 annually. Table (32) also shows that Lagos State Development and Property Corporation has twenty-two medium rental properties from which it expects ₦5,858,210 annually.

TABLE 32

Medium Rental Properties

S/No	Medium Rental Properties	Rent Per Annum
1.	Adeniran Ogunsanya Shopping Centre	₦1,346,000
2.	Adeola Odeku Shops	N/A
3.	Benson Street Flats	₦91,500
4.	Falomo Shopping Centre	₦2,307,654
5.	Gbaja Temporary Shops	₦13,024
6.	Gbaja Shops and Flats	₦245,000
7.	Hamed Jimoh Close Flats	₦21,600
8.	Ilelogo Shops and Flats	₦190,000
9.	Ilupeju Shops	₦115,200
10.	Iponri Shops	₦180,000
11.	Ishola Street	N/A
12.	Isolo Shops	₦61,210
13.	Isolo Factory Premises and Spaces	₦23,802
14.	Lock-up Shops Dairy Farm Ijaiye	N/A
15.	Ogba Service Shops	N/A
16.	Olowogbowo House	₦50,000
17.	Payne Crescent Apapa	N/A
18.	Surulere Corner Shops	₦100,000

19.	Surulere Flats	N/A
20.	Surulere Night Club	₦30,000
21.	Surulere Supermarket	₦7,500
22.	Shops in Housing Estates	₦1,075,720
	Total	₦5,858,210

Source: LSDPC Summary of 1995 Budget *ibid* p. 11.

5.5 Factors that Facilitate/Impede Lagos State Development and Property Corporation in Implementation of Public Housing

Internally generated revenue accounts greatly for the ability of Lagos State Development and Property Corporation to execute most of its capital projects (public and commercial).¹ Given the clamour for housing in Lagos State, people who possess the resources demand for Lagos State Development and Property Corporation's houses. Apart from shelter factor, the security of titles (as evidenced by certificates of occupancy) on housing units purchased also serve as a source of attraction to prospective owners.² Properties purchased from Lagos State Development and Property Corporation are more or less free from future demolition. These factors account greatly for demands for Lagos State Development and Property Corporation's goods and the positive effects on its revenue base. Table (36) gives the picture of sources of revenue of Lagos State Development and Property Corporation and its financial performance in 1988 and 1989.

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1. Its performance in this is underscored by the award the agency received from Parastatals Monitoring Department in 1990 as the most outstanding parastatal in revenue generation and programme implementation.
 2. The titles on flats/duplexes allocated to beneficiaries are sub-leases for 90 years. The titles given to allottees are specifically limited to the brick and fabric of the structure constituting a flat/house which is the root of the deed of sub-lease that defines the occupier's legal title.

As shown in Table (33), Lagos State Development and Property Corporation has sixteen major sources of revenue. These include sale of public houses (medium income etc.) which in 1988 recorded ₦60,595,926.56 or 116.98%; application/processing fees for upper medium schemes yielded ₦703,246.70 or 35.62% and rental income ₦15,865,300.77 or 63.85%. The impressive results achieved in the sale of application form for the public houses reflects the overwhelming public interest in the Housing Scheme.¹ The favorable revenue position in the rental sector was also attributed to increased occupancy level of Lagos State Development and Property Corporation's Properties.² A shortfall is observed in revenue expected from sale of houses to government. Out of the expected ₦3,384,000 only ₦400,000 or 11.82% was paid by government. The same pattern is also observed in the rent receivable from the government. Out of the expected ₦2,187,000 only ₦200,000 or 9.14% was paid by government. Apart from government defaults, Lagos State Development and Property Corporation can be said to have a positive revenue base from which it reinvests into its public and commercial projects.³ Its staff is also remunerated from its revenue without assistance from the state governments except training programmes which are organised for Lagos State Development and Property Corporation Staff.

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1. See Lagos State of Nigeria, LSDPC 1989 Annual Report Ilupeju, LSDPC publication, N.D. PP 28 - 29.
 2. LSDPC 1989 Annual report ibid., pp 28 - 30.
 3. For details on Lagos State Development and Property Corporation's reinvestment see LSDPC 1989 Annual Report ibid., p. 31

TABLE 33
Sources of Revenue of Lagos State Development and Property Corporation 1988 - 1989

S/No	Source of Revenue	1988 Provision	1988 Actual	% of Performance for 1988	1989 Provision	1989 Actual	% of Performance for 1989
1.	Medium Income Housing Scheme	₦12,440,000	₦23,224,576.00	186.69%	N/A	₦2,726,530.61	N/A
2.	Upper Medium Dolphin	₦51,800,000	₦60,595,926.56	116.98%	₦79,505,000	₦196,123,751.00	246.68%
3.	Herbert Macaulay Upper Medium Scheme	₦25,341,000	₦11,873,625	46.86%	₦52,780,000	₦72,857,416.68	138.04%
4.	Ijaiye Medium Scheme II	N/A	N/A	N/A	₦18,000,000	₦2,819,000	15.66%
5.	Amuwo-Odofin Duplex Scheme	N/A	N/A	N/A	₦6,880,000	₦1,310,000	19.04%
6.	Ogudu Duplex Scheme	N/A	N/A	N/A	₦7,176,000	₦2,800,000	39.01%
7.	Management and Consultancy Due from Government	₦16,761,000	N/A	N/A	N/A	N/A	N/A
8.	Sale of Houses (Ogba, Isolo etc)	₦1,000,000	₦746,950	74.70%	₦1,200,000	₦795,555.66	66.29%
9.	Proceeds from Sale of Houses to Lagos State Government	₦3,384,000	₦400,000	11.82%	₦3,384,000	₦821,000	24.26%

10.	Rental Income	₦24,848,990	₦15,865,300.77	63.85%	₦19,475,220	₦40,685,910.07	208.91%
11.	Rent Receivable from Lagos State Government	₦2,187,000	₦200,000	9.14%	₦3,487,000	N/A	N/A
12.	Interest on Bank Deposit and Development Stock	₦815,000	₦2,003,280.24	245.80%	₦1,850,000	₦2,890,476.57	156.24%
13.	Rent on Staff Quarters	₦45,000	₦44,268.68	98.37%	₦45,000	₦42,198.18	93.77%
14.	Application and Processing fees for Upper Medium Schemes	₦200,000	₦703,246.70	351.62%	₦500,000	₦776,532.06	155.31%
15.	Down Payment on Commercial Properties	₦3,500,000	₦5,250,000	150%	₦2,500,000	N/A	N/A
16.	Low Cost Housing Scheme	₦101,383,724	₦41,911,705	41.34%	₦62,405,800	₦42,092,869.95	67.45%

Source: Lagos State of Nigeria, LSDPC 1989 Annual Report *ibid.*, pp 28 - 29

Political leadership has also played a key role in facilitating the relative performance of Lagos State Development and Property Corporation in the implementation of public housing in early 1980's in Lagos State. Research has revealed that organisational performance is related to the quality of leadership.¹ Effective leadership can lead to the development of a successful organisation. In this context, an effective leader is a person who shows concern for the achievement of set goals. He/She would also be concerned with solving several obstacles that may be encountered during the process of implementation. The key public officials who were interviewed (past and present) rated Jakande administration higher than its predecessors/successors in resolving knotty problems faced by Lagos state Development and Property Corporation in the implementation of government housing programmes.² All the officials agreed that Jakande administration was committed to the implementation of its mass housing programme. His commitment was further underscored by the inauguration of the Project Implementation Committee which was headed by him. Other members of the Committee included his Commissioner for Works, General Manager, Lagos State Development and Property Corporation and Chief Engineer incharge of public housing projects. During committee meetings which were held weekly, targets for each project which had earlier been set were reviewed. Decision's were made when new projects could be commissioned.

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1. Koehler, J. W. et. al Organisational Communication London, Holt Rihehart and Winston, 1976 p. 134
 2. These officials are Ex-General Managers Lagos State Development and Property Corporation, Engineer A. Akintan (1981 - 1983), Engineer J. O. Kogbodoku (1985 - 1993); General Manager - Lagos State Development and Property Corporation 1993 - 1996 as represented by Deputy General Manager, Planning Research and Statistics and Director, Public Housing as represented by Principal Estate Surveyor.

Since the Governor was familiar with the key officials of Lagos State Development and Property Corporation, he tackled the agency's problems. He also struggled to ensure that adequate subventions were granted for the implementation of housing projects. Bureaucratic bottlenecks were reduced to their barest minimum. Engineer A. Akintan, General Manager, Lagos State Development and Property Corporation (1981 - 1983) stated that at the inception of the low-cost housing programme in 1979 manpower was initially a constraint. Prior to 1979, the corporation had minimal manpower problems.¹ It had on its payroll adequate number of skilled professionals which included engineers, town and regional planners, architects, quantity surveyors etc. With the creation of many new bodies from Lagos State Development and Property Corporation such as Land Use and Allocation Committee, Survey Directorate and New Towns Development Authority, many of these professionals were transferred to some of these bodies requiring same technical expertise.² This had adverse effects on the operations of Lagos State Development and Property Corporation initially, as the then Ministry of Employment and Civil Service Matters was unwilling to give approval for the recruitment of needed hands particularly engineers. The Governor (Alhaji Lateef Jakande) was contacted on the problem. He resolved the matter by giving special approval to recruit more engineers.

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1. See Lagos State of Nigeria, Housing Delivery in Lagos State: Challenges of the Eighties. Ilupeju, LSDPC publication N.D. p. 13.
 2. Review of Parastatals in Lagos State op.cit., p. 130.

Since the Governor was involved in the implementation of the housing policy other likely problems such as high costs of building materials were said to have been reduced as well.¹ Through financial support, Lagos State Development and Property Corporation was able to purchase relevant equipment such as block making machines which produced blocks. As a result the unit cost of a block was brought down to 35k (including the cost of machine). This was more cost - effective when compared to the then market price of 70k per unit. Trucks were also purchased. These were used to cart sand which were left overs from sandfilling projects for the construction of low cost houses. Other building materials such as cement, gravel, rods and louvres were purchased in bulk through the Lagos State Building Materials Company. These materials were later supplied to contractors to lower contract costs as well as ensure steady supply of materials for the execution of projects.

The political commitment exhibited by Jakande administration immensely aided Lagos State Development and Property Corporation in the execution of mass housing. This mode of executive participation ended with Jakande's administration. The populist housing programme was modified by his successors. Commercial housing and other self-sustaining projects were more favoured by successive military administrations.

1. This information was sourced from discussions the researcher had with Engineer A. Akintan (former General Manager, Lagos State Development and Property Corporation).

As we indicated earlier, the successive military administrations stopped granting subventions on low-income house.¹ As a result, Lagos State Development and Property Corporation was saddled with the responsibility for completion of the remaining low-cost houses. This phenomenon imposed financial strains on Lagos State Development and Property corporation.² It also made it difficult for the agency to continue the execution of low-cost houses. The financial burden incurred on low-cost houses forced Lagos State Development and Property Corporation to build houses the medium and upper medium groups in the society could afford.³

A steady manpower with low attrition rate has also been cited by officials as a contributory factor to the fairly satisfactory performance of Lagos State development and Property Corporation.⁴

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1. See Lagos State of Nigeria, LSDPC, 1991 Annual Report Ilupeju, LSDPC Publication, N.D. p. 14.
 2. See LSDPC 1989 Annual Report op.cit., p. 26
 3. For details see LSDPC 1989 Annual Report. op. cit., Between 1987 (when subsidy on low-cost housing was stopped) and 1991, Lagos State Development and Property Corporation incurred an excess expenditure of ₦70,120,051 on low-cost schemes.
 4. See LSDPC 1989 Annual Report op. cit., p. 15. Discussion with the Director of Personnel as represented by Chief Personnel Officer also revealed this fact.

TABLE 34
Manpower Profile of Lagos State Development and Property Corporation

S/No	Occupational Category	No
1.	Engineers	21
2.	Estate Surveyors	5
3.	Quantity Surveyors	5
4.	Architects	10
5.	Estate Officers	2
6.	Auditors/Accountants	10
7.	Administrative Officers	7
8.	Lawyers	3
9.	Public Relations Officers	2
10.	Executive Officers	93
11.	Technologists	53
12.	Works Superintendent Officers	30
13.	Nurses	3
14.	Data Processing Personnel	4
15.	Confidential Secretaries	20
16.	Principal Catering Officer	1
17.	Canteen Personnel	18
18.	Typists	33
19.	Assistant Cashier	1
20.	Security Personnel	498
21.	Clerical Cadre	86
22.	Telephone Room Personnel	3
23.	Draughtsmen	23
24.	Technical Assistants	19
25.	Artisans/Craftsmen	160
26.	Chainmen	2
27.	Drivers	80
28.	Plant Operators	14
29.	Stores Personnel	8

30.	Clinic Assistant/Attendant	3
31.	Field Attendants	127
32.	Office Attendants	62
33.	Photographic Assistant	1
34.	Boat Personnel	2
35.	Machine Technician	1
36.	Cleaners	79
37.	House-keeper	1
38.	Printer	1
	Total	1,481

Source: Lagos State Development and Property Corporation September 1995 (Field Survey).

In Table (34), the manpower profile shows the preponderance of professional and sub-professional groupings in the agency. This is a reflection of the nature of Lagos State Development and Property Corporation - property development. In the professional groupings are architects, engineers, quantity surveyors (etc.) These groups can be found in Building, Engineering Services and Estate Departments. In the sub-professional/sub-technical groups are draughtsmen, technical assistants, artisans, craftsmen and security personnel. The number of security personnel exceeds that of other sub-technical groups by about 218. Many of the security personnel are engaged in the maintenance of security in Lagos State Development and Property Corporation, properties in the different locations within the state. The supportive staff such as administrative officers, accountants, nurses, caterers etc provide supportive and welfare services for th agency.

Bureaucratic delays which were brought to the barest minimum during Jakande administration were said to feature prominently in successive administrations.¹ This problem officials claimed hindered effective delivery of public housing in post-Jakande administration. In Lagos state, all parastatals (Lagos State Development and Property Corporation inclusive) are prohibited from undertaking an expenditure above ₦50,000 without approval from the Governor through relevant supervisory ministry. This implies that the General Manager cannot approve contracts for the execution of projects above the stipulated amount except approved by the Governor. Prior to the approval by the Governor, files relating to requests for expenditure (above ₦50,000) have to pass through the Director - General, Lands and Housing Department who recommends to the Governor for approval. These recommendations, the officials observe are subject to political manoeuvres of the Director-General who may be favourably or unfavourably disposed to such requests. In general, considerable delays are experienced by the corporation in securing approval for expenditure above ₦50,000. In an instance when approval was sought for payment of contractors during Otedola's administration (1991 - 1993), approval was eventually received eight months after the request had been made. Long delays experienced in getting approval for payment of contractors engaged in execution of public housing projects have often led to fluctuations of contract prices. More often than not the costs of contracts were reviewed upwards.

1. This fact was made known by Ex-General Managers interviewed, present General Manager as represented by Deputy General Manager, Planning, Research and Statistics; Director, Public Housing estate as represented by Principal Estate Surveyor.

This in turn has often led to increase in purchase prices of houses against previously advertised prices.¹ Also, in some cases due to delays in payment of contractors for work done, public housing projects have been abandoned. For example, Ijaiye and Isolo houses remained uncompleted for a long time because of default in payment of contractors as earlier agreed by management.² Lagos State Development and Property Corporation had to complete the houses by direct labour and minor contracts to avoid heavy losses on the houses which have been sold at low prices. In other cases, some depositors who are tired of waiting for houses paid for ask for refund of their deposits. In 1988, 1989, 1990 and 1991 the following sums were paid as refunds to depositors of lower medium and upper medium income houses in Isolo, Ijaiye, Amuwo - Odofin, Herbert Macaulay etc.³

1988	-	₦76,921,098.38k
1989	-	₦13,087,011.68k
1990	-	₦17,081,436
1991	-	₦12,500,000

In four years 1988 - 1991, a sum of ₦119,589,546.6k was refunded back to depositors as a result of delays in completion of housing projects.

The effectiveness of Lagos State Development and Property Corporation in the delivery of public housing is further undermined by the rising costs of building materials which has forced the corporation to build houses that can only be afforded by the medium and upper medium income groups.⁴

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1. See LSDPC 1989 Annual Report *op. cit.*, p. 12
 2. Brief on Current Operations, *op. cit.*, p. 6
 3. Calculated from LSDPC Annual Reports (1988 - 1991) *op. cit.*,
 4. See LSDPC 1989 Annual Report, *op. cit.*, p. 26.

Table (35) shows the upsurge in prices of building materials between 1991 and 1995.

TABLE 35

Prices of Selected Building Materials in Lagos State 1991 - 1995

S/No	Name/Type of Material	Price			
		1991	1992	1994	1995
1.	Cement Per 50kg bag	₦57	₦62	₦500	₦430
2.	Washed Gravel Per lorry (3.18 cubic load metre)	₦750	₦950	₦3,800	₦4,000
3.	Unwashed Gravel Per Lorry Load (3.18 cubic metre)	₦650	₦700	₦3,200	₦3,600
4.	Sharp Sand Per Lorry Load (3.18 cubic metre)	₦600	₦600	₦1,900	₦3,000
5.	Soft Sand Per Lorry Load (3.18 cubic metre)	₦370	₦580	₦1,400	₦2,200
6.	Laterite Per Lorry Load (3.18 cubic metre)	₦200	₦300	₦950	₦1,400
7.	"3" "4" "5" "6" (Nails) per kg Bag	₦270	₦300	₦2,400	₦1,800
8.	"2" "2½" (Nail) per kg Bag	₦310	₦320	₦2,500	₦2,500
9.	Asbestos Roofing Nail	₦50	₦60	₦400	₦480
10.	Super Seven Corrugated Asbestos Cement roofing sheet 1.80m long x 1.10m wide (4.5mm thick)	₦55	₦65	₦370	₦850
11.	Flat Asbestos Ceiling 1,200 x 1,200mm	₦45	₦55	₦130	₦280
12.	Galvanised Iron Sheet Per Bundles of 20 pieces	₦580	₦560	₦2,500	₦4,000
13.	Anodised Aluminium Louvre Carrier (4 Blades)	₦35	₦40	₦100	₦350
14.	Anodised Aluminium Louvre Carrier (6 Blades)	₦48	₦55	₦140	₦400
15.	Anodised Aluminium Louvre Carrier(8 Blades)	₦55	₦70	₦170	₦480

16.	W - C with complete Accessories	₦730	₦900	₦5,000	₦9,000
17.	Wash Hand Basin (small)	₦630	₦450	₦1,500	₦3,000
18.	Wash Hand Basin (Big)	₦840	₦800	₦2,000	₦4,500
19.	Bath (Enameled Iron)	₦1,450	₦1,600	₦5,500	₦11,000
20.	Sink (Belfast)	₦410	₦380	₦3,000	₦6,000
21.	Stainless Steel Sink with single Bow/Single Drainer	₦650	₦700	₦3,200	₦5,000
22.	Stainless Steel Sink with Double Bowl Drainer	₦1,470	₦1,300	₦5,000	₦7,800
23.	P.V.C. Floor tiles Size 225 x 225mm per carton of 96 pieces	₦130	₦160	₦520	₦1,000
24.	Emulsion Paint per 4 litre tin	₦75	₦95	₦350	₦500
25.	Gloss Oil Paint per 4 litre tin	₦160	₦230	₦450	₦1,000
26.	Labour Per Day	₦30	₦30	₦200	₦250
27.	Craftsmen Per Day	₦60	₦60	₦250	₦400
28.	Non-Trade Tested Per Day	₦40	₦40	₦150	₦300

Source: See Builders Magazine 1991 - 1995.

For details see the following issues:

- (i) November/December 1991 pp 45 - 57
- (ii) January/February 1992 pp 24 - 34
- (iii) October/November 1994 pp 20 - 32
- (iv) August/September 1995 pp 20 - 32

As shown in Table (35), cement a central building material which cost ₦58 in 1991 rose to ₦500 in 1994 (about 877%). The same goes for other building materials such as sharp sand which cost ₦1,900 in 1994 and by 1995 (a year later) it jumped to ₦3,000 (an increase of 63%). Labour costs also increased phenomenally with each year. In 1991, a labourer was paid ₦30 per day while in 1995, it will cost ₦250 to engage a

labourer for the same duration. All these price fluctuations invariably add to the costs of construction which are translated in high prices of houses.

Finally, is the constraint posed by land. As we stated in Section 3.4 of chapter three Lagos State Development and Property Corporation like other government agencies has to apply for land for its use from the Governor through Land Use and Allocation Committee. Unfortunately many former landowners whose land have been acquired by government have not been paid compensation as we highlighted in Section 5.10 of chapter five. As a result, land which have been legally allocated to Lagos State Development and Property Corporation for its use are still subject to resistance from "aggrieved landowners". Engineer Akitan (former General Manager, Lagos State Development and Property Corporation (1981 - 1983) noted that this problem is more critical during civilian administrations. For example, under Jakande administration, many public housing projects were disturbed. Workers engaged in the construction of housing projects were often prevented from working by aggrieved claimants on acquired land. However, the Governor (Jakande) was said to have adopted a passive attitude to the "former landowners." The Governor's "soft reaction" is understandable as many of these communities (Isolo, Ipaja, Akesan, Igando etc) voted for Unity Party of Nigeria during the second Republic. It would therefore be politically costly for the government controlled by Unity Party of Nigeria to react otherwise. In Abesan Housing Estate, Engineer Akitan (former General Manager, Lagos State Development and Property Corporation (1981 - 1983) indicated that Lagos State Development and Property Corporation/experienced considerable delays in project execution due to physical and spiritual assault unleashed on Lagos State Development and Property Corporation contractors/workers by the "landowners. "Sigidi," a local effigy with supernatural powers was said to have been placed in Abesan Public Housing Estate to scare away

Lagos State Development and Property Corporation workers. The attempt to remove the effigy by a Lagos State Development and Property Corporation employee was said to have led to the man's death. In 1993, the Lekki Peninsula Phase II Project of Lagos State Development and Property Corporation was also disturbed by the "landowners".¹

The sand filling contract for Lekki Phase II Project (86.5 Hectares) had earlier been awarded to Messrs. Harris Dredging company at a cost of ₦104 million with a down-payment of over ₦31 million in 1993. As the sandfilling contractor began bush-clearing and erection of site offices, the "landowners" obtained an injunction restraining Lagos State Development and Property Corporation and its contractors from further work on the land.

1. See Brief on Current Operations *op. cit.*, p. 4

5.6 Summary

In this chapter the hypothesis that the capacity of implementing institutions determine the effectiveness of government housing policies and programmes has been confirmed. During the civilian period of Governor Jakande administration, when the capacity of Lagos State Development and Property Corporation was high, the agency contributed significantly to the housing sector in the state. It was during this period that most of the existing government housing estates were established in Lagos State. The administration was able to produce 15,887 housing units. Although the member produced was far below the target of the administration which was 50,000 housing units per annum. Nonetheless, when compared to the combined efforts of his predecessors, Lagos State Development and Property corporation under Jakande's administration made more contribution to the provision of housing in the state. For example, in two decades (1951 -1972 Lagos Executive Development Board, (Lagos State Development and Property Corporation's predecessor) produced only 7,000 housing units. The high administrative capability witnessed by the agency during this period can be attributed to the immense support from the political leadership. Adequate funds were made available by government to execute the low-cost housing schemes. Bureaucratic difficulties faced by the agency were also reduced to minimum. The strong political support from Jakande administration strengthened the agency in the execution of housing projects particularly low-income. It was also during the period that the low-income groups (the target) had considerable access to subsidised public housing.

The significant impact made by the agency in reaching the target groups was to be significantly reduced to waning administrative capability induced by decreasing financial resources of the agency. With the advent of military administration in 1984, subventions for the execution of public housing projects were drastically reduced. By

1987, subsidy for low-cost housing projects were abolished. As a result of the decreasing financial resources of the corporation, it had to adopt survival strategies to ensure its continued existence. These include construction of profit yielding projects such as medium income which are self-sustaining. This situation was also worsened by the rising costs of building materials which led to increase in the costs of government houses. For instance, a three bedroom flat low-cost unit which was put at ₦6,000 between 1979 and 1983 now sells for between ₦600,000 and ₦900,000. As a result of the prices of these houses the low-income groups are alienated from government housing projects. The low-income families are again left unaided to cater for their housing needs (either through rental or private building).

Lack of congruence between political and operational feasibility also account for the low impact of government housing projects in the state. Lagos State Development and Property Corporation key officials were not consulted for inputs/ advice before the housing policy was formally adopted in 1980. Similarly, operating officials had no inputs with respect to the location of the housing estates. Lagos State Development and Property Corporation was only directed to construct houses in locations determined by the policy makers. Some of these locations were politically determined and had no relevance to the housing needs of the host communities/people. As a result many of these politically determined housing estates were not occupied as they were sited in communities which had no needs for them. This is a waste of scarce public resources. For example, public housing estates were constructed on all the former administrative divisions in Lagos State. These include Badagry, Epe and Ikorodu. In Badagry, the 78 housing units constructed by government was abandoned as applicants showed no interest for the locations. The low-income housing estate in Epe was also abandoned for the same reason while Ikorodu housing estate is yet to be fully occupied as of April, 1996.

CHAPTER SIX

6.1 AN EVALUATION OF PUBLIC HOUSING: BENEFICIARIES VIEWPOINT

This chapter discusses the views of beneficiaries of government housing projects on their accessibility to subsidised houses, availability of social amenities in the estates, satisfaction with their housing etc. As we stated in chapter two, six estates comprising of 567 heads of households were selected for questionnaire administration. From this sample population, 398 questionnaires were retrieved. The responses from these 398 respondents formed the basis of our discussion in this chapter.

6.2 Socio-Economic Characteristics of Beneficiaries and their Influence on Distribution of Public Housing

In this section, the effects of personal, social and economic characteristics on allocation of public housing are examined. These include gender age, annual income, employment, ethnic group and household size. The survey shows the predominance of men as heads of households in government estates. As shown in Table (36), the number of male beneficiaries range from 86.7% in Herbert Macauley (upper medium) to 76.8% in Amuwo-Odofin. The predominance of men accords with the traditional notion of man as heads of households.¹ The marginal showing of women as heads of households in all the selected estates shows the gradual whittling down of this notion. In contemporary times, women are increasingly gaining access to education (at all levels) and employment in the formal sector. This phenomenon has assisted women in gaining autonomy in the economic realm and possession of properties.

1. See Aina, O. I. "Nigerian Women in the Urban Labour Force: Trends and Issues in S. Afonja and S. Aina (eds) Nigerian Women in Social change Ile-Ife, Obafemi Awolowo University Press Limited, 1995 p.94.

It also shows there is absence of male bias in the distribution of public houses. Women who possess the financial resources have equal access to public housing.

TABLE 36
Respondents By Gender

Name of Estate	Status	Category	Total	Male		Female		No. Response	
				NO.	%	No.	%	No.	%
Amuwo-Odofin	Semi-Urban	Low-Income	250	192	76.8	50	20	8	3.3
Iponri	Urban	Low-Income	62	50	80.6	12	19.4	-	-
Omole	Urban	Medium Income	10	8	80	2	20	-	-
Ijaiye	Semi-Urban	Medium-Income	40	34	85	6	15	-	-
Crystal	Semi-Urban	Upper-Medium	6	5	83.3	1	167.7	-	-
Herbert-Macauley	Urban	Upper	30	26	86.7	4	13.3	-	-

Source: Field Survey, October - December, 1995.

The results of survey also show the preponderance of married people in all the selected estates (Amuwo-Odofin, Iponri, Omole, Ijaiye Crystal and Herbert Macauley). As shown in Table (37), married people outnumbered separated, divorced and single persons in the estates. For example, in Iponri estate, married respondents constituted about 90.3% while only 4.8% respondents are separated while another 4.8% are single. It is noteworthy to mention that public housing in Lagos State is open to all persons regardless of their marital status. However, since married people have responsibility for provision of housing for their families, they are more likely to be interested in purchasing public houses given its security of tenure.

TABLE 37
Marital Status of the Respondents

Name of Estate	Status	Category	Total No.	Married No. %	Separated No. %	Divorced No. %	Single No. %	No. of Response No. %
Amuwo-Odofin	Semi-Urban	Low-Income	250	196 78.4	10 4	20 8	11 4.4	13 5.2
Iponri	Urban	Low-Income	62	56 90.3	3 4.8	- -	3 4.8	- -
Omole	Urban	Medium-Income	10	7 70	- -	3 30	- -	- -
Ijaiye	Semi-Urban	Medium-Income	40	34 85	- -	- -	6 15	- -
Crystal	Semi-Urban	Upper-Medium	6	5 83.3	- -	- -	1 16.7	- -
Herbert Macauley	Urban	Upper-Medium	30	23 76.7	2 6.6	- -	5 16.7	- -

Source: Field Survey, October - December, 1995.

Table (38) shows the annual incomes of beneficiaries in the low, medium and upper medium income estates. In Amuwo-Odofin (low-income) respondents who earn below ₦10,000 and ₦30,000 constituted about 105 or 42%. In Iponri (low-income) respondents who earn beneath ₦10,000 and ₦30,000 numbered 22 or 35%. This corresponds to Grade Levels 01 - 06 step 7¹. According to allocation guideline, beneficiaries of low-income projects must be persons whose incomes fall between Grade Levels 01 -06 or its equivalents in the private sector².

It is also noteworthy to mention the presence of higher income groups which were not planned for in the low-income estates. Surprisingly, these income groups which fall between ₦30,001 and ₦90,000 constituted about 43%, which is more or less equal to the number of the target groups.

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1. See Lagos State of Nigeria, Lagos State Civil Service-Table of Salary and Allowances with effect from 1st October, 1994.
 2. Lagos State of Nigeria, Commissioning of Abesan Low-Cost Housing Scheme by Chief Obafemi Awolowo Ilupeju, LSDPC Publication, 1982 p.6

The same trend is observed in Iponri (low-income) where about 40 or 65% of respondents earned higher incomes and therefore fall outside low income groups. These were groups of people not planned for by government in the low-cost housing schemes. This appears to be a negation of low-income policy which aims at providing housing for those disadvantaged by the free housing market.

TABLE 38

Annual Income of Respondents

Income of Respondents	Amuwo-Odofin Low-Income		Iponri Low-Income		Omole Medium-Income		Ijaiye Medium-Income		Crystal Upper Medium		Herbert Macauley	
	Freq.	%	Freq.	%	Freq.	%	Freq.	%	Freq.	%	Freq.	%
Below - 10,000	33	13.2	7	11.3	-	-	-	-	-	-	-	-
₦10,001 -30,000	72	28.8	15	24.2	-	-	-	-	-	-	-	-
₦30,001-₦50,000	65	26	20	32.2	-	-	-	-	-	-	-	-
₦50,001- ₦70,000	23	9.2	10	16.1	3	30	-	-	-	-	-	-
₦70,001- ₦90,000	19	7.6	10	16.1	-	-	4	10	-	-	5	16.7
₦90,001-and above	-	-	-	-	7	70	12	30	6	100	18	60
No Response	38	15.2	-	-	-	-	24	60	-	-	7	23.3

Source: Field Survey, October - December, 1995.

This goal displacement became more pronounced in post Jakande administration when subsequent administrations abolished subsidies which resulted in astronomical increase in prices of the "former low-cost houses". As a result of the upsurge in prices of these houses, an outcome of rising costs of building materials, many low-level workers were unable to purchase houses as they could not afford the new prices. A three bedroom flat which was sold for ₦6,000 in 1980's rose to ₦25,000 in 1980's and ₦600,000 in 1995. In section 6.5 of chapter six, we highlighted some of the measures taken by Jakande administration to ensure accessibility of the target groups to low-cost houses.

For example, Jakande administration extended the staff housing loan scheme (previously enjoyed by senior staff only) to low-income workers in Lagos State Public Service who had served for a minimum of ten years.¹ The scheme was used to grant loans to employees in the lower categories to enable them purchase low-income housing units. The terms of payment for the low-cost housing units were also liberalized. For instance a three bedroom low-cost housing unit was put at ₦6,000. An allottee was expected to pay ₦1,200 as deposit. He would have a balance of ₦4,800 to pay. The allottee was permitted to pay the balance in one instalment if he could afford it.

If otherwise, he had the option of paying the balance instalmentally for a period not exceeding 15½ years². The monthly repayment was ₦31.20k for the first ten years while ₦40 was paid for the next five years and ₦50 for the last 5½ years. Unfortunately, most of these measures aimed at widening the access of the low-income workers to subsidised housing were abolished by Mudashiru military administration (1984 - 1986)³

The medium income houses were meant for occupants whose total incomes range between ₦24,592 (Grade Level 07 step 2) and ₦67,994 (Grade Level 12 step 10)⁴. The medium income houses built during Jakande administration were sold for ₦25,000. By mid 1980's these houses were sold between ₦60,000 and ₦240,000. The upper-medium income houses were sold between ₦200,000 in late 1980's and ₦4 million in 1995.

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1. For details on housing loan scheme for junior workers see Commissioning of Abesan Low-Cost *ibid*, p.6.
 2. See Lagos State of Nigeria, LSDPC, Opening of Iponri Low-Cost Houses, Ilupeju, LSDPC publication, 1982 p.7
 3. See chapter 6 for details on Mudashiru military administration's actions.
 4. Grade Level 12 step 10 is the final bar for persons on this grade level.

Data from Table (39) shows that government employees are fairly represented in the estates particularly low-income estates. They constituted about 43.2% in Amuwo-Odofin and 38.7% in Iponri. The relative showing of government employees in these low-income schemes are aided by staff housing schemes operated in many public organisations from which many employees secured loans for payment. This connotes that government recognise the need to fulfil the shelter needs of its employees as a way of motivating them for higher productivity. In the same table, it is discernible that private sector employees and self-employed are accommodated in government housing programmes. In Amuwo-Odofin (low-income) private sector employees constituted about 28% while they had a share of 45.2% in Iponri. In Amuwo-Odofin (low-income), the self-employed had a share of 24.4% while in Iponri they constituted about 16.1%.

Our findings negates the views expressed in the literature that low-cost housing programmes. Exclude self-employed particularly petty-traders, wayside mechanics etc¹. In Amuwo-Odofin, our study shows that 50 or 20% of respondents are in sub-technical and sub-trading activities. They include mechanics, welders, vulcanisers and traders. Similarly, in Iponri this category of occupants numbered 15 or 24.1%. As to be expected in medium and upper medium income estates, where prices of houses are much higher, civil servants are not well represented in these estates. For example in Ijaiye medium income estate, they constituted only 30% while in Crystal estate (upper-medium) where houses are sold between ₦3 and ₦4 million they constituted about 16.7%.

1. For example See Aribiah, O. *op. cit*, pp. 45 - 48.

TABLE 39

Type of Employment of Respondents

Type of Employment	Amuwo-Odofoin Low-Income		Iponri Low-Income		Omole Medium		Ijaiye Medium - Income		Crystal Upper-Medium		Herbert Macauley Upper-Medium	
	Freq.	%	Freq.	%	Freq.	%	Freq.	%	Freq.	%	Freq.	%
Government	108	43.2	24	38.7	4	40	12	30	1	16.7	3	10
Private Organisation	70	28	28	45.2	4	40	8	20	-	-	13	43.3
Self-Employed	61	24.4	10	16.1	2	20	20	50	5	83.3	14	46.7
No Response	11	4.4	-	-	-	-	-	-	-	-	-	-

Source: Field Survey, October - December 1995.

Given the prices of medium income and upper medium income houses, highest paid civil-servants without extra sources of income cannot purchase these medium and upper-medium income houses¹.

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1. These include Directors, Directors-General, General Managers of Parastatals who are on Grade Levels 16 and 17 respectively.

It is therefore no coincidence that private sector employees and self-employed (belonging to upper echelons) featured prominently in medium and upper medium-income estates. In Omole (medium-income) about 40% are private sector employees while in Crystal estate (upper-medium), the self-employed constituted about 83.3% and they are all businessmen. The only public servant respondent in Crystal estate occupies a duplex purchased by National Electric Power Authority which serves as a staff quarter for this officer. Given the reality of the low wage levels in the public sector, this respondent may not be living in this estate at his own expense. In Herbert Macauley 13 or 43.3% are private sector employees while 14 or 46.7% are self-employed. Like in Crystal Estate (upper-medium) all the 14 self-employed respondents in Herbert Macauley are businessmen.

The survey also shows that in all the selected estates majority of beneficiaries are between 35 - 44 and 45 - 56 years of age (see Table 40). In Amuwo-Odofin (low-income) these two age brackets constituted about 74% from the total sample. In Herbert Macauley (upper - medium) they constituted about 77%. Further breakdown shows that in Amuwo-Odofin (low-income) about 38.2% are within 45 - 54 age bracket. This is followed closely by 35.2% for respondents in age bracket 35 - 44. In Ijaiye (medium income) about 50% of respondents are within age bracket 35 - 44, followed by 25% for age bracket 45 - 54. These findings show that economically active people in Lagos State fall between 35-44 and 45 - 56 years of age. They also constitute dominant groups who must have worked for a considerable length of time as to acquire savings or qualify for housing loans either in their organisations or in banks. This factor may therefore place them at a more advantaged position than their younger counterparts in purchasing houses.

TABLE 40

Age of Respondents

Age	Amuwo-Odofin Low-Income	Iponri Low- Income	Omole Medium- Income	Ijaiye Medium- Income	Crystal Upper- Medium	Herbert Macauley Upper- Medium
	Freq. %	Freq. %	Freq. %	Freq. %	Freq. %	Freq. %
Below 25	8 3.2	- -	- -	- -	- -	- -
25 - 34	28 11.2	9 14.5	- -	8 20	1 16.6	3 10
35 - 44	88 35.2	20 32.3	- -	20 50	4 66.7	10 33.3
45 - 54	97 38.2	24 38.7	6 60	10 25	1 16.6	13 43.3
55 - 64	20 8	9 14.5	4 40	2 5	- -	2 6.7
65 and above	1 0.4	- -	- -	- -	- -	2 6.7
No Response	8 3.2	- -	- -	- -	- -	- -

Source: Field Survey, October - December, 1995.

Next in line is 25 - 34 age group. Respondents in this group numbered 28 or 11.2% in Amuwo-Odofin (low-income); 9 or 14.5% in Iponri (low-income); 8 or 20% in Ijaiye (medium) 1 or 16.6% in Crystal (upper-medium) and 3 or 10% in Herbert Macauley. We also found a small number of respondents 8 or 3.2% beneath 25 years age group. It is possible that these respondents are indirect beneficiaries. The units occupied by these respondents may have been purchased by their parents who after building their houses transferred its use to their children.

Data from Table (41) shows that respondents are predominantly of Yoruba origin. In Amuwo-Odofin, (low-income), they constituted 58.8%; 100% in Iponri (low-income); 60% in Omole (medium); 70% in Ijaiye (medium); 33.3% in Crystal (upper-medium) and 43.3% in Herbert Macauley (upper-medium).

TABLE 41

Ethnic Composition of Respondents

Ethnic Group	Amuwo-Odofin Low-Income		Iponri Low-Income		Omole Medium-Income		Ijaiye (Medium)		Crystal Upper-Medium		Herbert Macauley	
	Freq.	%	Freq.	%	Freq.	%	Freq.	%	Freq.	%	Freq.	%
Yoruba	147	58.8	62	100	6	60	28	70	2	33.3	13	43.3
Igbo	50	20	-	-	2	20	8	20	4	66.7	8	26.7
Hausa	-	-	-	-	-	-	-	-	-	-	6	20
Others (Minorities)	53	21.2	-	-	2	20	4	10	-	-	3	10

Source: Field Survey, October - December, 1995

Despite the cosmopolitan nature of Lagos, it is essentially a Yoruba city. It is therefore no surprise to find beneficiaries of Yoruba origin in larger numbers than other ethnic groups. As shown in Table (41), people from non-Yoruba ethnic groups are under-represented in selected estates. Igbos "risk-takers" ranked next. They constituted about 20% of respondents in Amuwo-Odofin (low-income); 20% in Omole (medium); 20% in Ijaiye (medium); 66.7% in Crystal (upper-medium) and 26.7% in Herbert Macauley (upper-medium). Respondents of Hausa origin only featured in Herbert Macauley (upper-medium). Hausas generally live in "self-segregated communities" in villages/towns outside their local origin. Public housing estates outside their local origin may not fulfil their socio-cultural traditions. In Lagos, Hausas are commonly found in Sabo (Lagos Mainland Local Government); Obalende (Lagos Island Local Government); Okokomaiko, Sabo-Ajangbadi and Iemba Hausa (Ojo Local government).

The more prosperous ones among the self-employed and federal civil-servants are generally found in Ikeja (Ikeja Local Government), Ikoyi and Victoria Island (Eti-Osa Local Government).

Regardless of minor differences among Yoruba (i.e. dialect), they are more likely to feel at home in Lagos than other ethnic groups. They may therefore find it reasonable to invest in immovable properties such as housing. Conversely, others from non-Yoruba speaking groups may consider Lagos more as a place of work than a home and therefore more convenient to rent "an affordable shelter" from the private sector (particularly informal). Consequently, where savings are available, preference may be accorded construction of housing units in their "home villages" first and Lagos at a more convenient time. This parochial perception is supported by mass exodus of non-Yorubas from Lagos to their home villages during the 1993 June Crisis¹. It is important to state that ethnic origin is not a criteria on allocation of public houses in the state. Lagos State Development and Property Corporation is principally guided by two major criteria in the selection of applicants for purchase of public houses². The first one is the principle of first come, first served. The second criteria is the ability to pay for the houses sold.

Table (42) illustrates the distribution of respondents by educational attainment. Majority of respondents in all the selected estates (low, medium and upper medium) possess tertiary qualifications. These include Higher National Diploma (HND), Bachelors Degrees and Professional qualifications. Respondents who have attended higher educational institutions/courses comprise of 74.4% in Amuwo-Odofin (low-income); 77.4% in Iponri (low-income); 100% in Omole (medium); 66.7% in Crystal (upper medium) and 80% in Herbert Macauley (upper medium). Respondents with primary education only could be found in Amuwo-Odofin (low-income) 3.2% and Iponri (low-income) 6.5%

1. See Newswatch 23rd August, 1993 p. 13.

2. Under Jakande administration (1979 - 1983), in addition to the principle of first come, first served, a provision was made for 30% allocation for Lagos State indigenes and 70% for others.

TABLE 42
Educational Attainments of Respondents

Types of Education	Amuwo-Odofin Low-Income Freq. %		Iponri Low-Income Freq. %		Omole Medium Freq. %		Ijaiye Medium Freq. %		Crystal Upper-Medium Freq. %		Herbert Macauley Freq. %	
Primary	8	3.2	4	6.5	-	-	-	-	-	-	-	-
Secondary	44	17.6	10	16.1	-	-	4	10	2	33.3	6	20
Tertiary	186	74.4	48	77.4	10	100	36	90	4	66.7	24	80
No Response	12	4.8	-	-	-	-	-	-	-	-	-	-

Source: Field Survey, October - December, 1995

It can be deduced from the survey that given the high educational attainment of respondents, they are likely to be more attracted than the less educated to self-contained units which public housing offer. This appears more preferable to multi-room apartments provided by the "popular sector" where facilities such as bathrooms, toilets and kitchens are shared by different families. They may therefore find it rewarding to invest in flats, bungalows and duplex constructed by Lagos State Development and Property Corporation than their less western educated counterparts.

Table (43) depicts the household size in selected estates. Our findings show that there is less overcrowding in all the estates. For example, in Amuwo-Odofin (low-income) only 6% had 14 - 10 members living in their households. About 60% had 9 - 5 household size while 34% had between 4 - 1. In Iponri 64.5% of respondents had 9 - 5 while in Crystal Estate 33.3% of respondents had a similar family size. Respondents (34%) had 4 - 1 household size in Amuwo-Odofin. Similar experiences were recorded in Ijaiye (medium-income) with 30% while a much higher score of 66.7% was recorded in Crystal Estate (upper) and 60% in Omole (medium). An examination of the responses in low, medium and upper-medium income houses shows that the latter had smaller household sizes than the former. In all the estates, there is a general trend towards smaller household sizes. If averaged in a 9 - 5 household size, a room occupancy ratio

may range between two to three. The present economic situation may account for the gradual whittling down of extended family ties. Given this situation, heads of households may be compelled to accommodate less of their extended family members.

TABLE 43

Household Size of Respondents

Size	Amuwo-Odofin Low-Income		Iponri Low-Income		Omole Medium		Ijaiye Medium		Crystal Upper Medium		Herbert Macaulley Upper-Medium	
	Freq.	%	Freq.	%	Freq.	%	Freq.	%	Freq.	%	Freq.	%
15 and above	-	-	-	-	-	-	-	-	-	-	-	-
14 - 10	15	6	-	-	-	-	-	-	-	-	-	-
9 - 5	150	60	40	64.5	4	40	28	70	2	33.3	13	43.3
4 - 1	85	34	22	35.4	6	60	12	30	4	66.7	17	56.7

Source: Field Survey, October - December, 1995

In Lagos State Development and Property Corporation's rules for allottees, it is an offence for any occupier of a flat to use any housing unit in a way that makes it overcrowded. The housing unit is deemed to be overcrowded when more than two adults and a child are allowed to sleep in a room¹. Superficially, the rule may be taken as a probable explanation for less overcrowding in the estates. A critical examination of survey results shows that this rule has no significant impact on household size as Lagos State Development and Property Corporation's rules are generally not observed, neither are offenders sanctioned as we shall see later. The present economic crisis possibly account for reduction of household size. In a situation of economic scarcity, extended family ties are weakened.

1. See Lagos State of Nigeria, LSDPC Rules and Regulations for Allottees/Occupants of LSDPC Housing Estates Ilupeju, LSDPC Publication N.D. p. 9

6.3 Informal Networks and Allocation of Public Housing

We wished to know the impact of informal networks on the allocation of public housing. To this end, respondents were asked how they obtained information concerning the sale of housing units and what factors aided them in obtaining the housing units occupied. The survey results show that informal networks played insignificant role in allocation of public housing. Applicants who fulfilled the required conditions as spelt by Lagos State Development and Property Corporation are allocated housing units.

TABLE 44

Source of Information and Public Housing

Estate	Category	Government Advertisement		Friends/Relatives in LSDPC	
		Frequency	%	Frequency	%
Amuwo-Odofin	Low-Income	239	95.6	11	4.4
Iponri	Low-Income	56	90.3	6	9.7
Omole	Medium-Income	8	80	2	20
Ijaiye	Medium-Income	35	87.5	5	12.5
Crystal	Upper-Medium	4	60	2	40
Herbert Macauley	Upper-Medium	20	66.7	10	33.3

Source: Field Survey, October - December, 1995.

TABLE 45

Type of Assistance Received in Allocation of Public Housing

Estate	Category	Submission of Necessary Forms and Payment of Fees		Through Friends and Relatives	
		Frequency	%	Frequency	%
Amuwo-Odofin	Low Income	239	95.6	11	4.4
Iponri	Low Income	56	90.3	6	9.7
Omole	Medium-Income	8	80	2	20
Ijaiye	Medium-Income	35	87.5	5	12.5
Crystal	Upper-Medium	4	60	2	40
Herbert Macauley	Upper-Medium	20	66.7	10	33.3

Source: Field Survey, October - December, 1995.

As shown in Tables (44) and (45) 95.6% of respondents in Amuwo-Odofin (low income) received information concerning the sale of public housing through government advertisement while the same number eventually obtained the houses through submission of relevant forms and payment of required fees. Similarly, in Ijaiye (medium) 87.5% of respondents received information concerning public housing and subsequent allocation through formal channels. The story is the same in Herbert Macauley where about 66.7% of respondents independently secured housing through fulfillment of official requirements.

The minimal influence of informal networks on the allocation of public housing in the state is due to two major factors. The first is the close monitoring of allocation process at the initial stage of the public housing programme. The second factor is the high prices of housing units in later years which excluded a large number of potential applicants and therefore reduced patronage. Initially, when the public housing programme commenced in 1980, the allocation was to be done by Lagos State Development and Property Corporation Board.¹ It was however discovered that patronage held sway in allocation of houses. Public officials charged with allocation were reported to give houses to their friends and relatives. As a result of the complaints from the public, the government intervened in the allocation process. In housing estates, Abule-Nla (low-income) and Iponri (low-income) where discriminatory allocation had been done, the allocations made were cancelled. The allocation function of Lagos State Development and Property Corporation Board was also transferred to Governor's Office and managed by the Permanent Secretary (Economic Department)². All files relating to allocation were transferred to the Economic Department. Fresh problems were however raised in the process.

1. See Akintan, A. Memo to Parastatal Organisation Review Committee 12th April, 1984 p.3

2. The function of allocation was later transferred to Lagos State Development and Property Corporation.

Many files were lost in the process of transfer. Also there was little coordination between Lagos State Development and Property Corporation on one hand and the Economic Department on the other hand. Secondly, by mid 1980's when the prices of houses rose sharply, only people with financial capability applied and got houses after fulfilling requirements.

6.4 Management of Public Housing Estates and Beneficiaries Satisfaction

One of the cardinal goals of 1980 Lagos State housing policy was to change radically and rapidly the deplorable conditions of housing in the state. Lagos State Development and Property Corporation was the agency charged with the implementation of this policy. It was to assist in accelerating the construction of housing to make speedy accommodation of Lagos citizens in light of the precarious housing situation. In practice, the implementation of housing has not been speedily carried out as envisaged by policy makers. The results of survey show that many of the housing units allocated at the time official letters of allocation were granted allottees were not completed. As a result beneficiaries could not move in immediately. The delays experienced by allottees in selected estates ranged between 1 to 3 years.

TABLE 46

Movement of Respondents into Public Housing Estates

Estate	Category	Experienced Delay		Not Delayed	
		Frequency	%	Frequency	%
Amuwo-Odofin	Low - Income	206	82.4	44	17.6
Iponri	Low - Income	42	67.7	20	32.2
Omole	Medium - Income	7	70	3	30
Ijaiye	Medium - Income	34	85	6	15
Crystal Estate	Upper - Medium	2	33.3	4	66.7
Herbert Macauley	Upper - Medium	5	16.7	25	83.3

Source: Field Survey, October - December, 1995.

As shown in Table (46), in Amuwo-Odofin (low - income) about 82.4% of respondents could not move into allocated units immediately after allocation. Various reasons were adduced for delays. These include lack of pipe borne water, electricity, open windows without louvres, lack of toilet and kitchen fittings such as W-C with complete accessories and sink. In Iponri (low-income) about 67.7% were also delayed in moving into their housing units on account of insecurity to lives and property (at the initial stage). Some respondents stated that news of incessant robberies kept them away until more allottees moved in and organised vigilante groups. In Omole Estate (medium-income) about 70% of respondents also experienced delays in moving into their units. Reasons cited for delays include slow-fixing of electrical points, plumbing works and plastering.

As a result of these delays, many allottees had to look for money to complete their housing units. It is noteworthy to mention the existence of a small number of respondents who deliberately delayed in moving to their units for "personal reasons". In a few cases, respondents indicated that they delayed moving into allocated units to allow their children complete their primary or secondary education in their former areas of residence. This is to prevent the children being negatively affected.

It was also found out that in Crystal Estate (upper medium) and Herbert Macauley (upper-medium) that a large number of respondents were not delayed in moving to their houses. In Crystal Estate about 66.7% moved in immediately housing units were allocated while another 83.3% respondents in Herbert Macauley moved in without delays. Compared to the low-income and medium houses, the upper-income houses were completed in good time. Lagos State Development and Property Corporation's officials have attributed delays in completion of houses to defaults in payment of contractors as explained in section 6.5 of Chapter six.

Our survey also show that all the selected estates have these basic social amenities - electricity, water supply, market/shopping facilities, refuse disposal facilities and roads (see Table 47). This shows that Lagos State Government accepted the new idea that any meaningful housing programme must fulfill the socio-economic aspirations of families and individuals provided for.

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TABLE 47
Available Social Amenities in Selected Estates

Facility	Amuwo-Odofin		Iponri		Omole		Ijaiye		Crystal		Herbert Macaulley	
	Yes %	No %	Yes %	No %	Yes %	No %	Yes %	No %	Yes %	No	Yes	No %
Refuse Disposal	100	-	100	-	100	-	100	-	100	-	100	-
Transport Service	-	100	-	100	-	100	-	100	-	100	-	100
Electricity	100	-	100	-	100	-	100	-	100	-	100	-
Water Supply	100	-	100	-	100	-	100	-	100	-	100	-
Public Health Centre	-	100	-	-	-	100	-	100	-	100	-	100
Private Health Clinics	100	-	100	-	-	100	-	100	-	100	-	100
Estate Arranged Security/Police Post	100	-	100	-	100	-	100	-	100	-	100	-
Churches	100	-	100	-	-	100	100	-	-	100	-	100
Mosques	100	-	100	-	-	100	100	-	-	100	-	100
Primary Schools	100	-	-	100	-	100	-	100	-	100	-	100
Secondary Schools	100	-	100	-	100	-	-	100	-	100	-	100
Parking Facilities	100	-	100	-	100	-	100	-	100	-	100	-
Market/Shopping	100	-	100	-	100	-	100	-	100	-	100	-
Roads	100	-	100	-	100	-	100	-	100	-	100	-
Recreational	-	100	-	100	-	100	-	100				

Source: Field Survey, October - December, 1995.

Variations however exist in the estates in the form of provision of these facilities. In selected low-income housing estates (Amuwo-Odofin and Iponri) there are market facilities while in the medium and upper-medium income estates (Omole, Ijaiye, Crystal and Herbert Macauley) what existed are shopping facilities. With respect to other facilities such as schools, not all these estates have these facilities. For example, in the two low-income estates surveyed, Amuwo-Odofin and Iponri have churches, mosques and secondary schools. Iponri has a secondary school while Amuwo-Odofin has primary and secondary schools within the estate. In medium and upper-medium income estates, only Omole has a secondary school. There seems to be no special needs for schools in the medium and upper medium income estates as residents are within the upper stratum of the society. These category of people will normally prefer their children to attend private schools as against public schools within the estates. In Crystal estate, a police post is provided for the maintenance of security while there is no such facility in other estates. As a result of incessant armed robberies in Lagos generally, residents through their associations organised their own security arrangements. Traditional/security guards are employed in all the estates (except Crystal) to protect lives and properties. It is also discernable in Table (47) that there are no public health facilities within the estate. This vacuum has been filled by private initiative in some estates such as Amuwo-Odofin (low-income) and Iponri (low-income).

Private clinics were established by medical personnel who either rented flats from original owners or own the units. It is noteworthy to mention that establishment of private clinics are prohibited in all Lagos State Development and Property Corporation's estates.¹

1. See LSDPC Rules and Regulations *op. cit.*, p.9.

This has not been obeyed in Amuwo-Odofin and Iponri (low-income estates) as private clinics are conspicuously advertised and operated within the estates. This shows poor supervision and control by Lagos State Development and Property Corporation.

Many of the respondents stated that their major problem or complaint is the poor maintenance of the available facilities by Lagos State Development and Property Corporation and Lagos Building Investment Company which have made living in the estates relatively uncomfortable. In Amuwo-Odofin, many of the respondents complained bitterly of bad roads and irregular collection of refuse which results in a littered and dirty environment. Bad roads within the estates was also cited as a major problem by respondents in the estates. The respondents are generally of the opinion that Lagos State Development and Property Corporation and Lagos Building Investment Company are only interested in collecting annual maintenance fees with nothing to show for it.

Table (48) reflects the assessment of respondents on the maintenance of the social amenities in the estates.

TABLE 48

Respondents Assessment of Maintenance of Social Services in the Estates

Rating	Amuwo-Odofin (Low)		Iponri (Low)		Omole (Medium)		Ijaiye (Medium)		Crystal (Upper Medium)		Herbert Macaulay Upper-Medium	
	Freq.	%	Freq.	%	Freq.	%	Freq.	%	Freq.	%	Freq.	%
Very Satisfactory	1	0.4	5	8.1	-	-	-	-	-	-	-	-
Satisfactory	80	32	15	24.1	1	10	2	5	4	66.7	-	-
Very Unsatisfactory	11	4.4	2	3.2	1	10	2	5	-	-	4	13.3
Unsatisfactory	112	47.2	40	64.5	8	80	36	90	-	-	26	86.7
No Response	40	16	-	-	-	-	-	-	2	33.3	-	-

Source: Field Survey, October - December, 1995.

There is a consensus of opinion among respondents that the estates are not satisfactorily maintained. 90% of respondents in Ijaiye considered unsatisfactory the maintenance of social amenities in their estate. Next in line is Herbert Macaulay with about 86.7%. Omole, Iponri and Amuwo-Odofin followed with about 80%, 64.5% and 47.2% unsatisfactory ratings respectively.

Officially, the responsibilities for the maintenance of the public housing estates are shared by Lagos State Development and Property Corporation and Lagos Building Investment Company formerly Lagos Building Investment Corporation. Lagos State Development and Property Corporation has the responsibility for the maintenance of common estate infrastructures such as roads, street lights, drains, fences and car parks from the annual maintenance fee collected from allottees. On the other hand, Lagos Building Investment Company has responsibility for the maintenance of buildings and structures in the

estates. It is also responsible for the maintenance of environment such as cutting grasses. In return for services to be rendered, Lagos Building Investment Company charges allottees maintenance fees. While beneficiaries complained of negligence on the part of government agencies, Lagos State Development and Property Corporation and Lagos Building Investment Company alleged that they have not received adequate cooperation from beneficiaries. The officials cited irregular payment of maintenance fees as an example. This was explained as responsible for the poor maintenance of the estates.

There appears to be lack of effective communication between beneficiaries on one hand and Lagos State Development and Property Corporation/Lagos Building Investment Corporation on the other hand. There is therefore a need for the residents and the two government agencies to close the communication gap and cooperate to maintain the estates to prevent blight which has developed in some low-income estates particularly Amuwo-Odofin.

The respondents were asked if they plan to move from their housing units or not. This would assist in measuring further the level of dissatisfaction or satisfaction of respondents with their housing. Surprisingly, a large number of respondents indicated that they have no plan to move from the housing estates. Despite the respondents large-scale dissatisfaction with the way the estates are maintained, many of the respondents have no plans of moving from the estates because of the downturn in the Nigerian economy. Many respondents indicated that even if they wish to move out, they are constrained by financial resources to build better houses or rent desired apartments.

TABLE 49

Plan to Move from the Housing Estates By Respondents

Estate	Category	Y E S		N O	
		No.	%	No.	%
Amuwo-Odofin	Low-income	150	60	100	40
Iponri	Low-income	22	35.5	40	64.5
Omole	Medium-Income	4	40	6	60
Ijaiye	Medium-Income	6	15	34	85
Crystal	Upper-Medium	1	16.7	5	83.3
Herbert Macauley	Upper-Medium	7	23.3	23	76.7

Source: Field Survey, October - December, 1995.

In Ijaiye (medium) about 85% of respondents have no desire to move from the estate. This is followed by Crystal estate where about 83.3% or 5 respondents do not intend to move from the estate. Only one respondent planned to move out from Crystal estate. Incidentally, the respondent is a tenant to a beneficiary, hence the natural desire to move out eventually. Next is Herbert Macauley (upper-medium) with 76.7%; Omole with 60% and Amuwo-Odofin with 40%. Although many of the respondents indicated that they do not have plans to move from their houses, not because they are satisfied with the estates, but more by harsh economic conditions. This has made it difficult for some of them to contemplate venturing out of the estate. Table (49) also shows the respondents who indicated their plans to move from the estates. They range between 60% in Amuwo-Odofin; 40% in Omole; 35.5% in Iponri; 23.3% in Herbert Macauley; 16.7% in Crystal estate and 15% in Ijaiye. The respondents went further to explain some of the reasons responsible for their plans to move out. They include the smallness of size of the flats. Respondents who cited this factor are those who occupied two bedroom flats in Amuwo-Odofin (low-income) and Iponri (low-income). Other reasons include lack of balconies. Respondents who complained of non-existing balconies indicated that life is often unbearable when there is power failure, as they are constrained within their flats. Some also said because of defective structures, they have already hatched plans to move from the estates to avert imminent destruction to their lives because of the possibility of the buildings being sunk. Others who have plans to move out are tenants who rented housing units from beneficiaries who got accommodation ostensibly for commercial reasons such as rental. These are beneficiaries for whom housing problems did not exist in the first place.

Our survey show that substantial number of "speculative beneficiaries" purchased public housing and rent them out at commercial rates to tenants who pay annually (See to them. (See Table 50).

TABLE 50

Ownership of Housing Units Occupied By Respondents

Estate	Category	Landlord		Tenant	
		No.	%	No.	%
Amuwo-Odofin	Low-Income	187	87.8	63	25.2
Iponri	Low-Income	62	100	-	-
Omole	Medium-Income	7	70	3	30
Ijaiye	Medium-Income	26	65	14	35
Crystal	Upper-Medium	5	83.5	1	16.7
Herbert Macauley	Upper-Medium	20	66.7	10	33.3

Source: Field Survey, October - December 1995.

As shown in Table (50) at Ijaiye housing estate about 35% of respondents rented their housing units from government allottees. In Herbert Macauley (upper-medium), Omole (medium-income), Amuwo-Odofin (low-income) and Crystal (upper-medium) tenants constituted about 33.3%, 30%, 25.2% and 16.7% respectively. It has been possible for some allottees to purchase these houses and hire them out because Lagos State Development and Property Corporation tend to emphasize on payment of deposits before allocation. Since the prices of these houses have gone up considerably, by mid 1980's only those who have the resources could purchase the houses.

Unfortunately, Lagos State Development and Property Corporation appears to be more concerned about recouping funds invested into the construction of public housing rather than ensure that the houses gets to the people who need them most. Invariably, what obtains is the practice of mobilising public funds to assist speculators in the property market. It may also be difficult to blame Lagos State Development and Property Corporation because the agency is also short of funds as indicated in chapter six. For Lagos State Development and Property Corporation to survive, it must adopt survival strategies which include relegation of public interest.

Given limited financial resource available to Lagos State Development and Property Corporation, it is impossible for this agency to provide all necessary amenities within the estates. We enquired from the respondents whether they have an association which provides an umbrella for addressing their grievances or providing missing facilities. The survey show that all the estates have Residents Associations. According to Lagos State Development and Property Corporation's regulations, it is mandatory for each estate irrespective of its size to have a Residents Association which must be named after the estate. The Residents Association is governed by an executive committee comprising of the following elected officers - Chairman, Secretary, Financial Secretary and Treasurer. These officers are elected from among the residents of the public housing estates. The principal objective of the Residents Association is to promote the welfare of the residents of the estates. Lagos State Development and Property Corporation is also represented on the executive committee by its representative who may attend all executive meetings. Our survey show that Lagos State Development and Property corporation representatives hardly attend Residents Association's meetings.

This would have been an avenue for Lagos State Development and Property Corporation to adequately feel the pulse of beneficiaries in the different estates. It appears that Lagos State Development and Property Corporation and Lagos Building Investment Company have not accorded the necessary recognition to the opinions of residents in the maintenance of the estates. This probably explain why rules and regulations relating to occupation of the estates are disobeyed blatantly with no sanctions on offenders.

Lagos State Development and Property Corporation provides rules for the occupation of the estates to promote peace, good neighbourliness and healthy environment. They include the following:

1. **The boiling of chemical and industrial substances of any nature and quantity in the estates is prohibited.**
2. **Any other process or activity that emits dangerous gas, odour, noise that endanger public health and peace in the estates is prohibited.**
3. **The use of any coalpot or firewood and the setting of open fires in housing units or any part of the premises within the estate is prohibited.**
4. **The use of any musical instruments or any other electronic/electrical gadgets which produce loud noise in the estates is prohibited.**
5. **Keeping of pets, building of chicken/rabbit pens for rearing of domestic animals and kennels for dogs are strictly prohibited within the estate.**
6. **The use of any estate by learner drivers is strictly prohibited.**
7. **The parking of any heavy duty vehicle or trailer within the estate is prohibited.**
8. **To park any vehicle including unserviceable vehicles of whatever description, private or commercial, on grass verges, footpaths, lawns or in any open spaces, paved courts or any other space in the estate where such will constitute a nuisance shall be prohibited.**
9. **Any vehicle abandoned in the estate for more than seven days will be impounded and towed away and the owner shall bear the costs of towing and storage.**
10. **The apartments must be used for residential purposes only and not as stores, offices etc.**

Unfortunately, these rules are not backed by stated sanctions to prevent its violation or serve as deterrent to others. The respondents were asked to cite known sanctions which Lagos State Development and Property Corporation had in past imposed on lawbreakers.

TABLE 51

Sanctions Imposed on Offenders

Types of Sanction	Amuwo-Odofin (low)		Iponri (Low)		Omole Medium		Ijaiye Medium		Crystal Upper Medium		Herbert Macauley Upper Medium	
	Freq.	%	Freq.	%	Freq.	%	Freq.	%	Freq.	%	Freq.	%
Payment of Fines	15	6	5	8.1	-	-	2	5.0	-	-	5	16.7
Loss of Ownership Rights	5	2	2	3.1	-	-	3	7.5	-	-	3	10
Nothing is done to Offenders	180	72	55	88.7	10	100	35	87.5	3	50	20	66.6
No Response	50	20	-	-	-	-	-	-	3	50	2	6.7

Source: Field Survey, October - December, 1995

As shown in Table (51) many of the respondents indicated that nothing is done to the offenders. In Omole (medium-income) all the respondents indicated that no punishment is effected on lawbreakers. This view is shared by 88.7% of respondents in Iponri (low-income); 87.5% in Ijaiye (medium-income); 72% in Amuwo-Odofin (low-income) and 66.7% in Herbert Macauley (upper-medium). A few respondents 6% in Amuwo-Odofin; 8.1% in Iponri; 5% in Ijaiye and 16.7% in Herbert Macauley stated that fines were imposed on offenders. Lagos State Development and Property Corporation expects residents to report anyone who contravenes the rules and regulations as enunciated by the agency. Respondents noted that reports are rarely made on erring beneficiaries to Lagos State Development and Property Corporation. Residents further made known that offenders are in most cases persuaded by the Residents Association to desist from acts injurious to public welfare. Since reports are hardly made on erring residents it is not uncommon to find illegal activities or actions perpetrated in the housing estates. During our visits to selected estates we found many flats being used as offices rather than residential purposes. This is common in Amuwo-Odofin and Iponri. Musical

instruments which produced loud noise was also a common feature in many buildings. Poultry and mechanical workshops are also openly operated in Amuwo-Odofin (low-income) and Iponri (low-income).

Despite the problems encountered in the estates, many of the respondents expressed a general satisfaction with their own housing units.

TABLE 52
Beneficiaries Assessment of the Housing Units Occupied

Rating	Amuwo-Odofin (Low)		Iponri (Low)		Omole (Medium)		Ijaiye (Medium)		Crystal (Upper Medium)		Herbert Macauley Upper Medium	
	Freq.	%	Freq.	%	Freq.	%	Freq.	%	Freq.	%	Freq.	%
Very Satisfactory	4	1.6	4	6.5	1	10	5	12.5	-	-	5	16.7
Satisfactory	146	58.4	48	77.4	9	90	35	87.5	6	100	20	66.6
Very Unsatisfactory	46	18.4	10	16.1	-	-	-	-	-	-	-	-
Unsatisfactory	44	17.6	-	-	-	-	-	-	-	-	5	16.7
No Response	10	4	-	-	-	-	-	-	-	-	-	-

Source: Field survey, October - December, 1995

As shown in Table (52) Crystal Estate (upper medium) recorded the highest number of satisfied respondents, (100%). This is followed by Omole (90%); Iponri (77.4%); Herbert Macauley (66.6% and Amuwo-Odofin (58.4%). Many of the respondents went further to explain that their satisfaction with the housing units can be traced to their efforts. As one respondent put it, I am satisfied with my housing unit because I made it so. Others linked their satisfaction to the fact that the units provide at least a roof over their heads. To these group of respondents, the housing units are satisfactory to the extent that it serves their accommodation problems in Lagos. There is also a vocal minority in Amuwo-Odofin (18.4%) and Iponri (16.1%) who considered their housing units unsatisfactory.

Some of the respondents complained that the housing units have no balconies and that they feel caged inside. Others complained of defective buildings which house their units. In Iponri, a respondent explained that the building containing the unit is already sinking.

Proximity of the estates to beneficiaries places of work is another important criteria in assessing the effectiveness of Lagos State housing programme. Our survey show that most of the public housing estates (except Ijaiye and to a lesser extent Omole) are fairly near to respondents places of work.

TABLE 53

Proximity of Selected Estates to Respondents Places of Work

Proximity	Amuwo-Odofin (Low)		Iponri (Low)		Omole (Medium)		Ijaiye (Medium)		Crystal (Upper Medium)		Herbert Macauley (Upper Medium)	
	Freq.	%	Freq.	%	Freq.	%	Freq.	%	Freq.	%	Freq.	%
Very Near	65	26	20	32.3	2	20	5	12.5	1	16.7	25	83.3
Fairly Near	162	64.8	30	48.4	5	50	15	37.5	4	66.6	3	10
Far Away	23	9.2	12	19.3	3	30	20	50	1	16.7	2	6.7

Source: Field survey, October - December, 1995

As shown in Table (53) 83.3% of respondents in Herbert Macauley indicated that their houses are very near to their places of work. 66.6% of respondents in Crystal agreed that the estate is fairly near to their offices/business centres while 64.8% of respondents in Amuwo-Odofin also indicated that the estate is fairly near to the estate. It was only in Ijaiye and Omole where about 50% and 30% of respondents indicated that the estates are far away from their places of work.

Survey results also reveal the various suggestions made by respondents on how public housing estates can be improved in the state. The various suggestions are categorised and listed below:

- (i) Follow-up and monitoring of the estates so as to resolve many problems experienced in the different estates.**
- (ii) Improved cooperation between Lagos State Development and Property Corporation, Lagos Building Investment Company and the Residents Association to promote development within the estates.**
- (iii) Few respondents advocated the engagement of a private estate agent who will be responsible for the maintenance of existing facilities and creation of new ones at stipulated fees. The last suggestion is anchored on the premises that it is impossible for government to meet all the needs of beneficiaries given its immense responsibilities and dwindling financial resources.**

6.5 Summary

In this chapter, it was discovered that public housing schemes were not administered as planned. Upper and medium income groups which were not planned for in the low-income schemes constituted almost half of the ultimate beneficiaries. In Amuwo-Odoin (low-income) and Iponri (low-income) respondents who constituted the target groups, Grade Levels 01 - 06 or their equivalents in the private sector constituted about 42% and 35% respectively. Other income groups from Grade Levels 7 and above or their equivalents in the private sector)) constituted about 43% in Amuwo-Odofin (low-income) and 65% in Iponri (low-income). These were groups of people not planned for by government in the low-cost housing schemes. This appears to be a negation of the low-income policy which aims at providing housing for those disadvantaged by the free housing market. This goal displacement became more pronounced in post Jakande administration when subsequent administrations abolished subsidies which resulted in astronomical increase in prices of the "former low-cost houses." As a result of the upsurge in the prices of these houses, an outcome of rising costs of building materials, many low-level workers were unable to purchase houses as they could not afford the new prices. A three bedroom flat which was sold for ₦6,000 in 1980's rose to ₦25,000 in 1980's and ₦600,000 in 1995.

It has also been shown in this chapter that all the selected estates have basic social amenities such as electricity, water-supply, market/shopping facilities, refuse disposal facilities and roads. This shows that Lagos State Government recognised and accepted the new idea that any meaningful housing programme must fulfill the socio-economic aspirations of families and individuals provided for. However, many of the respondents in all the selected estates complained of the poor maintenance of these available social amenities by the housing agencies -Lagos State Development and

Property Corporation and Lagos Building Investment Company.

Officially, the responsibilities for the maintenance of the public housing estates are shared by Lagos State Development and Property Corporation and Lagos Building Investment Company formerly Lagos Building Investment Corporation. Lagos state Development and Property Corporation has the responsibility for the maintenance of common estate infrastructures such as roads, street lights, drains, fences and car parks from the annual maintenance fee collected from allottees. On the other hand, Lagos Building Investment Company has responsibility for the maintenance of buildings and structures in the estates. It is also responsible for the maintenance of environment such as cutting grasses. In return for services to be rendered, Lagos Building Investment Company charges allottees maintenance fees. While beneficiaries complained of negligence on the part of government agencies, Lagos State Development and Property Corporation and Lagos Building Investment Company alleged that they have not received adequate cooperation from beneficiaries. The officials cited irregular payment of maintenance fees as an example. This was explained as responsible for the poor maintenance of the estates. There appears to be lack of effective communication between beneficiaries on one hand and Lagos State Development and Property Corporation/Lagos Building Investment Company on the other hand. There is therefore a need for the residents and the two government agencies to close the communication gap and cooperate to maintain the estates to prevent blight which has developed in some low-income estates particularly Amuwo-Odofin.

Despite the problems encountered in the estates, many of the respondents expressed a general satisfaction with their individual housing units and proximity of the estates to their places of work. Many respondents linked their satisfaction with their individual housing units to their personal efforts in improving allocated units. Others

are of the view that they are satisfied with the housing units because they provided roofs over their heads. There was also a vocal minority in Amuwo-Odofin (low-income) and Iponri (low-income) who considered their housing units unsatisfactory. These group of people complained that the housing units have no balconies and that they feel caged inside. Others complained of defective buildings which house their units.

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CHAPTER SEVEN**7.1 IMPLEMENTATION OF HOUSING FINANCE POLICY IN LAGOS STATE**

It is recalled here that one of the cardinal goals of 1980 Lagos State Housing Policy was to generate funds for private construction/purchase of houses as a way of resolving the housing crisis in the state. The central objective of the state's housing finance policy was to mobilise funds for interested people wishing to buy or build housing. In 1980, Lagos Building Investment Corporation (now company) was established to implement government's housing finance policy. Prior to the existence of Lagos Building Investment Corporation, Lagos State Development and Property Corporation was the agency charged with the execution of the housing finance scheme funded by Lagos State Government. In 1974, Lagos State Government through Lagos State Development and Property Corporation established a Savings and Mortgage Scheme¹. The scheme was to provide funds for prospective home-owners wishing to purchase public housing. The prospective beneficiaries were expected to save regularly for five years, after which they may be allocated houses as and when available on twenty five years mortgage. To stimulate large scale participation in the Savings Scheme, 97 housing units were allocated and mortgaged to the first group of savers between 1974 and 1975 in surulere and Isolo.

1. See Lagos State of Nigeria, Lagos State Development and Property Corporation Progress Report 1967 - 1979, Ilupeju, LSDPC Publication N.D. p.9.

However, due to inadequate capital base and lack of government commitment to the scheme, it was shortlived¹. For example, since adequate funds were not made available to augment the savings deposited by savers, the housing units which were completed at the time could not be sold on mortgage, as savings could not offset the costs of the houses. As a result, Lagos State Development and Property Corporation could not fulfil its promise to the savers under the scheme². The Savings Scheme during the period played an insignificant role in mortgage funding and resource mobilisation. In its six years of operation, the scheme was able to disburse ₦1,300,000 as against applications for ₦4,700,000³.

7.2 Lagos Building Investment Corporation (Now company) and Implementation of Lagos State Housing Finance Policy

It was against the failure of the Savings and Mortgage Scheme that Lagos Building Investment Corporation was legally constituted by Law No. 7 of the Lagos State of Nigeria in a supplement to the Official Gazette Extraordinary No. 58 Vol. 14 of 20th November, 1981, although it began operations on 30th April, 1980. The functions which were formerly performed by Savings and Mortgage Scheme of Lagos State Development and Property Corporation were transferred to Lagos Building Investment Corporation while additional ones were added. They included the following:

- (a) to encourage and facilitate the private ownership of houses by making to individuals loans secured by mortgage of dwellings.

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1. See Lagos State Development and Property Corporation Progress Report ibid., p.9
 2. Lagos State Development and Property Corporation Progress Report ibid., p.9
 3. Falegan, S.B. "Housing Finance and Funding: the Nigerian Experience" in Onibokun, P. (ed) op.cit., p. 196

- (b) to conclude agreements with any person for the construction, or repair of dwelling houses as industrial buildings;
- (c) to make, draw, accept, discount, endorse and execute promissory note, bills of exchange or other negotiable instruments;
- (d) to accept or acquire and hold any security of any kind in any form whatsoever;
- (e) to exercise any power, right or privilege in respect of any security held by the corporation in like manner as a private individual would be capable of exercising in like circumstances;
- (f) to invest money standing to its credit and not for the time being required for its purposes under this law, in stocks, shares, debentures or other securities whatsoever approved by the Governor, and to sell such stocks, shares, debentures or other securities with the approval of the State Governor;
- (g) to establish a Saving and Loans Scheme for the purpose of utilising the funds for granting loans to the general public for the purchase or construction of a house.

The corporation was governed between 1981 - 1991 by a Board comprising of an Executive Chairman and seven other members. This body was the policy making organ. The Executive Chairman of Lagos Building Investment Corporation liaises with the Commissioner of Finance on policy formulation of the corporation. Lagos Building Investment Corporation also had a General Manager who was responsible for the day to day administration of the corporation as well as implement decisions taken by the Board. The General Manager also had the responsibility of seeking Governor's approval through the Chairman, Lagos Building Investment Corporation Board and Commissioner for Finance before granting loans of ₦1 million or expenditure of the same amount.

As a result prompt and autonomous decisions could not be taken on management of the funds/cumulative reserves of the corporation. Neither could risks be taken as they might not be acceptable to the Governor or Commissioner of Finance. As a result, the corporation could not fully operate its mortgage functions¹. Consequently, the corporation was more or less restricted to financing Lagos State Government housing schemes particularly low-cost houses. The corporation could not extend its operations to private individuals wishing to obtain loans to build houses. The latter constitutes the majority of prospective builders in Lagos State².

In July, 1991 Lagos Building Investment Corporation obtained a mortgage banking license. It also acquired the status of a private limited liability company. The implication is that by law, it ceases to be under government control. It is now owned by shareholders. However, in reality it is still owned by Lagos State Government. The company is in the process of inviting shareholders to invest in the company by taking up shares.³ The company as a mortgage institution provides mortgage finance facilities to allottees of the state's low/medium housing schemes. It also provides mortgage banking services as we shall in details later. These mortgage services include saving schemes to aid private construction/purchase of houses. It is also involved in other services which are related to its primary mortgage functions. These are estate management services, funds placement and loan syndication.

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1. See Review of Parastatal Organisations in Lagos State *op. cit.*; p. 71
 2. See Achievements of Lagos State government 1984 - 1989 *op. cit.*; p. 100.
 3. See Lagos State of Nigeria, Lagos Building Investment Company Limited, Audited Financial Statements and Supplementary Financial Information Account for the Year ended 31st December, 1994 Lagos, LBIC Publication N.D. p.5.

In order to operate fully as a mortgage bank and to expand its activities to cater for a wider spectrum of prospective home builders, Lagos Building Investment Company was restructured to reflect its new company status as well as guarantee relative autonomy. As shown in Figure 4, at the apex of Lagos Building Investment Company is the Board of Directors which makes ultimate decisions governing Lagos Building Investment Company. The Board is however responsible to the Governor. The Managing Director is the Chief Executive of Lagos Building Investment Company. It is responsible to the Board for the day to day administration of Lagos Building Investment Company. The Managing Director is assisted by two General Managers who head Administration and Mortgage Departments respectively. The General Managers are in turn assisted by Principal Managers and their subordinates who are responsible for overseeing the new operational departments/units such as Finance, Operations, Loans Recovery, Inspectorate, Treasury etc.

Table (54) also reflects the staff strength of the company which has been replenished with more qualified workforces.

BOARD OF DIRECTORS

MANAGING DIRECTOR

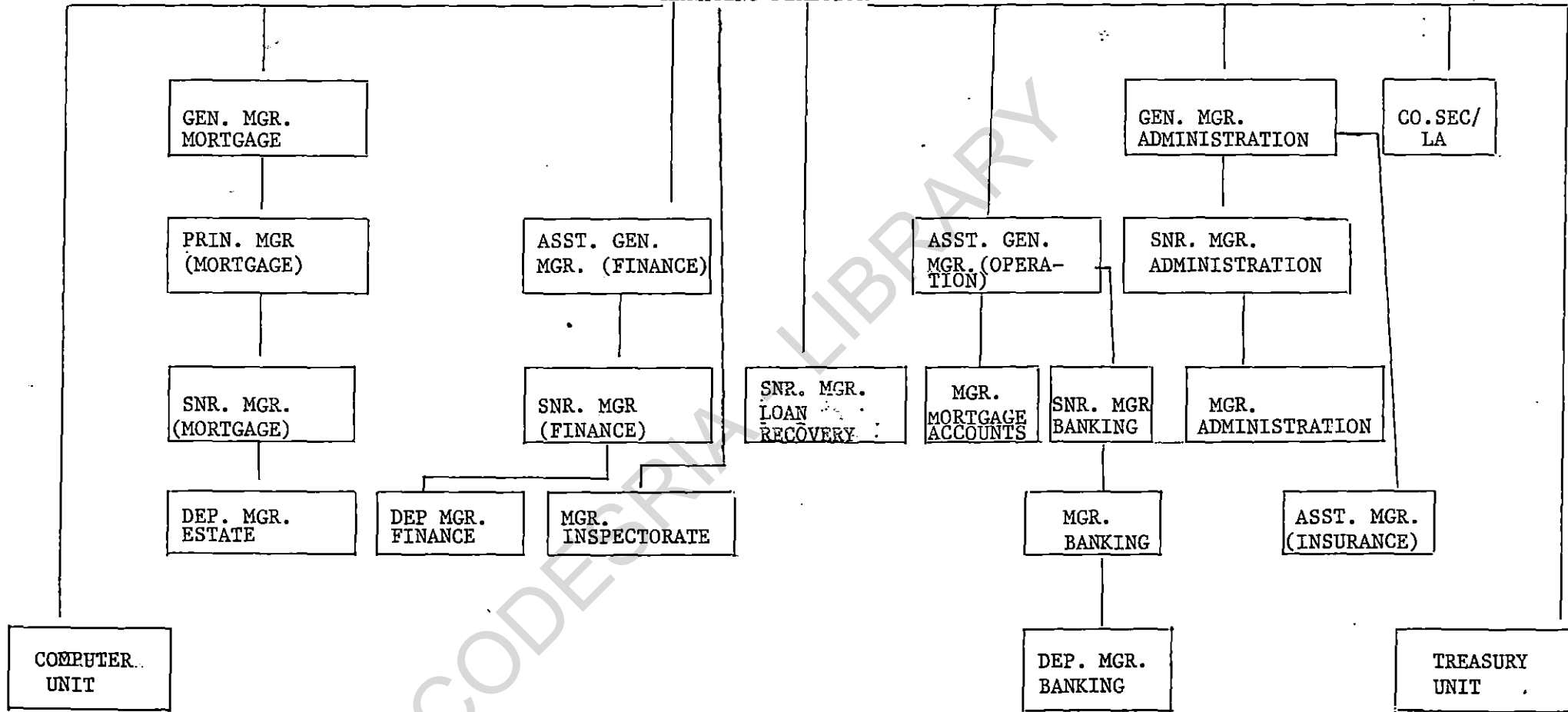


Fig. 4 Organisational Structure of Lagos Building Investment Company

KEY

- GEN. MGR. = General Manager
- ASST. GEN. MGR. = Assistant General Manager
- PRIN. MGR. = Principal Manager
- CO. SEC/LA = Company secretary/Legal Adviser
- SNR. MGR = Senior Manager
- MGR = Manager
- DEP. MGR = Deputy Manager

- MGR. = Manager
- ASST. MGR. = Assistant Manager

TABLE 54
Personnel Profile of Lagos Building Investment Company By January, 1996

S/No.	Department/Unit	Staff Strength
1.	Managing Director/Chief Executive	1
2.	Administration	84
3.	Operations	65
4.	Financial Accounts	13
5.	Mortgage	9
6.	Estate	7
7.	Inspectorate	4
8.	Legal	5
9.	Loan Recovery	4
	T O T A L	192

Source: Lagos Building Investment Company, January, 1996
(Field Survey).

As shown in Table (54) Lagos Building Investment Company comprises of 192 personnel. These personnel were recruited to work in the nine departments of the company- Office of the Managing Director, Administration, Operations, Financial Accounts, Mortgage, Estate, Inspectorate, Legal and Loan Recovery. Administration Department has the highest number of personnel, 84 or 44% of the total workforce. Next is Operations Department with 65 staff.

Furthermore, the company is presently developing a new corporate culture among its staff to whittle down the civil service culture which pervaded the organisation's operations when it was a corporation. The General Manager (Administration) as represented by Senior manager (Administration) cited two major strategies adopted by the company's management to produce a new corporate culture. The first is retraining of staff inherited from Lagos building Investment Corporation. The second is the recruitment of more qualified personnel to replace inherited employees who resign or retire. For example, it was cited that in cases where clerks with school

certificate qualifications resign, they are replaced with holders of Ordinary National Diploma in Accounts, Business Administration, Finance etc. This strategy was designed to improve the quality of services rendered to clients.

Additionally, banking remuneration structure was adopted by Lagos Building Investment Company to replace the civil service wage structure to attract professionals from the mortgage industry. Consequently, Lagos Building Investment Company's management accepted and approved the salary and allowances of its employees as agreed between Nigerian Employers Association of Banks, Insurance and Allied Institutions (NEABIAI) and the Senior/Junior staff Unions in 1995. The 55% increase in salaries of all categories of bank workers was effected by Lagos Building Investment Company. All the approved allowances were also implemented. For example, officers in the supervisory cadre are now paid ₦21,000.00 as housing allowance per annum while officers in the managerial cadre are paid between ₦37,000.00 and ₦66,000.00. For transportation, supervisors are paid ₦13,416.00 per annum while the managerial officers are paid between ₦25,000.00 and ₦29,000.00 depending on their level. Furthermore, while supervisors are paid ₦312 per month as utility allowance, officers on managerial levels are paid between ₦442 and ₦500.

To facilitate the implementation of the state's housing policy, Lagos Building Investment Company developed strategies to mobilise funds for its mortgage activities. The first is Organised Savings.

1. **Organised Savings:**

Organised Savings are conscious methods adopted by Lagos Building Investment Company to generate funds from the public to facilitate mortgage loans. Savings are mobilised through the head office and eleven branch offices which are all located in urban and semi-urban areas

of Lagos State. These branch offices are located in Tejuosho market, Iponri, Alausa, Martins Street, Ilupeju, Epe, Isolo, Ikorodu, Abesan Agege, Amuwo-Odofin and Badagry. The distribution of the branches of Lagos Building Investment Company shows over-concentration of mortgage services in urban and semi-urban areas of Lagos State to the detriment of rural communities. While it cannot be doubted that housing problems are more acute in urban centres, urban housing problems can be minimised through participation of rural dwellers in the housing finance system. If Lagos Building Investment Company branches are opened in some rural communities, funds can also be mobilised to strengthen the capital base of the company. Through participation of rural dwellers in Home Ownership Savings Scheme or other relevant savings, they can also gain access to mortgage loans. These loans can be used by aspiring home owners to build or improve the quality of houses by others. This may also attract tenants from urban centres. This can also assist in reducing the housing problems in the state.

Under Lagos Building Investment Company Organised Savings, the company developed four types of savings schemes¹. The first type is Save As You Earn. Under this scheme, a regular monthly saving is done for a period of five years. The scheme is to encourage the public, particularly wage earners to build up capital for a specific project or to augment whatever loan they may secure to build or purchase a house. Under the scheme, a saver is free to decide the amount of monthly savings for the stipulated period.

1. For details See the Lagos State of Nigeria LBIC Saving Schemes for all Classes of People Lagos, LBIC Publication, N.D. pp1-3; also Lagos State of Nigeria, LBIC Saving and Investment Schemes, Lagos, LBIC Publication, N. D. pp.1-3

The second scheme is Home Ownership Savings. The scheme is to enable savers secure mortgage loan. The amount of loans to be secured by savers depends on the level of savings of mortgage applicants.

An applicant's participation in this scheme does not guarantee access to mortgage loans as other conditions would have to be fulfilled. These include evidence of possession of the cost of housing unit to be purchased or built. In order to participate, a prospective beneficiary must open an account with a minimum of ₦50.00 in any of the eleven branch offices or headquarters of Lagos Building Investment Company. Subsequent deposits in the Savings Account must be regular and continuous for a minimum of five years. Thereafter an applicant may apply for a mortgage loan. An applicant may obtain a loan of 75% or three-quarter of the total amount of mortgage that is required if he/she has been able to save about 25%.

The third scheme is Children's Saving and Club Account. Under this scheme, the parents can open account in their children's name and operate such account until the child is old enough. Children also may open the accounts directly.

The fourth scheme is General Savings Account. This scheme is more popular as it is flexible. Savers can invest and withdraw at will. Savers can open an account with any amount from ₦50.00. Savers may withdraw or add when desired. The scheme is geared towards meeting individual needs such as holiday, marriage expenses, festivals and payment of school fees.

The fifth scheme is the Term Savings (Fixed Deposit Account). The scheme is designed for people who want to make lump sum investments and are prepared to leave them with Lagos Building Investment Company for a fixed term, the minimum of which is three years. Very high interest rate is paid on the investments. The longer the term of savings, the higher the rate of interest a saver receive.

It is pertinent to note that Save - As - You - Earn, Children's Savings and Club Account, General Savings Account and Term Savings (Fixed Deposit Account) are not directly related to mortgage operations. They are however avenues for mobilising funds to provide mortgage facilities for prospective home - owners. These savings have contributed significantly to the financial capability of Lagos Building Investment Company as reflected in Table (55).

TABLE 55

Income Derived from Lagos Building Investment Company
Excluding Children and Club
(1985 - 1993)

Year	Home Ownership	General Saving	Save as You Earn	Term Savings
1985	2,300,821	2,907,705	33,741	N/A
1986	2,317,383	4,112,409	38,981	2,345
1987	2,754,437	5,093,875	57,783	4,214
1988	2,797,446	6,547,669	80,459	28,095
1989	3,272,330	6,516,858	77,726	24,097
1990	N/A	N/A	N/A	N/A
1991	4,943,716	13,274,893	175,320	77,256
1992	7,520,278	38,498,848	263,786	85,675
1993	7,329,755	55,720,668	290,402	83,154
1994	7,414,052	55,845,500	293,392	83,154

- Sources: 1. Lagos State of Nigeria, Achievements of Lagos State Government Since January 1984 to June 1989 Lagos, LASG Publication, N.D. Pp. 100-102.
2. LBIC Memo to Director General, Revenue Generation Bureau, Lagos State Government, 22nd April 1993.

As shown in Table (55) in 1985 Home Ownership Savings generated ₦2,300,821, General Savings had ₦2,907,705 while Save - As - You - Earn had ₦33,741. By 1992, savings under Home - Ownership Scheme increased to ₦7,520,278 while General Savings, Save - As - You - Earn and Term Savings also increased phenomenally to ₦38,498,848, ₦263,786 and ₦85,675 respectively.

2. Investments:

Investments constitute another important source of funds for Lagos Building Investment Company. Investments made by Lagos building Investment Company are in various forms. Major forms of investments include Deposits/Placement in financial institutions, purchase of government securities and private sector bond.

3. Miscellaneous Sources:

They consist of estate supervision fees, insurance commission, mortgage interests and processing fees. Estate supervision fees are annual dues paid to Lagos Building Investment Company for the maintenance of public housing estates (i.e. buildings and environment). Insurance commissions are percentages derived by Lagos Building Investment Company for serving as agents between allottees and insurance companies engaged in insuring housing units. Mortgage interests are monies derived on loan facilities granted allottees of government houses or private builders.

Processing fees are monies paid by applicants for processing of loan applications. The amount paid by applicants for processing of mortgage loans depends on the loan required and value of property. Table (56) reflects the amount of money derived from investments, estate supervision, mortgage interests, insurance commission and processing fees. These diverse monies have contributed to providing funds for lending to prospective home - builders or public housing allottees.

TABLE 56
Incomes Derived from Investment and Other
Miscellaneous Sources (1992 - 1994)

Year	Investment	Estate Supervision	Mortgage Interest	Processing Fees	Insurance commission
1992	₦9,739,013	₦1,160,852	₦19,829,092	₦144,852	₦442,682
1993	₦11,903,569	₦1,580,156	₦27,753,830	₦476,366	₦715,622
1994	₦2,627,945	₦1,282,227	₦20,514,882	₦51,127	₦1,396,091

- Sources: (i) Lagos State of Nigeria, 1992 Annual Report of Lagos State Public Service January - December 1992 Lagos, LBIC Publication, N.D. Pp. 176-177.
- (ii) Lagos State of Nigeria, LBIC Annual Activity Report January - December, 1993 Lagos, LBIC Publication, N.D.
- (iii) Lagos State of Nigeria, LBIC Activity Report January - June 1994 Lagos, LBIC Publication, N.D.

As shown in Table (56) in 1992 ₦9,739,013 was realised from investments while estate supervision, mortgage interest, processing fees and insurance commission accounted for ₦1,160,852; ₦19,829,092; ₦144,852 and ₦442,682 respectively. By 1993, incomes derived from these sources increased. For example, Lagos Building Investment Company realised ₦11,903,569 from investment, mortgage interests also showed positive increase with about ₦27,753,830 as against a lower figure of ₦19,829,092 for 1992. Similar positive trends can also be observed on income derived from insurance commission which accounted for ₦715,622 as against ₦442,682 in 1992. In 1994, a drastic reduction can be observed on all the miscellaneous incomes - investment (₦2,627,945), estate supervision (₦1,282,227) mortgage interest (₦20,514,882), processing fees (₦51,127) and insurance commission (₦1,396,091). The decline in revenue generated in 1994 for processing fees was attributed to reduction in the number of mortgage applications received for the period¹. Similarly, the low payment of estate supervision fees by residents of many public housing estates was also said to have been responsible for the decline in revenue in that sector². These facts underscore the harsh economic situations faced by many Nigerians (Lagosians inclusive).

1. See Activity Report 1994 op. cit.

2. See Activity Report 1994 op. cit.

4. Subventions/Loans:

Subventions and Loans from Lagos State Government are also sources of funds for Lagos Building Investment Company. However, there is insufficient data on the subventions and loans received by Lagos Building Investment Company from Lagos State Government as Lagos Building Investment Company officials spoken to were unwilling to provide us details on subventions and loans received from the state government. The study therefore had to rely on general publications. At its inception, Lagos Building Investment Corporation relied on the state government for most of its funds. On most occasions these funds were inadequate. In 1981 when Lagos Building Investment Corporation was established, Lagos State government planned and grant aided the agency ₦1,500,000 for the first three years (1981, 1982 and 1983).¹ This was supplemented with ₦22 million in 1982 to enable a larger number of allottees receive loans to pay for the low-cost houses²

With the new status acquired by Lagos Building Investment Company when it became a private limited liability company, the government was to stop grant - aiding it. However, because Lagos building Investment Company is still in the process of inviting shareholders to invest in the company, the government still provides loans to assist it financially. For example, in 1992 the sum of ₦38 million was given to Lagos Building Investment Company as a loan to facilitate its mortgage activities.

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1. See Lagos State of Nigeria, 4th National Development Plan 1981 - 1985 *op. cit.*, p. 80.
 2. Commissioning of Abesan Low-Cost Housing Scheme *op. cit.* p. 29.

5. National Housing Fund:

The National Housing Fund is also a potential source of financial resources for Lagos Building Investment Company. The Fund was designed to provide loans to Primary Mortgage Institutions in Nigeria (Lagos Building Investment Company inclusive) to ensure constant supply of housing loans to prospective mortgagors. The National Housing fund (NHF) was promulgated as Decree No. 3 of 1992.

- (i) facilitate the mobilisation of funds for the provision of houses for Nigerians (Lagosians inclusive) at affordable prices;
- (ii) provide long-term loans to mortgage institutions for on-lending to contributors to the Fund;
- (iii) provide incentives for the capital market to invest in property development;
- (iv) encourage the development of specific programmes that would ensure effective financing of housing development, in particular low-cost housing, for low-income workers;
- (v) provide proper policy control over the allocation of resources and funds between the housing sector and other sectors of the Nigerian economy.

The National Housing Fund is to derive its working capital through mandatory contributions made by employers of labour, employees, the self-employed and statutory allocation from the Federal Government. The Federal Government statutory allocation commenced with the release of ₦250 million in 1992¹. Furthermore, all Nigerians earning ₦3,000 and above per annum either in public or private sector was expected to contribute 2.5% of their basic monthly salary to the Fund. The funds generated from the above listed sources are to be managed by the Federal Mortgage Bank of Nigeria, the apex mortgage institution. Federal Mortgage Bank of Nigeria is expected to release funds for Primary Mortgage Institutions (Lagos Building Investment Company inclusive). The Primary Mortgage Institutions (PMI's) are expected to charge a maximum of 4% interest when lending to prospective mortgagors. The percentage of interest charged is more or less a social loan. This is relatively low when compared to similar mortgage loans which usually attracts interest rates which vary from 19% and 21%. The National Housing Fund Programme appears good on paper. The programme is presently hampered by bureaucratic bottlenecks. The proceeds generated from the National Housing Fund are yet to be disbursed to the Primary Mortgage Institutions by Federal Mortgage Bank of Nigeria four years after its commencement as we indicated in section 4.3 of chapter four. As a result of this, Lagos Building Investment Company like many Primary Mortgage Institutions are limited financially to disburse mortgage loans to a wider number of qualified applicants.

1. See Ogunseye, T. O. "The Impact of PMI's in Reducing Demand and Supply Group in the Nigerian Housing Delivery System", Nigerian Accountant September, 1994 pp. 10-12.

This has contributed to limited mortgage activities carried by Lagos Building Investment Company. Since funds available are very limited to the company, only a restricted number of qualified applications could be considered (See Tables 57 and 58).

7.3

Lagos Building Investment Company and Delivery of Mortgage Services

Since inception of Lagos Building Investment Company, first as a corporation, later as a limited liability company, the agency has been involved in granting mortgage loans to intending home-owners. Although there are no comprehensive records of the total number of beneficiaries or the amount of loans disbursed since inception because of poor record keeping. Fragmentary records made available to us by the company's officials show that the agency has granted a limited number of allottees of public housing mortgage loans from 1981 to 1989. From 1990, it extended its facilities to private builders. By 1982, the agency had provided mortgage loans amounting to ₦19,509,141 to 2,032 allottees of government housing estates. The breakdown of beneficiaries/loans received in 1982 is reflected in Table (57).

TABLE 57

**Lagos Building Investment Corporation
Loans Granted to Allottees of Public Housing (1980-1982)**

S/NO.	Name of Estate	Category	NO. of Beneficiaries	Amount of Loans Received (₦)
1.	Abesan	Low-Income	96	431,134
2.	Abule-Nla	Low-Income	90	489,673
3.	Amuwo-Odofin	Low-Income	1,230	5,255,798
4.	Iponri	Low-Income	616	2,437,515
		Total	2,032	19,509,141

Source: Lagos State of Nigeria, Commissioning of Abesan Low-cost Housing Scheme by Chief Obafemi Awolowo Lagos, LSDPC Publication, 1982 p.30

It is discernible from Table (57) that in Abesan-Agege, only 96 or 2% of allottees benefitted from the agency's mortgage loans¹. In Abule-Nla, all the 90 or 100% of allottees benefitted from mortgage loans while in Amuwo-Odofin about 1,230 or 40% of allottees received mortgage loans, while in Iponri about 616 or 58% benefitted. From the picture provided above, it is clear that the agency could only finance 2% of allottees in Abesan, 40% in Amuwo-Odofin and 58% in Iponri. Only in Abule-Nla that all the 90 or 100% of allottees were financed by the corporation. It is pertinent to mention that mortgage loans are not evenly disbursed to beneficiaries. The amount of loans granted to beneficiaries depended on their savings capabilities. For example, if in 1982 a prospective mortgagor intends to purchase a three bedroom flat which cost ₦6,000 and he/she had ₦3,000 as savings with the corporation, he/she would only require a loan of ₦3,000. For another prospective mortgagor who desire to purchase a similar housing unit but had lower savings i.e. ₦2,000, he/she will require a higher loan of ₦4,000.

1. The details of the housing estates have been comprehensively discussed in chapter 2. As we indicated in this chapter, Abule-Nla contained 90 housing units, Abesan 4,524 housing units, Amuwo-Odofin 3,106 housing units and Iponri 1,062 housing units.

Allottees who were not covered by the corporation's loan scheme sourced their funds from private initiatives i.e. bank loans and personal savings. This also shows that government and its agencies cannot be relied on as sole financiers of housing in view of economic circumstances characterised by mis-management. Other possible alternatives have to be explored by the society at large in ameliorating the housing crisis in Nigeria in general and Lagos State in particular.

Lagos Building Investment corporation continued to finance only allottees of government housing project up till 1989. This was due to inadequate capital base of the corporation at that time¹. Between 1985 and 1989 the corporation granted ₦277,569,76 to allottees of government housing projects (low and medium-income). A further analysis shows that in 1985, 1986, 1987, 1988 and 1989, the sums of ₦53,908; ₦56,277,308; ₦61,752,401 and ₦68,655,493 were granted to allottees respectively during these stipulated periods².

In 1991 the agency in compliance with the provisions of Mortgage Institutions's Decree No. 53 of 1989 raised its paid up capital to ₦5 million to enable it broaden its financial base. This later assisted in opening its mortgage schemes to private builders as well as increase the number of beneficiaries among allottees of public housing projects³. In 1993, the sum of ₦123,781,000 was granted as mortgage loans to beneficiaries of low-cost, medium income houses, federal housing schemes and private properties. In 1995, the sum of ₦30,636,879 were shared among 180 beneficiaries comprising of allottees of government housing projects and private builders.

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1. See Achievements of Lagos State *op. cit.*, p. 100.
 2. Achievement of Lagos State *op. cit.*, p. 100
 3. See Financial and Audited financial Statements *op. cit.*, p. 15.

In 1996 (January - June) the sum of ₦39,511,722.05k was disbursed among 139 beneficiaries. As shown in Table (58) the beneficiaries comprised of 26 private builders while 66 are allottees of different government housing projects (Jubilee Housing Scheme, Medium-Income and Low-Income).

TABLE 58

**Lagos Building Investment Company
Loans Granted to Mortgagors in 1996**

S/no.	Type of Scheme	No.of Beneficiaries	Amount
1.	Private Property	26	₦19,110,100.00
2.	Jubilee Housing Scheme	25	₦5,692,870.00
3.	Government Land	2	₦2,172,975.00
4.	Medium Income	2	₦750,000.00
5.	Low-Income	39	₦4,228,777.05
6.	Staff Mortgage Loan	45	₦7,557,000.00
	Total	139	₦39,511,722.05

Source: Lagos Building Investment Company, July 1996 (Field Survey).

The company also extended its mortgage facility to allottees of government land in 1996. As shown in Table (58) two mortgagors received ₦2,172,975 to purchase government land. Despite the improving profile of the company in its mortgage operations, the number of beneficiaries in the years discussed is negligible.

7.4 Administrative Requirements and Accessibility to Mortgage Loans

Our investigation revealed that Lagos Building Investment Company stipulated criteria/requirements for selecting beneficiaries for mortgage loans. As we shall see later some of these criteria appear restrictive. Given the role of the company as a financial institution, it must safeguard the capital entrusted into it by the public. While some of these criteria and conditionalities may protect Lagos Building Investment Company from risk and loss, it also by their nature prevent the low-income groups from benefitting.

Under the Lagos Building Investment Company mortgage facilities, there are two major types of mortgage loans. The first type is mortgage loans to purchase low-cost and medium-income housing units. The second type is mortgage loan for the construction of private dwellings.

Under the first category, "Purchase of Public Housing" the following requirements must be fulfilled before applicants are considered for mortgage loans.

1. Purchase of mortgage application form, the cost of which is ₦500.
2. Payment of Processing Fee. This is however subject to the cost of the property. The total cost of the property determines the amount of money to be paid as a processing fee.
3. Opening of Savings Account with the company with a minimum of ₦5,000 balance to be maintained throughout the period of the facility.
4. Payment of personal stake (minimum 1/4 cost of the property).
5. Block and flat must be given on the letter of allocation and work must have been completed on the flat before loan can be disbursed.
6. Completed application forms should be submitted with the following documents:
 - (i) Current tax clearance certificate;
 - (ii) Two passport photographs of applicant and guarantor;

- (iii) **Current pay slip/evidence of business performance;**
- (iv) **Development levy.**

Under the second category, "Construction of Private Dwellings", these underlisted conditions must also be fulfilled:

1. **Purchase of mortgage application form the cost of which is ₦500.**
2. **Payment of processing fee - which depends on the loan required and value of property.**
3. **Submission of the following documents:**
 - (i) **certificate of occupancy.**
 - (ii) **approval of building plan.**
 - (iii) **bill of quantities and construction programme.**
 - (iv) **approved survey plan.**
 - (v) **a feasibility study report.**
 - (vi) **tax clearance certificate.**
 - (vii) **passport photographs of applicants and guarantor.**
 - (viii) **development levy receipt.**
 - (ix) **current payslip/evidence of business performance.**
4. **Maintenance of a Savings Account with Lagos Building Investment Company.**
5. **Applicant's stake should not be less than 1/4 of the cost of construction.**
6. **Obtainment of Governor's consent to mortgage the property to the company.**

In a nutshell, only applicants who have fulfilled all the requirements for the two categories of mortgage loans are considered. As shown above, the

eligibility requirements for the mortgage loans are high and restrictive particularly as it relates to private dwellings. Under the Private Dwellings Scheme, applicants must make a down-payment of 1/4 of the costs of construction. Additionally, applicants must produce approved survey plan, building approval and certificate of occupancy and Governor's consent to mortgage the property. The Governor's consent is required as the land on which the building or property is to be developed belongs absolutely to the Governor. In the context of Nigerian economic situation where the costs of land and building materials are high and fluctuating as shown in chapters five and six, asking for a down payment of 1/4 of costs of construction or cost of a purchase of public housing is restrictive.

This may scare genuine and interested home owners while speculators will take the advantage provided. To buttress this constraint further, in lower-medium income houses (formerly low-cost) presently costs between ₦600,000 and ₦900,000. A prospective mortgage applicant for the purchase of lower-medium income houses will be expected to pay 1/4 of this amount which is between ₦150,000 and ₦225,000. The ratio of this down-payment to many low-income earners's incomes and assets are disproportionately high. It is pertinent to mention that family incomes are not limited to housing. Other basic items such as transportation and feeding are basic necessities which must also be included in family budgets. Given this situation, only middle and upper-middle income families are likely to meet these stringent conditions.

An equally frustrating requirement drawback is administrative problems encountered in fulfilling the requirements. These include the production of certificate of occupancy which takes a number of years to obtain in Lagos State as extensively discussed in Section 4.6 of chapter four.

In addition, the processing of mortgage loans and conditionalities attached require some degree of literacy which is generally lacking in Nigeria. Complex application forms have to be filled, building plans must be approved, Governor's consent to mortgage the property obtained and bill of quantities and construction programme as certified by a licensed surveyor must also be attached. These strict requirements are likely to discourage the barely literate who may not be knowledgeable enough in filling the necessary forms or embark on the long and arduous process of obtaining certificate of occupancy and approved building plan. These groups of people are more likely to be discouraged from participating in government sponsored housing finance schemes.

7.5 Summary

In chapter seven, our findings confirmed the hypothesis that the capacity of implementing institutions determine the effectiveness of government housing policies and programmes. The Lagos State Housing Policy of 1980 was aimed at encouraging private initiative in ownership of housing through provision of mortgage loans to qualified applicants. This objective is to be achieved by its agency Lagos Building Investment Company (formerly corporation). Unfortunately, the impact of Lagos Building Investment Company in the finance of housing particularly private dwellings is hardly felt because of the low capacity of the agency. The poor capital base of the agency since inception has not allowed wider disbursement of mortgage loans to all qualified applicants. As a result of the poor financial capability of the agency between 1980 and 1989, it was unable to provide loans to private individuals wishing to build their houses. Allottees of government low-cost housing schemes were the prime beneficiaries. Unfortunately, the number was negligible when compared to the large number of people seeking mortgage loans to build private houses as government contribution to the supply of housing in the state is meagre. It was not until 1993 that the agency extended the mortgage facility to people wishing to build their houses and their share of mortgage

facility remained negligible. In 1996, out of the 139 beneficiaries of mortgage loans from the agency, only 26 were prospective builders while the remaining 113 beneficiaries were sourced from allottees of government housing schemes and the company's staff. The foregoing shows that government and its agencies cannot be relied on as sole-financiers of housing in view of economic circumstances characterised by mismanagement. Other possible alternatives have to be explored by the society at large in sourcing funds for housing in Nigeria in general and Lagos State in particular.

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CHAPTER EIGHT
SUMMARY OF FINDINGS

8.1

In this study we set out to identify the key management problems that obstruct the implementation of housing policies and programmes in Lagos State. The specific objectives were:

- (1) To examine the content and nature of Lagos State housing policies and programmes.
- (2) To examine the implementation of housing policies and programmes in Lagos State.
- (3) To identify and assess problems which are facing institutions that are involved in the implementation of housing policies and programmes.
- (4) To proffer feasible solutions to problems that would be identified in objectives 1,2,3.

In pursuit of these objectives, we adopted primary and secondary methods of data collection. These include questionnaire, interview, analysis of government publications which yielded the following findings.

The study revealed that a network of complementary institutions were established between 1972 and 1981 to implement the housing policies and programmes in Lagos State. These were Land Use and allocation Committee, Land Services Directorate, Survey Directorate, New Towns Development Authority, Lagos State Development and Property Corporation and Lagos Building Investment Corporation (now Company).

The study also validated the hypothesis that the capacity of implementing institutions determines the effectiveness of government housing policies and programmes. With respect to the implementation of land policy, it was discovered that government

objectives of administering land for the common benefits of Nigerians and aiding the expansion of housing through allocation of land as contained in the Land Use Act of 1978 and Lagos State Housing Policy of 1980 have not been realised to a large extent. Rather than improving an average person's chances of obtaining land, inaccessibility of a majority of people to land has been heightened by government intervention. While it is an obvious fact that the Land Use Act of 1978 and Lagos State Housing Policy of 1980 have led to concrete policy outputs. Relevant actions resulting in the production of land for the development of housing have been carried out by the Land Use and Allocation Committee and New Towns Development Authority. Large scale acquisition of land have been made by government. From the large scale acquisition, residential estates have been developed in different areas of Lagos State and allocated to people. These serviced estates include Ogudu (GRA), Gbagada (GRA), Victoria Island Annex, Parkview, Oworonshoki, Omole (GRA), Ogba (GRA), Magodo Phase I and II, Ikosi, Amuwo-Odofin, Egan/Igando/Akesan (GRA), Ipaja New Town Scheme, Ikorodu GRA, Epe GRA, Lekki Peninsula Scheme I and II, Ibeju Residential Scheme, Lekki Resettlement and Ikorodu. As a result of government activity in the development of serviced land, some impact was made by land agencies (Land Use and Allocation Committee and New Towns Development Authority). Through these agencies about 11,398 people gained access to developed land (with infrastructures) which under traditional land tenure system (in Western Nigeria) may not have been possible as land was generally inalienable.

However, due to the high costs of government land, majority of Lagosians are constrained from benefitting from government land. For a plot of land measuring 1,200m² in Victoria Island an allottee is expected to pay ₦32,180,000 for the first four years. In Magodo, Omole, Ikosi and Ketu each beneficiary will also pay ₦706,400 for

the same period. In semi-urban areas of Ikorodu, Ewu-Elepe, Epe (GRA) and Ibeju-Lekki, an allottee is also expected to pay ₦73,400. Given the price situation of government land, even middle-income earners and honest high income earners are constrained from benefitting from government land. As a result, majority of people are compelled to acquire land from the traditional land market. In some cases, land obtained through traditional land market are of doubtful titles or within government acquisition. Such land also face the risk of land litigations or future demolition by government. The goal of Lagos State Government in expanding housing stock by allocating land to willing individuals was also unattained. Majority of applicants for land could not obtain them on account of finance. It could therefore be said that government land programme had low impact. Consequently, the land situation remain a critical problem in Lagos State. While huge government resources were invested in developing and servicing land for allocation, very few people benefitted from such resources.

The low impact made by government land programmes is attributed mainly to the low implementation capacity of land agencies. An evaluation of the implementation capacity of Land Use and Allocation Committee, Land Services Directorate and New Towns Development Authority revealed that low administrative capability was a critical variable undermining the capacity of these agencies in the effective translation of land policy and programmes. The low administrative capability of the implementing agencies are manifested in lack of required autonomy to operate, administrative lapses on the part of agencies and inadequate material and human resources for effective performance. For example, it was found out the scale of government's supply of land developed with infrastructures) was undermined by administrative lapses which resulted in loss of revenue. As a result of inadequate revenue government could not develop

land on a large magnitude. Administrative lapses on the part of some of the land agencies such as Land Use and Allocation Committee encouraged defaults in payment of land charges which resulted in loss of revenue accruable to government. These administrative lapses include late issuance of demand notices by Land Use and Allocation Committee. Consequently, allottees are put in uncertain positions in terms of amount of money to pay particularly when price revision is imminent. Other administrative deficiencies include wrong assessment of land charges. This problem occurs as a result of non-availability of vital information in allocation files due to lack of proper record keeping. There are also cases of missing files on some government schemes. As a result, demand notices are not issued to some allottees thereby resulting in loss of revenue as experienced by government in 1987. During this year, ₦142,173,481.50k was expected as land charges from government developed land schemes, while ₦35,802,830.55k was actually collected. The government lost ₦106,370,650.95k.

Weak administrative instruments for facilitating compensation on acquired land also impinge on government's ability to provide land commensurate with demands for land. Land Services Directorate was charged with the processing of claims for compensation. The agency has been particularly slow in processing claims for compensation. The processing period often range between five and ten years. As a result, "aggrieved land owners" often prevent government officials from developing the land schemes. In other cases, allottees are prevented from occupying land where compensation have not been paid. The weaknesses of Land Services Directorate were attributed to lack of adequate manpower and material resources to carry out the duty of processing claims for compensation. For example, operating officials in Land Services Directorate lack adequate vehicles to visit acquired land for computation of unexhausted improvements. Additionally, the Directorate is faced with the problem of adequate

funds. As a result, the Directorate could not purchase essential working materials such as enumeration sheets which are used to compute improvements (economic trees, houses etc) on acquired land.

The study revealed that complex and cumbersome administrative processes constitute another factor responsible for the limited impact of government in facilitating the development of land for housing. The certificate of occupancy granted by Governor is a formal evidence of rights and interests in allocated or purchased land (before Land Use Act of 1978) to the exclusion of others except the Governor. Certificate of occupancy occupies a pride of place in the housing market. It is one of the major prerequisites for the obtainment of mortgage loans. Given its central role in guaranteeing title to land and access to mortgage loans, prospective home owners especially those who purchased their land through private sources in (pre Land Use Act of 1978), apply for Certificate of Occupancy from the Governor through Land Use and Allocation Committee. The Land Use and Allocation Committee through its certificate of occupancy section processes applications for Certificate of Occupancy. Applicants are expected to furnish Land Use and Allocation Committee with land information certificate on the subject land, approved building plan (in case of developed land) or evidence of submission of application for building to the appropriate town planning authorities, tax clearance certificate etc. It is assumed that all applicants are knowledgeable and literate enough (according to Western standard) to fill all the necessary forms. This assumption is negated by the wrong filling of application forms or the provision of inadequate information by applicants.

Quite often, administrative action is discontinued on applications containing incomplete information. These problems are also compounded by inadequate manpower and material resources to process applications for certificate of occupancy. As a result of financial constraint, adequate manpower could not be acquired to perform the major

functions of Land Use and Allocation Committee (processing of certificate of occupancy inclusive). For example, site visit is an important stage in the processing of certificate of occupancy for an application. This is conducted to ensure that all the pieces of information which are contained in applications for certificate of occupancy are accurate. However, due to shortage of required personnel, site visits could not be conducted as at and when due as officials were inadequate. For example, in 1994 the Committee/Directorate required the following additional number of officers to perform effectively: 3 Principal Land Officers, 4 additional Land Officers, 3 Principal Land Assistants, 1 Principal Technical Officer and 2 Principal Secretarial Assistants. Unfortunately, the number of additional staff required was not granted because of financial constraint. Material resources were also inadequate. These factors were responsible in some way for the delays experienced in processing certificate of occupancy.

The Directorate was further constrained by inadequate transportation. Out of the eight vehicles which were allocated to Land Use and Allocation Committee, only one is functional. The remaining seven vehicles had one form of mechanical problem or the other. As a result of this problem, staff could not be conveyed regularly to field centres for site inspection or collection of stamp duties on certificate of occupancy. The internal weaknesses of Land Use and Allocation Committee such as inadequate manpower and material resources largely accounted for the limited number of private certificates of occupancy granted between 1979 - 1992 (13 years). As shown in chapter four only 10,728 private certificates of occupancy were granted. When this number is added to 11,398 grantees of state certificates of occupancy by (1994) only 22,126 people were qualified for mortgage loans for building purposes as certificates of occupancy are acceptable collateral. These constraints also explain why only a negligible number of people can add to the stock of housing in the state.

The study also revealed government efforts in minimising housing problems in Lagos State through direct construction of housing. It was also discovered that government ability to minimise the housing problems depended on the capacity of the implementing agency, Lagos State Development and Property Corporation. During periods when the capacity of Lagos State Development and Property Corporation was high, substantial construction of public housing took place. Specifically, during the civilian administration of Jakande administration, when the capacity of Lagos State Development and Property Corporation was high, the agency contributed significantly to the housing sector in the state. It was during this period that most of the existing public housing estates in the state were constructed. The administration was able to produce 15,882 housing units. Although the number produced was far below the target of the administration which was 50,000 housing units per year. Nonetheless when compared to the combined efforts of his predecessors, Lagos State Development and Property Corporation under Jakande's administration made more significant contribution to the supply of housing in the state. For example, in two decades (1951 - 1972) Lagos Executive Development Board, Lagos State Development and Property Corporation's predecessor produced only 7,000 housing units. The high administrative capability witnessed by the agency during this period can be attributed to the immense support from the political leadership. His administration stimulated actions that resolved what could have been obstacles to Lagos State Development and Property Corporation in the execution of public housing programme. Governor Lateef Jakande also established and headed a Project Implementation Committee which comprised the major implementors. The Committee served as a consultative forum for review of targets and achievements of Lagos State Development and Property Corporation in the execution of the mass housing programmes enunciated by the government during the

period under examination. Through this forum, the Governor was acquainted with problems encountered by Lagos State Development and Property Corporation in the implementation of housing projects. Bureaucratic bottlenecks were also reduced to their barest minimum. For example, at the inception of the low-cost housing programme in 1979, manpower was initially a constraint. This had adverse effects on the operations of Lagos State Development and Property Corporation initially, as the then Ministry of Employment and Civil Service Matters was unwilling to give approval for recruitment of needed hands particularly engineers. The Governor, Alhaji Lateef Jakande was contacted on the problem. He resolved the matter by giving special approval for the recruitment of additional staff i.e engineers, town and regional planners, quantity surveyors etc.

Adequate funds were also made available by government to execute the low-cost housing schemes. The strong financial capability of the agency placed it in a position to contribute to the supply of housing as well as enhance access of the target groups to the housing projects during Jakande's administration. Given the high costs of these houses, they were only accessible to a very small proportion of the population, mainly the privileged elites. Unfortunately, this small population was not the strata of the population where the quantitative demand was most acute.

Since the termination of Jakande's administration, the public housing schemes were no longer administered as planned on account of the increasing costs of public houses. Middle-income and upper-income groups were placed at a better financial advantage to purchase the low-income houses. Middle and upper-medium income groups constituted about half of the beneficiaries population in selected low-income estates. They constituted about 43% in Amuwo-Odofin (low-income) and 65% in Iponri (low-income). These were groups of people not planned for by government in the low-cost

housing schemes. This appears to be a negation of the low-income policy which aims at providing housing for those disadvantaged by the free housing market. This goal displacement became more pronounced in post Jakande administration when subsequent administrations abolished subsidies which resulted in astronomical increases in prices of the "former low-cost houses." As a result of the upsurge in the prices of these houses, an outcome of rising costs of building materials, many low-level workers were unable to purchase houses as they could not afford the new prices. A three bedroom flat which was sold for ₦6,000 in 1980's now sells between ₦600,000 - ₦900,000 in 1990's.

In spite of the efforts of Lagos State Development and Property Corporation in the provision of housing between 1979 and 1983, the politicisation of the location of some of the housing estates led to waste of the houses and consequently the resources invested in them. Some low-cost housing estates were located in areas where there was no serious demand for housing. As a result of the infeasibility of the affected housing estates, they were eventually abandoned. Badagry estate containing 78 housing units was one of those abandoned due to poor location resulting from politicisation. Other examples include Epe and Ikorodu low-cost housing estates. The former which was made up of 60 housing units were never occupied while Ikorodu estate was only partially occupied. The involvement of Lagos State Development and Property Corporation in the provision of housing was substantially reduced from 1984 as a result of military intervention.

It was also shown that all selected public housing estates have basic social amenities such as electricity, water supply, market/shopping facilities and roads. This shows that Lagos State Government recognised and accepted the new idea that any meaningful housing programme must fulfil the socio-economic aspirations of families and individuals provided for. However, many of the respondents in all the selected estates complained of the poor maintenance of these available social amenities by housing

agencies - Lagos State Development and Property Corporation and Lagos Building Investment Company.

Formally, the responsibilities for the maintenance of the public housing estates are shared by Lagos State Development and Property Corporation and Lagos Building Investment Company (formerly Lagos Building Investment Corporation). Lagos State Development and Property Corporation has the responsibility for the maintenance of common estate infrastructures such as roads, street lights, drains, fences and car parks from the annual maintenance fee collected from allottees. On the other hand, Lagos Building Investment Company has responsibility for the maintenance of buildings and structures in the estates. It is also responsible for the maintenance of the environment such as cutting grasses. In return for services to be rendered, Lagos Building Investment Company charges allottees maintenance fees. While beneficiaries complained of negligence on the part of government agencies, Lagos State Development and Property Corporation and Lagos Building Investment Company alleged that they have not received adequate cooperation from beneficiaries. The officials cited irregular payment of maintenance fees as an example. This was explained as responsible for the poor maintenance of the estates. There is a clear lack of communication between beneficiaries on one hand and Lagos State Development and Property Corporation/ Lagos Building Investment Company on the other hand. There is therefore a need for the residents and the two government agencies to close the communication gap and cooperate to maintain the estates to prevent blight which has developed in some low-income estates particularly Amuwo-Odofin.

Despite the problems encountered in the estates, most of the beneficiaries of public housing estates expressed a general satisfaction with their individual housing units as well as nearness of the estates to their places of work. Many beneficiaries linked their

satisfaction with their individual housing units to their personal efforts in improving allocated units. Others are of the view that they are satisfied with their housing units because it afforded them the opportunity of basic shelter. There was also a vocal minority in Amuwo-Odofin (low-income) and Iponri (low-income) who considered their housing units unsatisfactory. These group of people complained that the housing units have no balconies and that they feel caged inside. Others complained of defective buildings which house their units.

The Lagos State Housing Policy of 1980 was aimed at encouraging private initiative in ownership of housing through provision of mortgage loans to qualified applicants. This objective is to be achieved by its agency, Lagos Building Investment Company (formerly Corporation). Unfortunately, the impact of Lagos Building Investment Company in the finance of housing particularly private dwellings is hardly felt because of the low capacity of the agency.

Prior to 1991, the corporation depended largely on government subventions which for most part was inadequate for the execution of mass finance envisaged for the corporation. The corporation also lacked the aggressiveness required in generating funds. For example, the corporation's schemes were/are limited to urban/semi-urban centres. These centres were/are Tejuosho Market, Iponri, Alausa, Martins Street, Ilupeju, Epe, Isolo, Ikorodu, Abesan, Agege, Amuwo-Odofin and Badagry. The rural areas of Lagos State were neglected. If the agency's organised savings schemes were extended, more savings could have been mobilised which would enhance the capital base of the corporation/company. Through participation of rural dwellers in organised savings such as Home Ownership Savings Schemes, the rural dwellers may also gain access to mortgage loans. These loans can be used either to build or improve on the quality of houses in the rural areas. This could have assisted in minimising the

persistent housing problems in the state as new/old houses could have either been built/renovated by mortgagers in the rural areas. This would also attract tenants from urban centres to rural areas and help in reducing rural-urban migration. As a result of the poor financial capability of the agency, between 1980 and 1989, it was unable to provide loans to private individuals wishing to build their houses. Allottees of government low-cost housing schemes were the prime beneficiaries. Unfortunately, the number is negligible when compared to the large number of people seeking mortgage loans to build private houses as government contribution to the supply of housing in the state is meagre. It was not until 1993 that the agency extended the mortgage facility to people wishing to build their houses and their share of mortgage facility remained negligible. In 1996, out of the 139 beneficiaries of mortgage loans from the agency, only 26 were prospective builders while the remaining 113 beneficiaries were sourced from allottees of government housing schemes and the company's staff. The foregoing shows that government and its agencies cannot be relied on as sole-financiers of housing in view of economic circumstances characterised by mismanagement. Other possible alternatives have to be explored by the society at large in sourcing funds for housing in Nigeria in general and Lagos State in particular.

The National Housing Fund which was promulgated in 1992 to strengthen the capacity of all registered primary Mortgage Institutions (Lagos Building Investment company inclusive) to finance housing schemes could not assist the company as it (National Housing fund) was hampered by bureaucratic bottle-necks. As we noted in Section 3.3 of chapter three, and section 7.2 of chapter seven of this study the National Housing Fund received ₦139,301,546 from employers of labour, employees, self-employed and Federal Government. The proceeds generated from the National Housing Fund are yet to be disbursed to the Primary Mortgage Institutions (PMI's) by the

Federal Mortgage Bank of Nigeria since 1992 when the scheme took off.

The administrative requirements for disbursement of mortgage loans by Lagos Building Investment Corporation (now company) have also hindered majority of people (low-income and illiterate) from benefitting from government supported housing finance schemes. As we discussed in section 7.4 of chapter seven major requirements for obtainment of mortgage loans include down payment of $\frac{1}{4}$ of estimated costs of the property, production of relevant documents such as tax clearance certificate, evidence of business performance, approved survey plan, certificate of occupancy, approved building plan, bill of quantities and construction programme, feasibility study report and Governor's consent to mortgage the property to the corporation/company. These eligibility requirements are very restrictive. For example, the mandatory payment of $\frac{1}{4}$ down payment of the total costs of purchase of housing or construction is considered exorbitant for many low-income earners. For low-medium income houses (formerly low-cost) which presently costs between ₦600,000 and ₦90,000, a prospective mortgage will be expected to pay $\frac{1}{4}$ of this amount which ranges between ₦150,000 and ₦225,000. The required amount of money to be paid is beyond the reach of many low-income earners. These conditionalities for securing mortgage loans serve as disincentives to less educated people in Lagos State who may not be capable of filling the necessary forms or embark on the long and thorny process of obtaining certificates of occupancy and approved building plans. These groups of people are more likely to be discouraged from participating in government sponsored housing schemes.

Similarly, the processing of relevant documents to be attached to the application forms for mortgage loans require some degree of literacy which cannot always be taken for granted in Nigeria (Lagos inclusive). Complex application forms have to be filled,

building plans must be approved by Development Control Directorate, Governor consent to mortgage the property to Lagos Building Investment Company must also be obtained etc.

In the course of the study, we discovered that political, social and economic environments of the macro-system affected negatively the capacity of the implementing institutions of housing to effectively resolve the housing problems in the state. Political instability is a major environmental factor which has generally contributed to undermine the implementation of housing policies and programmes. For example, with respect to land administration, the abrupt changes in political leadership both at the national and at the state levels has consistently contributed to break or delay in administrative actions on land matters particularly the processing of certificate of occupancy which is undertaken by Land Use and Allocation Directorate/Committee (LUAC). In many cases potential successful applications for certificates of occupancy which have reached advanced stages had to be stopped until a new Governor settles down. In light of unstable tenure of Governors (civilian/military) and resultant break in administrative actions, the issuance of certificates of occupancy has often been delayed with significant implications for development of housing in the state. Many private individuals who desire to obtain loans for building their houses could not do so since they could not produce their certificates of occupancy which could be used as collateral for obtaining loans.

In the execution of public housing, political instability also derailed an innovative style of implementation of public housing which took place under Jankande administration. As earlier stated, between 1979 - 1983, Lagos State experienced a civilian leadership which was committed to mass housing. Unfortunately the December 1983 coup terminated the life of this administration, resulting in the loss of tempo in the

execution of mass housing. The succeeding military administration (1984 - 1986) continued on paper the implementation of public housing (particularly low and medium-income). But in practice it exhibited no genuine political commitment to mass housing. On the contrary, this administration and its successors switched their priority to profit yielding/self-sustaining projects which had little or no place for the low-income families thereby worsening the housing situation of the underprivileged.

The depressed economic environment in Nigeria has also added to the inability of implementing institutions to possess the relevant material and human resources required to function effectively. In 1983, an embargo was placed on employment in Lagos State Public Service. Consequently, nearly all implementing institutions (Land Use and Allocation Committee/Directorate, Land Services Directorate etc) could not recruit the required workforce to enable them perform effectively. Similarly, required material resources could not be purchased in quantity and quality commensurate with the volume of activities to be performed. In another dimension, the economic depression adversely affected the purchasing power of many low-income earners. This prevented many low-income families from benefiting from government housing programmes. By their low-earning power, the low-income families were precluded from participating in government land schemes, public housing schemes and government supported mortgage loans.

CHAPTER NINE

9.1 RECOMMENDATIONS AND CONCLUSION

9.2 Improving the Effectiveness of Housing Agencies: Some Suggestions

This study supports the principle of government intervention in the housing sector in the state in particular and in Nigeria as a whole. It however contends that the success of such intervention cannot be taken for granted. The effectiveness of government intervention depends on the capacity of institutions charged with the implementation of the intervention.

In the context of this study we identified underfunding as a major constraint which prevented implementing agencies from performing effectively. While we agree with Hodge that increased funding of public agencies does not necessarily lead to improved services, underfunding cannot guarantee good performance by government institutions.¹ Government should provide adequate funds to its housing and related agencies (Land Use and Allocation Committee, Land Services Directorate, Survey Directorate, New Towns Development Authority and Lagos State Development and Property Corporation) in order to effectively execute its housing policies and programmes. For example, if adequate funds are made available to Survey Directorate, the agency will be empowered to produce topographical maps as well as purchase equipments/materials which can be used to process promptly land information requests.

1. Hodge, M. Quality, Equality, Democracy: improving Public Services London, Fabian Society, 1991 p. 2.

As we stated in Section 4.10 of chapter four, results of land information form the basis for ratifying land already occupied by squatters (ratification prevents demolition). It also forms the basis for approving private building plans and granting certificates of occupancy. Possession of these documents (approved building plan, certificate of occupancy etc.) are some of the major requirements for obtaining mortgage loans for building purposes or receiving compensation on acquired land.

Lack of required autonomy almost crippled many of the implementing agencies (New towns Development Authority and Lagos State Development and Property Corporation in particular) from performing. With respect to New Towns Development Authority, while the responsibility of infrastructural development of government land schemes was assigned to it, the latter lacked sufficient autonomy for action. Most of the infrastructural projects to be undertaken by New Towns Development Authority through contracts have to be approved by the Governor through Commissioner/Director General, Ministry of Environment and Physical Planning. Considerable delays with negative effects on costs of contracts are usually experienced. Lagos State Development and Property Corporation also shared similar problems with New Towns Development Authority. Lagos State Development Property Corporation has to seek Governor's approval before execution of contracts exceeding ₦50,000. Governor's approval has to be sought through the Director-General, Lands and Housing Department who may or may not recommend approval for Lagos State Development and Property Corporation's projects to the Governor. Government can reduce these bureaucratic delays by giving sufficient autonomy to these agencies to curb their ineptitude. The Boards which were established to guide these agencies in achieving set objectives should be allowed to operate. Government only needs to appoint into the Boards qualified professionals in housing and related matters and men of integrity who will assist in guiding/controlling effectively agencies under their charge. Government could also

approve New Towns Development Authority and Lagos State Development and Property Corporation Projects once and for all by authorising these parastatals to execute these projects after the annual budget has been approved. These measures if adopted by government will assist these agencies in executing housing and infrastructural development promptly with minimum delays.

The problem of shortage of staff which pervaded many of the implementing agencies can be removed through adoption of personnel administration peculiar to the needs of the agencies. It must be borne-in-mind that housing is still a critical need in Lagos. As we stated earlier, housing is next after food and air. It must therefore be accorded the importance it required by government. The blanket embargo placed on employment in Lagos State Public Service must not be extended to housing and related agencies. Land Use and Allocation Committee/Directorate, Land Services Directorate and Survey Directorate which are firmly within the civil-service structure must be given adequate personnel required for effective delivery of government's land policies. Establishment, Training and Pensions Office which is responsible for recruitment in the Civil-Service must be allowed to recruit personnel for Land Use and Allocation Committee/ Directorate, Land Services Directorate and Survey Directorate based on their manpower requests as against unilateral supply of "perceived workforce". On the other hand, the Boards of Lagos State Development and Property corporation and New Towns Development Authority must be allowed to recruit their personnel without permission from Establishment, Training and Pensions Office. They should also be allowed to work out their conditions of service including recruitment, remunerations, training and promotion. Their personnel policies should be allowed to reflect their peculiar needs. However, it is not advocated that personnel administration in these parastatals should depart completely from the prevailing government personnel policies and practices in the state. However, it is being advocated that they must be allowed to

evolve their personnel practices within the framework of general policies on personnel administration in the State.

The complex administrative procedures required by some implementing agencies before granting specific services to the public must be simplified to stimulate wider participation in the development of housing in the state. In particular these relate to Land Use and Allocation Committee, Land Services Directorate and Lagos Building Investment Company which are responsible for processing Certificate of Occupancy and mortgage loans. Survey and Development Control Directorates which possess information on land and status of buildings (completed, on-going, proposed etc.) in the state should furnish required information on subject land/building directly to the former on an annual basis. The former can then tap directly required information. In this process, applicants will have lesser requirements to fulfill. In order to achieve this desired state, the Survey Directorate must have an inventory of existing land in the state (occupied and unoccupied). Development Control Directorate must also keep regular records on the status of building (completed, on-going, proposed) in the state. By directly supplying required data through the computer system as against heaps of files, Land Use Allocation Committee/Directorate and Lagos Building Investment Company (LBIC)) can examine the relevant diskettes to source information on applications for Certificate of Occupancy or mortgage facility. This can be achieved if all the implementing agencies are computerised to allow good record-keeping instead of the old-filing system which is often associated with loss of records. The simplification of requirements will go a long way in minimising cases of wrong filling of application forms, incomplete supply of documents and abandonment of processing of housing related documents out of frustration.

It is recommended that Lagos State Development and Property Corporation and Lagos Building Investment Company must involve beneficiaries in the execution and

maintenance of housing projects. At the execution stage, prospective beneficiaries can be involved through consumer survey which will reflect their view points on the design and construction of houses. Through survey results, the agency can meet the requirements of the potential consumers in terms of living space, ventilation etc. In the maintenance of public housing estates, the study agreed with respondents suggestion that there should be improved cooperation between beneficiaries, Lagos State Development and Property Corporation to ensure improved maintenance of the estates. The representatives of the two government agencies should attend Residents Association meetings as a way of feeling the pulse of beneficiaries in the different estates. This would reduce the level of dissatisfaction expressed by many respondents in the construction and maintenance of the housing estates particularly the low and medium-income estates. Where prospective beneficiaries are involved, they will be able to tolerate undesirable consequences arising from construction and maintenance of the housing states. Participation of beneficiaries will enhance the present level of management in the housing estates. It will also close the existing communication gap between beneficiaries on one hand and Lagos State Development and Property Corporation, Lagos Building Investment Company on the other hand.

The issue of high cost of building materials was a major constraint for Lagos State Development and Property Corporation in the supply of housing from 1980's. As a result of increased costs of building materials, the corporation was forced to build houses that can only be afforded by medium and upper medium income groups. While it could be argued that most of the building materials are now produced locally, substantial components used in the manufacture of those finished products are still imported.¹

1. Centre for African Settlement Studies and Development (CASSAD), Ameliorating the impact of the Structural Adjustment Programme on Housing and Environment in Nigeria , 1992 p. 21

As a way of strengthening the capacity of Lagos State Development and Property Corporation to build houses that could be afford by a wider number of people, it is recommended that manufacturing industries in Lagos State should be encouraged to intensify efforts to increase the local substitutes for the imported components. In the same vein, research institutes related to housing such as Raw Materials Research and Development Council, the Nigerian Building and Road Research Institute interested companies, groups and individuals should be assisted by Federal and Lagos State Governments to enable them intensify studies into the development of local substitutes for imported building materials. In order to ensure that resources allocated for public housing are utilised for a greater number of people, Federal and State Governments (Lagos inclusive) must with a sense of commitment revive the Nigerian economy to improve the level of incomes of the people. This would enable interested people participate in government's land and housing schemes. Attempts to prove or provide housing for the low-income earners will be frustrated if people cannot earn adequate living to meet their basic needs, shelter inclusive.

Government may also consider the option of renting a large number of its future housing schemes (particularly low-income) as a way of meeting shelter needs of the low-income earners who have no resources to buy their own. In any case, there are always more people who require houses for rent and can rent them than those who require them to own and are able to own them. Social rent are however not recommended for government housing schemes. Economic rents should be charged on houses built for rental. This is capable of generating more revenue for the purpose of financing new housing projects, especially for low-income earners.¹

1. United Nations Organisation, Housing in Africa, United Nations Publication, E/CN/14/HON/7/Rev Sales No 6611 1965 p. 173.

It is also advisable that political leaders must carry along with them implementers of housing policies and programmes to promote operational feasibility. Inputs of implementers particularly in Lagos State Development and Property Corporation must be sought at the formulation stage to avoid waste of public resources as evidenced in the abandonment of housing estates in Badagry and Epe and a sparsely occupied Ikorodu housing estate.

Government should also demonstrate sufficient commitment to minimising housing problems by supporting inherited housing schemes which promote expansion of housing (regardless of political differences). Some of Jakande administration's strategies which assisted in pruning down the costs of construction as well as widening access to public housing estates should have been continued and consolidated rather than discarded. Blanket discrediting of predecessor's strategies is inimical to the growth of implementing agencies. It is capable of generating loss of morale and general confusion among key implementers of preceding administrations.

One of the major environmental obstacles identified as a major constraint by many implementing agencies particularly Land Use and Allocation Committee/Directorate and Lagos State Development and Property Corporation is political instability. In this situation, positive, consistent and constructive action cannot be taken. The military pose the greatest threat to political stability in Nigeria.¹ The prospects for political stability in Nigeria depends on the preparedness of the economically disenfranchised Nigerians to take the initiative through the vanguardist role of pro-democracy movements to prevent self-acclaimed military patriots and civilian

1. See Gana, A. "Democracy in Nigeria: Retrospect and Prospectus" in S. Adejumobi and A. Momoh (eds) *op. cit.*; p. 104.

collaborators from foisting their agenda in the political arena through coups and counter coups.¹

Given the immense responsibilities involved and constraints encountered by government in providing housing in Lagos State, it is necessary for Lagos State Government to foster collaboration between it and the private sector (formal) to provide housing for the people. In this collaboration, government and its agencies are senior partners. They must therefore take initiative to stimulate positive collaboration. As a first step in foisting this beneficial relationship, government must conduct a study of the possible areas of cooperation between public and private sectors in housing. It is also pertinent to mention that for this cooperative relationship in housing, government's role must be facilitative. Government's role must be the creation of a conducive environment for the mobilisation of private resources for the development of housing. In order to sustain the material and moral commitment of the private sector, government must demonstrate sufficient political will to accomplish mutually set-objectives.

In 1977, the Federal Government adopted the Employers Labour Decree No. 54 which made it mandatory for all employers of labour in the Federation having 500 employees and above to provide housing for their workers. However, this decree was not strictly enforced. As a way of enlarging the housing stock in the state, it is recommended that Lagos State Government should reactivate the machinery for effectively implementing the provisions of the Decree. In order to facilitate action on the part of the employers, government should make land available to them at concessional rate.

1. Gana, A. *ibid*; p. 104.

It is also recommended that community resources be stimulated by government as a way of meeting housing needs of the people. From our study, it is evident that government resources lagged behind citizens demands for housing in Lagos State. Community participation appears to be a way out to meeting popular demands for housing. Cooperative efforts must be stimulated at different communities in Lagos State to stimulate the provision of housing. In order to tap community resources for the provision of housing, the involvement of the local government is paramount. The law in Nigeria recognises the role of local government in the provision of basic needs such as housing.¹ It also specified that local government must be involved in the provision of housing. However, in Lagos State, local governments have not been actively involved in the provision of housing. Their visibility in the housing sector is in the collection of tenement rates and maintenance of markets within public housing estates such as Amuwo-Odofin and Iponri low-income estates. Given the nearness of local governments to the communities it is an appropriate mobiliser of housing provisions. It must therefore be involved in the provision of housing. Through its nearness to the local communities, it can organise primary institutions such as Housing Cooperatives, Self-Help Movements, Building Societies etc. The performance of local government in this regard cannot be taken for granted. Its executive capacity must be strengthened to perform this facilitative role in housing. The Lagos State Government through its agencies such as Land Use and Allocation Committee/Directorate, New Towns Development Authority, Lagos State Development and Property Corporation, Lagos Building Investment Company must also assist the community housing institutions through local governments.

1. See Federal Republic of Nigeria, Guidelines for Local Government Reform Kaduna, Government Printer 1976 p. 1; also Federal Republic of Nigeria, National Housing Policy Lagos, Federal Ministry of Works, February 1991 p. 17.

The assistance to be rendered may vary from allocation of land, infrastructural development, technical assistance and mortgage loans where and when needed.¹

It is also advisable for employees in medium and large scale organisations (public and private) in the state to organise themselves into co-operatives as a means of providing their own houses. Through community action, they can lower the costs of construction by joint acquisition of land, sharing architectural/engineering costs and purchase of building materials.

It is also advocated that the Federal Mortgage Bank of Nigeria (FMBN) which is charged with the disbursement of proceeds from the National Housing Fund should start the disbursement of loans to qualified Primary Mortgage Institutions (Lagos Building Investment Company inclusive) to enhance the ability of these finance institutions meet demands for mortgage loans by applicants. It is further recommended that Federal Mortgage Bank of Nigeria must employ adequate mechanisms which will ensure prompt release of funds to qualified housing finance institutions.

9.3 Conclusion

In the course of this study it has been proved that existing mechanisms for the implementation of housing policies and programmes do not provide an effective solution to the problem of making housing available to majorities in Nigeria in general and Lagos State in particular. Government housing agencies established to provide housing generally possess low capacity to supply the quantity of housing needed by majority of people in the state. Internally constrained by inadequate funds, dearth of personal and lack of required autonomy (among others) they are inhibited from supplying the quantity of housing commensurate with the demands by the citizens.

1. Technical assistance should be oriented towards training in administration, financing and organisation of community development and self - help construction.

Similarly, the public housing projects constructed to assist the lower segments of the population do not reach the majority of the target groups. As a result of the rising costs of building materials, housing agencies are forced to increase the prices of public houses. Unfortunately, the lower segments of the population on account of low income are constrained from participating in most of the government housing schemes. Consequently, the subsidised houses end up being obtained by upper-income classes who in turn rent them out on a commercial basis to tenants. Furthermore, the total costs of government sponsored housing units are far more than that paid by low-income families who build their own shelter.¹ It is not uncommon for government contracts to be escalated to accommodate the "Kickbacks" expected by "relevant officials" from contractors thereby adding to the increased costs of government houses.

A fundamental conclusion of this study is that government alone cannot adequately resolve the housing problems of majority of the people. Government approaches do not accommodate the savings capacities of the poor nor provide a realistic and efficient attempt to meet the magnitude of housing shortage.

It appears that self-aided housing through community building present a feasible option. Cooperative efforts must be stimulated at different communities in the state to stimulate the provision of housing, relevant grassroot institutions such as local government must be involved. Local governments can assist in organising self-aid associations such as housing cooperatives and building societies. State institutions such as Land Use and Allocation Committee, New Towns Development Authority and Lagos

1. United Nations, Non-Conventional Financing of Housing for Low - Income Households, ST/ESA/183, 1978 p. 106.

State Development and Property Corporation (LSDPC) can also render relevant technical assistance to local housing institutions such as allocation of land, infrastructural development and mortgage loans.

The concept of "self-aid housing" is not new in traditional communities in Nigeria. Its practice has however waned with the advent of western civilisation. The self-aid housing in modern times needs to be encouraged. This issue has not seriously attracted the attention of scholars in Nigeria. Studies are therefore required in this area to investigate indepth this subject. Future studies in this direction may attempt to answer the following questions. What are the major community approaches to the development of housing? Why has some of these approaches succeeded in some countries and not in others? What lessons can be learnt from the failures and successes other countries in self-help experiment? How can some of these approaches be adopted to meet the peculiar needs in urban/rural communities in Nigeria?

Secondly, similar studies to ours i.assessment of the implementation of housing policies and programmes can also be adopted in other states of the federation to corroborate or invalidate some aspects of our findings and conclusions.

Finally, it is appropriate for us to comment on the future of implementation studies in Nigeria. Implementation studies in Nigeria is a promising enterprise both for academics and policy-makers. It has the potentials of clarifying difficulties involved when implementing public programmes. Its research outputs can also help in providing analytical assistance to policy makers on how best public programmes can be implemented or modified. Its major drawback lies in the difficulty of researchers gaining access to government records which are largely classified or not-available on account of poor record keeping.

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APPENDIX I

A. Interview Questions for Ex-Governor Alhaji Lateef Jakande 1979-1983

1. What was the political philosophy which influenced the conception and implementation of public housing under your administration?
2. What factors influenced the choice of location for the public housing projects?
3. What were the problems faced in the acquisition of land for public housing?
4. How did your administration combat the problem of land acquisition?
5. What were the problems encountered by your administration in the implementation of public housing (i.e personnel, finance etc)?
6. What were the control mechanisms employed by your administration which ensured that the intended groups (low-income earners) benefit maximally from the low-income projects?
7. What suggestions do you have for present and future efforts in public housing in Lagos State?

B. Interview Questions for Rtd. Commodore Gbolahan Mudashiru

1. What philosophies informed your modification of Jakande's housing policies particularly direct construction of low-income houses?
 - (a) Economic
 - (b) Social
 - (c) Political
2. Were the policy implementers involved in the modification of inherited housing policies and programmes?
3. What do you consider as the major achievements of your administration in the

direct provision of houses and land for building?

4. What were the major constraints of your administration in the direct provision of houses for people?
 - (a) Operational Feasibility of Housing Policies and Programmes
 - (b) Finance
 - (c) Manpower
 - (d) Society
 - (e) Political
5. What were the achievements of your administration in the provision of land to those desiring to build houses privately?
6. What were the constraints in the supply of land to prospective home owners?
 - (a) Finance
 - (b) Manpower
 - (c) Resistance of land owners
 - (d) Society
7. What are your suggestions for the improvement of public housing delivery in Lagos State?

C. Interview Questions for Rtd. Brigadier - General Raji- Rasaki

1. What factors/philosophies motivated your policy of direct construction of decent housing for low - medium and upper medium income groups?
 - (a) Political
 - (b) Social
 - (c) Economic
2. Were the policy implementers involved in the formulation of your administration's housing policies and programmes.

- (a) Yes
 - (b) No
3. If yes, to what extent was their involvement?
4. What were the major factors that aided your achievement in direct construction of houses?
- (i) Adequate Manpower
 - (ii) Adequate Materials
 - (iii) Adequate Equipment
 - (iv) Finance
 - (v) Style of Contract System
 - (vi) Political
5. What were the major constraints to the achievement of increased number of houses?
- (a) Political
 - (b) Manpower
 - (c) Adequate Equipment
 - (d) Finance
 - (e) Style of Contract System
 - (f) Any other please specify
6. What were the achievements of your administration in the provision of land to those desiring to build houses privately?
7. What were the constraints in the supply of land to prospective home-owners?

D. Interview Questions for Engineer A. Akintan - Ex-General Manager, Lagos State**Development and Property Corporation (LSDPC) 1981 - 1983**

1. **Number of years in LSDPC.**
2. **Number of years as General Manager in LSDPC.**
3. **During your tenure as General Manager, was LSDPC involved or consulted before the formulation of Lagos State housing policies and programme?**
 - (a) **Yes**
 - (b) **No**
4. (i). **If yes to what extent was the LSDPC management involved?**
(ii) **Please mention some specific housing policies and programmes which LSDPC has in the past being involved in.**
5. **How has this level of involvement aided your implementation of housing policies and programmes?**
6. **Were the housing policies clear or operationally feasible?**
7. **If the answer is No, what were/are the constraints posed for the achievement of your organisation's goals?**
8. **What factors aided Jakande's housing programme of 50,000 housing units between 1979 and 1983?**
 - (a) **Political**
 - (b) **Adequate Funds**
 - (c) **Adequate Manpower**
 - (d) **Adequate Equipment**
 - (e) **Style of Contract**

9. What were the major constraints to the achievement of Jakande's housing programme?
- (a) Operational feasibility
 - (b) Inadequate manpower
 - (c) Inadequate funds
 - (d) Style of contract system
 - (e) Unclear policy
10. In general, what will you consider as most central problems to the achievement of housing programmes of successive Lagos State Governors?
- (a) unclear housing policies/programmes
 - (b) Inadequate manpower
 - (c) Inadequate funds
 - (d) Inadequate equipment
 - (e) Style of contract system
11. How was LSDPC operated?
- (i) Commercial
 - (ii) According to civil service structure
12. What is the impact of either
- (i) or
 - (ii) on performance of LSDPC?
13. Which other ministries, departments did LSDPC share functions with in the direct construction of houses and maintenance during your tenure?

14. Any conflict of roles with any of these departments, ministries and parastatals?

(a) Yes

(b) No

If yes, please indicate the nature of conflicts and impact on your performance as it relates to direct provision of houses?

15. Any federal assistance in LSDPC housing activities during your tenure?

16. If the answer is yes, what was the nature of assistance?

(i) Finance

(ii) Technical

(iii) Manpower

17. What are your suggestions for strengthening the capacity of LSDPC?

E. Interview Questions for Engineer J. O. Kogbodoku, Ex-General Manager, Lagos State

Development and Property Corporation (LSDPC) 1985 - 1991.

1. Number of years in LSDPC.

2. Number of years as General Manager in LSDPC.

3. During your tenure as General Manager, was LSDPC involved or consulted before the formulation of Lagos State housing policies and programmes?

4. (i) If yes to what extent was the LSDPC management involved?

(ii) Please mention some specific housing policies and programmes which LSDPC has in the past being involved in.

5. How has this level of involvement aided your implementation of housing policies and programmes?

6. Were the housing policies clear or operationally feasible?

- (i) 1980's Yes/No
 - (ii) 1990's Yes/No
7. If the answer is No, What were/are the constraints posed for the achievement of your organisation's goals?
8. What factors aided Jakande's housing programme of 50,000 housing units between 1979 and 1983?
- (a) Political
 - (b) Adequate funds
 - (c) Adequate manpower
 - (d) Adequate equipment
 - (e) Style of contract system
9. What were the major constraints to the achievement of Jakande's housing programme?
- (a) Operational feasibility
 - (b) Inadequate manpower
 - (c) Inadequate funds
 - (d) Inadequate equipment
 - (e) Style of contract system
 - (f) Unclear Policy
10. In general, what will you consider as most central problems to the achievement of housing programmes of successive Lagos State Governors?
- (a) Unclear housing policies
 - (b) Inadequate manpower
 - (c) Inadequate funds

- (d) **Inadequate equipment**
 - (e) **Style of Contract system**
11. **How was LSDPC operated?**
- (i) **Commercial**
 - (ii) **According to civil service structure**
12. **What is the impact of either**
- (i) **or**
 - (ii) **on performance of LSDPC?**
13. **Which other ministries, departments did LSDPC share functions with in the direct construction of houses and maintenance during your administration?**
14. **Any conflict of roles with any of these departments, ministries and parastatals?**
- (a) **Yes**
 - (b) **No**
- If yes, please indicate the nature of conflicts and impact on your performance as it relates to direct provision of houses?**
15. **Any federal assistance in LSDPC housing activities?**
- (a) **in 1980's Yes/No**
 - (b) **in 1990's Yes/No**
16. **If the answer is yes, what is the nature of assistance?**
- (i) **Finance**
 - (ii) **Technical**
 - (iii) **Manpower**
17. **What are your suggestions for strengthening the capacity of LSDPC?**

F. Interview Questions for former General Manager Lagos Building and Investment

Corporation (LBIC) now Company Mr. D. A. Ogunronbi 1980 - 1994

1. Number of years in LBIC.
2. Number of years as General Manager.
3. Please list the major activities of the corporation during your tenure.
4. What factors facilitated the performance of LBIC during your tenure?
 - (i) Adequate manpower
 - (ii) Adequate funds
 - (iii) Adequate materials/equipment
 - (iv) Support from government
 - (v) Cooperation of prospective beneficiaries
5. What were the major constraints faced by LBIC?
 - (i) Bureaucratic bottlenecks
 - (ii) Inadequate manpower
 - (iii) Inadequate funds
 - (iv) Inadequate materials/equipment
6. From your experience as the former Chief Executive of the agency, in what ways do you think LBIC can be strengthened to ensure effective delivery of mortgage services?

G. Interview Questions for Director, Personnel Lands and Housing Department

1. Number of years in present position.
2. Number of years in present organisation.
3. What are the activities of Personnel Directorate of Lands and Housing?
4. Are there manpower constraints faced by the functional Directorates in Lands

and Housing Department?

- 5. If yes, what are these manpower constraints?**
- 6. What are you doing to redress these manpower constraints?**
- 7. What training programmes are designed to improve critical manpower in the implementation of housing policies?**
- 8. What criteria are used in selection of staff for training?**

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H. Interview Questions for Director, Finance and Supplies, Lands & Housing**Department**

1. Number of years in present position.
2. Number of years in present organisation.
3. What are the major functions of your Directorate?
4. What factors facilitate the achievement of your Directorate's objectives?
5. What are the major constraints to the achievement of your Directorate's goals?
 - (i) Inadequate manpower
 - (ii) Inadequate funds
 - (iii) Inadequate materials/equipment
 - (iv) Bureaucratic bottlenecks
6. In what ways do you think government can assist your Directorate in achieving its objectives?

I. Interview Questions for Surveyor - General/Director, Survey Directorate, Lands and**Housing Department**

1. Position
2. Number of years in present organisation.
3. What are the functions of your Directorate?
4. What are the achievements of your Directorate?
5. What factors aided your performance?
 - (i) Manpower
 - (ii) Adequate Fund
 - (iii) Adequate Materials/Equipment
 - (iv) Absence of role-conflicts with other agencies.

6. What are the constraints faced by your Directorate in the achievement of set objectives?
 - (i) Civil-Service rules
 - (ii) Conflict of roles with departments that share functions
 - (iii) Lack of adequate funds
 - (iv) Inadequate manpower
 - (v) Shortage of materials/equipment
7. What is the impact of each of these constraints on your Directorate's performance?
8. What are your suggestions for the improvement of your Directorate?

J. Interview Questions for Director, Land Use and Allocation Committee, Lands and Housing Department

1. Number of years in Present Position:
2. Number of years in Present Organisation:
3. What are the activities of your Directorate since inception?
4. What are the achievements of your Directorate?
5. What factors aided your performance?
 - (i) Manpower
 - (ii) Adequate Funds
 - (iii) Equipment
 - (iv) Absence of role - conflicts with other agencies
6. What are the constraints faced by your Directorate in the achievement of set objectives?
 - (a) Manpower

- (b) Shortage of funds
- (c) Lack of Materials/equipment
- (d) Role - conflicts with other agencies
- (e) Civil Service rules

7. What are your suggestions for the improvement of the performance of your Directorate?

K. Interview Questions for Assistant Director, Land Services Directorate

1. Position
2. Number of years in present organisation
3. What are the functions of your Directorate?
4. What are the achievements of your Directorate?
5. What factors aided your performance?
 - (i) Manpower
 - (ii) Adequate Funds
 - (iii) Adequate materials/equipment
 - (iv) Absence of role - conflicts with other agencies.
6. What are the constraints faced by your Directorate in the achievement of set objectives?
 - (i) Civil service rules
 - (ii) Conflict of roles with departments that share functions
 - (iii) Manpower
 - (iv) Lack of adequate funds
 - (v) Shortage of materials/equipment
7. What is the impact of each of these constraints on your Directorate's performance?
8. What are your suggestions for the improvement of your Directorate?

L. Interview Questions for General Manager, Lagos State Development and Property Corporation (LSDPC)

1. Is LSDPC management involved or consulted before the formulation of Lagos State housing policies and programmes?
 - (a) Yes
 - (b) No
2. (i) If yes to what extent is your involvement?
(ii) Please mention some specific housing policies and programmes which LSDPC has in the past being involved in
3. How has this level of involvement aided your implementation of housing policies and programmes?
4. (a) Are the housing policies clear?
 - (i) 1980's Yes/No
 - (ii) 1990's Yes/No
(b) If No, what are the constraints posed for the achievement of your organisation's goals.
5. Who decides whether subsidised housing projects are needed?
6. On what factor is such a decision based?
7. How are such needs determined?
8. Who makes the decisions on various aspects of the subsidised houses i.e.
 - (i) Type of houses to be built
 - (ii) The number of houses that will be in each housing project
 - (iii) The number of bedrooms in housing units
 - (iv) Where the project will be located
 - (v) Layout

- (vi) **Density of the project**
- (vii) **Outside appearance**
- (viii) **Layout of the rooms**
- (ix) **Size of rooms**
- (x) **Type of facilities in the estates**
- (xi) **Developer/contractor that will build houses**

9. **What are the major factors responsible for the achievement of LSDPC in the production of low, medium and upper medium income houses?**

- (i) **Political support**
- (ii) **Clear housing policies**
- (iii) **Adequate funds**
- (iv) **Adequate manpower**
- (v) **Adequate equipment**

Please explain your choice(s)

10. **What are the problems faced by LSDPC in the provision of housing?**

- (i) **Bureaucratic bottlenecks**
- (ii) **Civil service rules**
- (iii) **Political instability**
- (iv) **Policy inconsistency**
- (v) **Lack of equipment**
- (vi) **Availability of land**
- (vii) **Inadequate manpower**
- (viii) **Dearth of qualified manpower**

Please explain your choice(s)

11. How is LSDPC operated?

- (i) Along commercial lines
- (ii) Along civil service structure
- (i) or
- (ii) on performance of LSDPC?

12. What is the impact of either

13. Any federal assistance in your housing activities?

- (a) Yes
- (b) No

14. If the answer is Yes, what is the nature of assistance?

- (i) Finance
- (ii) Technical
- (iii) Manpower

15. Any collaboration with local government in the provision of houses?

- (a) Yes
- (b) No

16. If yes, please indicate the level of involvement of local governments

17. Which other ministries, departments and parastatals do you share similar functions with in direct construction of houses and maintenance?

Please indicate them

18. Any conflict of roles with any of these departments, ministries and parastatals?

- (a) Yes
- (b) No

If yes, please indicate the nature of conflicts and impact on your performance as it relates to direct provision of houses.

19. From your experience in the execution of government housing projects, in what ways do you think the capacity of LSDPC can be strengthened to provide more houses to the growing population?

- (i) Consultation by government before formulating housing policies
- (ii) Clear policies
- (iii) Finance
- (iv) Manpower
- (v) Provision of adequate equipment
- (vi) Private sector participation
- (vii) Availability of fund

Please explain your choice/choices.

M. Interview Questions for Director, Finance and Supplies Lagos State Development and Property Corporation (LSDPC)

1. Number of years in present position
2. Number of years in Lagos State Development and Property Corporation
3. What are the major functions of your unit?
4. What are the budgeted amount and real costs of construction of low, medium and upper - medium income houses in 1980's and 1990's?
5. What are the freehold prices for LSDPC flats, bungalow and duplexes in 1980's and 1990's?
6. What are the costs of producing a unit of flat, bungalow and duplex in 1980's and 1990's?
7. What is the size of Government Annual subvention to LSDPC housing projects (1980 - 1995)?

8. Are the annual subventions adequate for the execution of low-cost, medium and upper-medium income houses?

(a) Yes

(b) No

Please explain

9. What are the major sources of finance for the construction of different categories of LSDPC housing projects from 1980's to 1995?

10. How accessible is LSDPC to financial houses, Federal/State Governments for funds to build houses?

11. What are the requirements for granting loans to LSDPC for building houses?

12. Please specify the types of loans and funds secured both from government and non-government sources for housing?

13. Has LSDPC been able to pay off its loans? If Yes, please specify details.

14. What are the problems impeding LSDPC from obtaining loans and funds from governmental and non-governmental sources?

15. What is the process of payment of freehold houses sold to people of different categories?

16. Do people pay regularly or are their defaults?

17. If there are high rate of defaults, please give details for the different categories of houses.

N. Interview Questions for Director of Estate or Public Housing, Lagos State Development and Property Corporation (LSDPC)

1. Number of years in present position

2. Number of years in LSDPC

3. **Is LSDPC consulted by policy makers before formulating housing policies and programmes?**
4. **If the answer is yes, on which specific housing policies/programmes were they consulted in 1980's and 1990's?**
5. **What is the extent of LSDPC involvement and what is the impact of LSDPC's involvement in the achievement of direct provision of houses?**
6. **What were the factors which aided Jakande's housing programme between 1979 and 1983?**
 - (a) **Political**
 - (b) **Adequate funds**
 - (c) **Adequate manpower**
 - (d) **Adequate equipment**
 - (e) **Style of contract system**
7. **What were the major constraints to the achievement of Jakande's annual housing programme of 50,000 housing units?**
 - (a) **Operational feasibility**
 - (b) **Adequate manpower**
 - (c) **Adequate funds**
 - (d) **Adequate equipment**
 - (e) **Style of contract system**
 - (f) **Unclear policies**
8. **What were the major factors which aided Mudashiru's housing programme?**
 - (a) **Political**
 - (b) **Adequate funds**
 - (c) **Adequate manpower**

- (d) Adequate equipment
- (e) Style contract system
- (f) clear policies

9. What were the major constraints to the achievement of Mudashiru's housing Programme?

- (a) Political
- (b) Inadequate funds
- (c) Inadequate manpower
- (d) Inadequate equipment
- (e) Style of contract system
- (f) Unclear policies

10. What were the factors which aided Rasaki's housing programme?

- (a) Political
- (b) Adequate funds
- (c) Adequate manpower
- (d) Adequate equipment
- (e) Style of contract system
- (f) Availability of land

11. What were the major constraints to the achievement of Rasaki's housing programme?

- (a) Political
- (b) Inadequate funds
- (c) Inadequate manpower
- (d) Inadequate equipment
- (e) Style of contract system

(f) Unavailability of land

12. Do you still supervise housing estates after allocation to home owners?
13. Do you check out for complaints of home owners?
14. How do you handle these complaints?
15. Are there rules guiding the occupants of the housing estates?
16. If yes, what are the rules guiding occupants of public housing estates?
17. How are these rules enforced?
18. What are the problems faced by LSDPC in the provision of houses?
 - (i) Material
 - (ii) Human
 - (ii) Inadequate funds
 - (iv) Bureaucratic bottlenecks
 - (v) Political
 - (vi) Lack of commitment of policy makers
19. What are the criteria used in allocating different categories of public housing?
20. Is LSDPC involved in the maintenance of the housing estates after allocation to beneficiaries?
21. Who bears responsibility for maintenance of public housing estates?
22. What are the sources of building materials of LSPDC?
 - (a) Local
 - (b) Imported
 - (c) Both
23. What proportion is local?
24. What proportion is foreign?

25. What are the efforts being made by LSDPC in sourcing or developing local building materials?
26. How does LSDPC define low-income group? What income level constitute this group?
27. How does LSDPC define medium and upper-medium income groups? What income levels constitute these groups?
28. From your experience , what do you think can be done to strengthen LSDPC to provide more houses for the people?

O. Interview Questions for Director, Personnel Lagos State Development and Property Corporation

1. Number of years in present position.
2. What was/is the staff strength of LSDPC? (1980 - 1995)
3. What are the sizes of the different categories of employees?
4. What is the size of building, maintenance and other related workers?
5. Are there short falls or inadequate manpower of critical categories?
 - (a) Yes
 - (b) No
6. If yes, which categories are more affected by this shortage?
7. What factors are responsible for the scarcity of these categories of manpower?
8. What are the sources of recruitment of building and related staff for LSDPC?
9. What are the criteria for selection i.e qualifications, quota, indigeneship and political considerations?
10. What training programmes are put in place for building and related personnel?
11. What are the factors that determine their training needs?
12. Which institutions are responsible for training?

13. What categories of workers were/are sent on training from 1980 to 1996?
14. What criteria were/are used in selecting the staff for training?
15. What are the durations of the different training programmes?
16. What is the rate of staff resignation from 1980 to 1995?
17. What reasons can be adduced for the high or low rate of resignation?
18. What are the procedures/requirements for promotion of building and related staff?
19. How many building and related personnel who were recruited in 1980's and remain in the organisation have been promoted?
20. How many times have such personnel being promoted within this period?
21. For stagnant staff, what are the reasons for stagnation?
22. What are the disciplinary procedures?
23. What are the wide range of offences that are usually committed by building and related staff?
24. What sanctions are usually meted on erring staffers?
25. How would you assess the current disciplinary practices on productivity?

P. Interview Questions for General Manager, Lagos Building and Investment Company (LBIC) formerly corporation.

1. Year of Establishment
2. What are the objectives of your organisation? Please list them.
3. What are the sources of funds of LBIC ?
4. What is the relationship between LSDPC and LBIC?
5. Any role conflicts between LSDPC and LBIC?
6. What is the impact of these conflicts on the performance of LBIC?

7. What are the requirements for granting loans to individuals intending to buy and build houses? Please list them.
8. What are the different categories of loans available to prospective borrowers?
9. What are the different terms of loans granted to the different borrowers?
10. Please list the number of applicants for different types of housing loans for the years 1980 - 1995?
11. Please list the number of successful applications for the years 1980 - 1995.
12. Please list the number of unsuccessful applications for the years 1980 - 1995.
13. What are the criteria for selecting beneficiaries of housing loans?
14. What is the form of repayment for loans granted?
15. What are the lending limits?
16. What factors are responsible for the failure of unsuccessful applications?
17. What are the problems inhibiting LBIC in providing loans to a wider number of applicants?
18. Do borrowers default in payment of mortgage loans?
19. What is the rate of mortgage default from 1980 to 1995?
Please provide details.
20. What are the administrative units of LBIC and their functions?
21. In what ways do you think LBIC can be improved to achieve its objective of providing loans to majority of applicants?

Q. Interview Questions for General Manager, New Towns Development Authority

1. Number of years in Present Position
2. Number of years in Present Organisation
3. What are the functions of your organisation?
4. Are there other agencies you share functions with?

- (a) Yes
 - (b) No
5. If yes, what are the agencies and what functions do you share?
6. Any conflict of roles with these organisations?
- (a) Yes
 - (b) No
7. What are the nature of these conflicts?
8. What is the impact of these conflicts on your organisation's performance?
9. What factors aided your performance?
- (i) Manpower
 - (ii) Adequate funds
 - (iii) Raw materials/equipments
 - (iv) Political
10. What are the concrete achievements of your organisation?
-
-
11. What are the constraints faced by your agency in the achievement of set objectives?
- (a) Civil service rules
 - (b) Conflict of roles with departments/agencies that share functions
 - (c) Politics
 - (d) Overlapping functions with other departments
 - (e) Manpower
 - (f) Lack of adequate funds
 - (g) Lack of equipment

12. Which of the government estates have been provided with infrastructures i.e (roads, water and electricity)? Please list them
13. Which of the estates have not been provided with necessary infrastructures? Please list them.
14. Why have these estates not being provided with infrastructures?
15. What are your suggestions for the improvement of your agency's activities?

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APPENDIX II

Questionnaire for Beneficiaries of Public Housing Estates

1. Name of Housing Estate:
2. Block:
3. Male/Female:
4. Maritals Status:
 - (i) Married
 - (ii) Separated
 - (iii) Divorced
 - (iv) Single
5. Present Annual Income

(1)	Below	-	N10,000.00
(2)	N10,001.00	-	N30,000.00
(3)	N30,001.00	-	N50,000.00
(4)	N50,001.00	-	N70,000.00
(5)	N70,001.00	-	N90,000.00
(6)	N90,001.00	-	and above

(Please tick)
6. Occupation:
7. Employment:
 - (i) Government
 - (ii) Private Company
 - (iii) Self Employed
8. Age:
 - (i) Below 25
 - (ii) 25 - 34

- (iii) 35 - 44
- (iv) 45 - 54
- (v) 55 - 64
- (vi) 65 and above.

(Please tick)

9. Educational Attainment:

- (i) Primary
- (ii) Secondary
- (iii) Tertiary (University, College of Technology etc)

10. Ethnic Origin:

11. Household size:

15 and Above

14 - 10

9 - 5

4 - 1

(Please tick)

12. Is the house owned by you?

- (a) Yes
- (b) No

13. If owned how much did you purchase the accommodation?

14. How did you obtain information concerning LSDPC house?

- (a) Government advertisement
- (b) Through friends, relatives, working in LSDPC, Lands and Housing etc.

15. What aided the purchase and obtainment of your house?

- (a) Submission of necessary forms and payment of necessary fees.
- (b) Through assistance of relatives, friends working in LSDPC, Lands and Housing Department.

16. Did you experience difficulty in payment of required fees for purchase of the house?

- (a) Yes
- (b) No

17. If the answer is yes, how did you eventually succeed in payment?

- (a) Financial assistance through friends, relatives.
- (b) Loans from LBIC.

18. If the answer is No, please tick source of funds for the purchase of your house.

- (i) Lagos Building and Investment Corporation (LBIC) Loan.
- (ii) Bank Loan.
- (iii) Personal Savings.

19. Is payment for the accommodation completed?

- (a) Yes
- (b) No

20. For how long was payment made?

21. Was payment made?

- (a) Monthly
- (b) Annually

22. If you have completed payment, do you still pay other charges?

Please provide details:
.....

23. Was there any delay before moving into allocated unit?

(a) Yes

(b) No

If the answer is yes, please explain reasons for the delay

.....

24. What reasons motivated you to purchase and live in this house?

.....

25. Do you have these social services in the estate?

(a) Refuse disposal facilities

(b) Transport Services

(c) Electricity

(d) Water Supply

(e) Public Health Centres

(f) Private Health Clinics

(g) Estate Arranged Security/Police Station

(h) Churches

(i) Mosques

(j) Primary Schools

(k) Secondary Schools

(l) Parking Facilities

(m) Market or Shopping Facilities

(n) Recreational Facilities

26. Do you have Residents association in your estate?

(a) Yes

(b) No

27. If yes, what are the administrative units of your association (i.e Chairman, Secretary, etc)
28. What role is being played by the Residents association in obtaining missing social services?
.
29. What other benefits do you derive from the Residents Association?
.
30. Any cooperative effort between the Residents Association, LSDPC, LBIC in the management of the estate?
(a) Yes
(b) No
31. If the answer is yes, please state areas of cooperation:
.
.
32. What are the rules which forbids allottees from doing certain things in their units/houses?
.
.
33. If disobeyed what are the consequences:
(i) Payment of fines
(ii) Loss of ownership rights
(iii) Nothing is done to the offender
(iv) Any other please specify:
34. How will you assess the maintenance of the social amenities in your estate?
(a) Very satisfactory

- (b) Satisfactory
- (c) Very Unsatisfactory
- (d) Unsatisfactory

35. All things considered, would you regard your housing unit as:

- (a) Very satisfactory
- (b) Satisfactory
- (c) Very Unsatisfactory
- (d) Unsatisfactory

36. Please assess the proximity of the estate to your place of work?

- (a) Very Near
- (b) Fairly Near
- (c) Far Away

37. Do you plan to move from this house?

- (a) Yes
- (b) No

If yes, please explain why

38. What activities are performed by local government in your estate?

Please state them;

39. In what ways do you think the management of public housing estates can be improved?

APPENDIX III

PROPERTIES TO LET

1. A wing of 5-bedroom duplex with b/qrts at Anthony, Lagos. Rent: N350,000.00 p.a. x 2 years.
2. New office block on 4 - floors at Egbeda/Idimu Road, Egbeda, Lagos. Area: 121.48 sqm per floor. Rent: N120,000.00/annum/floor.
3. Block of 6 No. 3-bedroom flats in Ajao Estate, Off M. M. Airport Road, Lagos. Rent: N120,000.00/annum/flat x 2 years.
4. 2 No. detached houses on large ground in Opebi, Lagos. Rent: N350,000.00 x 2 year per house.
5. 5-bedroom detached house (almost completed) off 2nd Avenue, Festac Town, Lagos. Rent: N100,000.00 x 4 years (as is)
6. 3-floor house with basement off Toyin Street, Ikeja. Rent: N250,000.00 pa. x 2 years
7. A wing of 5-bedroom duplex off Micheal Adekoya Street, Ilupeju. Rent: N300,000.00 a. x 2 years.
8. A 4-bedroom duplex off Micheal Adekoya Street, Ilupeju. Rent: N300,000.00 p.a. x 5 years.
9. A wing of 6 bedroom duplex at Ajao Estate off M.M. Airport Road, Lagos. Rent: N300,000.00 p.a. x 2 years.

PROPERTIES FOR SALES

1. Multiple bedrooms/sitting rooms/toilets house with b/qrts/guest charlet behind Niteshift. Has C of O. Asking price: N25 million.
2. Corner-piece 5-bedroom-duplex with boys quarter near IITA Ogba, Lagos. Asking price: N7 million.
3. Vacant land on two plots on Association Avenue, Ilupeju. Asking price: N5 million.
4. Corner-piece land at end of Adetola Street, Aguda, Surulere. Area: 840.326sq.m. Asking price. N3 million
5. Vacant land of 661.202m at Ejigbo, Lagos. Asking Price: N350,000.00
6. Vacant land at Amuwo Odofin (near the canal). Area: 798.849 sq.m. Asking price: N3.5 million.
7. Vacant land at Lekki phase 1. Area: 1072.94sqm. Asking price: N8 million.
8. Water-front vacant land at Lekki phase 1, Lagos Area: 2266.95 sq.m. Asking price: N15 million.
9. Cold storage complex with office blocks on land of 8600sq.m. in Ogba, Lagos. Asking price: N25 million.
10. Newly completed 12 No. 4-bedroom bungalows in Ilorin Metropolis, Kwara State. Asking price: N25 million.
11. 2-storey house behind Aghowo Shopping Complex, Ibadan. Asking price: N4.5 million
12. 2 No. 6-bedroom detached houses in Asokoro District, Abuja. Asking Price: N18 million each.

DEVELOPERS WANTED

1. Land on Moshood Abiola Way (formerly Apapa Road) E/Mella. Area: 1053.353 sq.m.
2. Land on Church Street, Oshodi, Lagos. Area: 5000 sq. ft.
3. Land on Ajose Street, Mende, Maryland. Area: 1085 sq. m.

Source: Tell (Lagos) 27th March, 1995.

APPENDIX IV

TO LET**IN LAGOS:**

1. Some two and three bedroom flats in a block of flats at Grammar School Road, Bariga.
RENT: N60,000 to N80,000 p.a. payable two years in advance.
POSSESSION: Immediate.
2. Newly built 4-storey block of executive flats, one on each floor. Five (5) bedrooms each with ensuite bathrooms. Two (2) sitting rooms each. Other amenities.
RENT: N150,000 per flat (negotiable)
LOCATION: Lawanson, Surulere
POSSESSION: Immediate
3. Newly completed 5-bedroom executive mansion exquisitely finished. All bedrooms are ensuite fully fitted bathrooms. Two-room boys quarters. Generous other amenities.
LOCATION: Sam Shonibare Estate, Maryland.
RENT: N850,000 p.a. (Negotiable)
4. Office Suites in Central Lagos and Ikeja ranging from N2000 per square metre to N6000 per square metre per annum.

IN ABUJA

1. Prestigious Detached house tastefully designed and built on plot size of over 2000m². Meant for top executives of large establishments or Embassies. Three large lounges, five large bedrooms all ensuite, other amenities.
RENT: Negotiable.
2. 2 No 2-bedroom each bungalows located in the FHA Kubwa Estate, Phase II.
RENT: N80,000.00 p. a. each

FOR DETAILS, PLEASE CONTACT:

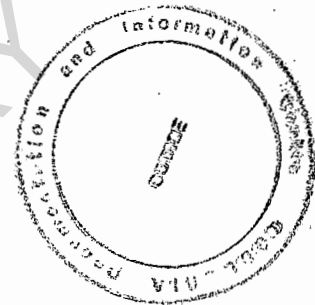


SAM UDO AKAGHA & PARTNERS
ESTATE SURVEYORS & VALUERS
CHARTERED SURVEYORS

LAGOS
 Suit C5,
 3, Military Street,
 Onikan,
 P. O. Box 7548,
 Lagos.
 Phone: 01-2634288,
 2632225
 Fax: 01-2630146

CALABAR
 104 Goldie Street,
 P. O. Box 1342,
 Calabar,
 Cross River State.
 Phone: 087-224890.

UYO
 12B Aka Road,
 P. O. Box 1810,
 Uyo,
 Akwa Ibom State.
 Phone: 085-200448



APPENDIX V

Lease of Family Land to Peter Enebeli Omoghene



OCFC-7264 of 19/7/73
OCF/A 191

OJORA CHIEFTAINCY FAMILY COUNCIL

OJORA PALACE, OJORA OLOYE (PHONE 571195 or 874138)

Date 26 MAR 1986

RECEIVED FROM Peter Enebeli Omoghene
92, Ojo Road, Ikeja
the sum of Four hundred Sixty Naira
Being rent due for a plot 50 x 200 ft
At Aminu-18wala, Alaba
For the Month/Year 1974 - 1986
at the rate of N40.00 per Annum
Arrears

[Signature]
Signature or mark of Payer

[Signature]
Ojora
Collector

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