FINAL DRAFT

NIGERIA LAND, HOUSING AND URBAN DEVELOPMENT ROADMAP

TRANSFORMING LAND ADMINISTRATION, HOUSING DELIVERY AND URBAN DEVELOPMENT IN NIGERIA
YEAR 2014-2043

FEDERAL MINISTRY OF LANDS, HOUSING AND URBAN DEVELOPMENT (FMLHUD)
MABUSHI, ABUJA, NIGERIA

SUBMITTED BY:
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1.0 INTRODUCTION

The importance and enormous contributions of the lands, housing and urban development sectors to the realization of sustainable economic growth and development in many nations are well proven. Cities in general are regarded as the ‘engines that drive the national economy’. The housing sector has been a major contributor to the economies of many developed and developing nations. Indeed, research has shown that the housing sector is a major contributor to the economies of many developed and developing nations, contributing between 30-70% of the GDP in developed countries like the USA, UK and Canada.

Based on these notable contributions, the lands, housing and urban development subsectors are critical tools for transforming the economy of fast growing countries like Nigeria, with high and rapid urbanization, huge housing shortage, large unemployed populations etc. However, compared with countries of similar resources, Nigeria has performed markedly below expectation regarding the management and deployment of its land, urban infrastructure and housing sectors. For example, housing contributed just about 8% to the GDP in 2013. This can be attributed to low activity in the sector. No doubt, Nigeria’s current rate of urbanization of 50 percent is exerting considerable pressures on housing and infrastructure in towns and cities, resulting in housing deficits of 17-23 million, urban congestion, pollution and proliferation of slums. Meeting these challenges, therefore, has the added advantage for significantly growing and transforming the nation’s economy.

In redressing the current underperformance, Government at various levels has embarked on concrete actions to eradicate the deficits in housing, land management and urban development. These are exemplified by some of the policies and programmes adopted at the Federal level which clearly communicate new ambitious objectives and targets set for improving this sector e.g.:

- The adopted National Financial System Strategy (FSS 2020) which projects that the housing sector will drive the financial system, contributing not less than 20% to the GDP by 2020.
- The Transformation Agenda which projects building one million houses per year to address the housing deficit in the country.

To focus the various efforts by all stakeholders in overcoming these challenges and adopting achievable goals, The Federal Ministry of Land, Housing and Urban Development (FMLHUD), has decided to articulate all the broad objectives as well as the strategic thrusts for achieving them (over the next five years) in a detailed Land, Housing and Urban Development Roadmap document, which will facilitate the achievement of the shared objectives in line with the National Transformation Agenda.
1.1. CONTEXT – CHALLENGES IN THE BUILT ENVIRONMENT

Nigeria’s growing housing deficit, estimated variously as ranging from 17-23 million homes and the largely fast expanding, unplanned and not well-governed and managed towns and cities, may be ascribed to a number of challenges in the sector. These include the following:

- Poor access to land for development as a result of the ineffective implementation of provisions of the Land Use Act 1978 e.g. cumbersome land acquisition and registration processes.
- Inadequate and non-availability of medium to long term finance for housing both in terms of funds for construction finance and mortgage for off-take finance
- Ineffective intervention by Government in the housing sector, mainly on account of inadequate coordination and frequent policy changes in the housing sector e.g. constant restructuring of the supervising ministry, inadequate implementation of urban development plans, inadequate coordination between the various tiers of government in terms of sector development etc.
- Mostly, Nigerian towns are growing without adequate planning, as the efforts to adopt master plans and develop schemes for these settlements have consistently been thwarted by political interest groups as well as the natural propensity of the populace to avoid disciplined development of any kind.
- Abuses of the natural environment due to lack of adequate land use planning and poor land husbandry resulting in loss of biodiversity, deforestation, desertification, soil erosion and pollution of land, air and water.

These challenges have had the effect of either reducing the ability of developers to deliver appropriately priced home units to the market or the ability of the prospective home buyer to access appropriate funding to buy their homes. Consequently, home delivery in Nigeria has been reduced to the efforts of owner-builders who develop their homes on privately acquired and typically unplanned environments, thereby worsening the already bad challenges with urban sprawl and slum growth.

1.2. DAWN OF A NEW ERA

Significantly, April 2010, marked the beginning of a new era and reality when- the new Federal Ministry of Lands, Housing and Urban Development (FMLHUD) was established. From inception, the new FMLHUD, decided to take a new and dynamic approach that will lay a solid foundation that delivers tangible results. The FMLHUD realizes that it cannot be business as usual, it had to do things differently and speedily. Barely four months after coming into being, the FMLHUD accomplished not only a speedy but an elaborate participatory and comprehensive review of two extant policies in the sector - National Housing Policy (NHP) adopted in 1991 and the National Urban development Policy (NUDP) adopted in 1992.

The revised national policies on housing and urban development, were approved first by the National Council on Lands, Housing and Urban Development; subsequently taken to the
Econo

omic Management and Implementation Team (EMIT); and finally endorsed by the National Economic Council (NEC). Immediately after the approval of the two policies, the Ministry adopted an Implementation Strategy for the actualization of the policy provisions. Subsequently, a Ministerial Team for Housing Delivery in Nigeria was inaugurated on 13th December, 2011 to propose modalities for the implementation of the policies. Other action taken included the nationwide public presentation and sensitization on the polices, and the development of an Implementation Roadmap (including Sectoral Strategic Action Plans) for the period 2012-2015 indicating clear deliverables, timeliness roles and responsibilities which will be undertaken jointly with all stakeholders at all levels. It was also envisaged that a "National State of Housing and Urban Development Report" will be produced and widely disseminated annually to report on progress, prospects and challenges. Other tangible accomplishments of the new FMLHUD are set out in Box 1.

Box 1 Key Milestone or Journey so Far

3. Convening of National Council on Lands, housing and urban development, 1st held in Abuja and 2nd held in Port Harcourt.
4. Presentation of the Approved Polices to Economic Management Team in April 2012
5. Presentation of the Final Policies to National Executive Council on 12 June 2012
6. Ministerial Expert Group Established in 21 August 2013 to prepare a road map for the FMLHUD.
8. Presidential Retreat on Housing on Finance held November 12th 2012.
12. Establishment of the National Habitat Committee
14. Effective Participation in WUF 7 Held in Medellin in April 2014

1.3 SECTORAL OVERVIEW

Over the last 10-15 years various commendable steps have been taken across the sector and related/ancillary industries towards addressing the urban development challenge and bridging the housing deficit. These initiatives have taken place across the entire sector and have been driven by three-tiers of government in the country, sometimes without any conscious co-ordination. These initiatives may be classified into the broad components of the industry as follows:
Land Administration

- Several states have introduced technology in land registry management, review of administrative processes and procedures etc. in order to make land administration more efficient and effective. However, this has been done, in most cases, with little or no coordination or standardization of systems, leading to significant differences in the quality of land regulation across the various states in the Federation.
- A Presidential Land Reforms Committee was constituted at the Federal level to generate ideas for the improvement of Land administration in Nigeria.
- Recent organisation of the Roundtable on housing and the Presidential Retreat on housing finance, at which some decisions were taken to improve the process of accessing land for housing and urban development, especially to have compact with governors ways to speed up the process of land titling and reduction in the cost of land transactions.

Housing Delivery and Finance

- Review of Policies such as the National Housing Policy (1991) and the National Urban development Policy (1992), and subsequent approval of same by the Council on Lands, housing and Urban development.
- Preparation of a Nigerian Integrated Infrastructure Master Plan (NIIMP) covering 2014-2043, which looks at the various sectors that make up the infrastructure in the Country, and develop a framework for its planning, development as well as monitoring and evaluation. The Master Plan focuses on key areas of infrastructure e.g. energy, transport, ICT, Housing and security, water, agriculture and mining.
- Launching of the National Mortgage Refinancing Company of Nigeria (NMRC) on 16th January 2014, which provides a refinancing resource for the Mortgage Industry in Nigeria at single digit interest rates.

Urban Development

- Increasing emphasis on meaningful collaborations with agencies such as UN-HABITAT, Cities Alliance and UNDP which has resulted in the adoption of participatory approaches to formulation of master plans and structure plans for selected in some states and capacity building for agencies across the three-tier governments on emerging approaches to urban management and partnership.
- New resolve towards the eradication of slums in Nigeria as exemplified by the recent commissioning by FMLHUD the studies of slums in six cities drawn from the six geopolitical zones of the Country.

From the foregoing, the beginnings of a major revolution in the Nigerian built environment may be discerned. However, it is also clear that the impact of these commendable initiatives are yet to be fully felt, and ultimate success would depend upon the commitment and persistence of all the stakeholders in the Industry.
1.4 PURPOSE OF THE ROAD MAP

In spite of the encouraging progress made so far in the sector, there remains significant room for improvement given the potential that exists in the Nigerian economy, hence, the need for a more incisive and cohesive strategic plan to tackle the challenges in the industry. Consequently, FMLHUD has decided to prepare and adopt a Road Map to guide stakeholders’ actions towards making a deep and meaningful impact in the sector over the short, medium and long term periods.

The Road Map defines the underlying philosophy for intervention by all actors in the lands, housing and urban development sectors of the economy. It also assesses the current situation, identifies where the sector ought to be and finally advances the set of actions required to reach the set targets.

In broad terms, the objectives of the Road Map are twofold, namely to be a vehicle for;

- Positioning lands, housing and Urban development as one of the significant contributing sectors in the Nation’s adopted national plan for transformation
- Realizing the goals of the adopted legislation, policies and international development commitments including the Habitat Agenda, SDGs and World Summit on sustainable development

The Design and development of the Road map draws on the expertise of a core team of professionals constituted as the Ministerial Expert Group (MEG) by the Ministry into the ‘Committee on Lands, Mass Housing and Urban Development). The Committee comprised of – professionals with extensive track records in the built environment both in Nigeria and globally. In evolving the road map, the Committee took the following key work steps:

- Conduct of a Situation Analysis, which involved the following subsidiary work:
  - A review of the rapid urbanisation in Nigeria from 1950 to 2014, which saw the Country’s urban population grow from 15% of the total population in 1950 to over 50% in 2010 which is projected to increase to 60% by 2025. The work entailed a detailed evaluation of the challenges portended by this growth as well as the opportunities afforded by it (Annex 2).
Assessment of existing urban-related laws, policies and regulations along with their effectiveness, and the roles and responsibilities of different stakeholders (Annex 3).

Situation analysis of the lands, housing and urban development sectors (Annex 4-6). Review of legal frameworks

- Development of Road map/strategies with the involvement of the senior management team of the FMLHUD and its Parastatals. This essentially entailed the development of action based plans to promote physical developments of human settlements in urban and rural areas with a view to ensuring that Nigerians live in healthy, safe and functional environments where they can be gainfully employed in industries and services and effectively contribute to the economic, social, technological development of the Country

- Set Targets/Destination by reaching a consensus on the strategic objectives the road map would aim at achieving. These goals have been designed to be Specific, Measurable, Achievable, Reasonable and Time based (SMART) to ensure that they lend themselves to implementation.

1.5 MISSION AND VISION STATEMENTS – FMLHUD’S COMMITMENT TO NIGERIA

The FMLHUD is the umbrella policy arm of the Federal Government charged with the responsibility of ensuring adequate and sustainable housing delivery as well as the maintenance of a conducive living environment that meets the needs and aspirations of the Nigerian Citizens. To deliver on this expectation, the Ministry has adopted the mission to “foster the capacities of urban centres of liveable towns and cities generating high economic growth and development with quality housing, and standardized basic services accessible to all citizens”. In line with this, some of the functions of the Ministry include;

- Establishing a sustainable housing delivery system that will ensure easy access to home ownership and rental schemes by the Nigerian populace in an environment where basic physical and social amenities are available;
- Preparing and submitting, from time to time, proposals for National Lands and Housing as well as Urban Development programmes and plans;
- Reviewing all existing legislations in the Lands and Housing as well as Urban Development sectors to achieve the goal of adequate housing for all Nigerians in a conducive and liveable environment;
- Supervising the activities of the Federal Housing Authority (FHA), Federal Mortgage Bank of Nigeria (FMBN), and Registration Boards of relevant professional bodies;

However, this scheme of functions has been re-focused over the last few years by the current National Transformation Agenda, which has a clear vision on housing to ‘deliver 1 million homes annually to Nigerians over the next 5 years’.
In addition to these, the Ministry will use this Road Map to channel the efforts of the Sector towards facilitating the achievement of the Sustainable Development Goals as adopted by the UN General Assembly.

1.6 STRATEGIC GOALS OVERVIEW

Based on the work done, there are currently nine (9) Strategic goals the Road Map seeks to achieve, namely:

- **Goal 1:** Facilitate private sector led delivery of 800,000 homes per annum over the next 10 years.
  This goal will be achieved through the following sub-goals:
  a. Collaboration with Ministry of Finance to promote a private sector led housing and infrastructure fund Institution.
  b. Collaborate with NMRC to promote group mortgage as a strategy to ease access to housing for households not currently qualified for individual mortgages.
  c. Promote local production of high quality critical building materials.

- **Goal 2:** Facilitate the implementation of special housing programs to promote the delivery of 200,000 units per annum for the next 10 years.
  This goal will be achieved through the following sub-goals:
  a. Dimension and complete abandoned government housing projects at all levels.
  b. Facilitate Rental and Cooperative Housing as Key Alternatives to Home Ownership to Promote Social Housing.
  c. Incorporate implementation of special housing programs into the planning and development of new towns.

- **Goal 3:** Establish an information management system for planning, implementation, monitoring and evaluation of programs and projects.
  This goal will be addressed with the following sub-goals:
  a. Conduct Housing Survey and Housing Profiles in the first 2 years and update periodically thereafter.
  b. Establish an integrated Nation-wide Urban Observatory (NUO).
  c. Set up a Monitoring and Evaluation framework for the Sector.

- **Goal 4:** Establish and enforce building standards based on the National Building Code to ensure quality, functionality, aesthetics and safety.
  This goal will be addressed with the following sub-goals:
  a. Promote National House Building Standards in collaboration with Private Developers to enhance (or complement) implementation of The NMRC.
  b. Promote the production of Mortgageable homes and industrialised construction methods.
  c. Enforce FMLHUD’s responsibility of Public Property Inventory, Acquisition, Safety and Management.
• **Goal 5:** Make serviced land with secure tenure easily available, accessible and transferable and at an affordable price for housing development.

  This goal will be addressed with the following sub-goals:

  a. Ensure Computerisation of Land Administration in the Country (FELIS) and establish a Central Land Titling System in Collaboration with PCLTR (Explore Complementary Strategies such as using title insurance as Credit Enhancement).
  
b. Develop and adopt a National Land Policy
  
c. Streamline and harmonise the processes involved in land administration
  
d. Establish a National Land Commission to carry out reforms in land administration

• **Goal 6:** Build adequate capacity of professionals and artisans in the built environment.

  This goal will be addressed with the following sub-goals:

  a. Revise the training curriculum and establish mandatory certification of Artisans and Professionals in the built environment
  
b. Strengthen existing training institutions and apprenticeship schemes, and establish regional training centers (across the 6 geopolitical zones) to produce a critical mass of artisans to deliver 1 million houses over the next 10 years.
  
c. Develop and enforce Practice Codes for the various trades to support artisans in the delivery of services.

• **Goal 7:** Make cities and human settlements inclusive productive, safe, livable, resilient and sustainable

  This goal will be addressed with the following sub-goals:

  a. Develop Master Plan for a National Constellation of Cities including new towns Designed to Complement Each Other, Promote Economic Growth and Optimize Existing/Proposed FGN Funded Inter-State Infrastructure.
  
b. Prepare and adopt regional development plans for 36 states and FCT
  
c. Prepare and Adopt City structure plans for all towns and cities by 2020.
  
d. Prepare and adopt National Street Addressing System
  
e. Eliminate all slums to enhance liveability in FCT, Abuja and all state capitals by 2043
  
f. Review and evolve a functional institutional framework for governing metropolitan and mega cities.

• **Goal 8:** Transform the way FMLHUD is structured and operates as the industry regulator and facilitator.

  This goal will be addressed with the following sub-goals:

  a. Strengthen FMLHUD’s partnerships with global, regional, state and local partners
  
b. Create an empowered organization that is customer centered, place based, collaborative, and responsive to employee and stakeholder feedback
  
c. Create flexible, modern rules and systems that promote responsiveness, openness, and transparency
  
d. Create a healthy, open, flexible work ethics that reflect the values of a purpose driven public service
• **Goal 9:** Promote research and development (R & D)
  
This goal will be addressed with the following sub-goals:
  
  a. Undertake urbanization review to inform policy formulation and housing delivery.
  
b. Undertake critical research across critical areas such as land administration and management, housing finance, social and cooperative housing, building raw materials, capacity building etc.
  
c. Encourage the adoption of research findings
  
d. Institute sustainable funding models for the finance of research and development
1.7 MEASURES OF SUCCESS – IMPACT OF THE IMPLEMENTATION OF THE PLAN

These are short-term and long-term measurable achievements that are expected to be seen in land administration, housing delivery and urban development at the implementation of the strategic goals. For the various Goals and sub-goals, these are the various performance indicators outlined in the next chapter.

Further to this, implementation efforts would be facilitated by complementing the Road Map with shorter term annual action plans, which would tie the activities for the year to detailed activities, budgets, benchmarks and parties responsible in a coherent yearly plan.

The Ministry will champion the implementation of this Road Map, co-opting segments of the private sector as well as state Ministries of Lands, housing and physical planning and Local Governments where appropriate.
2 STRATEGIC GOALS

This section covers a detailed description of each strategic goal that the Road Map aims at achieving. It also outlines the sub-goals under each goal, proposed strategies, as well as measures that support their realization.

The key points against which each strategic goal is dealt with goes thus:

**Goal:** Describes the broad outcomes the Sector aims to achieve.

**Sub goals:** Describe the more specific outcomes the Sector aims to achieve in support of the broad outcome goals.

**DevelopmentChallenge:** Describes the scale and elements of the problem.

**Outcomes:** Describe the expected impact upon achievement of the goals

**Output/Activities:** Describes specific activities to be carried in order to achieve each sub goal

**Strategies:** Describe the approach (including responsibilities and time frames) for how the Sector will achieve each sub-goal.

**Implementation Agency:** Agency(ies) expected to implement the proposed strategies

**Collaborating Agency:** Agency(ies) expected to support implementation of the proposed strategies

**Funding Source:** Source(s) of funds needed to fund the implementation strategies

**Value Added:** Value(s) would be brought to the housing, land and urban development sector by the achievement of each strategic goal

**Priority Initiatives:** Describe the high-priority program, policy, or project that epitomizes the efforts to achieve a goal.

**Performance Indicators:** Describe the indicators FMLHUD will use to determine whether or it is successful in reaching its goals.
## SUMMARY OF GOAL 1

**GOAL 1 – FACILITATE PRIVATE SECTOR LED DELIVERY OF 800,000 HOMES PER ANNUM OVER THE NEXT 10 YEARS**

<table>
<thead>
<tr>
<th>Sub Goal 1.1</th>
<th>Collaborate with the Ministry of Finance to promote a private sector led housing and infrastructure fund.</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Strategies</strong></td>
<td><strong>Timeframe</strong></td>
</tr>
<tr>
<td>• Securing buy-in of partners and co-promoters</td>
<td>Short term</td>
</tr>
<tr>
<td>• Promote company backed by FMF to raise funds in the capital market</td>
<td>Medium term</td>
</tr>
<tr>
<td>• Raise initial funds of N50-100b by targeting corporate investors</td>
<td>Medium term</td>
</tr>
<tr>
<td>• Pre-qualification of developers intending to access loans for construction from fund</td>
<td>Medium term</td>
</tr>
<tr>
<td>• Collaboration between developers and insurance companies to develop long term warranties on constructed homes</td>
<td>Medium – long term</td>
</tr>
<tr>
<td>• Disbursement of funds to pre-qualified developers</td>
<td>Medium – long term</td>
</tr>
<tr>
<td>• Driving industry developmental changes through the fund</td>
<td>Long term</td>
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</tbody>
</table>

<table>
<thead>
<tr>
<th>Sub Goal 1.2</th>
<th>Collaborate with NMRC to promote group mortgage as a strategy to ease access to housing for households not currently qualified for individual mortgages.</th>
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<tbody>
<tr>
<td><strong>Strategies</strong></td>
<td><strong>Timeframe</strong></td>
</tr>
<tr>
<td>• Develop and submit a viable business plan to NMRC</td>
<td>Short term</td>
</tr>
<tr>
<td>• Provide clarifications to NMRC leading to their approval of the model</td>
<td>Medium term</td>
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<tr>
<td>• Develop and disseminate information on the model</td>
<td>Long term</td>
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<tr>
<th>Sub Goal 1.3</th>
<th>Promote the local production of high quality critical building materials</th>
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</thead>
<tbody>
<tr>
<td><strong>Strategies</strong></td>
<td><strong>Timeframe</strong></td>
</tr>
<tr>
<td>• Undertake a study to identify key building materials which contribute to the high cost of homes</td>
<td>Short term</td>
</tr>
<tr>
<td>• Develop pre-feasibility studies to show the visibility of local manufacture of the materials</td>
<td>Short term</td>
</tr>
<tr>
<td>• Develop investment incentive packages for investors</td>
<td>Short-medium term</td>
</tr>
<tr>
<td>• Organise investment fairs to attract local or foreign investors</td>
<td>Short-medium term</td>
</tr>
<tr>
<td>• Procure/provide financial assistance to investors</td>
<td>Short-medium term</td>
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</tbody>
</table>

**Budget** - FMLHUD has estimated that the total funds to be spent on the annual delivery of 800,000 homes through partnerships with the private sector will come to $700m
2.3 GOAL 1: FACILITATE PRIVATE SECTOR LED DELIVERY OF 800,000 HOMES PER ANNUM OVER THE NEXT 10 YEARS.

SUB GOAL 1.1: Collaborate with the Ministry of Finance, to promote a private sector led housing and infrastructure fund

Development Challenge
Nigeria’s population growth rate of about 3.2% per annum coupled with the high urban population rate of about 50% has led to a housing shortfall of about 17-23 million, hence, there is the need for devising and implementing a comprehensive and accelerated remedial housing delivery plan to bridge the deficit. However, this has been difficult on account of the paucity of appropriately priced funds required to execute housing delivery on a sufficient scale. This inadequacy stems from the fact that the available funds in the banking system are generally priced at 20-25% per annum on the average and are of short tenure. Hence, there is the need to evolve a sustainable pool of medium term, moderately priced funding (which can reach the borrower at 13-15% pa).

Outcomes
Easy access moderately priced funds for housing development.

Output/Activities
- Work hand in hand with the Ministry of Finance to promote an industry wide initiative that would boost the supply of housing units in Nigeria by providing a pool of low cost funds for construction.
- Inquire about and meet requirements for raising medium to long-term funds in the capital markets via bond issues for housing.
- Discuss with other stakeholders/co-promoters of the initiative to secure buy-in and involvement in raising funds.

<table>
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<tr>
<th>Strategies</th>
<th>Time-frame</th>
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<tbody>
<tr>
<td>• Plan and organise suitable fora to gain buy-in of prospective co-promoters including private developers, financial institutions, state and Federal housing development agencies, international development partners etc.</td>
<td>Short term</td>
</tr>
<tr>
<td>• Promote a Public Limited Company backed by the FMF that will approach the bond market for funds</td>
<td>Medium term</td>
</tr>
<tr>
<td>• Raise initial tranche of funds of about N50-100b to kick-start the initiative targeting corporate investors such as:</td>
<td>Medium term</td>
</tr>
<tr>
<td>o Banks</td>
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<tr>
<td>o Pension Fund Advisors</td>
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<td>o Insurance Companies</td>
<td></td>
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<tr>
<td>o Hedge and Mutual funds etc.</td>
<td></td>
</tr>
<tr>
<td>• Pre-qualify developers based on track record, quality of work in line with building standards and codes etc. to access construction loans</td>
<td>Medium-long term</td>
</tr>
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</table>
from the fund.

| • Ensure collaboration with developers and insurance Companies to evolve a system of long term defects liability warrantees for developers pre-qualified by the Fund. | Medium-long term |
| • Ensure disbursement of construction loans to pre-qualified developers at reasonable prices (2-3% on Nigerian T-bill rates) and tenures (2-3 years) for approved projects. | Medium-long term |
| • Use the Fund as leverage to drive other developmental practices within the industry such as Human capacity development (e.g. training of artisans) and research and development into effective modern methods of construction. | Long-term |

**Implementation Agencies**

- FMF
- SEC
- FMLHUD
- Developers

**Collaborating Agencies**

- FHA
- 36 State Housing Corporations
- State Ministries of Housing and Urban development
- Insurance companies
- Financial institutions
- International Development Partners

**Source of Funds**

- Procurement of suitably priced wholesale loans from Development partners for on-lending to construction projects
- Capital market targeting
  - Pension Funds
  - Banks
  - Insurance companies
  - Other Corporate investors

FMLHUD has estimated that the total funds to be spent on the annual delivery of 800,000 homes through partnerships with the private sector will come to $700m.

**Value Added**

- It will give the Nigerian housing sector a major boost by unlocking the bottleneck currently faced by developers, thus enabling them address the current deficit in housing supply in Nigeria.
- The upsurge in home building resulting from the operations of the fund would create employment and add to the sector’s meaningful contributions to the National GDP.
- The scale of housing delivery will encourage industrialization of the process and deployment of modern methods of construction.
- Offer an alternative to money market investments at good rates of returns for investors.
• In view of the professionalism to be deployed in project appraisal, the fund will prove a safe investment window for investors.

Priority initiatives
• Setting up the company to float the bond
• Critical buy-in of relevant stake-holders i.e. Federal Ministry of Finance, SEC, co-promoters, Investors etc.
• Successful fund raising in the capital market

Performance Indicators
• Number of houses delivered per Annum/Quarter/Month
• Average delivery time of homes
• Average home tenure
• Average cost of funds

SUB GOAL 1.2: Collaborate with NMRC to promote group mortgage as a strategy to ease access to housing for households not currently qualified for individual mortgages.

Development Challenge
One of the major obstacles to achieving mass housing in Nigeria has been the absence of a vibrant mortgage industry to provide off take finance to prospective home owners. The mortgage industry on its own path has been hampered by very low penetration on account of the fact that most prospective home buyers do not qualify for individual mortgages due to their income earning patterns.

In particular, this challenge affects business persons who have high average liquidity without a fixed monthly salary, and salaried workers who have access to other cashflows from a spouse or other support system etc. These classes of persons make up a larger proportion of Nigeria’s labour force.

Outcomes
This scheme will result in the formation of more group mortgage companies, providing wholesale mortgages from PMIs or other financiers on behalf of subscribers, and subsequently support these subscribers to own homes under flexible home finance mechanisms e.g. Lease to own etc.. Ultimately, this would significantly boost the pool of housing off take finance available to the Nigerian housing market, and fuel increased home delivery.

Output/Activities
• Approval of Group mortgage concept, allowing PMIs and other lenders access to the NMRC’s refinance window for group mortgage loans given to operators of group mortgage services.
• Access loans from PMIs for group mortgage services

<table>
<thead>
<tr>
<th>Strategies</th>
<th>Time-frame</th>
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</thead>
<tbody>
<tr>
<td>Develop a business plan for the scheme for submission to the NMRC</td>
<td>Short term</td>
</tr>
</tbody>
</table>
showing:
- Risk management models
- Financial feasibility
- Key selling points

- Provide clarifications to NMRC leading to their approval of the model
- Develop and disseminate information on the model e.g. risk management measures etc. to the industry, and encourage its adoption by PMIs or large scale developers who meet the NMRC’s risk acceptance criteria

<table>
<thead>
<tr>
<th>Implementation Agencies</th>
<th>Source of Funds</th>
<th>Value Added</th>
<th>Priority initiatives</th>
<th>Performance Indicators</th>
</tr>
</thead>
<tbody>
<tr>
<td>FMF</td>
<td>Wholesale loans from PMIs refinanced by NMRC</td>
<td>Significantly advance the penetration of the mortgage industry in the Nigerian economy.</td>
<td>Approval of the group mortgage concept by NMRC</td>
<td>% growth in first home owners</td>
</tr>
<tr>
<td>CBN</td>
<td>Specialised Group Mortgage funds</td>
<td>Boost off-take of houses and thus stimulate more investment in house delivery by developers.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>NMRC</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Collaborating Agencies
- PMIs
- Other Mortgage pools

Source of Funds
- Wholesale loans from PMIs refinanced by NMRC
- Specialised Group Mortgage funds

Value Added
- Significantly advance the penetration of the mortgage industry in the Nigerian economy.
- Boost off-take of houses and thus stimulate more investment in house delivery by developers.

Priority initiatives
- Approval of the group mortgage concept by NMRC

Performance Indicators
- % growth in first home owners

**SUB GOAL 1.3: Promote local production of high quality critical building materials**

Development Challenge
Costs of building materials remain a major challenge, militating against the attainment of the key objective of the Federal Government to deliver one million homes a year for the next 10 years. This challenge may be attributed to the weakening value of the Naira over the last 2-3 decades which has made the prices of raw materials (mainly imported) for home building to be out of reach of the prospective home builder.

As part of the effort towards ‘ramping up’ mass delivery of homes it is thus important to drive the domestication of the manufacture of core building materials. This is with a view to driving
down their prices and thus reducing the cost of home construction, as well as generating employment opportunities in the Nigeria economy.

**Outcomes**
Increase in the proportion of building material inputs which are produced locally.

**Output/Activities**
- Inventory of typical building materials and local producers
- Develop pre-feasibility study packs
- Advocacy among private sector players
- Design incentive packages for interested investors

<table>
<thead>
<tr>
<th>Strategies</th>
<th>Time-frame</th>
</tr>
</thead>
<tbody>
<tr>
<td>Undertake a study to identify key building materials which contribute to the high cost of homes</td>
<td>Short-term</td>
</tr>
<tr>
<td>Develop pre-feasibility studies to show the visibility of local manufacture of the materials</td>
<td>Short-term</td>
</tr>
<tr>
<td>Develop investment incentive packages for investors</td>
<td>Short-Medium term</td>
</tr>
<tr>
<td>Organise investment fairs to attract local or foreign investors</td>
<td>Short-Medium term</td>
</tr>
<tr>
<td>Procure/provide financial assistance to investors</td>
<td>Short-Medium term</td>
</tr>
</tbody>
</table>

**Implementation Agency**
- FMLHUD
- Building Materials Research Institute

**Collaborating Agency**
- UNIDO
- UN-HABITAT
- MAN

**Source of Funds**
- Private Investors
- BOI

**Value Added**
- Net reduction in building cost
- Employment generation
- Economic growth

**Priority initiatives**
- Development of pre-feasibilities
Investment fairs

**Performance Indicators**
- Number of new industries
- Percentage reduction in material costs
### SUMMARY OF GOAL 2

**GOAL 2—FMLHUD TO FACILITATE THE DELIVERY OF SPECIAL HOUSING PROGRAMS TO PROMOTE DELIVERY OF 200,000 UNITS PER ANNUM FOR THE NEXT 10 YEARS**

<table>
<thead>
<tr>
<th>Sub Goal 2.1- Dimension and complete abandoned government housing projects at all levels</th>
<th>Strategies</th>
<th>Timeframe</th>
</tr>
</thead>
<tbody>
<tr>
<td>• Conduct surveys on abandoned building (Federal/public), lands in all the states of the federation</td>
<td></td>
<td>Short- medium term</td>
</tr>
<tr>
<td>• Engage competent experts and contractors to develop and implement plan</td>
<td></td>
<td>Short- medium term</td>
</tr>
<tr>
<td>• Incorporate environmentally friendly housing concepts into strategic plan</td>
<td></td>
<td>Short- medium term</td>
</tr>
<tr>
<td>• Set up task force to ensure implementation of plan</td>
<td></td>
<td>Medium term</td>
</tr>
<tr>
<td>• Solidify the legal aspect and ensure more effective enforcement.</td>
<td></td>
<td>Medium term</td>
</tr>
<tr>
<td>• Implement and monitor the implementation of the Plan</td>
<td></td>
<td>Medium term</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Sub Goal 2.2 – Facilitate Rental and Cooperative Housing as Key Alternatives to Home Ownership to Promote Social Housing</th>
<th>Strategies</th>
<th>Timeframe</th>
</tr>
</thead>
<tbody>
<tr>
<td>• Feasibility study to evaluate the proposed social and cooperative housing program,</td>
<td></td>
<td>Short term</td>
</tr>
<tr>
<td>• Enact a Social Housing Act based on the recommendations of the feasibility</td>
<td></td>
<td>Medium term</td>
</tr>
<tr>
<td>• Propose and pass a Rental Act for Nigeria</td>
<td></td>
<td>Medium term</td>
</tr>
<tr>
<td>• Regulatory authority to undertake accreditation and monitoring of social housing institutions/players</td>
<td></td>
<td>Medium-long term</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Sub Goal 2.3 – Incorporate special housing programs into the planning and development of new towns.</th>
<th>Strategies</th>
<th>Timeframe</th>
</tr>
</thead>
<tbody>
<tr>
<td>• Undertake market and environmental studies of the new town sites</td>
<td></td>
<td>Short term</td>
</tr>
<tr>
<td>• Undertake feasibility studies, Environmental Impact Studies(EIS) of the new towns</td>
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<td>Short – medium term</td>
</tr>
<tr>
<td>• Develop and implement master plans for new towns</td>
<td></td>
<td>Short-medium term</td>
</tr>
<tr>
<td>• Ensure the plans of all new towns provide for social housing</td>
<td></td>
<td>Medium term</td>
</tr>
<tr>
<td>• Ensure new towns are located in relation to infrastructure and set up authorities to govern set up</td>
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<td>Medium term</td>
</tr>
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</table>

**Budget—** FMLHUD has estimated that the cost to directly deliver 200,000 homes annually will come to $490m.
2.2 GOAL 2: FMLHUD TO FACILITATE THE DELIVERY OF SPECIAL HOUSING PROGRAMS TO PROMOTE THE DELIVERY OF 200,000 UNITS PER ANNUM FOR THE NEXT 10 YEARS

SUB GOAL 2.1: Dimension and complete abandoned government housing projects at all levels

Development Challenge
Since independence, several governments at various levels have made efforts to construct homes for the populace. However today, the status of these various projects is mostly unclear, with many of them probably never completed for reasons ranging from poor planning to inadequacy of funds etc. In consonance with this view, the former Minister of the defunct Federal ministry of Works and Housing, Mamman Kotangora estimated that there were about 4,000 uncompleted or abandoned projects worth over N300b, scattered across the Country. Given the current high and growing housing deficit in Nigeria, it is thus important to evaluate these projects critically with a view to completing them wherever possible to help address the housing deficit, and harness the benefits of the long dormant previous investments in these projects.

Outcome
The proposed course of action would have the following outcomes:
- Reduction in housing deficit in Nigeria.
- Increased contribution of housing to employment generation.
- Increased contribution of housing sector to the nation’s GDP.
- Improved living standards.
- Reduction of crime associated with abandoned housing projects
- Enhanced and improved aesthetics of cities
- Attainment of more liveable and sustainable towns and cities

Output/Activities
- Undertake a survey of all abandoned projects nation-wide.
- Establish a Task Force for Completion of Abandoned Projects.
- Develop and execute a National Programme for completion of abandoned project phased over 10 year period
- Adopt Legal/Policy Instrument for Completion of Abandoned Project.
- Implement, review and monitor the program in phases of five years per phase.

<table>
<thead>
<tr>
<th>Strategies</th>
<th>Time-frame</th>
</tr>
</thead>
<tbody>
<tr>
<td>Carry out surveys to audit all abandoned Federal housing, public buildings and acquired lands in all states of the Federation.</td>
<td>Short – Medium Term</td>
</tr>
<tr>
<td>Engage competent experts and contractors to develop a participatory strategic plan for completion.</td>
<td>Short – Medium Term</td>
</tr>
<tr>
<td>Incorporate into the completion plans environmentally friendly housing development concepts.</td>
<td>Short – Medium Term</td>
</tr>
<tr>
<td>Set-up Task Force for revival and completion of abandoned housing projects.</td>
<td>Medium Term</td>
</tr>
<tr>
<td>Solidify the legal aspect and ensure more effective enforcement.</td>
<td>Medium Term</td>
</tr>
</tbody>
</table>
• Implement and monitor the implementation of the Plan

Implementation Agency
- FMLHUD

Collaborating Agency
- Federal Ministry of Finance
- PSO, States and Local Governments

Source of Funds
- FG
- NMRC
FMLHUD has estimated that the funds to directly deliver 200,000 homes annually will come to $490m.

Value Added
- Evolving a sustainable approach to utilization of limited resources to avoid wastage
- Introduction of self-sustaining and effective strategies which rely only minimally on Government
- This initiative will positively impact the States and Local government to implement similar concepts to complete all abandoned project at State and Local government levels.

Priority initiatives
- Survey report of abandoned projects nation-wide
- Strategic document for completion of projects
- Legal instrument for project implementation
- Establishment of Task Force

Performance Indicators
- Number of Abandoned Housing Units completed
- % Reduction in the housing deficit
- Number of employment generated
- % increased contribution of housing sector to the nation’s GDP
- % reduction of crime associated with abandoned housing projects
- Level of cities with abandoned projects with improved functionality and aesthetics
- Percentage of low income earners with access to housing.
- Number of Partnerships formed as a result of the implementation of the project.

SUB GOAL 2.2: Facilitate Rental and Cooperative Housing as Key Alternatives to Home Ownership to Promote Social Housing

Development Challenge
Given the current high level of poverty in Nigeria, many members of the population are unable to afford a home and could still not afford one even given a functional and equitable mortgage system. This segment of the population (who have low or no income) has been variously
estimated at between 60-100 million persons. In view of the significant number of poor people in the population, as well as the adverse consequences of homelessness, the revised National Housing Policy recognizes the role of Government to provide social and co-operative housing to relevant beneficiaries as a social amenity with a view to fostering the evolution of a just and egalitarian society.

Outcome
With the achievement of this goal, the more vulnerable segments of the population e.g. retired elderly persons, single mothers, disabled persons etc. would have access to basic functional shelter at costs relevant to their circumstances this would result in the following effects:

- Easy access to housing for the poor.
- Poverty reduction
- A just, peaceful and equitable society;
- Significant reduction in the number of slums and squatter settlements;
- Reduction in national housing deficit;
- Increased contribution of housing to employment generation
- Effective participation of the private sector and civil society in the development and management of Social Housing.

Output/Activities

- Enactment of a National Social Housing Act.
- Establish a National Social Housing Regulatory Authority (NSHRA).
- Development and implementation of a Financing Plan for Social Housing.
- Development and implementation of Eligibility Criteria for accessing Social Housing.
- Develop tenure Options for social housing.
- Implement Pilot schemes implemented

<table>
<thead>
<tr>
<th>Strategies</th>
<th>Time-frame</th>
</tr>
</thead>
<tbody>
<tr>
<td>• Feasibility study to evaluate the proposed social and cooperative housing program, establishing the most appropriate modalities and the following provisions:</td>
<td>Short Term</td>
</tr>
<tr>
<td>o A reliable 5-10 year spending plan for the Government.</td>
<td></td>
</tr>
<tr>
<td>o Implementation plan allowing for delivery by private and public agencies using public funds</td>
<td></td>
</tr>
<tr>
<td>o Implementation principles for rental housing, including conflict resolution mechanisms</td>
<td></td>
</tr>
<tr>
<td>o Implementation principles for a subsidy arrangement for vulnerable persons in the social housing program</td>
<td></td>
</tr>
<tr>
<td>o Implementation of a tenure plan for the poor</td>
<td></td>
</tr>
<tr>
<td>o Eligibility criteria for social housing program</td>
<td></td>
</tr>
<tr>
<td>• Enact a Social Housing Act based on the recommendations of the feasibility study to regulate the program, which will among others provide for the establishment of a regulatory authority for social housing, recognise the roles of Social Housing institutions and establish the roles and responsibilities of other tiers of government in social housing</td>
<td>Medium Term</td>
</tr>
<tr>
<td>• Propose and pass a Rental Act for Nigeria</td>
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</tr>
</tbody>
</table>
Regulatory authority to undertake:
  o Accreditation of Social Housing Institutions and other social housing providers
  o Performance agreements and monitoring for SHIs and other sector players

<table>
<thead>
<tr>
<th>Medium to Long Term</th>
</tr>
</thead>
</table>

Implementation Agency
  - FMLHUD
  - FMOF
  - FMOJ

Collaborating Agency
  - RELATED STATE MINISTRY
  - SHRA
  - FMOF
  - FMOJ

Source of Funds
  - Federal and State Governments
  
FMLHUD has estimated that the spend to directly deliver 200,000 homes annually will come to $490m.

Value Added
  - Enhanced housing delivery to cater to needs of vulnerable classes of the population
  - Establishment of a clear financing Plan for Social Housing Provision to facilitate Government action
  - Positive multiplier effects similar to those of other housing projects on the economy

Priority initiatives
  - Enact Social Housing Act.
  - Amend/Enact a national Rent Act.
  - Establish a Social Housing Financing Plan.
  - Establish a National Social Housing Regulatory Authority (NSHRA).
  - Establish Eligibility Criteria for access to social housing.
  - Establish suitable Tenure Options for the poor.
  - Create enabling environment for private sector participation in the provision and management of Social Housing.

Performance Indicators
  - Number of new Social housing units built in all states;
  - Number of people in the target group that have access to housing;
- Increased contribution of housing to national GDP.
- Number of people employed on the project sites.

**SUB GOAL 2.3:** Incorporate special housing programs into the planning and development of new towns.

**Development Challenge**

As part of the drive to eliminate Nigeria’s housing deficit and decongest existing metropolitan and mega cities, the Federal Government is in the process of commissioning the development of new towns. The design for these new towns will cater for the needs of the various income classes in the society. Given Nigeria's significant population with low or no income, it is critical that the designs for these new towns allow for the delivery of social housing aimed at providing homes for the vulnerable classes. These towns will serve as veritable growth poles for achieving regional balance in the distribution of population, economic and social welfare facilities for promoting sustainable development.

**Outcomes**
Provision of new units of social houses for rent or transfer to less privileged or vulnerable persons.
Functional cities for promoting rapid economic growth and regional balance.

**Output/Activities**
- Design and implementation of social housing program
- Planned and developed new towns
- Procuring funding for implementation

<table>
<thead>
<tr>
<th>Strategies</th>
<th>Time-frame</th>
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<tbody>
<tr>
<td>• Undertake market and environmental studies of the new town sites</td>
<td>Short term</td>
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<td>• Undertake feasibility studies, Environmental Impact Studies (EIS) of the new towns</td>
<td>Short to medium term</td>
</tr>
<tr>
<td>• Develop and implement master plans for new towns</td>
<td>Short to medium term</td>
</tr>
<tr>
<td>• Ensure the plans of all new towns provide for social housing</td>
<td>Medium term</td>
</tr>
<tr>
<td>• Ensure new towns are located in relation to infrastructure and set up New Town Development Corporations/Authorities for proper governance of these towns</td>
<td>Medium to long term</td>
</tr>
</tbody>
</table>

**Implementation Agency**
- FMLHUD

**Collaborating Agency**
- FHA
- Private developers
• State Governments.

Source of Funds
• FG
• Development partners

Value Added
• Reduction of social tension in the new towns
• Use of new towns as growth poles for rapid economic development.
• New towns as models for promoting well planned and governed cities.

Priority initiatives
• Feasibility study of the new town location
• Master planning of the new towns
• Establishment of New Town Development Corporation/Authority.
• Enact new Towns Act.

Performance Indicators
• Number of social houses in the new towns
• Delivery time per home
• Number of new towns built,
### SUMMARY OF GOAL 3

**GOAL 3– ESTABLISH AN INFORMATION MANAGEMENT SYSTEM FOR PLANNING, IMPLEMENTATION, MONITORING AND EVALUATION OF PROGRAMS AND PROJECTS**

<table>
<thead>
<tr>
<th>Sub Goal 3.1 – Conduct Housing Survey and Housing Profiles</th>
<th>Strategies</th>
<th>Timeframe</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>• Develop and codify indicators, indices and evaluation mechanisms</td>
<td>Short term</td>
</tr>
<tr>
<td></td>
<td>• Engage and train survey teams across the Country</td>
<td>Short - medium term</td>
</tr>
<tr>
<td></td>
<td>• Conduct Housing Survey and Housing Profiles</td>
<td>Medium- long term</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Sub Goal 3.2 – Establish an integrated Nation-wide Urban Observatory (NUO)</th>
<th>Strategies</th>
<th>Timeframe</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>• Populate the Urban Observatory with analysed population and housing census data.</td>
<td>Short-long term</td>
</tr>
<tr>
<td></td>
<td>• Build systems capacities for the generation, and management of urban knowledge</td>
<td>Medium-long term</td>
</tr>
<tr>
<td></td>
<td>• Produce and disseminate knowledge products digitally and otherwise</td>
<td>Medium-long term</td>
</tr>
<tr>
<td></td>
<td>• NIUO support policy for decision-making</td>
<td>Medium-long term</td>
</tr>
<tr>
<td></td>
<td>• Produce a biennial “State of Nigerian Cities” report</td>
<td>Medium-long term</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Sub Goal 3.3 – Set up a monitoring and evaluation framework for the sector</th>
<th>Strategies</th>
<th>Timeframe</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>• Design Monitoring and Evaluation framework</td>
<td>Short term</td>
</tr>
<tr>
<td></td>
<td>• Undertake advocacy among key stakeholders to drive acceptance of the framework</td>
<td>Short term</td>
</tr>
<tr>
<td></td>
<td>• Launch implementation</td>
<td>Short term</td>
</tr>
</tbody>
</table>

**Budget**

FMLHUD has estimated that the costs of activities around housing survey and gathering information on urbanization for planning will come to $6.4 million.
2.3 GOAL 3: CONDUCT A NATIONAL HOUSING SURVEY TO DIMENSION HOUSING NEEDS AND ESTABLISH AN URBAN OBSERVATORY AS AN INFORMATION MANAGEMENT FACILITY FOR PLANNING MONITORING AND EVALUATION OF PROGRAMS AND PROJECTS WITHIN THE NEXT 2 YEARS

SUB GOAL 3.1: Conduct Housing Survey and Housing Profiles

Development Challenge
Adequate urban planning and management is key to promoting sustainable cities and housing delivery and effective land administration. However, urban planning and policy making in Nigeria typically faces the challenge of a paucity of demographic, economic, cultural, physical and environmental data. What data is available has tended to have limited usability on account of:

- Inappropriate scale of data aggregation for local relevance (e.g., available National Gross Domestic Product (GDP) but no City GDP);
- Infrequency of data release to inform timely decision-making (e.g. national censuses; while most advanced countries carry out housing and population census every five years, we have no such up-to-date and predictable system);
- Inadequate data for specific policy needs even at city level (e.g. percentage of youth employment, access to housing and basic services);
- Inadequate and timely data on Nigeria’s housing stock and housing profiles that include land management, Urban Laws and institutions.

The lack of access to reliable, timely and relevant data thus forces planners and decision makers to function in an environment of uncertainty, which adversely impacts the functionality effectiveness of planning agencies.

Outcome
Completed survey of urban settlements and housing profiles for the Country

Output/Activities
- Plan and execute a detailed survey of urban areas and housing profiles across Nigeria

<table>
<thead>
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<tr>
<td>• Engage and train survey teams across the Country</td>
<td></td>
</tr>
<tr>
<td>• Conduct Housing Survey and Housing Profiles</td>
<td>Medium-long term</td>
</tr>
</tbody>
</table>

Implementation Agency
- FMLHUD,
• State Governments,
• Partners

Collaborating Agency
• UN-HABITAT,
• Other Donors,
• NBS etc.
• National Planning Commission
• National Population Commission

Source of Funds
• FGN
• State governments,
• Donors
FMLHUD has estimated that the costs of activities around housing survey and gathering information on urbanization for planning will come to $6.4 million.

Value Added
• The survey provides up to date baseline data on urbanization trends and housing profiles, which facilitate future planning and decisionmaking.

Priority initiatives
• National Housing Survey and Housing Profiles
• Slum Identification and upgrading
• Infrastructure and utility mapping (e.g. sites and services; state of water and sanitation)

Performance Indicators
• Enhanced human capacities and skills in the production of urban statistics and GIS data among others in 36 states plus FCT based on agreed metrics (which shall be specified) by 2018;
• Completed Housing Survey and Housing Profiles for 36 States plus FCT with replicable core sets of urban indicators to be used every five years.

SUB GOAL 3.2: Establish an integrated Nation-wide Urban Observatory (NUO)

Development Challenge
Adequate urban planning and management is key to promoting sustainable cities and housing delivery and effective land administration. However, urban planning and policy making in Nigeria typically faces the challenge of a paucity of demographic, economic, cultural, physical and environmental data. What data is available has tended to have limited usability on account of:

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• Inadequate data for specific policy needs even at city level (e.g. percentage of youth employment, access to housing and basic services);
• Inadequate and timely data on Nigeria’s housing stock and housing profiles that include land management, Urban Laws and institutions.

The lack of access to reliable, timely and relevant data thus forces planners and decision makers to function in an environment of uncertainty, which adversely impacts the functionality of planning agencies.

**Outcome**

Establishment of an Integrated National Urban Observatory which will function in the following three levels;

- Local Urban Observatory (towns/cities)
- National Urban Observatory (Abuja)
- Municipal Urban Observatory (Local government headquarters)

**Output/Activities**

- Establish Urban observatory at National, Town and Local Government Levels for information on urban, housing and land administration issues
- Continuously generate value-based urban data and distributing information by coordinating various sectors and partners within the city or country to populate the urban observatory databases;
- Complete the analysis and dis-aggregation of 2006 Housing and Population Census to towns and cities and populate the urban observatory with these data.
- Facilitate the participation of communities and public and private actors/stakeholders in the development process of their neighbourhoods by producing urban data at the appropriate scale
- Support decision-making processes and enhance governance within the urban sector by producing local knowledge-based information.

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</table>
Implementation Agency
- FMLHUD,
- State Governments,
- Partners

Collaborating Agency
- UN-HABITAT,
- Other Donors,
- NBS etc.
- National Planning Commission
- National Population Commission

Source of Funds
- FGN
- State governments,
- Donors
FMLHUD has estimated that the costs of activities around housing survey and gathering information on urbanization for planning will come to $6.4 million.

Value Added
- The NIUO establishes an institutionalized urban Information and Knowledge system that creates timely, empirical database reproducible in diverse forms for policy makers, as well as for non-state actors that seek rational engagement with all level of governments.

Priority initiatives
Flagship 36 Cities Urban Observatory and Geographic Information System Programme: It is planned to set up a flagship in 36 Cities (state capitals) Urban and Geographic Information System based on NIUO methodology and the three flagship activities for the 2014-2018 period will include:

Performance Indicators
- Effective Federal, State and Local Urban Observatories established in all 36 states (start with state and headquarters of all local governments ) by 2018;
- Enhanced human capacities and skills in the production of urban statistics and GIS data among others in 36 states plus FCT based on agreed metrics (which shall be specified) by 2018;
- Enhanced capacities and skills in the management (Steering Committees formed) of city data measured by agreed metrics by 2018;
- Strengthened capacities in the use of city statistics (e.g. City GDP) and geo spatial tools for monitoring sustainable urbanization in 36 states, FCT and headquarters of local governments
**SUB GOAL 3.3: Set up a monitoring and evaluation framework for the sector**

**Development Challenge**
In the implementation of this Road Map there will be a significant need for thorough monitoring and evaluation of the implementation effort to ensure effective implementation.

**Outcome**
Introduction of a framework to enable the monitoring of the Road Map implementation, as well as evaluation of the implementation of the road map.

**Output/Activities**
- Identification of all key objectives in the road map
- Establishment of the main performance indicator and metrics
- Evolve a monitoring and evaluation system
- Define key milestones for evaluation
- Roles definition in the M & E framework
- Framework review

<table>
<thead>
<tr>
<th>Strategies</th>
<th>Time-frame</th>
</tr>
</thead>
<tbody>
<tr>
<td>• Design Monitoring and Evaluation framework</td>
<td>Short term</td>
</tr>
<tr>
<td>• Undertake advocacy among key stakeholders to drive acceptance of the framework</td>
<td>Short term</td>
</tr>
<tr>
<td>• Launch implementation</td>
<td>Short term</td>
</tr>
</tbody>
</table>

**Implementation Agency**
- FMLHUD
- States
- Local Governments

**Collaborating Agency**
- Development partners
- Private sector
- State Ministries of Housing

**Source of Funds**
- FGN
- Development partners

**Value Added**
- Enhanced roadmap implementation

**Priority initiatives**
- Design and implement Monitoring and Evaluation framework
- Conduct Quarterly monitoring and annual review of the implementation of the adopted Monitoring and Evaluation Plan.
• Undertake annual work planning tied to the implementation of the adopted Road Map.

**Performance Indicators**

• Frequency of M and E conducted.
• Number of reviews of the road map goals
• Percentage attainment of road map goals
### SUMMARY OF GOAL 4

**GOAL 4: ESTABLISH AND ENFORCE BUILDING STANDARDS BASED ON THE NATIONAL BUILDING CODE TO ENSURE QUALITY, FUNCTIONALITY, AESTHETICS AND SAFETY**

<table>
<thead>
<tr>
<th>Sub Goal 4.1</th>
<th>Promote National Building Standards in collaboration with Private Developers to enhance the implementation of The NMRC</th>
</tr>
</thead>
<tbody>
<tr>
<td>Strategies</td>
<td>Timeframe</td>
</tr>
<tr>
<td></td>
<td></td>
</tr>
<tr>
<td>• Execute an extensive publicity campaign</td>
<td>Short term</td>
</tr>
<tr>
<td>• Collation of inputs across the country to produce Draft standards.</td>
<td>Short- medium term</td>
</tr>
<tr>
<td>• Invite comments on the draft standard from shareholders</td>
<td>Short- medium term</td>
</tr>
<tr>
<td>• Lunch the final Building Standard</td>
<td>Medium term</td>
</tr>
<tr>
<td>• Engage in post launch publicity to drive adoption</td>
<td>Long term</td>
</tr>
<tr>
<td>• Evolve a periodic review framework to ensure the standard are regularly update</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Sub Goal 4.2</th>
<th>Promote the production of Mortgageable homes and industrialised construction methods</th>
</tr>
</thead>
<tbody>
<tr>
<td>Strategies</td>
<td>Timeframe</td>
</tr>
<tr>
<td></td>
<td></td>
</tr>
<tr>
<td>• Building method study covering mass housing methods in key developing markets</td>
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<td>• Recommendation of methods</td>
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<tr>
<td>• Development of pilot schemes</td>
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</tr>
<tr>
<td>• Stakeholder conferences in 6 geopolitical zones to evaluate recommendation</td>
<td></td>
</tr>
<tr>
<td>• Dissemination of information on selected methods and materials</td>
<td></td>
</tr>
<tr>
<td>• Capacity building</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Sub Goal 4.3</th>
<th>Enforce FMLHUD's responsibility in respect of Public Property Inventory, Acquisition, Safety and Management</th>
</tr>
</thead>
<tbody>
<tr>
<td>Strategies</td>
<td>Timeframe</td>
</tr>
<tr>
<td></td>
<td></td>
</tr>
<tr>
<td>• Make case to the Secretary to the Federal Government</td>
<td>Short term</td>
</tr>
<tr>
<td>• Separate of allocation from ownership/budgetary responsibility for maintenance of buildings</td>
<td>Short term</td>
</tr>
<tr>
<td>• Undertake survey and inventory of federal Government Public property</td>
<td>Medium term</td>
</tr>
<tr>
<td>• Implement a technology based inventory management system</td>
<td>Medium term</td>
</tr>
</tbody>
</table>

**Budget:**
2.4 GOAL 4: ESTABLISH AND ENFORCE BUILDING STANDARDS BASED ON THE NATIONAL BUILDING CODE TO ENSURE QUALITY, FUNCTIONALITY, AESTHETICS AND SAFETY

SUB GOAL 4.1: Promote National Building Standards in collaboration with Private Developers to enhance the implementation of The NMRC

Development Challenge
While Nigeria has developed a detailed building code, it is yet to evolve a matching set of building standards. As a result, there is no uniform building standard guiding the construction industry in the country. This has a number of implications including the lack of uniformity in buildings, safety and leads to some cost duplication.

Outcome
A high standard of building design, construction and maintenance in the country
Increase in the stock of safe, functional and aesthetically pleasing buildings in towns and cities in the country.

Output/Activities
- Set up a Building Standard Council
- Call for inputs from the public in the formulation of standards
- Produce and organize technical review of Draft Standard.
- Approval and publication of standard

<table>
<thead>
<tr>
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</tr>
</thead>
<tbody>
<tr>
<td>Execute an extensive publicity campaign</td>
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<td>Collation of inputs across the country to produce Draft standards.</td>
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</tr>
</tbody>
</table>

Implementation Agency
- FMLHUD

Collaborating Agency
- State Ministries
- REDAN
- Development Agency
• Professional Bodies in the Built Environment

Source of Funds
• FG
• Development Agencies

Value Added:
• Institute a consistent approval to home building to ensure aesthetics, quality, safety and cost optimisation

Priority initiatives:
• Set up of the Building Standard Council
• Establish Technical Committee to coordinate the production of Draft Standard
• Organize a participatory technical review of the Draft Building Standard.
• Launch of the standard document

Performance Indicators
• Establishment of the standard council with next 12 months
• No of inputs received into formulation of the Draft Standard.
• Launch of the standard with 3 years

SUB GOAL 4.2: Promote the production of Mortgageable homes and industrialised construction methods.

Development Challenge
The building industry in Nigeria has historically evolved in the direction of the owner-builders model, where each prospective home owner more often than not builds his/her own home. This tradition is of course not unrelated to the dearth of financial assistance for home purchase, lack of reliable mortgage product, lack of standards etc. In response to this environment the predominant building style has been the use of sandcrete blocks, brick and mortar etc. While this building style lends itself to piecemeal construction which is an advantage in an environment like Nigeria, it is, however, plagued with some disadvantages. The most significant of these is the slow rate of roll out of buildings, which makes it unsuitable for mass housing schemes. Consequently, now that Nigeria has set an ambitious objective to deliver one million homes annually over the next ten years, it is critical that the sector adopts a building system that is more amenable to rapid delivery of quality homes.

Outcome
• Availability of quality building materials in the country.
• Increased contribution for the building industry to national economy and employment generation.
• Mass production of housing.
Output/Activities

- Set up of a mass housing methods selection committee
- Evaluation of building methods
- Selection of 2-3 materials for standardizing their methods of production
- Publicity and advocacy on the use selected materials

<table>
<thead>
<tr>
<th>Strategies</th>
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</tr>
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<tbody>
<tr>
<td>Building method study covering mass housing methods in key developing markets</td>
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</tr>
<tr>
<td>Recommendation of methods</td>
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</tr>
<tr>
<td>Development of pilot schemes</td>
<td></td>
</tr>
<tr>
<td>Stakeholder conferences in 6 geopolitical zones to evaluate recommendation</td>
<td></td>
</tr>
<tr>
<td>Dissemination of information on selected methods and materials</td>
<td></td>
</tr>
<tr>
<td>Capacity building</td>
<td></td>
</tr>
</tbody>
</table>

Implementation Agency

- FMLHUD
- REDAN

Collaborating Agency

- MAN
- REDAN

Source of Funds

- FG
- Development Partners

Value Added

- Introduction of quicker and more effective housing development methods
- Employment generation
- Stakeholders conference on mass housing methods

Priority initiatives

- Evaluation of mass housing methods in developing economies
- Development of pilot schemes
- Stakeholders conference on mass housing methods

Performance Indicators

- Number of homes developed using a particular method
- Number of developers adopting a particular method
- Volume of manufacture of raw materials for each method
SUB GOAL 4.3: Enforce FMLHUD’s responsibility in respect of Public Property Inventory, Acquisition, Safety and Management

Development Challenge
Responsibility for the oversight of public property at the Federal level has always been the responsibility of FMLHUD. However, over time this responsibility appears to have been deemphasized, with individual MDAs exercising more direct control over their respective buildings. This has led to a significant sub-optimisation of public property, with several of them underutilized, not properly maintained, or unsafe.

Outcome
Integrated and coordinated management of public property to ensure optimal use and value maximization with FMLHUD responsible for the following activities:

- Property acquisition, involving direct purchase, building construction, compulsory acquisition,
- Purchase of land or land alienation from state authority;
- Tenancy management;
- Management of physical asset involving custodial or routine maintenance, preventive maintenance-works carried out at predetermined intervals and emergency maintenance in terms of corrective action to protect life, health and property;
- Space management and
- Public property information management

Output/Activities

- Engage with other Ministries through the Secretary to the Government of the Federation
- Development of appropriate regulation to re-emphasic FMLHUD’s responsibility in this regard

<table>
<thead>
<tr>
<th>Strategies</th>
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</tr>
</thead>
<tbody>
<tr>
<td>Make case to the Secretary to the Federal Government</td>
<td>Short term</td>
</tr>
<tr>
<td>Emphasize that this is separate from the ownership or budgetary responsibility for the maintenance of the buildings</td>
<td>Short term</td>
</tr>
<tr>
<td>Undertake survey and inventory of federal Government Public property</td>
<td>Medium Term</td>
</tr>
<tr>
<td>Implement a technology based inventory management system</td>
<td>Medium term</td>
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</tbody>
</table>

Implementation Agency
FMLHUD

Collaborating Agency
- Office of the SGF
- Other FG MDAs

**Source of Funds**
FG

**Value Added**
Optimized property management for the FG

**Priority initiatives**
Engagement with Office of the SGF
Release of regulation to enforce

**Performance Indicators**
- Enforcement of responsibility by 2015
## SUMMARY OF GOAL 5

**GOAL 5 – MAKE SERVICED LAND WITH SECURE TENURE EASILY AVAILABLE AND TRANSFERABLE AT AN AFFORDABLE PRICE FOR HOUSING AND URBAN DEVELOPMENT**

### Sub Goal 5.1 – Computerise and standardize Land Administration in the Country, complete (FELIS) and establish a Central Land Titling System in Collaboration with PCLTR (Explore Complementary Strategies such as using title insurance as Credit Enhancement)

<table>
<thead>
<tr>
<th>Strategies</th>
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</tr>
</thead>
<tbody>
<tr>
<td>• Develop policy to guide the land records computerisation program</td>
<td>Short term</td>
</tr>
<tr>
<td>• Work with Presidential Technical Committee on Land Reforms (PTCLR) towards policy implementation</td>
<td>Short term</td>
</tr>
<tr>
<td>• Verify and computerise land records, administrative and registration processes using innovative methods</td>
<td>Short- medium term</td>
</tr>
<tr>
<td>• Publish suitably documented handbooks to support usage of the systems by stakeholders</td>
<td>Medium term</td>
</tr>
<tr>
<td>• Adopt web based approaches for land transactions</td>
<td>Medium term</td>
</tr>
<tr>
<td>• Build capacity among professional land staff</td>
<td>Medium term</td>
</tr>
<tr>
<td>• Carry out periodic policy reviews</td>
<td>Medium- long term</td>
</tr>
<tr>
<td>• Draft executive bill to back introduction of a Mortgage Assets Registry</td>
<td>Long term</td>
</tr>
<tr>
<td>• Implement the Mortgage Assets Registry</td>
<td>Long term</td>
</tr>
</tbody>
</table>

### Sub Goal 5.2 – Promote the production of Mortgageable homes and industrialised construction methods

<table>
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</table>

### Sub Goal 5.3 – Enforce FMLHUD’s responsibility in respect of Public Property Inventory, Acquisition, Safety and Management

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</tr>
</tbody>
</table>

### Sub Goal 5.4 – Enforce FMLHUD’s responsibility in respect of Public Property Inventory, Acquisition, Safety and Management

<table>
<thead>
<tr>
<th>Strategies</th>
<th>Timeframe</th>
</tr>
</thead>
<tbody>
<tr>
<td>• Define organisational strategy and objective</td>
<td>Short term</td>
</tr>
<tr>
<td>• Engage management and staff</td>
<td>Short-medium term</td>
</tr>
<tr>
<td>• Define action plans to drive operations</td>
<td>Medium term</td>
</tr>
</tbody>
</table>

### Budget:
2.5 GOAL 5: MAKE SERVICED LAND WITH SECURE TENURE EASILY AVAILABLE, ACCESSIBLE AND TRANSFERABLE AT AN AFFORDABLE PRICE FOR HOUSING AND URBAN DEVELOPMENT.

SUB GOAL 5.1: Computerise and standardize Land Administration in the Country, complete (FELIS) and establish a Central Land Titling System in Collaboration with PCLTR (Explore Complementary Strategies such as using title insurance as Credit Enhancement).

Development Challenge
Land is a basic requirement for sustainable housing delivery. However, in Nigeria access to land for housing and general development has suffered from lack of political will on the part of government. Other challenges include difficulty in accessibility and lack of ownership rights including security of tenure and absence of land use plans for towns and cities. These constitute great obstacles to development in the public and private sectors of the economy and contradict the thrust of government’s land policy to make serviced land with secure tenure, easily available, accessible, and transferable and at affordable price, for housing development. The Land Use Act 1978 was intended to address some of these challenges. However, it has become a constraining factor in housing delivery due to several bottle-necks in the implementation of the law and the difficulties proffering amendments to the Act due to its inclusion in the Constitution. As a result of these issues, doing business in land transactions is currently adjudged a most cumbersome activity, fraught with considerable delays, inefficiencies and high costs of land transactions.

Outcome
- Easy access to land for general development in particular, housing and urban developments
- Easy access to land with secured title that is easily transferable
- Increased contribution of land resources to Gross Domestic Product (GDP).
- Efficient, computerized and well-coordinated Land Registry Systems for the whole country.
- Establishment of a networked National Land Depository

Output/Activities
- Federal Land registry operations and processes computerized (USD16,000,000)
- Relocation of Federal Land Registry from Lagos to Abuja implemented (USD3,200,000)
- National Land Policy for Nigeria prepared and adopted (USD35,000,000)
- Acquisition and compensation of land for Federal Government Projects initiated and concluded (USD20,600,000)
- Paper on key regulations, procedures and recommended amendments of Section 46 of the Land Use Act 1978 prepared for the National Economic Council.
- Legislation for the Amendment of Section 46 of the Land use Act passed.
- Compact executed between Governors and Federal Government to simplify the process of obtaining Governor’s consent and reduction in cost and time of processing land title applications.
<table>
<thead>
<tr>
<th>Strategies</th>
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<tbody>
<tr>
<td>• Develop policy to guide the land records computerisation program</td>
<td>Short Term</td>
</tr>
<tr>
<td>• Build consensus on the policy among all key stakeholders e.g.</td>
<td>Short Term</td>
</tr>
<tr>
<td>government, various tiers of Government, private sector etc. to facilitate implementation through conferences and validation workshops</td>
<td></td>
</tr>
<tr>
<td>• Work with Presidential Technical Committee on Land Reforms (PTCLR) to get relevant bodies to adopt and implement the policy</td>
<td>Short to medium term</td>
</tr>
<tr>
<td>• Verify and computerise land records, administrative and registration processes using suitable Geographic Information Systems as well land titling and registration methods</td>
<td>Medium Term</td>
</tr>
<tr>
<td>• Publish suitably documented handbooks to support usage of the systems by stakeholders</td>
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</tbody>
</table>

**Implementation Agency**
- FMLHUD,
- State Govt.,
- REDAN,
- BUMPA,
- Local Govt. Area,
- Professional Associations,
- NGOs.
- Other Stakeholders

**Collaborating Agency**
- NGOs,
- REDAN
- Professional Association
- CBN,
- FMF,
- MBAN,
- NMRC.
Source of Funds

- Federal Government Budget
FMLHUD has estimated that implementation of reforms around the registration and titling of land will require a budget of $19.2m.

Value Added

Ensure availability of planning information in terms of housing delivery and urbanization

Priority initiatives

- Development of relevant policies
- Computerisation of land records and administration processes
- Development of appropriate documentation for public use

Performance Indicators

- % Increase in the availability of vital data
- % of standard processes transferred to computer

SUB GOAL 5.2: Develop and adopt a National Land Policy

Development Challenge

Land use is a critical aspect of a nation’s development on account of its importance as a factor of production. Nigeria, is not an exception as it places importance on the managing of the land resources of the country for development. This is evidenced by the enactment of the Land Use Act of 1978. However, this notwithstanding, the Country still lacks a clear policy on land which spells out Nigeria’s philosophy about how land will be used to drive economic development priorities around Land use etc.

Outcome

Efficient land administration to achieve sustainable development.
Easy access to land for development.
Increased contribution of

Output/Activities

- Set up of a policy development committee
- Consultation to evolve solutions to the issues
- Presentation of alternatives to stakeholders
- Adoption of approaches
- Draft of the policy document
- Launch of the policy and periodic evaluation

<table>
<thead>
<tr>
<th>Strategies</th>
<th>Time-frame</th>
</tr>
</thead>
<tbody>
<tr>
<td>Review of previous regulations on land</td>
<td>Short term</td>
</tr>
<tr>
<td>Consultation amongst stakeholders to distil issues and suggest solutions</td>
<td>Short term</td>
</tr>
</tbody>
</table>
Implementation Agency
- FMLHUD

Collaborating Agency
- State Ministries of Lands, Housing and Urban Development
- Development Agencies

Source of Funds
- Federal Government

Value Added
- Clear guidance on the philosophy of government about land to guide other strategies

Priority initiatives
- Set up of a policy development committee
- Launch of the new policy

Performance Indicators
- Set up of committee by January 2015
- Launch of the policy

SUB GOAL 5.3: Streamline and harmonise the processes involved in land use

Development Challenge
Land use in Nigeria is governed by the Land Use Act of 1978. However, while this law has improved dealings on land, there remained several administrative bottlenecks in the transfer of land. For example, the time taken for receipt of Governor’s consent is still unduly long (taking up to 82 days) and involves up to 14 different procedures. This is coupled with the high cost of registration which is estimated at 30% of the cost of the land, and the process. All of this makes the process of land acquisition for housing and Durban development unwieldy, thus negatively affecting the delivery of mass housing.

Outcome
Easy access to land in a timely manner and affordable cost.
Increased number of tradeable titles for doing business.
Increased contribution of land administration to economic growth and sustainable development.

Output/Activities
- Set up a committee on land process optimisation
• Stakeholders inputs on possible changes
• Draft modifications for inclusion in the Land use Act

<table>
<thead>
<tr>
<th>Strategies</th>
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</tr>
</thead>
<tbody>
<tr>
<td>• Review of current land administrative practices</td>
<td>Short term</td>
</tr>
<tr>
<td>• Identification of areas for improvement</td>
<td>Short term</td>
</tr>
<tr>
<td>• Emphasis on use of technology and self-service where possible</td>
<td>Short – Medium term</td>
</tr>
<tr>
<td>• Articulation of improvements and inclusion in the existing regulations</td>
<td>Medium term</td>
</tr>
</tbody>
</table>

Implementation Agency
• FMLHUD
• State Governors

Collaborating Agency
• State Ministries of Lands, Housing, Physical Planning and Urban Development
• Development parties
• REDAN

Source of Funds
• Federal Government

Value Added
• Facilitate land transactions to make delivery of mass housing easier
• Streamlining and standardizing of land application processes

Priority initiatives
• Identification of key bottlenecks
• Design of solution
• Strong political commitments at the highest level at federal, State and Local Government level.
• Adoption of process changes

Performance Indicators
• % increase in registered titles
• Reduction in the time for doing business inland transactions.
• % reduction in manual procedures

SUB GOAL 5.4: Establish a National Land Commission to carry out reforms in land administration.

Development Challenge
With the current set-up the FMLHUD Nigeria lacks a dedicated body to propose, pursue and enforce major reforms on land. This is critical considering the significant reforms required to streamline transactions around land.
**Outcome**
Establishment of a dedicated organisation for land regulations, monitoring and enforcement in Nigeria.

**Output/Activities**
- Development of organisation chapter
- Incorporation of the Commission
- Staffing and Launch

<table>
<thead>
<tr>
<th>Strategies</th>
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<tbody>
<tr>
<td>Define organisational strategy and objective</td>
<td>Short term</td>
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<tr>
<td>Engage management and staff</td>
<td>Short to medium term</td>
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</table>

**Implementation Agency**
- FMLHUD
- Federal Government

**Collaborating Agency**
- Development Agencies
- State ministries of land

**Source of Funds**
- Federal Government
- Development Agencies

**Value Added**
- Focussed management of land issues

**Priority initiatives**
- Development of organisational strategy document

**Performance Indicators**
- Percentage increase in documented land transactions
## SUMMARY OF GOAL 6

### GOAL 6– BUILD ADEQUATE CAPACITY OF PROFESSIONALS AND ARTISANS IN THE BUILT ENVIRONMENT

<table>
<thead>
<tr>
<th>Sub Goal 6.1</th>
<th>Revise the training curriculum and establish mandatory certification of Artisans and Professionals in the built environment</th>
</tr>
</thead>
<tbody>
<tr>
<td>Strategies</td>
<td>Timeframe</td>
</tr>
<tr>
<td>• Existing curricula used in all schools for training of artisan reviewed and standardized.</td>
<td>Short term</td>
</tr>
<tr>
<td>• Co Practice Codes for Artisans and Professionals in the building industry developed and enforced.</td>
<td>Short- medium term</td>
</tr>
<tr>
<td>• Testing and certification of artisans in all states of Nigeria reviewed and standardized.</td>
<td>Medium – long term</td>
</tr>
<tr>
<td>• Existing training institutions inventoried, standardised and regulated for producing artisans.</td>
<td>Medium – long term</td>
</tr>
<tr>
<td>• Regional Training Schools established to provide a crash training programme for artisans.</td>
<td>Short term</td>
</tr>
</tbody>
</table>

| Sub Goal 6.2 – Strengthen existing training institutions and apprenticeship schemes, and establish regional training centers (across the 6 geopolitical zones) to produce a critical mass of artisans to deliver 1 million houses over the next 10 years |
| Strategies                                                      | Timeframe                                                |
| • Study of applicable vocational training schemes from comparable developing environments                     | Short term                                               |
| • Development of business plans for schools                                                                       | Short term                                               |
| • Selection of private sector managers (PPP)                                                                     | Short term                                               |
| • Implementation of project management                                                                           | Short-medium term                                         |

| Sub Goal 6.3 – Develop and enforce practice codes for the various trades to support artisans in the delivery of services. |
| Strategies                                                      |                                                                 |
| • Definition of manual                                           | Short term                                               |
| • Drafting of Practice codes                                     | Short term                                               |
| • Review and adoption of codes                                  | Short- medium term                                        |
| • Framework for periodic reviews                                 | Long term                                               |

**Budget**
2.6 GOAL 6: BUILD ADEQUATE CAPACITY OF PROFESSIONALS AND ARTISANS IN THE BUILT ENVIRONMENT

SUB GOAL 6.1: Revise the training curriculum and establish mandatory certification of Artisans and Professionals in the built environment

Development Challenge
As part of the Transformation Agenda for Nigeria, the Government has committed to ensure the delivery of N1m homes annually over the next 10 years. In addition to eradication of the current housing deficit of 17-23 million, this initiative will significantly contribute to generation of employment and accelerate rapid economic growth in the country. However, the building industry in Nigeria currently lacks the supply of a critical mass of skilled manpower required to achieve the set target.

This is because majority of the artisans currently working in the Nigerian built environment are products of largely unregulated, standardized and uncertified apprenticeship training schemes. Where these artisans have had the benefit of a formal technical education, this has been provided in schools which run out-dated curriculum and lacked adequate infrastructure and teaching staff. Consequently, in order to meet the objectives set by the transformation agenda, it has become necessary to critically evaluate, standardize and upgrade the existing training systems of Nigerian Artisans.

Outcome
- Well trained artisans for the building industry.
- New, comprehensive and standardized training curriculum for artisans in the country based on the Revised National Building Code and the Energy Efficiency Code;
- Production of quality, safe, durable and aesthetically pleasing and functional houses;
- A healthy, functional and well regulated building industry.
- Increased contribution of housing to employment generation;
- A comprehensive, standardized and well regulated education and training for building industry.
- Poverty reduction among the unskilled workers on construction sites nationwide;
- Improved productivity of the present crop of Artisans

Output/Activities

<table>
<thead>
<tr>
<th>Strategies</th>
<th>Time-frame</th>
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<tbody>
<tr>
<td>Existing curricula used in all schools for training of artisan reviewed</td>
<td>Short Term</td>
</tr>
<tr>
<td>and standardized.</td>
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</tr>
<tr>
<td>Practice Codes for Artisans and Professionals in the building industry</td>
<td>Short to medium Term</td>
</tr>
<tr>
<td>developed and enforced.</td>
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</tr>
<tr>
<td>Testing and certification of artisans in all states of Nigeria reviewed</td>
<td>Medium to Long Term</td>
</tr>
<tr>
<td>and standardized.</td>
<td></td>
</tr>
<tr>
<td>Existing training institutions inventoried, standardised and regulated</td>
<td>Medium to long Term</td>
</tr>
<tr>
<td>for producing artisans.</td>
<td></td>
</tr>
<tr>
<td>Regional Training Schools established to provide a crash training</td>
<td>Short term</td>
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<tr>
<td>programme for artisans.</td>
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</tr>
</tbody>
</table>
Implementation Agency
- FMLHUD

Collaborating Agency
- State Ministries of housing
- Development Agencies
- Technical Colleges
- Ministry of Education
- NBTE
- Construction Firms

Source of Funds
- Federal Government

Value Added
- Enhanced delivery of Housing in line with Transformation Agenda
- Increased employment opportunities for youths

Priority initiatives
- Design of new curriculum for Artisan training
- Compile a comprehensive list of all Schools providing training for artisans.
- Linking of Training with practical work on building sites.

Performance Indicators
- No. of Artisans re-trained
- No. of new technical schools operational

SUB GOAL 6.2: Strengthen existing training institutions and apprenticeship schemes, and establish regional training centers (across the 6 geopolitical zones) to produce a critical mass of artisans to deliver 1 million houses over the next 10 years.

Development Challenge
To fast track the training and certification of a critical mass of indigenous artisans and thus support the drive to deliver one million homes annually over the next 10 years, it would be necessary to resuscitate, overhaul and refurbish existing technical schools and establish new ones to a high standard where necessary across the country.

Outcome
Availability of a crop of well trained and certified artisans for the building industry.
Increase in percentage of good quality housing and urban development.
Increase in the number of certified and standardized schools in accessible locations for training of artisans.
Output/Activities
- Set up of a Technical Schools Council
- Revised and updated curricula for training of artisans.
- Establishment of new Training centres in the six geopolitical zones
- Artisan Certification Centres established and standardized in 36 States plus FCT
- Periodic review of curricula.

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Implementation Agency
- FMLHUD

Collaborating Agency
- FMLHUD
- REDAN
- Development agencies

Source of Funds
- Federal government
- Development agencies

Value Added
- Facilitation of Artisan training and re-training

Priority initiatives
- Set up of technical schools council
- Business plans for school program
- Launch/re-launch

Performance Indicators
- Percentage increase in number of artisans training schools per region
- Percent increase in the number of well qualified and certified Artisans produced annually.

SUB GOAL 6.3: Develop and enforce practice codes for the various trades to support artisans in the delivery of services.

Development Challenge
Artisanal services in Nigeria are generally informal with little or no properly documented practice codes to guide them in the discharge of their trades. This gap impacts adversely on standards and quality of buildings.

**Outcome**
Availability of documented references for artisans in the built environment. High standard of building accomplished.

**Output/Activities**
- Set up of an Technical team to design contact
- Articulation of draft practice codes for the various trades.
- Review of draft codes by a technical review committee
- Adoption of approved codes for the various trades.

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**Implementation Agency**
- FMLHUD

**Collaborating Agency**
- Development Agencies
- REDAN

**Source of Funds**
- FG
- Development Agencies

**Value Added**
- Standardisation of practice codes for artisans

**Priority initiatives**
- Design of the manual content
- Produce and review Draft practice codes
- Launch of the practice codes

**Performance Indicators**
- Percentage reduction in rejects or re-works of buildings undertaken by artisans.
## SUMMARY OF GOAL 7

**GOAL 7: MAKE CITIES AND HUMAN SETTLEMENTS INCLUSIVE, PRODUCTIVE, SAFE, LIVABLE, RESILIENT AND SUSTAINABLE**

### Sub Goal 7.1 - Develop Master Plan for a National Constellation of Cities including new towns Designed to Complement Each Other, Promote Economic Growth and Optimize Existing/Proposed FGN Funded Inter-State Infrastructure

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<tr>
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<td>Medium term</td>
</tr>
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<td>• Conduct feasibility study of locations for each phase development of Master plan</td>
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<td>• Partner with States to revise their existing planning legislation.</td>
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<td>• Set-up New Town Development Corporations to manage emerging cities.</td>
<td>Medium-long term</td>
</tr>
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<td>• Build capacities of political leaders, city managers, and other stakeholders</td>
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</tr>
<tr>
<td>• Promote the use of R &amp; D in the planning, development and management of urban matters and practices</td>
<td>Long term</td>
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### Sub Goal 7.2 – Prepare and adopt regional development plans for 36 states and FCT

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### Sub Goal 7.3 – Prepare and Adopt City structure plans

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<td>• Develop street naming systems</td>
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<th>Sub goal 7.6- Review and evolve a functional institutional framework for governing mega cities</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Strategies</strong></td>
</tr>
<tr>
<td>• Derive understanding of current tensions in Mega City management</td>
</tr>
<tr>
<td>• Evolve a workable model and design a transition plan</td>
</tr>
<tr>
<td>• Engage stakeholders in discuss</td>
</tr>
<tr>
<td>• Adopt modified model</td>
</tr>
<tr>
<td>• Design review mechanism to evaluate performance and update</td>
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</tbody>
</table>

**Budget-**
2.7 GOAL 7: MAKE CITIES AND HUMAN SETTLEMENTS INCLUSIVE PRODUCTIVE, SAFE, LIVABLE, RESILIENT AND SUSTAINABLE

SUB GOAL 7.1: Develop Master Plan for a National Constellation of Cities including new towns Designed to Complement Each Other, Promote Economic Growth and Optimize Existing/Proposed FGN Funded Inter-State Infrastructure

Development Challenge
The revised National Urban Development Policy emphasized the need to plan existing towns to enable them cope with rapid population growth and eradicate slums. Unfortunately, Nigeria continues to fall behind with respect to urban planning and development, resulting in the rapid growth of slum settlements in and around most major cities. Akin to this is the emergence of urban agglomeration in several parts of Nigeria including Lagos-Ibadan, Lagos-Otta, Lagos-Epe, Kano Megacity, Karu-Keffi axes and Onitsha-Oghara-Awka corridors to mention a few. This inability to adopt a robust and rigorous urban planning culture may be attributed to a lack of political and financial commitment, absence of public enlightenment on the adopted urban plans, which has led to a lack of public support for even basic planning imperatives such as obtaining development permits before building. The low priority accorded planning of towns and cities in the country is deplorable given the fact that the development of the Abuja FCT has already shown the huge growth leverage which may be gained through the development of well-planned urban settlements. To remedy this situation, there is a need to drive new town development through the development and adoption of master plans for a constellation of new towns around the major cities as well as planning the existing ones to be functional and contribute to social welfare and economic growth. The new towns will no doubt act as key growth poles harnessing the unabated rural—urban drift which has continued to affect Nigerian cities, while engendering economic growth.

Outcome
- More dynamic and functional cities that can significantly contribute to the economic growth in towns and cities in the country.
- Increase in contribution of housing sector to the Nation’s GDP
- Massive reduction in housing deficit
- A more balanced population distribution and regional development
- Increase in contribution of urban economy to national GDP growth.

Output/Activities
- National Master Plan for New Town Developed which identified three phases of development of six new towns per phase.
- Preparation and adoption of Master Plans for the first six New Towns to be developed.
- New Town Development Corporation set-up with appropriate legal backing
- Implement the Master Plans for New Towns.
- Continuously review, monitor and evaluate the implementation of the Master Plan for six New Towns.
- Capacity building for Planning authorities at three tier government level to adopt land use plans for their cities.
Strategies

- Prepare and adopt a national Master Plan for constellation of new towns for Nigeria for the next 40 years. **Medium Term**

- Conduct feasibility study of locations for each phase development of Master plan and ensure that planning concepts, philosophies, designs and standards meet the needs of Nigerians. **Medium Term**

- Partner with States to revise their existing planning legislation. **Medium to Long term**

- Set-up New Town Development Corporations to manage emerging cities. **Medium to Long term**

- Build capacities of political leaders, city managers, and other stakeholders for leadership and political commitment to promoting high standard of urban planning. **Long Term**

- Promote the use of R & D in the planning, development and management of urban centres and other settlements and sharing of best practice. **Long Term**

**Implementation Agency**
- FMLHUD/
- New Towns Development Cooperation

**Collaborating Agency**
- States, local governments
- Private sector organization,
- Universities

**Source of Funds**
- FMLHUD
  FMLHUD has estimated that this goal will involve a budget in the region of $64m.

**Value Added**
- Sustainable systematic and dynamic redistribution of population and balanced regional development

**Priority initiatives**
- Conduct feasibility study of locations;
- Development of Master plan;
- Set-up New Town Development Corporations to manage emerging cities

**Performance Indicators**
- No of new functional cities
• % contribution to nation’s GDP
• Number of new housing units
• Level of regional development
• Level of population redistribution
• Level of conduct of feasibility study
• Level of Master Plan development
• Progress on the setting up of New Town Development Corporation

**SUB GOAL 7.2: Prepare and adopt regional development plans for 36 states and FCT**

**Development Challenge**
The states in Nigeria are yet to undertake a deliberate planning of their respective regions. As a result of this, the states are not able to ensure efficient placement of land use activities e.g. infrastructure, settlement, transportation etc.

**Outcome**
Efficient determination of the placement of land use for development

**Output/Activities**
- Set up council definition of status quo risks
- Ensuring public awareness
- Identify opportunities for change
- Identify concept alternatives
- Evaluate alternatives
- Recommend alternatives
- Procure endorsement of alternatives
- Produce draft plan
- Launch approved regional plan

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sub regions

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<tbody>
<tr>
<td>Launch of regional plan</td>
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**Implementation Agency**
- FMLHUD

**Collaborating Agency**
- Development agencies

**Source of Funds**
- FG
FMLHUD has estimated that regional planning efforts for the Country will require a budget of about $19.2m.

**Value Added**
- Improved management of physical growth

**Priority initiatives**
- Set up of council
- Development of draft plan
- Launch of regional plan

**Performance Indicators**
- No. of regions planned out of 37

**SUB GOAL 7.3: Prepare and Adopt City structure plans**

**Development Challenge**
The states in Nigeria are yet to undertake a deliberate planning of their key cities. As a result of this, the states are not able to ensure efficient placement of land use activities within the Cities e.g. infrastructure, settlement, transportation etc.

**Outcome**
Efficient determination of the placement of land use for development within the Cities.

**Output/Activities**
- Set up council definition of status quo risks
- Ensuring public awareness
- Identify opportunities for change
- Identify concept alternatives
- Evaluate alternatives
- Recommend alternatives
- Procure endorsement of alternatives
- Produce draft plan
- Launch approved City plans

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**Implementation Agency**
- FMLHUD

**Collaborating Agency**
- Development Agencies

**Source of Funds**
- FG

**Value Added**
- Improved management of physical growth

**Priority initiatives**
- Set up of council
- Development of draft plan
- Launch of City plan

**Performance Indicators**
- No. of Cities planned
SUB GOAL 7.4: Prepare and adopt National Street addressing system

Development Challenge

The Cities in Nigeria are yet to undertake a deliberate National Street addressing system. As a result of this, the Cities are not easy to navigate, thus reducing their liveability.

Outcome

Efficient navigability of the Cities to achieve predictable locations of houses and improve liveability.

Output/Activities

- Set up council
- Ensuring public awareness
- Identify addressing system alternatives
- Evaluate alternatives
- Recommend alternatives
- Procure endorsement of alternatives
- Name streets accordingly and publicize

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Implementation Agency

- FMLHUD
- State Governments.
- Local Governments

FMLHUD expects this sub-goal to require a budget of about $6.4m.

Collaborating Agency

- Development Agencies
- UN-Habitat

Source of Funds

- FG

Value Added

- Increased liveability of the Cities

Priority initiatives

- Generation of street naming system
• Set-up Technical Stakeholders Group.

**Performance Indicators**

• % reduction in number of non-serially numbered buildings in towns and cities

**SUB GOAL 7.5: Eliminate slums to enhance liveability in FCT, Abuja and all state capitals by 2043**

**Development Challenge**

As a result of the near absence of city planning in Nigeria given the high rate of rural urban migration, the urban areas are increasingly faced with the growth of slum settlements. These slums come with a lot of concomitant downsides, including poor sanitary conditions, high rates of crime and other illegitimate activities etc. In view of this, the Federal Government and indeed the entire housing and urban development sector has adopted a key development objective for the ultimate eradication of slums.

**Outcome**

• Drastic reduction in the number of urban slums by 2043

**Output/Activities**

• Set up of specialised task force
• Survey to identify urban slums in FCT, Abuja and all state capitals
• Design of intervention model to adopt
• Planning and design of remedial actions
• Commissioning of re-construction work
• Project management

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**Implementation Agency**

• FMLHUD

**Collaborating Agency**

• State Ministries of housing
• Development partners
• REDAN
Source of Funds
- FG

Value Added
- Improvement of the living environment in Nigeria which will support the attainment of the SDGs

Priority initiatives
- Set up of the specialised task force
- Re-planning and work dimensioning
- Project flag off

Performance Indicators
- No. of settlements with 100% access to potable water
- No. of settlements with 100% road accessibility
- No. of settlements with 100% accessibility to the power grid
- No. of approved healthcare facilities in the communities
- Average distance to nearest financial institutions in the settlements
- Average distance to nearest Government approved school

SUB GOAL 7.6: Review and evolve a functional institutional framework for governing mega cities

Development Challenge
With the rapid urbanization of Nigeria, a number of the major cities are approaching mega city status such as Kano, Abuja, Port Harcourt, Onitsha, Ibadan and Aba. Already Lagos has attained this status and is ranked number 24 in the global mega cities ranking. These cities currently experience unique but complex management challenges in areas like poor governance, traffic congestion, high homeless populations, rising crime rates, etc. Consequently, they require specialised management systems which may be at variance with what is required to manage them as local government areas in which they exist. Nigeria current political arrangement currently does not acknowledge this challenge, and while Lagos State has tried to evolve certain solutions to address this, their workability are at best arguable.

Outcome
Good governance of large towns, and cities.
Workable arrangement for management of Nigerian mega cities

Output/Activities
- Inauguration of a working committee
- Study of current challenges in Nigeria’s largest cities
- Study of successful city management models across the World
- Recommendation of a model and a transition action plan
- Presentation of recommended model to stakeholders’ conference
• Adoption of the recommended model

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</tr>
</thead>
<tbody>
<tr>
<td>• Derive understanding of current tensions in Mega City management</td>
<td>Short Term</td>
</tr>
<tr>
<td>• Evolve a workable model and design a transition plan</td>
<td>Short Term</td>
</tr>
<tr>
<td>• Engage stakeholders in discuss</td>
<td>Medium term</td>
</tr>
<tr>
<td>• Adopt modified model</td>
<td>Medium term</td>
</tr>
<tr>
<td>• Design review mechanism to evaluate performance and update</td>
<td>Medium to long term</td>
</tr>
</tbody>
</table>

**Implementation Agency**
- FMLHUD
- States and Local Governments

**Collaborating Agency**
- Development Agencies
- State ministries of Housing

**Source of Funds**
FG

**Value Added**
- Improved Management of Nigerian mega Cities

**Priority initiatives**
- Understanding the current challenges faced
- Adoption of the recommended model and transition plan

**Performance Indicators**
Improved management of Mega Cities
### SUMMARY OF GOAL 8

**GOAL 8: TRANSFORM THE WAY FMLHUD IS STRUCTURED AND OPERATES AS THE INDUSTRY REGULATOR AND FACILITATOR**

<table>
<thead>
<tr>
<th>Sub Goal 8.1 - Strengthening partnerships with global, regional and national institutions</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Strategies</strong></td>
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<tr>
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</tr>
<tr>
<td>Support of State Ministries of Housing in partner linkage and management activities</td>
</tr>
<tr>
<td>Facilitate linkages between the private sector and suitable and relevant partners across the World</td>
</tr>
<tr>
<td>Engage in annual review of partnership activities and evaluate performance relative to set goals</td>
</tr>
<tr>
<td><strong>Timeframe</strong></td>
</tr>
<tr>
<td>Short term</td>
</tr>
<tr>
<td>Short term</td>
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<tr>
<td>Short term</td>
</tr>
<tr>
<td>Medium term</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Sub Goal 8.2 - Create an empowered organization that is customer centered, place based, collaborative, and responsive to employee and stakeholder feedback</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Strategies</strong></td>
</tr>
<tr>
<td>Collaborate across programs to share successful initiatives and lessons learnt</td>
</tr>
<tr>
<td>Incorporate 360 degrees feedback system in policy decisions and implementation strategies.</td>
</tr>
<tr>
<td>Develop tracking and reporting tools to hold leadership and teams accountable to code of conduct</td>
</tr>
<tr>
<td>Develop a process to analyze performance data and guide problem solving and decision making.</td>
</tr>
<tr>
<td>Institute an effective performance management system</td>
</tr>
<tr>
<td>Organisational realignment and design of manning levels</td>
</tr>
<tr>
<td><strong>Timeframe</strong></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Sub Goal 8.3 - Create flexible, modern rules and systems that promote responsiveness, openness, and transparency</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Strategies</strong></td>
</tr>
<tr>
<td>Design effective recruitment strategies</td>
</tr>
<tr>
<td>Design of effective organizational framework and its implementation</td>
</tr>
<tr>
<td>Simplify business processes</td>
</tr>
<tr>
<td>Consolidate and streamline programs and program delivery that serve similar functions.</td>
</tr>
<tr>
<td>Increase transparency, encourage stakeholder engagement, and promote collaboration</td>
</tr>
<tr>
<td><strong>Timeframe</strong></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Sub Goal 8.4 - Create a healthy, open, flexible work ethic that reflects the values of a purpose driven public service</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Strategies</strong></td>
</tr>
<tr>
<td>Change FMLHUD workplace matrix structure both at the headquarters and in the field</td>
</tr>
<tr>
<td>Develop and implement policies and programs that foster improved health and well-being of all employees.</td>
</tr>
<tr>
<td>Manage business operations of FMLHUD in a way that supports the values of our mission</td>
</tr>
<tr>
<td><strong>Timeframe</strong></td>
</tr>
</tbody>
</table>

**Budget**

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64
2.8 GOAL 8: TRANSFORM THE WAY FMLHUD IS STRUCTURED AND OPERATES AS THE INDUSTRY REGULATOR AND FACILITATOR

SUB GOAL 8.1: Strengthening partnerships with global, regional and national institutions

Development Challenge
The FMLHUD is charged with the onerous responsibility of coordinating the activities of all agencies in the sector in Nigeria for ensuring efficient delivery of housing and sustainable urban development and management. Specifically, the Ministry is responsible for the formulation, implementation, monitoring and evaluation of laws, policies, programmes, projects and actions for lands, housing and urban development subsector in the country. The Ministry is also the focal national agency for promoting goals and objectives of global development agenda and commitments in the Millennium Development Goals, Habitat and others for the housing and urban development sector.

Faced with the enormous challenges of redressing the huge housing deficit in the country and ensuring that towns and cities planned and managed to contribute to rapid economic growth the achieved the goals of the adopted Transformation Agenda, the FMLHUD recognized that for it to succeed with remarkable and sustained impact, it cannot be business as usual for FMLHUD. At a minimum, the new approach to the transformation of this sector envisaged in this Road map will require a shift from a Government centric approach to the challenge, to an approach that emphasizes more partnership with the private sector as well as other local, regional and international development partners. This shift will compel changes in the way the Ministry operates i.e. partnership management, internal efficiency, staff motivation etc. if it is to achieve its objectives.

Outcome
- Enhanced ability to collaborate with International agencies e.g. UN-Habitat
- Closer relationships with local and regional partners e.g. Shelter Afrique
- Enhanced operating capabilities amongst Ministry Staff

Output/Activities
- Identification of key programs of the Sector
- Identify development partners with congruent goals and programs
- Engage with Development partners
- Ensure adequate reporting on programs to partner agencies

<table>
<thead>
<tr>
<th>Strategies</th>
<th>Time-frame</th>
</tr>
</thead>
<tbody>
<tr>
<td>Establishment of a Partner management team/department in FMLHUD</td>
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<td>Support of State Ministries of Housing in partner linkage and management activities</td>
<td>Short Term</td>
</tr>
<tr>
<td>Facilitate linkages between the private sector and suitable and relevant partners across the World</td>
<td>Medium Term</td>
</tr>
</tbody>
</table>
Engage in annual review of partnership activities and evaluate performance relative to set goals

Implementation Agency
FMLHUD

Collaborating Agency
- State Ministries of Housing
- Donor Agencies (UN-Habitat, World Bank, DFID etc)

Source of Funds
FG

Value Added
- Enhanced organisational capacity
- Enhanced performance within the Sector

Priority initiatives
- Establishment of a Partnerships management Department in the Ministry
- Design of a plan of action for the Department

Performance Indicators
- No. of new partnerships
- Increase in inflow of grants and loans from development agencies
- No. of new partnership projects

SUB GOAL 8.2: Create an empowered organization that is customer centered, place based, collaborative, and responsive to employee and stakeholder feedback

Development Challenge
The Ministry’s current organisational arrangement does not position it to effectively implement this road map. Further to this, there appears to be inadequate capacity to coordinate work with agencies particularly at State and LG levels.

Outcome
- Development of an empowered and well-motivated work force

Output/Activities
- Measure performance
- Design a reward system
Strategies

• Delegate authority and accountability and remove layers of hierarchy, within headquarters and from headquarters to field offices, to make programmatic decisions and provide the resources and structure to support the new structure.

• Collaborate across programs to share successful initiatives and lessons learnt

• Incorporate field and regional staff knowledge and customer input into policy decisions and implementation strategies.

• Develop tracking and reporting tools to hold leadership and teams accountable to commitments related to mission accomplishment, customer satisfaction, employee engagement, cost-effectiveness, and cross-silo collaboration.

• Develop a process to analyze performance data and guide problem solving and decision making.

• Enhance the performance evaluation and rewards structure to deliver meaningful performance feedback from multiple stakeholders and encourage thoughtful risk taking.

Implementation Agency
FMLHUD

Collaborating Agency
• Head of Service
• Civil Service Commission

Source of Funds
FMLHUD

Value Added
Improved execution effectiveness within the Organisation

Priority initiatives
• Institution of the performance management system
• Institution of rewards system

Performance Indicators
• Make FMLHUD the “Most Improved Large Ministry” in the performance report to the presidency.
• Increase the percentage of FMLHUD partners who are “satisfied” or “very satisfied” with the “Timeliness of Decision-Making at FMLHUD.”
• Increase the percentage of FMLHUD partners who are “satisfied” or “very satisfied” with “Employee’s Knowledge, Skills, and Ability.”
• Increase the percentage of employees who “agree” or “strongly agree” they are given a real opportunity to improve their skills in their organization.
- Increase the number of decisions delegated to field offices.
- Reduce the number of burdensome regulations and reports.
- Reduce end-to-end hiring time.

**SUB GOAL 8.3: Create flexible, modern rules and systems that promote responsiveness, openness, and transparency**

**Development Challenge**
See Sub Goal 1

**Outcome**
Reduction of bureaucracy within FMLHUD

**Output/Activities**
- Simplify and combine programs
- Streamline regulations, and eliminate rules and constraints.
- Reform information technology, human resources, procurement, and other internal support functions to give more authority to managers and provide better service to FMLHUD customers

<table>
<thead>
<tr>
<th>Strategies</th>
<th>Time-frame</th>
</tr>
</thead>
<tbody>
<tr>
<td>• Streamline and improve the staff intake process to hire the best qualified staff and minimize the time it takes to bring them on board.</td>
<td></td>
</tr>
<tr>
<td>• Define clear, customer-focused information technology, acquisition, and human capital service delivery policies, processes, roles, and responsibilities and develop the tools, staff, and organizational structure to execute them effectively.</td>
<td></td>
</tr>
<tr>
<td>• <strong>Simplify FMLHUD</strong>’s internal and external rules, regulations, and reporting requirements to make them more efficient, effective, and focused on the essential information the Department needs.</td>
<td></td>
</tr>
<tr>
<td>• Consolidate and streamline programs and program delivery that serve similar functions.</td>
<td></td>
</tr>
<tr>
<td>• Refine the budget structure to increase spending flexibility.</td>
<td></td>
</tr>
<tr>
<td>• Increase transparency, encourage stakeholder engagement, and promote collaboration</td>
<td></td>
</tr>
</tbody>
</table>

**Implementation Agency**
FMLHUD

**Collaborating Agency**
- Development Agencies

**Source of Funds**
FG
Value Added
- Reduced bureaucracy and improved organisational effectiveness

Priority initiatives
- Implementation of information technology
- Streamlining of staff intake processes

Performance Indicators
See Sub goal 2.

SUB GOAL 8.4: Create a healthy, open, flexible work ethic that reflects the values of a purpose driven public service

Development Challenge
See Sub Goal 1

Outcome
Improved work environment and culture

Output/Activities
- Build an environment that promotes and enables creativity and innovation
- Encourage collaboration

<table>
<thead>
<tr>
<th>Strategies</th>
<th>Time-frame</th>
</tr>
</thead>
<tbody>
<tr>
<td>Change FMLHUD’s workspace, both at headquarters and in the field, to create environments that support a flexible, collaborative, and high-performing organization.</td>
<td></td>
</tr>
<tr>
<td>Develop and implement policies and programs that foster improved health and well-being of all employees.</td>
<td></td>
</tr>
<tr>
<td>Manage business operations of FMLHUD in a way that supports the values of our mission (forexample, sustainability, inclusivity) and assures quality administration free from fraud, waste, and abuse.</td>
<td></td>
</tr>
</tbody>
</table>

Implementation Agency
FMLHUD

Collaborating Agency
Development Agencies

Source of Funds
FG

Value Added
Enhanced operational efficiency of the organization

**Priority initiatives**
- Workplace enhancement
- Implementation of processes and procedural manuals

**Performance Indicators**
See Sub Goal 2
## GOAL 9: PROMOTE RESEARCH AND DEVELOPMENT

### SUMMARY OF GOAL 9

<table>
<thead>
<tr>
<th>Sub Goal 9.1 – Undertake urbanization review to inform policy formulation and housing delivery</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Strategies</strong></td>
</tr>
<tr>
<td>Engage qualified Consultants in line with due process</td>
</tr>
<tr>
<td>Constitute report review panel</td>
</tr>
<tr>
<td>Review and adopt report</td>
</tr>
<tr>
<td>Define how report will be applied to policy making and housing delivery planning</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Sub Goal 8.2 – Undertake critical research across critical areas such as land administration and management, housing finance, social and cooperative housing, building raw materials, capacity building etc.</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Strategies</strong></td>
</tr>
<tr>
<td>Set up of an Industry co-ordinating body for R&amp;D</td>
</tr>
<tr>
<td>Establishment of linkages to research institutions, Universities, etc.</td>
</tr>
<tr>
<td>Arrangements for publications of research outcomes</td>
</tr>
</tbody>
</table>

<table>
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<tr>
<th>Sub Goal 9.3 – Encourage the adoption of research findings</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Strategies</strong></td>
</tr>
<tr>
<td>Research Coordination Council to manage linkages with institutions</td>
</tr>
<tr>
<td>Ensure appropriate showcasing of research findings</td>
</tr>
<tr>
<td>Canvass for incentives for Organisations who adopt R&amp;D findings</td>
</tr>
<tr>
<td>FMLHUD to champion application of R&amp;D findings</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Sub Goal 9.4 – Institute sustainable funding models for finance of Research and development</th>
</tr>
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<tbody>
<tr>
<td><strong>Strategies</strong></td>
</tr>
<tr>
<td>Coordination of research with funding from Development partners</td>
</tr>
<tr>
<td>Coordination of research with private financiers</td>
</tr>
</tbody>
</table>

### Budget-
2.9 GOAL 9: PROMOTE RESEARCH AND DEVELOPMENT

SUB GOAL 9.1: Undertake urbanization review to inform policy formulation and housing delivery

Development Challenge
With the high rates of urbanization across the Country, the Country still lacks a sufficient understanding of the rates and characteristics of the urbanization trend to and enable it plan policy formulation and housing delivery.

Outcome
Detailed understanding of the urbanization trends

Output/Activities
- Engage Consultants
- Review consultants’ reports
- Adopt final report

<table>
<thead>
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<th>Time-frame</th>
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Implementation Agency
FMLHUD

Collaborating Agency
Development Agencies

Source of Funds
FG

Value Added
Improved understanding of urbanization in Nigeria

Priority initiatives
Engagement of Consultants
Adoption of report

Performance Indicators
• Improved accuracy in prediction of urbanization trends
SUB GOAL 9.2: Undertake critical research across critical areas such as land administration and management, housing finance, social and cooperative housing, building raw materials, capacity building etc.

Development Challenge

The Sector lacks an active Research and Development system to drive innovation across the various areas of the built environment. Consequently, it is necessary to evolve a stronger focus on R&D to achieve improvement in the sector.

Outcome

Good supply of innovation to facilitate improvement in the Sector

Output/Activities

- Establishment of research promotion and coordination Council
- Identification of relevant R&D facilities to collaborate with

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<td>• Arrangements for publications of research outcomes</td>
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Implementation Agency

FMLHUD

Collaborating Agency

- Universities
- Research Institutes

Source of Funds

- FG
- Development Agencies

Value Added

- Increased innovation in the Sector

Priority initiatives

- Establishment of Research Coordination Council

Performance Indicators

- No. of Research projects launched
SUB GOAL 9.3: Encourage the adoption of research findings

Development Challenge

See Sub Goal 2.

Outcome

Adoption of research findings in the Sector

Output/Activities

- Research Coordination Council to periodically review progress of research projects
- Publication of findings
- Organisation of innovation fairs to showcase findings

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Implementation Agency

FMLHUD

Collaborating Agency

- Research Institutes
- Universities

Source of Funds

- FG
- Development Agencies
- Private Sector

Value Added

- Increased innovation in the sector

Priority initiatives

- Arrangement of annual fairs for showcasing findings to investors

Performance Indicators

- No. of R&D findings adopted
- % of R&D projects adopted by the Sector
SUB GOAL 9.4: Institute sustainable funding models for finance of Research and development

Development Challenge
See Sub goal 2.

Outcome
Enhanced innovation in the Sector

Output/Activities
- Linkage with research institutions and development agencies to source funding
- Linkage to private sector financiers

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<td>• Coordination of research with private financiers</td>
<td></td>
</tr>
</tbody>
</table>

Implementation Agency
FMLHUD

Collaborating Agency
- Research Institutions
- Development Partners

Source of Funds
- FG
- Development partners
- Private Sector Financiers

Value Added
Improved access to innovation in the sector

Priority initiatives
- Arrangement of linkage events

Performance Indicators
% in R&D spend annually
3 IMPLEMENTATION

It is said that success is 10% inspiration and 90% perspiration. Consequently, the effective realization of this Road Map will depend to a large extent on the mechanisms built into it to support implementation from the very start. In view of this, the implementation of this Road map shall be shaped by the following broad arrangements.

To anchor the implementation of this road map, the FMLHUD will set up relevant Technical, inter-ministerial Multidisciplinary teams for each of the goals, which will have the primary responsibility for the following activities with respect to the implementation of the road map:

- Detailed work planning
- Delivery of work inputs
- Monitoring and evaluation of work steps

These teams would report to an overarching Implementation Management Committee, to be chaired by the Minister of FMLHUD. This oversight committee would be responsible for the following key roles:

- Definition of key implementation milestones
- Review and approval of reports
- Overall monitoring and Evaluation of the roadmap

Finally, with outcome targets in place, FMLHUD will develop an annual Management Action Plan (MAP) which will address the road map the deliverables on an annual basis and tie them into the annual budgets for FMLHUD, and this plan will then be used as a further monitoring tool for the implementation of the road map.

The performance indicators for each of the goals would be used to measure progress on each of the goals and sub-goals in the course of implementing the Road map.
ANNEX 1 – MANDATE OF THE FEDERAL MINISTRY OF LANDS, HOUSING AND URBAN DEVELOPMENT

The Federal Ministry of Lands, Housing and Urban Development (FML HUD) is the umbrella policy arm of the federal government charged with the responsibility of ensuring adequate and sustainable housing delivery and maintenance of a conducive living environment that meets the needs and aspirations of the Nigerian Citizens and establishing a sustainable housing delivery system that will ensure easy access to home ownership and rental schemes by the Nigerian populace in an environment where basic physical and social amenities are available.

MISSION STATEMENT

The Ministry’s mission is ‘To facilitate the provision for all Nigerians, in both the urban and rural areas, in secure, healthy and decent environment’.

Functions

As approved by Government, the functions of the Federal Ministry of Lands, Housing and Urban Development are continued as follows:

- Preparing and submitting, from time to time, proposals for National Lands and Housing as well as Urban Development programmes and plans;
- Reviewing all existing legislations in the Lands and Housing as well as Urban Development sectors to achieve the goal of adequate housing for all Nigerians in a conducive and liveable environment;
- Supervising the activities of the Federal Housing Authority (FHA), Federal Mortgage Bank of Nigeria (FMBN), and Registration Boards of relevant professional bodies; and
- Performing other functions as may be assigned to the Ministry from time to time.

The delivery of adequate and affordable housing in Nigeria has not met the desired expectations, resulting in inadequate housing stock.

Successive efforts to meet the ever increasing demand for housing by citizens have failed partly because of the adoption of the public sector driven approach. The new approach for housing delivery is for Government to design and implement policies and partnerships with the private sector and other relevant stakeholders. However, for social housing, Government must be directly involved through provision of funding, subsidies and other incentives as is the practice all over the world.

Nigeria with a population of over 167 million people, requires a minimum of additional one (1) million housing units per annum to reduce the National deficit of about 17 million housing units and avert a housing crisis by the year 2020.

Moreover, available studies show that most urban dwellers in Nigeria today live in shanty-towns, dilapidated houses and unsanitary conditions without basic amenities. The scenario is worse in the rural areas where the problems are primarily not just the poor quality of housing but also, that of inadequate infrastructural facilities like roads, drainage, water, power supply and basic social amenities.
The Ministry has two main parastatals namely the Federal Housing Authority and the Federal Mortgage Bank of Nigeria

**The Federal Housing Authority (FHA)**

The Federal Housing Authority was established under the Decree 40 of 1973 (now CAP 136 Laws of the Federation of Nigeria, 1990) and was conferred among others, the responsibilities of preparation and submission of proposal on National Housing Program and making recommendations on all aspects that relate to housing programs as approved by the Federal Government. These roles were, however, further expanded in December 2006. Under the expanded mandate, FHA is to focus on the following:

- Development and management of real estates on commercial basis in all the States of the Federation and the Federal Capital Territory;
- Provision of sites and services for all income groups with special emphasis on the low income group;
- Provision of low income and rural income housing in all States of the Federation and the Federal Capital Territory, from funds provided by the Federal Government and other sources;
- Executing such housing programs as may be approved by the Federal Government and making recommendations to Government on aspects of urban and regional planning, electricity, sewage and water supply as may be relevant to the execution of approved housing programs.

**Federal Mortgage Bank of Nigeria (FMBN)**

The Federal Mortgage Bank of Nigeria (FMBN) was established in 1956, known then as the Nigerian Building Society (NBS), a joint venture of the Commonwealth Development Corporation and the Federal and Eastern Governments of Nigeria. The Bank operates as an effective vehicle to increase the mobilization of long-term funds, lending volume and expansion of mortgage lending services to all segments of the Nigerian population.

In 1994, the Federal Mortgage Bank of Nigeria, with the promulgation of the FMBN Act 82 (1993) and the Mortgage Institutions Act 53 (1989) was accorded the status of the apex mortgage institution and also assumed a managerial role over the contributory savings scheme known as the National Housing Fund (NHF) established by Act 3 of 1992.

The National Housing Fund (NHF) is a pool that mobilizes long-term funds from Nigerian workers, banks, insurance companies and the Federal Government to advance concessionary loans to its contributors. To meet its mandate, the FMBN has shifted operational emphasis to expand its functions from only social housing on-lending under the NHF to include: commercial on-lending for housing, commercial mortgage refinancing, mortgage purchasing and warehousing, and mortgage-bank securitization.

The FMBN is run through the Board of Directors appointed by the President and Commander-in-Chief of the Armed Forces of the Federal Republic of Nigeria. It also has a Management Team which is made up of the Managing Director/Chief Executive Officer and Executive Directors.
ANNEX 2—OVERVIEW OF URBANISATION IN NIGERIA (1950 – 2014)

URBAN AND HOUSING INDICATORS FOR NIGERIA

<table>
<thead>
<tr>
<th>Indicator</th>
<th>Value</th>
</tr>
</thead>
<tbody>
<tr>
<td>Population in 2010</td>
<td>167 million</td>
</tr>
<tr>
<td>Percent of Total population that is female</td>
<td>...%</td>
</tr>
<tr>
<td>Urbanization Rate in 2010</td>
<td>50%</td>
</tr>
<tr>
<td>Annual urban population growth rate</td>
<td>...%</td>
</tr>
<tr>
<td>Number of Cities having 20,000 population and above in 2014</td>
<td>800 cities</td>
</tr>
<tr>
<td>Number of cities with population of 1 Million and above in 2014</td>
<td>7 cities</td>
</tr>
<tr>
<td>Number of Megacity with population more than 10 million people</td>
<td>1 (Lagos)</td>
</tr>
<tr>
<td>Housing Shortage in 2014</td>
<td>17-23m.</td>
</tr>
<tr>
<td>Percent of Urban dwellers with secure tenure</td>
<td>...%</td>
</tr>
<tr>
<td>Percent of urban population with access to safe drinking water</td>
<td>...%</td>
</tr>
<tr>
<td>Percent of urban dwellers with access to safe sanitation</td>
<td>...%</td>
</tr>
<tr>
<td>Percent of urban population using unsustainable source of energy for cooking</td>
<td>...%</td>
</tr>
<tr>
<td>Percent of Urban population living in slum in 2009</td>
<td>69%</td>
</tr>
<tr>
<td>Percent of urban population using unsustainable source of energy for lighting</td>
<td>...%</td>
</tr>
<tr>
<td>Total GDP for Nigeria in 2013</td>
<td>510... billion</td>
</tr>
<tr>
<td>GDP per capita</td>
<td>...billion</td>
</tr>
<tr>
<td>Percent Contribution of Buildings and construction to total GDP 2011</td>
<td>2.08%</td>
</tr>
<tr>
<td>Percent of Urban population that is unemployed</td>
<td>...%</td>
</tr>
<tr>
<td>Percent of urban population in the informal sector</td>
<td>60-80%</td>
</tr>
<tr>
<td>Percent of total Urban Population earning less than US 1 per day in 2012</td>
<td>52.4%</td>
</tr>
<tr>
<td>Percent of total Rural Population earning less than US 1 per day in 2012</td>
<td>52.4%</td>
</tr>
</tbody>
</table>

2.1 NIGERIA’S RAPID URBANIZATION AND ITS DYNAMICS

Urbanization can be a blessing or otherwise depending on how it is managed. Experience has shown that unplanned rapid urbanization has been accompanied by several negative economic, social and environmental challenges. Conversely, urbanization if well managed can be a catalyst for rapid economic growth, poverty reduction, employment generation and improved social welfare. Since Nigeria has adopted the Vision 20:20 20 to be among the top 20 largest economies in the world, it is necessary to promote sustainable approach to managing the Nation’s urbanization especially to promote human settlement. Nigeria has witnessed a century of urbanization, which has heightened during the past six decades. Hitherto, the responses to this have been with qualified successes due largely to its ad hoc and uncoordinated nature.

2.2 NIGERIA’S URBANIZATION: REVIEW OF THE CHALLENGES AND OPPORTUNITIES

Nigeria, with an estimated population of 167 million people, is the most populous and one of the most rapidly urbanizing countries in Africa. Since the country became independent in 1960, it adopted a Federal constitution and to date has 36 states plus FCT as federating units, which in total has been subdivided into 774 local governments, and agglomerated to six geo-political zones, comprising North-West, North-East, North-central, South-West, South-South and South-East. But there is no formal political administrative arrangement for governing cities (Fig 2.1)....
From the 1920s till now, Nigeria has continued to experience rapid urbanization, manifested in the population dynamics between the urban and rural areas as shown in Table 2.1. Between 1953 and 2010 urban population as a per cent of the total population rose from barely 10.2 per cent to 50 per cent over the period. This marks a 39.8 per cent gain in the share of urban population over the rural areas. A major feature of the rapid urbanisation is the growth of cities. By the time the 1952 census was conducted Nigeria has 56 urban centres with populations of 20,000 and above. By 1963, the later has risen to 183 cities and 840 urban centres and 10 cities each with a population of more than 1 million in 2011. Table 2.1 shows the growth of both total and urban population between 1921 and 2010. By the year 2004, 45.9 per cent of the population lived in urban areas, this rose to 50 per cent in 2010. The city of Lagos, for example, has recorded an annual growth rate of 15 per cent with its population doubling every 10 years. According to Mabogunje, urban population growth rate is 4.8 per cent annually; markedly higher than the national annual growth rate of 2.2 per cent. The projection is that, total population will increase to 203.7 million while urban population will be above 65 per cent by the year 2020.

Table 2.1: Total and Percent share of urban and rural population in Nigeria

1 Lagos, Ibadan, Kano, Kaduna, Port Harcourt, Enugu, Yola, Benin, Osogbo and Abuja
2 UNDP Human Development Report: 2004
3Mabogunje, 2002
4Taylor, 2000
5Mabogunje, 2002
6HDR, 2004
7World Bank, 2012
<table>
<thead>
<tr>
<th>Year</th>
<th>Total population (in millions)</th>
<th>Percent share (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Urban</td>
<td>Rural</td>
</tr>
<tr>
<td>1921</td>
<td>0.89</td>
<td>17.38</td>
</tr>
<tr>
<td>1931</td>
<td>1.34</td>
<td>18.71</td>
</tr>
<tr>
<td>1953</td>
<td>3.70</td>
<td>16.70</td>
</tr>
<tr>
<td>1963</td>
<td>10.70</td>
<td>44.97</td>
</tr>
<tr>
<td>1991</td>
<td>38.15</td>
<td>64.84</td>
</tr>
<tr>
<td>2006</td>
<td>54.77</td>
<td>85.65</td>
</tr>
<tr>
<td>2010</td>
<td>85.35</td>
<td>81.65</td>
</tr>
<tr>
<td>2025</td>
<td>122.22</td>
<td>81.48</td>
</tr>
</tbody>
</table>


Generally, the level of urbanization experienced in the country varies with States and geopolitical zones and produces various effects in the cities that are on the receiving end of migrant population. (Figs 2.3 and 2.4).

Fig 2.2: Percent Urban and Rural Population Growth in Nigeria (1921-2025)

Table 2.2 Population of Nigeria by States and Annual Growth 1991-2006

<table>
<thead>
<tr>
<th>States</th>
<th>1991</th>
<th>2006</th>
<th>% Annual growth</th>
</tr>
</thead>
<tbody>
<tr>
<td>ABIA</td>
<td>1,913,917</td>
<td>2,833,999</td>
<td>3.20</td>
</tr>
<tr>
<td>ADAMAWA</td>
<td>2,102,053</td>
<td>3,168,101</td>
<td>3.38</td>
</tr>
<tr>
<td>AKWA-IBOM</td>
<td>2,409,314</td>
<td>3,920,208</td>
<td>4.18</td>
</tr>
<tr>
<td>ANAMBRA</td>
<td>2,796,475</td>
<td>4,182,032</td>
<td>3.30</td>
</tr>
<tr>
<td>BAUCHI</td>
<td>2,861,887</td>
<td>4,676,465</td>
<td>4.23</td>
</tr>
<tr>
<td>BAYELSA</td>
<td>1,121,693</td>
<td>1,703,358</td>
<td>3.46</td>
</tr>
<tr>
<td>BENUE</td>
<td>2,753,077</td>
<td>4,219,244</td>
<td>3.55</td>
</tr>
<tr>
<td>BORNO</td>
<td>2,536,003</td>
<td>4,151,193</td>
<td>4.25</td>
</tr>
<tr>
<td>States</td>
<td>1991</td>
<td>2006</td>
<td>% Annual growth</td>
</tr>
<tr>
<td>------------</td>
<td>-----------</td>
<td>-----------</td>
<td>----------------</td>
</tr>
<tr>
<td>CROSS RIVER</td>
<td>1,911,596</td>
<td>2,888,966</td>
<td>3.41</td>
</tr>
<tr>
<td>DELTA</td>
<td>2,590,491</td>
<td>4,098,391</td>
<td>3.88</td>
</tr>
<tr>
<td>EBONYIN</td>
<td>1,453,882</td>
<td>2,173,501</td>
<td>3.30</td>
</tr>
<tr>
<td>EDO</td>
<td>2,172,005</td>
<td>3,218,332</td>
<td>3.21</td>
</tr>
<tr>
<td>EKITI</td>
<td>1,535,790</td>
<td>2,384,212</td>
<td>3.68</td>
</tr>
<tr>
<td>ENUGU</td>
<td>2,125,068</td>
<td>3,257,298</td>
<td>3.55</td>
</tr>
<tr>
<td>FCT</td>
<td>371,674</td>
<td>1,405,201</td>
<td>18.54</td>
</tr>
<tr>
<td>GOMBE</td>
<td>1,489,120</td>
<td>2,353,879</td>
<td>3.87</td>
</tr>
<tr>
<td>IMO</td>
<td>2,485,635</td>
<td>3,934,899</td>
<td>3.89</td>
</tr>
<tr>
<td>JIGAWA</td>
<td>2,875,525</td>
<td>4,348,649</td>
<td>3.42</td>
</tr>
<tr>
<td>KADUNA</td>
<td>3,935,618</td>
<td>6,066,562</td>
<td>3.61</td>
</tr>
<tr>
<td>KANO</td>
<td>5,810,470</td>
<td>9,383,682</td>
<td>4.10</td>
</tr>
<tr>
<td>KATSINA</td>
<td>3,753,133</td>
<td>5,792,578</td>
<td>3.62</td>
</tr>
<tr>
<td>KEBBI</td>
<td>2,068,490</td>
<td>3,238,628</td>
<td>3.77</td>
</tr>
<tr>
<td>KOGI</td>
<td>2,147,756</td>
<td>3,278,487</td>
<td>3.51</td>
</tr>
<tr>
<td>KWARA</td>
<td>1,548,412</td>
<td>2,371,089</td>
<td>3.54</td>
</tr>
<tr>
<td>LAGOS</td>
<td>5,725,116</td>
<td>9,013,534</td>
<td>3.83</td>
</tr>
<tr>
<td>NASARAWA</td>
<td>1,207,876</td>
<td>1,863,275</td>
<td>3.62</td>
</tr>
<tr>
<td>NIGER</td>
<td>2,421,581</td>
<td>3,950,249</td>
<td>4.21</td>
</tr>
<tr>
<td>Ogun</td>
<td>2,333,726</td>
<td>3,728,098</td>
<td>3.98</td>
</tr>
<tr>
<td>ONDO</td>
<td>2,249,548</td>
<td>3,441,024</td>
<td>3.53</td>
</tr>
<tr>
<td>OSUN</td>
<td>2,158,143</td>
<td>3,423,535</td>
<td>3.91</td>
</tr>
<tr>
<td>OYO</td>
<td>3,452,720</td>
<td>5,591,589</td>
<td>4.13</td>
</tr>
<tr>
<td>PLATEAU</td>
<td>2,104,536</td>
<td>3,178,712</td>
<td>3.40</td>
</tr>
<tr>
<td>RIVERS</td>
<td>3,187,864</td>
<td>5,185,400</td>
<td>4.18</td>
</tr>
<tr>
<td>SOKOTO</td>
<td>2,397,000</td>
<td>3,696,999</td>
<td>3.62</td>
</tr>
<tr>
<td>TARABA</td>
<td>1,512,163</td>
<td>2,300,736</td>
<td>3.48</td>
</tr>
<tr>
<td>YOBE</td>
<td>1,399,687</td>
<td>2,321,591</td>
<td>4.39</td>
</tr>
<tr>
<td>ZAMFARA</td>
<td>2,073,176</td>
<td>3,259,846</td>
<td>3.82</td>
</tr>
<tr>
<td>NIGERIA</td>
<td>88,992,220</td>
<td>140,003,542</td>
<td>3.82</td>
</tr>
</tbody>
</table>

Source: National Population Commission

Fig 2.3: Ranking of States by 2006 Population
Figure 2.4 shows the comparative analysis of the growth of six selected cities from 1922 to 2006. These cities comprise Lagos, Ibadan, Kano, Ike-Ife, Jos, Onitsha and Port Harcourt. These cities show a similar pattern of growth, with a growth pattern synonymous with an aircraft taxing on the tarmac and with 1963 being the take off point of rapid population growth that is yet to reach a stable peak.

Another aspect of Nigeria’s rapid urbanization is the uncontrollable outward growth of cities. Cases of serious urban sprawl and emergence of urban corridors have been identified in many parts of the country. Lagos megacity has grown to merge with nearby Ota in Ogun State, expansion of Abuja FCT into Karu-and Keffi in Nasarawa state and Onitsha growing in a radial and sprawling fashion towards Awka and Nnewi. Annual Population growth rate in the FCT
reached a whooping figure of 18.5 between 1991 and 2006, which marked the period of massive movement in to the capital city.

Table 2.3: Analysis of population growth of selected Nigerian Cities in millions (1921-2006)

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Lagos</td>
<td>0.10</td>
<td>0.13</td>
<td>0.28</td>
<td>0.67</td>
<td>5.20</td>
<td>10.58</td>
</tr>
<tr>
<td>Ibadan</td>
<td>0.24</td>
<td>0.39</td>
<td>0.46</td>
<td>0.60</td>
<td>1.23</td>
<td>2.70</td>
</tr>
<tr>
<td>Kano</td>
<td>0.05</td>
<td>0.09</td>
<td>0.10</td>
<td>0.33</td>
<td>1.53</td>
<td>4.70</td>
</tr>
<tr>
<td>Ile-Ife</td>
<td>0.02</td>
<td>0.02</td>
<td>0.11</td>
<td>0.13</td>
<td>0.22</td>
<td>0.31</td>
</tr>
<tr>
<td>Jos</td>
<td>0.01</td>
<td>0.01</td>
<td>0.03</td>
<td>0.06</td>
<td>0.45</td>
<td>0.65</td>
</tr>
<tr>
<td>Onitsha</td>
<td>0.01</td>
<td>0.03</td>
<td>0.08</td>
<td>0.16</td>
<td>0.25</td>
<td>0.26</td>
</tr>
<tr>
<td>Port Harcourt</td>
<td>0.01</td>
<td>0.02</td>
<td>0.07</td>
<td>0.18</td>
<td>0.70</td>
<td>1.20</td>
</tr>
</tbody>
</table>


Fig 2.5: Growth of Population of Selected Nigerian Cities (1921-2006)

The urbanization has engendered other challenges such as increasing poverty in urban areas and inadequate provision for essential basic infrastructure in cities.
Factors Responsible for Urbanization

The country’s rapid urbanization has been fuelled by several socio-economic and political factors, including the designation of several towns as headquarters of Federal, States and Local Governments, the location of higher educational institutions in some of them, and the phenomenal expansion of commercial and industrial activities in most of our towns and cities. Equally, the contribution of natural increase in population has been equally significant (Milner and the United Nations).

Challenges of Urbanisation

The challenges of rapid urbanization facing the country are multifarious and they are manifest in cities and towns, where they have in some cases assumed unmanageable dimensions during the past three decades. These challenges include:

- Rapid and uncontrollable physical growth of towns and cities, resulting in inefficient, dysfunctional, economically unproductive and insecure cities;
- Proliferation of slums in urban areas, with more than 70 percent of urban population residing in slums, which are unhealthy and unsafe.
- Rising poverty in urban areas, which is compounded by inability of cities to generate rapid economic growth and effect socio-economic transformation;
- Housing shortages and overcrowding in urban areas with deficits estimated at between 16 and 23 million houses;
- Inadequate provision for basic urban services

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8 FRN, 2012
9 Milner, 1994
10 United Nations, 1991
- High percentage of informal sector activities attracting between 60-80% of urban residents;
- Due to absence of planning, cities increasingly witnessing the adverse effects of climate change such as flooding;
- Increasing social problems such as juvenile delinquency, crime can be attributed to poor governance of towns and cities;
- Poor governance of the existing machineries and dysfunctional and competing institutional frameworks for the delivery of lands, housing and urban planning and development in the country, especially the poor or lack of capacity for urban planning at the state and local government levels.
- Inadequate financial resources and weak institutional framework for promoting urban and housing delivery and low capacities and financial resources at the local governments to cope with the issues of rapid urbanization,
- Lack of enabling environment for promoting public private partnerships for the delivery of housing and urban development projects and programmes.

The challenges have been compounded by inadequate urban planning, poor budgetary provision and inadequate macro-economic policy contributing to high inflation and growth of informal sector.

Urbanization is inevitable. Despite its manifold challenges can be beneficial to the economy if well managed. Cities in Nigeria, as elsewhere, are major engines of growth and centres of political activity. The implications of Nigeria’s rapid and unplanned urbanization are profound, not just for the people living in cities and towns, but more broadly for the Nigerian economy and, indeed, for peaceful political, social and environmental development. Promoting the development of the cities is, therefore, central to achieving socio-political and economic growth and environmental sustainability of the country. In addition, cities operate in the national human settlements system and there is the need to re-examine the linkages between the development of rural areas and rural peoples and the growth of urban areas. With the current trend of urbanization projected to increase in the future, Nigeria has to embrace planned approach to manage its various challenges.
3.1 Preamble

This section provides a concise review of existing laws, policies and major developments which border on land administration, housing delivery and urban development.

3.2 Legislative Context

3.2.1 Pre-1978

Prior to the promulgation of the Land Use Decree in 1978, there was no uniform land administration policy in Nigeria. The north and south part of Nigeria operated different land ownership system. In Southern Nigeria lands were owned by individual families and other lands reserved for grazing, hunting, civic use etc. was held in trust for the community and administered by the traditional-ruler. In Northern Nigeria, policy was that of “paternalism” in nature with land being communally owned and vacant plots allocated by the Chief or the Emir in whom the land was vested. No individual had absolute title to land. The traditional ruler held all land in trust for the use of the whole community. The Land Use was based on this form of ownership. Therefore, the Land Use Decree sought to harmonize the land administration policy to that of “trusteeship” both in the Northern and Southern Nigeria, there is a deep cultural barrier to be overcome in the administration of the Land Use Act.

3.2.2 The Land Use Act 1978

The Land Use Act 1978 is the law guiding the administration of land in Nigeria for all purposes including housing and urban development.

Essentially, the Land Use Act of 1978 was predicated on a harmonized system of land ownership and administration with a view to ensuring easy access to land for development. Its main features are the new measures introduced for land acquisition and land tenure.

The 1978 Acts provides that all land in the State is vested in the Governor and such land shall be held in trust for use and the common benefit of the people. Under the Act, lands for development purposes are classified into two categories. The first category relates to lands in urban areas which are administered by the Land Use Allocation Committee. The second category relates to lands in rural areas and administered by the Land Allocation Advisory Committee (see S 1). Whilst people allocated land in the urban areas have statutory right of occupancy and are issued a Certificate of Occupancy (C of O), people allocated land in the rural areas are issued CROs which still require further perfecting by applying for C of O. A holder of statutory right of occupancy has right to absolute possession of all improvements on the land (see S. 15).

Section 28 of the Act provides three instances for making revocation order viz:

(a) Cases of land transactions contrary to the provisions of the Act;
(b) Land requirements by the Federal, State and Local Government for overriding public purposes; and
(c) Land requirements for mining and laying of oil pipelines.
Section 38 of the Act preserves the power of Governor to revoke rights of occupancy whilst section 29 provides for compensation payable for undeveloped land, building and crops upon revocation of rights of occupancy by the Governor.

Section 33 provides that the Governor may use his discretion to grant resettlement in lieu of payment of compensation in some cases of revocation of the right of occupancy whilst section 47 provides for the exclusion of compensation paid under the Act from any court proceedings.

Section 43 provides for prohibition of un-authorized development and imposition of penalties.

From the above review the 1978 Land Use Act distinguishes between lands in urban and rural areas and the manner in which land can be owned. The Act also provides that secure tenure is based on obtaining either statutory or customary rights of occupancy and that in cases of revocation of ownership, only land owners shall be entitled to compensation. It is obvious that the Act does not recognize the rights of tenements on land.

3.2.3 Planning Legislations

3.2.3.1 The 1946 Act

Historically, the first urban and regional planning law operated in the country was passed by the Colonial government in 1946, which was purported to be based on the British 1932 Act. It provided for declaring an area for land use planning and development control. It remained the only legislative instrument for physical planning in Nigeria till 1992 when the new Urban and Regional Planning Act was passed and repealed it.

The 1946 Act was substantively used for layout planning and for development control purposes. Very few towns like Kano, Kaduna and Jos, Port Harcourt, Owerri, Lagos and Abuja benefited from adoption of Master Plan under the law.

3.2.3.2 The 1992 Urban and Regional Planning Act

The 1992 Act provides adequately for the setting up of an institutional framework for planning at the three-tier government levels, with clearly defined roles and responsibilities. The National Urban and Regional Planning Commission known as the ‘Commission’ would be established at the federal level for effective coordination of all planning matters in the country and having Zonal offices in the Federation. The State Urban and Regional Planning Board known as the ‘Board’ would be set up at the State government level to deal with all state matters. Each State is required to set up Urban and Regional Planning Tribunal to adjudicate over planning appeals filed by people aggrieved by planning authority. Local Planning Authority known as ‘Authority’ would be set up in each Local Government and area councils of the federation. By implication there should be at least 774 Local Planning Authorities in the country. Every Planning authority must set-up a development Control Department and an Urban Renewal Department.

The Act also specified the range of plans that can be prepared and adopted by the three tier authorities (Table 2.3). It also set out the procedures for plan preparation which include a modicum of consultation with the people for whom the plan would be made, and provides for development control and enforcement of controls measures against unauthorized development. Many of these statutory plans to be adopted for cities have never been prepared and adopted by the various tiers of government.
All prospective developers are expected to file a planning application with the Planning Authority that has jurisdiction over their development proposal to obtain development permit. It also specified the procedures to be followed in filing an application for development permit. The Planning Authority decides on all planning applications and issues development permit to approved application. The Development Control Department is required to enforce planning regulations. If the process of development control is thoroughly followed as laid out in the Act, there should be no room for building collapse as being recorded in the country.

Table 2.4: Range of Plans to be adopted by Planning Agencies in the Country under the URP Law 1992

<table>
<thead>
<tr>
<th>Federal Government</th>
<th>State Government</th>
<th>Local Government</th>
</tr>
</thead>
<tbody>
<tr>
<td>National physical plan</td>
<td>Regional Plan</td>
<td>Town Plan</td>
</tr>
<tr>
<td>Regional plan</td>
<td>Sub-regional plan</td>
<td>Local plan</td>
</tr>
<tr>
<td>Sub-regional plan</td>
<td>Urban Plan</td>
<td>Rural plan</td>
</tr>
<tr>
<td>Urban Plan</td>
<td>Local plan/district plans</td>
<td>Subject plan</td>
</tr>
<tr>
<td>Subject plan -</td>
<td>Subject plan -</td>
<td></td>
</tr>
</tbody>
</table>

Source: 1992 URP

No matter how good the 1992 Act may be, many of its provisions are yet to be implemented by the three-tiers of government in the country. The Planning Commission is yet to be set-up at the Federal level. Some States have set-up their own Planning Board and Local Planning Authority. Many states have also not set-up the Planning Tribunal as provided for in the 1992 Act. With the preponderance of not adopting the various plans specified in the law, it belies any development control activity that is being done under the guise of planning in States which have not done so or are operating with obsolete master plans. Enforcement of development control has been too draconian and in many instances that is fraught with abuse of human rights and corruption. Cases of people illegally evicted and illegal demolition of structures are very rampant in Nigerian cities. The procedures for carrying out urban renewal and demolitions are hardly followed in a transparent, equitable and accountable way. The UN-Habitat (2009) conducted a fact-finding mission on illegal eviction in Rivers State. The Mission came to the following conclusions that highlight key issues in the current demolitions and forced eviction processes taking place in Port Harcourt:

(i) Inadequate application of existing legislation.
(ii) Non-existence of institutional framework for carrying out urban renewal as prescribed by the law.
(iii) Non-participatory approach to land use planning.
(iv) Lack of knowledge about the role of master plans and planning authorities among the population;
(v) Non-recognition of the rights of tenants.
(vi) Lack of harmony between international commitments and national, state and local responses.

3.2.3.3 The 1999 Constitution and Governance of Urban Planning

The Supreme Court made some clarification and declarations regarding the role of federal and state actors in urban and regional planning in its judgment of 13 June 2003 in the case of Lagos State and other 35 States V. Federal Government.

With respect to urban and regional planning, the provision of the 1999 Constitution of the Federal Republic of Nigeria is the arbiter dicter. It defines the roles of the three tiers of government in the country, namely the federal, state and local governments to legislate on all
matters pertaining to development. The Constitution distinguishes between matters listed in the Exclusive list reserved for the Federal Government only and the matters listed in the Concurrent list in which both the federal and state governments can adjudicate. Any matter that is not in the exclusive and concurrent list is referred to as ‘reserved matters for state to perform.

In the 1999 Constitution, ‘urban and regional planning and development’ is neither listed in the exclusive nor the concurrent list. By implication, urban and regional planning should therefore be regarded as a reserved matter. In 1992, when the Urban and Regional Planning Law was passed as a law applicable nationally, the country was under military rule. There was a dispute between Lagos State Government and Federal Ministry of Housing and Urban development as to who has the statutory power to administer planning between Federal and the State Government over land in Lagos State. This became a crucial issue since the capital of the Federal Government was relocated from Lagos to Abuja. The Lagos State Government therefore filed a suit in the Supreme Court for the interpretation of constitutional provisions for urban and regional planning in the country in the case of Attorney General of Lagos State V Attorney General of the Federation and 35 others.

The Supreme Court on 13 June 2003 delivered a landmark judgement in the case declaring that constitutionally, Urban and Regional Planning and Development is neither on the Exclusive nor Concurrent list of the Constitution of the Federal Republic of Nigeria and therefore is a residual matter. The court decided that Federal Government has no legal right to pass planning legislation and that the 1992 Planning Act is not enforceable as a national law but can only be implemented in the Federal Capital, Abuja. This judgment repealed several sections of the 1992 Act. But the judgment went further to say that the State Government can re-enact the 1992 Act to be passed by the various State Legislatures as a deemed planning law.

The implication of this judgment is that the federal government and its agencies cannot undertake planning activities in the State. It does not however preclude partnerships between Federal and State Governments to ……. urban and regional planning …. in the country. Furthermore, this judgment though is in line with the Constitutional provision, it has vested the state governments with the overwhelming responsibilities for Urban and Regional Planning functions. Many people believe that there is need for an apex institution at the federal level to provide policy guidance for the administration of planning in the country and that the gap in the constitutional provision will be addressed, especially now that the constitution is being subjected to comprehensive review. This gap needs be filled as many States are lagging behind in promoting urban and regional planning. Concerted efforts are being made to amend the 1999 Constitution to put urban and regional as well as physical planning on the concurrent legislative list.

3.4 Policy Contexts

3.4.1 Land Administration.

There is currently no national policy for land administration in Nigeria. However, the revised National Housing Policy as well as the National Urban Development Policy advanced the goals, objectives and strategies for promoting access to land for both housing and urban development. The provisions for access to land in the policies are reviewed and harmonised for comprehensive intervention in land administration in the country.

3.4.2 National Urban Policy
As a positive response to tackling the challenges of rapid urbanization, the Nigerian government adopted the first National Urban Policy in 1992, which was subsequently reviewed in 2011. The revised national urban development was focused comprehensively to tackle the several development challenges that have accompanied the country's rapid urbanization, which is expectedly broad in scope. It sets out both the overall goal, objectives and strategies for the policy as well as specific goals, objectives and strategies for the various thematic urban development issues covered in the policy.

The overall goal of the national urban policy is 'to promote a dynamic system of clearly defined urban settlements, which fosters sustainable economic growth, promotes efficient urban and regional planning and development, as well as ensures improved standard of healthy living and well-being of all Nigerians'.

The several objectives defined in the policy were geared towards achieving the overall goal and include the following:

(i) efficient urban development, management and good governance;
(ii) commitment of all tiers of Government to effectively carry out their functions and responsibilities with regard to plan implementation and are accountable for them; and ensuring synergy among the three tiers of government in urban management
(iii) establishment of an appropriate financial mechanism for promoting urban development;
(v) strengthening the capacity of the urban centers to manage economic growth, social development and the alleviation of poverty;
(vi) greater private sector participation in urban development;
(viii) provision of adequate, efficient and functional infrastructure and social services in all categories of urban settlements;
(ix) strengthen the existing laws, policies and programmes related to urban development and management;
(x) restructure and strengthen institutional arrangements for urban development;
(xii) ensure a stable, harmonious, secure, inclusive and vibrant urban life; and
(xiii) adopting strategies to boost city-region economies and sustainable development.

The policy also dealt with the following thematic issues:

(i) Access to land;
(ii) Urban Economy, Poverty and Employment Generation;
(iii) Urban Transportation, Communication and Traffic Management;
(iv) Urban Renewal and Slum Upgrading;
(v) Urban Environment;
(vi) Urban Infrastructure;
(vii) Social Welfare Services and Social Integration;
(viii) Financing Urban Development;
(ix) Urban Management Information System;
(x) Human Resources Development;
(xi) Urban Maintenance System;
(xii) Urban Security;
(xiii) Urban Governance;
(xiv) Urban Planning and Resettlement;
(xv) Mega Cities;
Climate Change;
Effective Devolution of Political Power;
Urban Classification; and
Implementation, Co-ordination, Monitoring and Evaluation

The policy recognizes the need to adopt a multi-disciplinary and multi-sectoral approaches to urban development and management in the country. It also lamented the fact many of the key institutions for proper urban development planning and management are not yet in place. It lays emphasis on close collaboration and effective coordination of the activities of the three tier governments, the private sector and civil society organizations and the informal sector.

3.4.3 National Housing Policy

The first National Housing Policy was passed in 1991 and subjected to review in 2011 and approved by FEC in June 2012.

The revised national policy recognized the need for meeting the housing needs of Nigerians in terms of shortages in the quality, quantity and infrastructural provisions, especially the need to meet the housing needs of the low income earners. The policy recognized the lack of capacity or previous failures in implementing housing policies and programmes.

The overall purpose of the revised national policy is to ensure that all Nigerians own or have access to decent, safe and sanitary housing in healthy environment with infrastructural services at affordable cost, with secure tenure. This positions the housing sector as one of the prime drivers of socio-economic development, including job creation and employment, as well as accelerated national transformation.

The policy was hinged on the following principles defined as the thrust of the policy:

i. active participation of the three tiers of Government and other stakeholders, in housing delivery, especially the creation of an enabling environment for private sector investment and the injection of offshore funds for housing development;
ii. establishment of a National Housing Data Bank to produce data for evidence based planning, monitoring and evaluation of programmes and projects;
iii. harmonization and standardization of land administration processes nationwide;
iv. establishment and development of title and mortgage insurance systems;
v. collaboration and partnership with States and Local Governments to produce a unified and integrated infrastructure development policy for housing so as to open new layouts and private sites and services for the private sector to develop affordable and decent mass housing facilitated by Government;
vi. collaboration and partnership with the financial sector operators and regulators to develop effective primary and secondary mortgage finance systems and facilitate linkage of that market to the capital market to provide long term affordable and sustainable liquidity for housing development;
vii. undertaking land reforms to facilitate private sector investment in housing;
viii. promotion of the use of locally made building materials and appropriate production technologies with governments taking the lead;
ix. promotion of production of appropriate building construction technologies;
x. promotion of job creation through mass housing delivery as a catalyst for rapid and sustained social economic development;
xi. promotion of Social Housing as well as Cooperative Housing as social responsibilities of Governments for ensuring poverty reduction towards a just and equitable society; and

xii. promotion and strengthening of professional excellence in the built environment through capacity building, creation of conducive environment and ensuring appropriate remuneration.

Objectives:

The overall objectives of the policy include the following:

i. sustain the political will of the three tiers of governments for the provision of housing;

ii. develop an efficient land administration system to make land available, accessible, secure and easily transferable at affordable price;

iii. provide adequate and affordable housing finance to all Nigerians by developing efficient primary and secondary mortgage markets;

iv. ensure the use of relevant and Nigerian professionals in the built environment to provide all services for efficient housing delivery;

v. ensure that all persons who offer professional services in the built environment are appropriately registered with the relevant professional regulatory body in Nigeria;

vi. establish an efficient administrative, legal and regulatory framework to enforce the control and monitoring of housing delivery;

vii. develop professional and skilled manpower by building adequate capacity through training and skills acquisition and ensure co-operation and synergy among professionals in the built environment to support the housing sector in the control and monitoring of housing delivery systems.

viii. reduce the cost of production of houses by developing and promoting appropriate designs, use of materials and production technologies in the housing sector;

ix. add 10 million new homes to the national housing sector stock;

x. maximise job creation in the construction and allied sectors;

xi. encourage and promote best environmentally friendly practices in housing delivery;

xii. improve the quantity and quality of rural housing, cooperative housing and housing for special groups;

xiii. improve the quality of rural infrastructure and its environment;

xiv. establish the National Housing and Urban Development Regulatory Commission to provide overall coordination and advancement of the sector; and

xv. establish an institutional framework for sustainable maintenance and Facilities Management process.

The revised policy also covered specific thematic issues for which goals, objectives and strategies were advanced. These issues include:

i. Land for Housing

ii. Housing Finance

iii. Housing Maintenance

iv. Building Materials and Construction Workforce

v. Social Housing

vi. Housing Statistics and Information Management Systems

vii. Institutional Framework

viii. Policy Implementation, Monitoring, Evaluation and Assessment
The revised policy recognizes the importance of putting in place an effective institutional framework for housing delivery in the country. It sets out the role of the Federal Government and its Parastatals, as well as the roles of the State and Local Governments and the Organised Private Sector in housing delivery.
4.1 Preamble

Land is an important national resource and central issue in the development process while secure land rights underpin sustainable development by making it possible and attractive to undertake long term investment. The more accessible land and real estate assets become and the greater the possibility of their use as collateral for mortgage purposes, the more likely they are to contribute to the economic growth process and the alleviation of poverty. In order to enable and stimulate the growth process, government needs to monitor and manage the ownership and value of land.

Unfortunately, existing land administration practice in Nigeria falls short of what is needed to maximise the potential development benefit. Currently, investment in land administration in many states is still minimal or even non-existent. As a result, ground rents, often amounting to tens of millions of Naira, remain uncollected, documents decay and ordinary citizens are forced into making informal arrangements regarding land, depriving them of statutory protection available under current legislation and promoting the potential for conflict. Much work needs to be done across the country to raise the profile of effective land administration as a key enabler for effective governance, strategic resource planning and economic growth. It is necessary to promote activities that raise the profile and awareness of land administration issues, both within government and in the public domain.

4.2 Overview of Existing Land Administration System

An essential prerequisite for effective land administration is the establishment of an efficient Land Registry. Land Administration in Nigeria is decentralized to the State level. In this case, the Federal Government and its agencies are responsible for the administration of Federal land whilst the State Government takes responsibility for State land.

Until now, the existing Land Registries in most States are based on the analogue file management system with the effect that data management becomes very cumbersome and costly. This situation has resulted in enormous loss of internally generated revenue, documents decay and the ordinary citizens being forced into making informal arrangements regarding land, depriving them of statutory protection available under the law and promoting the potential for conflict.

Generally, investment in land administration in many States is still minimal or close to non-existent. Only few States such as Lagos and Ondo, as well as FCT, have introduced isolated interventions for improving the efficiency and effectiveness of land records management. This leaves both a challenge and an opportunity for integrating the Land Information Management System on a national basis.

4.2.1 Presidential Land Reform Committee

At the Federal level a Presidential Land Reform Committee was constituted to look into how to substantially improve land administration in the country. The Committee has done a lot of foundation work on how to improve the system. It has organized several stakeholders’ workshop
and produced a blue print for action and has started pilot projects in the States of Ondo and Kano. The activities of the Land reform Committee will form the body of this section of the Road Map.

4.2.2 Roundtable on Housing and Presidential Retreat on Housing Finance

The Ministry in partnership with FMF, CBN FMBN and FHA and others organized a Roundtable on Housing. This was followed by a Presidential Retreat on Housing Finance held in Nov 2012.

At the Presidential Retreat held on Housing Finance some concrete decisions were taken to improve on the process of accessing land for housing and urban development, which required the actions of the FMLHUD. These decisions include:

(a) The production and publication of Paper highlighting key regulations, procedures and recommended amendments for the Economic Council. The FMLHUD is said to have prepared a Draft Regulation on Section 46 of the Land use Act, which has been submitted to the National Council on Lands, Housing and Urban Development, which will be subsequently submitted to the Presidential Committee on Land Reform for further review.

(b) Engage Governors to simplify the process of obtaining Governor’s consent, reduction in cost of land title application and reduction in turnaround time to approve land applications. Lagos, Edo, Kwara, Kaduna, Ondo and Bauchi States are already taking practical steps to simplify the process. The Honourable Minister for FMLHUD is to follow-up with the Governor of Bauchi State who pledged to officially take up the matter with his her colleagues in the National Economic Council.

4.3 Development Challenges

One of the major impediments to housing delivery and urban development in Nigeria is the tremendous difficulty in accessing land for development. This has been due to several bottlenecks in the process of land acquisition calculation and payment of compensation, obtaining titles and building permit under the Land Use Act of 1978.

(i) By vesting all lands in the States in the Governors and all Federal lands in the Presidency, the Act has engendered cumbersome and costly procedures and associated delays, politicking and corruption in obtaining Certificates of Occupancy, Consents to Mortgage, Assignments and Leases. Doing land transaction under the Land Use Act has been problematic in many respects. Nigeria is ranked very low in the World Bank’s Doing Business Index (DBI) when compared with other developing countries like Brazil, Kenya, Ghana and South Africa. Out of the ranking of 183 Countries undertaken, Nigeria currently occupies 133rd position for doing business; 180th position for registering property and 84th position for construction permits (Fig..). Recent effort at reforming the process is yielding positive result. The number of procedures for obtaining construction permits reduced from 19 in 2006 to 15 in 2010, almost equalling the average figure for Sub Saharan Africa and that of OECD Countries. The time taken also decreased from 302 day to 85 days, the cost of transaction has reduced from USD 1,450 to USD 505. Nigeria is also known for high cost of land and transaction. The procedures, time taken and costs of transaction vary with States as shown in Table… The cost of transaction is highest for Edo State. The time it takes is longest in Anambra State while the number of procedures is again highest for Edo State. In Lagos, State
additional 21 percent of the property value is incurred as cost of transaction. There is a clear case for Nigeria to improve on the administration of land titling in timely fashion and minimal cost.
Fig 3.1: Nigeria’s ranking in Issuing Construction Permits, Registering Property and Doing Business

![Bar chart showing Nigeria's ranking compared to other countries.](chart1)


Fig 3.2: Procedures, Time taken and Cost of Property transaction in dealing with construction permits in Nigeria as compared with other countries.

![Bar chart showing procedures, time, and cost.](chart2)

Fig 3.3: Procedures, Time taken and Cost of Property transaction in registering property in Nigeria as compared with other countries.

Table 3.1: Procedures, Time Taken and Cost of Land Transaction in Selected States of Nigeria. (registering property)

<table>
<thead>
<tr>
<th>States</th>
<th>Number of procedures</th>
<th>Time Taken in Days</th>
<th>Cost (% of Property Value)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Edo</td>
<td>15</td>
<td>69</td>
<td>27.5</td>
</tr>
<tr>
<td>Rivers</td>
<td>13</td>
<td>201</td>
<td>23.2</td>
</tr>
<tr>
<td>Lagos</td>
<td>13</td>
<td>82</td>
<td>20.9</td>
</tr>
<tr>
<td>Anambra</td>
<td>13</td>
<td>212</td>
<td>15.4</td>
</tr>
<tr>
<td>FCT</td>
<td>10</td>
<td>51</td>
<td>13</td>
</tr>
<tr>
<td>Kano</td>
<td>11</td>
<td>31</td>
<td>10.8</td>
</tr>
</tbody>
</table>


(ii) The restriction, in section 34(8) of the Act, imposed on private developers to acquire a maximum of a half hectare of urban land does little for developing large housing estates. Also, there is the problem of inadequacy of compensation paid for land acquired coupled with the undue delays in payment to those whose land has been compulsorily acquired.

Despite the operation of the Land Act, about 70% of the land in the country is still held on customary basis with developers required to deal with several local communities (referred to as ‘Omoonile’ in Yoruba meaning ‘sons of the soil’) to acquire land for housing and urban development processes.
It is a widely held view that the enactment of the Land Act in 1978, has not achieved its main objective of making land easily available for development. It is therefore desirable that this Act be amended.

However, it is proving difficult to amend the Land Use Act due to its inclusion in the Constitution. The ultimate solution is for the Land Use Act to be expunged from the Constitution, although amending the Act may require a long hard effort the opportunities should be explored either to promulgate a supplementary legislation or putting in place an efficient administrative procedure for improving the implementation of the Land Use Act. Many of the strategies of the revised National Policies on Housing and Urban Development are to towards ensuring the implementation of the Act is made more efficient.

In sum necessary actions are required to carry out the relevant amendments in order to attenuate the current difficulties in accessing land for housing and urban development. The adverse impact of the Land Use Act goes far beyond the poor delivery of housing. For instance, the expectations of the lands, housing and urban sector making significant contribution to the realization of the goals of Vision 20:2020 for Nigeria to become one of the world’s twenty largest economies would be very difficult to achieve.
5.1 Importance of Housing

The importance of housing to mankind, its manifold roles and contribution to national development especially economic growth and social welfare cannot be overemphasized. This explains the importance attached to housing delivery by progressive governments and societies.

Housing is universally accepted as a basic human need that is next to food. The right to adequate housing is considered a core human right according to UN General Assembly in 1948. Article 25 of the Declaration which states that:

Everyone has the right to a standard of living adequate for the health and well being for himself and for his family, including food, clothing, housing and medical care and necessary social services and the right to security in the event of unemployment, sickness, disability, widowhood, old age or other lack of livelihood in circumstances beyond his control”.

The Nigerian Constitution also recognized the need ‘to provide suitable and adequate shelter for all citizens’ in the country (See section 16(2) (d) of the 1999 Constitution of the Federal Republic of Nigeria. Among Nigerians personal home ownership is highly cherished.

5.2 Existing Housing Stock

Rapid population growth and rising urbanization have significantly influenced housing demand in quantity and quality in urban and rural areas. For the past half a century the population of Nigerian has grown but the provision of housing has not kept pace with growth. While the existing housing shortage is estimated at between 17-25 million, the current demand is estimated at 37 million houses. Housing shortage is more pronounced in urban areas where demand is highest than their rural counterparts. Most urban dwellers in Nigeria live in rented accommodation of single rooms and relatively of poor quality.
The housing market in Nigeria is not fully developed. An estimated 80 percent of the population operates in informal housing market. In the formal market, due to housing shortage, rents and house prices are very high and rents are typically demanded for two years in advance. Thus, the housing sector has not been able to provide the required stock to cope with growing and urbanizing population.

Despite the size of the economy, Nigeria’s mortgage market is put at only $840 million which implies a mortgage to debt ratio (a key indicator of mortgage penetration) of only 0.4%. There is a limited integration of the primary mortgage market with the capital market. This has severely constrained the development of a secondary mortgage market as a potential funding source.

Fig 4.2: Types of Houses across states
5.4 Challenges

Globally, Nigeria is among countries rated very low in the World Bank’s Doing Business index due to the complexity and cost of property related regulations. For registering property, Nigeria is ranked 180 out of 183 countries. Furthermore, all transaction in property including sales, rentals, mortgages and other charges are subject to complex requirements and to charges which cumulatively are the highest in the world amounting to about 20.9% of the land value.

5.5 Contribution of Housing to GDP

Globally, the housing sector is the bedrock of the economy of developed nations; for example in economies such as that of the United States of America, Great Britain and Canada, this sector contributes between 30% and 70% of the Gross Domestic Product (GDP). Investment in housing accounts for 15% to 35% of aggregate investment worldwide. This sector employs approximately 10% of labour force worldwide. However, in Nigeria, the contribution of the building industry to the GDP is infinitesimally small. The contribution of the Building and Construction sector, which was 4% in 1981 continually decreased to 2.08 % in 2011 although it is now estimated at 8% with the redenomination of the computation of GDP in 2013 (Table 4.1 and Fig 4.1). There is no gain saying that Nigeria’s figure of 2.08% is too low when compared with figures as high as 30-40% for emerging economies and 60-80% for developed economies.

Table 4.1: Contribution of Building and Construction to Nigeria’s Total GDP 1981-2011
### Year  
<table>
<thead>
<tr>
<th>Year</th>
<th>Total GDP</th>
<th>Building and Construction subsector</th>
<th>Total Contribution</th>
<th>% Contribution</th>
</tr>
</thead>
<tbody>
<tr>
<td>1981</td>
<td>205,222.05</td>
<td>8,377.00</td>
<td>4,08</td>
<td></td>
</tr>
<tr>
<td>1985</td>
<td>201,036.31</td>
<td>3,307.97</td>
<td>1.65</td>
<td></td>
</tr>
<tr>
<td>1990</td>
<td>267,549.98</td>
<td>4,350.75</td>
<td>1.63</td>
<td></td>
</tr>
<tr>
<td>1995</td>
<td>281,407.40</td>
<td>5,221.68</td>
<td>1.86</td>
<td></td>
</tr>
<tr>
<td>2000</td>
<td>329,178.71</td>
<td>6,433.81</td>
<td>1.95</td>
<td></td>
</tr>
<tr>
<td>2005</td>
<td>561,821.61</td>
<td>8,544.48</td>
<td>1.52</td>
<td></td>
</tr>
<tr>
<td>2010</td>
<td>776,332.21</td>
<td>15,454.02</td>
<td>1.99</td>
<td></td>
</tr>
<tr>
<td>2011</td>
<td>834,161.83</td>
<td>17,348.90</td>
<td>2.08</td>
<td></td>
</tr>
<tr>
<td>2013</td>
<td></td>
<td></td>
<td>8.00</td>
<td></td>
</tr>
</tbody>
</table>


Fig 4.4: Percent Contribution of Building and Construction to Total GDP (1981-2011)

An important indication of the prosperity of cities is the prevalence of homeownership, a measure of household wealth and GDP. There is therefore a strong correlation between the standard of housing and economic development and standard of living where policies foster inclusiveness.

Due to its strong backward and forward linkages to construction and allied sectors, the housing sector has the potential to generate employment, increase productivity, raise standard of living and alleviate poverty. It also has the capacity to reduce crime rate, and substantially address wealth distribution because investment in housing affects all facets of our life through its multiplier effects; economic linkages in a dynamic productive system extends to the financial and capital markets.

### 5.6 Challenges Facing the Sector
The challenges of housing in our urban centers include but not limited to supply constraint but also to the sustainability and quality of available housing units and support facilities. The result is manifested in growing overcrowding in homes, neighbourhoods, communities and increasing pressure on infrastructural facilities such as roads, drainages, power supply, and rapidly deteriorating environment. The situation is slightly different in the rural areas where inadequate quantity of housing units, is compounded by insufficient and poor provision for infrastructural facilities such as roads, drainages, water, power supply and basic social amenities (schools, healthcare facilities, etc). Another important characteristic of both the urban and rural areas housing is the lack of institutional arrangements that support the basic needs of the poor and low-income groups; over ninety per cent (90%) of the country’s population are of the poor and low-income groups.

The rapid population growth faced in the country has several implications for housing demand and provision. The challenges in the country include the following:

(i) Backlog of huge housing deficit of the magnitude estimated between 17 – 23 million.
(ii) Prevalence of slums in all urban centres that require upgrading.
(iii) Lack of easy access to land and high cost of land for housing.
(iv) Absence of effective mechanism for the delivery of social housing.
(v) Lack of effective inter-governmental collaboration (e.g. Federal, State and local government) for housing delivery.
(vi) Inadequate compensation paid for land compulsorily acquired
(vii) Lack of access to finance for housing due to several factors.
(viii) Imperfect mortgage system due to absence of a strong secondary mortgage market, lack of uniform mortgage under-writing standards and dearth/paucity of conforming Mortgage Assets;
(ix) Absence of the mechanism for effecting mobilization and channeling construction finance;
(x) Absence of a National Collateral Registry;
(xi) The long period it takes to obtain development permit and to access funds for housing;
(xii) Lack of political commitments at the three tiers of Government

5.7 Imperatives for Housing Development

(i) Reduce the national deficit in housing to meet needs and the effective demand for housing;
(ii) Make housing finance available to the no-income, low and medium income earners;
(iii) Provide the legal and regulatory framework that will attract private sector investors to develop affordable housing products particularly for the No-income, Low-income and Middle-income groups;
(iv) Rehabilitate and renovate the existing housing units;
(v) Develop an effective land administration system to make land ownership available, secure, accessible and easily transferrable at affordable rate;
(vi) Develop and build adequate capacity, including the provision of infrastructure to support the housing sector, on a sustainable basis;

(vii) Strengthen institutions and overhaul systems and processes for a more virile housing sector;

(viii) Establish administrative, legal and regulatory framework for a more efficient and effective housing delivery system;

(ix) Promote the use of alternative building materials and new technologies in housing delivery; and

(x) Establish and develop title and mortgage insurance systems and institutions.

5.8 Conclusion

This Road Map is showing the way forward in tackling these critical challenges in the housing sector.
ANNEX 6 – SECTORAL REVIEW OF DEVELOPMENT CHALLENGES IN URBAN DEVELOPMENT

Preamble

Nigeria has experienced very rapid urbanization albeit largely uncontrolled, unplanned and poorly managed. As a result of the rapid urbanization witnessed in the country, many cities have been developed to accommodate the growing population.

Urban centres in Nigeria have experienced a phenomenal growth during the past century. In 1890, there were only 23 towns with population of 20,000 people and above. The number rose to 56 in 1953, 183 in 1963 and to 359 in the 1991 and projected to 840 in 24011. The multiplication of cities had been the expense of the rural areas and it occasioned many challenges.

Table 1: Towns with Projected 2004 Population of 100,000 – 200,000

<table>
<thead>
<tr>
<th>Ihiala</th>
<th>Ajaokuta</th>
<th>Nnewi</th>
</tr>
</thead>
<tbody>
<tr>
<td>Ikot Ekpene</td>
<td>Akwanga</td>
<td>Nsukka</td>
</tr>
<tr>
<td>Nnewi</td>
<td>Auchi</td>
<td>Obiaruku</td>
</tr>
<tr>
<td>Isanlu</td>
<td>Uromi</td>
<td>Okitipupa</td>
</tr>
<tr>
<td>Jimeta</td>
<td>Ekpoma</td>
<td>Ile-Oluji</td>
</tr>
<tr>
<td>Kaba</td>
<td>Ifon</td>
<td>Ede</td>
</tr>
<tr>
<td>Kaura Namoda</td>
<td>Ilaro</td>
<td>Gusau</td>
</tr>
<tr>
<td>Kontagora</td>
<td>Jalingo</td>
<td>Iseyin</td>
</tr>
<tr>
<td>Nguru</td>
<td>Jebba</td>
<td>Shaki</td>
</tr>
<tr>
<td>Fiditi</td>
<td>Kwale</td>
<td>Dutse</td>
</tr>
<tr>
<td>Abraka</td>
<td>Nguru</td>
<td>Yenagoa</td>
</tr>
<tr>
<td>Agbor</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Table 2: Spatial Distribution of Urban Centres (20,000+). 1991

<table>
<thead>
<tr>
<th>Nigeria Zones</th>
<th>Geo-Political Zones</th>
<th>No. of Urban Centres</th>
<th>% Urban</th>
</tr>
</thead>
<tbody>
<tr>
<td>North Central</td>
<td></td>
<td>45</td>
<td>12.54</td>
</tr>
<tr>
<td>North-East</td>
<td></td>
<td>35</td>
<td>9.75</td>
</tr>
<tr>
<td>North-West</td>
<td></td>
<td>52</td>
<td>14.48</td>
</tr>
<tr>
<td>South-East</td>
<td></td>
<td>98</td>
<td>27.30</td>
</tr>
<tr>
<td>South-West</td>
<td></td>
<td>79</td>
<td>22.00</td>
</tr>
<tr>
<td>South-South</td>
<td></td>
<td>50</td>
<td>13.93</td>
</tr>
<tr>
<td>Nigeria</td>
<td></td>
<td>359</td>
<td>100.0</td>
</tr>
</tbody>
</table>

Having such a large number of cities is a great economic advantage as cities are the engines that drive the national economy. Cities presently account for 70 per cent of the world’s gross domestic product (GDP), which is 55 per cent in low-income countries, 73 per cent in middle-income countries, and 85 per cent in high-income economies. In spite of the recent financial crisis that induced relatively weak global economic growth, Nigeria as with most African countries continue to record high economic growth rates of over 6-7 per cent since 2010. Most of this growth is concentrated in towns and cities and when urbanization is properly guided cities achieve greater and inclusive development.

Existing Situation of Urban Development

There is generally a low premium placed on urban planning. While Nigeria continues to experience rapid urban population growth, it is unfortunate that this has not been backed by adequate urban planning, design planning and management in a sustainable way. Issues of urbanization have been left out for too much in the development planning efforts in the country. As aptly pointed out in the second National Economic Empowerment Strategy document (NEEDS II) for Nigeria, the ‘lack of sustained planning effort, funding of the housing sector and lack of city planning are the major problems facing the cities’ (NEEDS II). Similarly, there is enormous shortage of housing in the country, which has arisen as a result of the neglect of the sector. However recent development showed positive collaboration of increasing number of States that are partnering with the UN-Habitat to promote urbanization in their States with the active support of the FMLHUD.

A number of donor agencies in the country are providing technical assistance to bring to the fore the need to imbibe the culture of planning our cities. The UN-HABITAT, Cities Alliance and the UNDP have been providing technical assistance on demonstration projects in applying the principles of sustainable cities programme to the Nigerian situation with focus on Ibadan, Enugu...
and Kano. Currently, the UN-HABITAT is working with Anambra, Ogun, Kogi, Zamfara and Nasarawa state to strengthen the capacity of these states in the preparation and adoption of Structure plans to guide the growth of cities. In Anambra State, structure plans have been prepared and adopted for three cities namely Awka, Onitsha and Nnewi. In Nasarawa, state four cities namely Lafia, Keffi, Doma and Karu have benefitted from urban planning. Similar work is ongoing in nine cities in the State of Osun.

The World Bank is providing financial assistance to Lagos state to implement key urban infrastructural and regeneration projects. These examples need to be replicated on a larger scale to produce larger and wider impact.

The UNDP is committed to implementing the Millennium Project for two villages: one in Kaduna State and the other is in Akunnu Village in Ondo State; while Akure is targeted for the Millennium Cities project. Nigeria operates a three-tier government system, comprising the Federal, State and Local Governments, with their functions clearly spelt out in the Constitution.

The Constitution places town and country planning as a reserved role of the State and Local Governments and both play dominant role in urban governance. The challenge of inadequate attention paid to physical planning is complicated by Nigeria’s developing federal system of government based on the administrative boundaries of local governments, States and the Federal Government. There is currently no provision for municipal administration. This arrangement makes it particularly difficult to govern large metropolitan cities like Lagos, Ibadan and Kano as the administrative boundaries of these cities include multiple local governments. This arrangement makes joint planning and management of cities difficult if not impossible and compounds the problem of collecting, aggregating and analyzing data on a city-by-city basis. The UN-HABITAT in collaboration with UNDP, Oslo Governance Centre and the National Bureau of Statistics is currently implementing a project focussed on assessing the good urban governance in Nigeria which is intended to inform programme design for subsequent intervention.

Urban development Challenges

Due to the absence of land use planning, Nigerian towns and cities continue to face several land use development problems, which have rendered them less functional and unable to contribute to rapid economic growth and social welfare. Many experts have argued that the absence of urban planning is a result from the low priority accorded housing and urban development sector in the national development efforts.

As a result of rapid urbanization, cities have witnessed rapid and spontaneous growths, accompanied by interrelated developmental challenges including uncontrolled urban sprawl, deteriorating environment, housing shortages, unemployment, socio-economic problems such as urban inequalities and poverty, internal migration, slum proliferation, unwholesome sanitation, rising crimes, absence and ineffective institutional arrangement for urban management, lack of social safety net.

The proportion of the population living in urban slums has been rising over time as shown by Figure 5.1. The sharp increase in the proportion of total population living in slums has led to the urbanization of poverty. The spatial zonation of slums has the tendency to create a phenomenon called ‘urban divide’ – the rich vs. the poor as slum alienates and marginalizes one part of the urban population from the other. This can lead to social revolution/unrest in cities.
This form of spatial urban divide can be addressed through proper inclusive urban planning that takes into accounts the needs and contributions of the poor and marginalised group to promote an equitable society. Thus the tension and resentments often associated with urban divide would be avoided. More importantly spatial divide in cities must be dealt with in a more fundamental way by not just addressing the urban planning aspect alone but also linking physical planning with socio-economic development initiatives.

It is well known that people living in slums and shanties, are exposed to several diseases. In poor neighbourhood child mortality rates remain high as well exposure to other diseases burden such as diarrheal, malaria, tuberculosis, HIV/AIDS, acute respiratory infections. This in turn result from various environmental health hazards such as lack of sanitation and hygiene, lack of access to safe water, poor housing conditions, poor management of solid wastes, pollution of air, land and water and other hazardous conditions.

Development Challenges

The various challenges include the following:

(i) Lack of easy access to land, high land speculation, poor administration of land records, lack of cadastral, high cost of obtaining C of O, high land values.

(ii) Poor contribution of urban economy to national GDP, rising urban poverty and large urban informal sectors from 60-80% in size.

(iii) Traffic congestions in cities hindering efficient movement of people, goods, and services.

(iv) Proliferation of slum in cities and lack of concern for developing and implementing plans for upgrading for all slums, shanty towns and squatter settlements

(v) Poor quality urban environment due to lack of mechanism for environmental management, the lack of capacity to manage wastes, use of non biodegradable materials for waste disposal, lack of public conveniences in cities, pollution control, disposal of medical wastes, disposal of electronic wastes,

(vi) Inadequate and poor quality social and physical infrastructure

(vii) Inadequate provision for social welfare services and facilities (education and health services, recreational facilities, public toilets, theatres, town halls, etc)

(viii) Lack of urban maintenance system focusing on unkempt buildings, roads, open spaces, parks, and gardens etc.
Inadequate finance for urban development

Human and institutional capacity gaps in the surveying, urban and regional planning, design, costing, construction and maintenance of human settlements in the country.

No clear definition of boundaries of towns and cities for effective political administration. Absence of institutional framework for promoting good governance of towns and cities in Nigeria. Akin to this is the lack of a framework for Managing Megacities (Lagos, Kano, Ibadan, Enugu, Port Harcourt, etc)

Lack of adoption of plans and development strategies and standards to guide the growth and development of towns, cities and villages.

Planning for disaster and risks including adoption of resettlements

Adopt mitigation and adaptation measures for towns and cities to cope with Climate change.

Absence of institutional framework for promoting inclusive participation of all actors responsible for promoting sustainable human settlements development.

Increasing urbanization of poverty.

Absence of empirical data, information and knowledge on Nigerian cities and towns.

Table ....: Strength, Weakness, Opportunities and Threats (SWOT) Analysis; Trend Analysis; and Others etc

<table>
<thead>
<tr>
<th>Strengths</th>
<th>Weaknesses</th>
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<tr>
<td>• Large Population.</td>
<td>• High level illiteracy</td>
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<tr>
<td>• Network of cities</td>
<td>• Unemployment</td>
</tr>
<tr>
<td>• Extensive Land mass.</td>
<td>• Poor and inadequate infrastructure</td>
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<tr>
<td>• Abundant Natural and human resources.</td>
<td>• Outdated laws being used in some states</td>
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<tr>
<td>• Enterprise of the people</td>
<td>• Poor urban and rural governance</td>
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<tr>
<td>• Cosmopolitan nature (FDI)</td>
<td>• Lack of urban and regional development plans.</td>
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<tr>
<td>• Climate as asset for promoting tourism</td>
<td>• Lack of development control</td>
</tr>
<tr>
<td>• Cultural Diversity.</td>
<td>• Lack of cadastral and digital information.</td>
</tr>
<tr>
<td>• Legislations, Policies and institutions (Robust National Policies on</td>
<td>• Poverty.</td>
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<tr>
<td>Housing and Urban development, just put in place</td>
<td>• Inadequate database.</td>
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<tr>
<td>• Strong political will to transfer the economy of the country with</td>
<td>• Poor corporate governance.</td>
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<tr>
<td>focus on what he lands, housing an Durban sector can contribute</td>
<td>• Dearth of investible capita.</td>
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<tr>
<td>• Vast land area that could be used for productive agriculture to</td>
<td>• Inadequate social services</td>
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<tr>
<td>contribute to national economic growth.</td>
<td>• Institutional weakness.</td>
</tr>
<tr>
<td>• High population which is a very large</td>
<td>• Low-level technology.</td>
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<td></td>
<td>• Lack of synergy between R &amp; D and planning</td>
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<td>promotion.</td>
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<td></td>
<td>• Urban decay.</td>
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<td></td>
<td>• Lack of leadership at the state level to</td>
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<td></td>
<td>promote urban planning and management</td>
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<td></td>
<td>• Effect of globalization.</td>
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<td></td>
<td>• Uncontrolled urbanization.</td>
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<td>• Lack energy.</td>
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Urban Imperatives

In order to tackle the myriads urban development challenges facing the country, the policy for the sector identified the following development strategies as urgent imperatives to be undertaken:

a) Promote easy access to land through the adoption of land use plans for towns and cities to curb speculation, and capacity building for land administration, linking land records with plan approval and so on.

b) Carry out land use planning of towns and cities to promote rapid economic development for the purpose of wealth creation, employment generation and poverty reduction.

c) Promote the development and upgrading of urban management information system in all Nigerian cities by ensuring that all houses are numbered, all streets are named and neighbourhood boundaries clearly identified and demarcated;

d) Provide effective competitive world class transportation and communication networks in towns and cities.

e) Eliminate slums, shanty towns and squatter settlements in all towns and cities to improve the quality of life of the people.

f) Make urban environment safe, clean, healthy functional and aesthetically pleasing

g) Provide adequate, qualitative and well maintained social and physical infrastructure in towns and cities,

h) Make adequate provision for urban basic services

i) Promote implementable strategy for sustainable maintenance of buildings, infrastructure, parks and gardens, roads etc.

j) Ensure and secure adequate finance for urban development.

k) Ensure adequate human capital and institutional capacity development

l) Develop and institutionalise the mechanism for the good governance of towns and cities in Nigeria

m) Establishment of Integrated National (federal level) and state-wide Urban Observatories across Nigeria.
n) Build the capacity of Federal, State and Local Governments to prepare, adopt and implement urban plans for towns and cities.

o) Promote resettlements in disaster and risk areas.

p) Establish a framework for managing Megacities (Lagos, Kano, Ibadan, Enugu, Port Harcourt, etc)

q) Reduce and manage the various effects of climate change on human settlements and people.

r) Establish an institutional framework for promoting inclusive participation of all actors responsible for promoting sustainable human settlements development at all tiers of government (federal, State and Local Government levels).

s) Establish an appropriate institutional framework for ensuring orderly development and efficient management of Nigerian urban settlements;

s) Establish Integrated Urban Knowledge Systems at the federal and state levels through *Integrated Urban Observatories*;

t) Build information management capabilities through training in frontier statistical methods and ICTs.

The Road map for urban development is developed around these urban imperatives.