

# **The Challenges of Housing Development and Needs in Abuja Nigeria**

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**Key words:** Housing Needs, Comprehensive Development, Mass Housing, Development Control, Land use contravention

## **SUMMARY**

This paper examines the various efforts made by the Nigerian State through the Federal Capital Development Authority (FCDA) and the Federal Capital Territory Administration (FCTA) to provide housing for the urban population of Abuja. It also examines the various stages of these programmes in the last thirty six years of the development of Abuja; the success so far recorded, the various challenges associated with it and the impact from land administration and land management perspective as well as a lot of physical planning implications.

It also suggests the possible or probable way forward in order to meet the housing needs of the urban population.

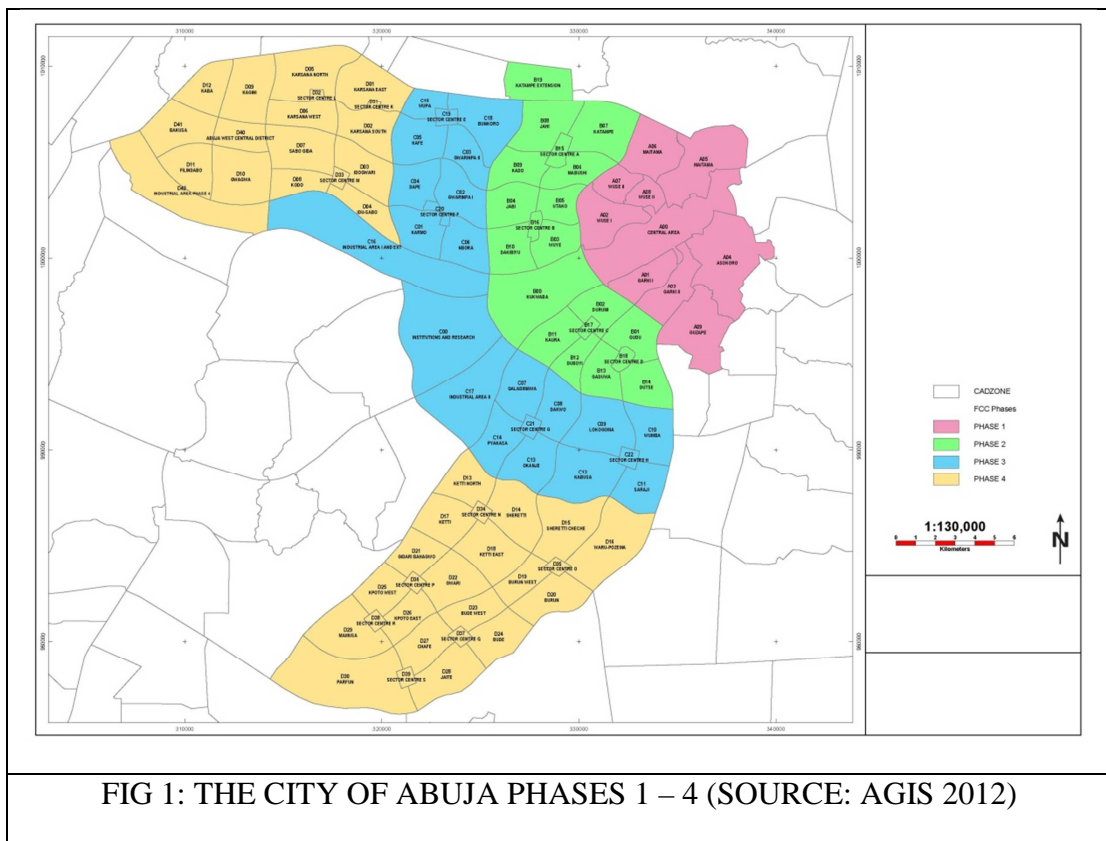
# The Challenges of Housing Development and Needs in Abuja Nigeria

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## 1. INTRODUCTION

1.1 Shelter is a basic need of human being since the beginning of civilisation. Shelter has been central to man's struggle. The development of Abuja, the new capital city of Nigeria has led to massive construction work in the last thirty six (36) years. Since the movement of the seat of Federal Government of Nigeria from Lagos to Abuja in 1991, the City and its environs has witnessed unprecedented growth as a result of rapid influx of people not only from all over the country, but indeed all over the world also. The guiding principles towards all development are the Master Plan of Abuja prepared by the International Planning Associates (IPA) of Virginia, USA in 1979 and the Regional Development Plan of the FCT prepared by Doxiadis in 1981.

1.2 The City is planned to accommodate an ultimate population of a little above three million people when fully developed. It is being developed in phases (four phases in all) over an area of 250 squared kilometers. Each of the phase is divided into districts and each district is further subdivided into neighbourhoods for planning and development purposes. (See Fig 1 below).



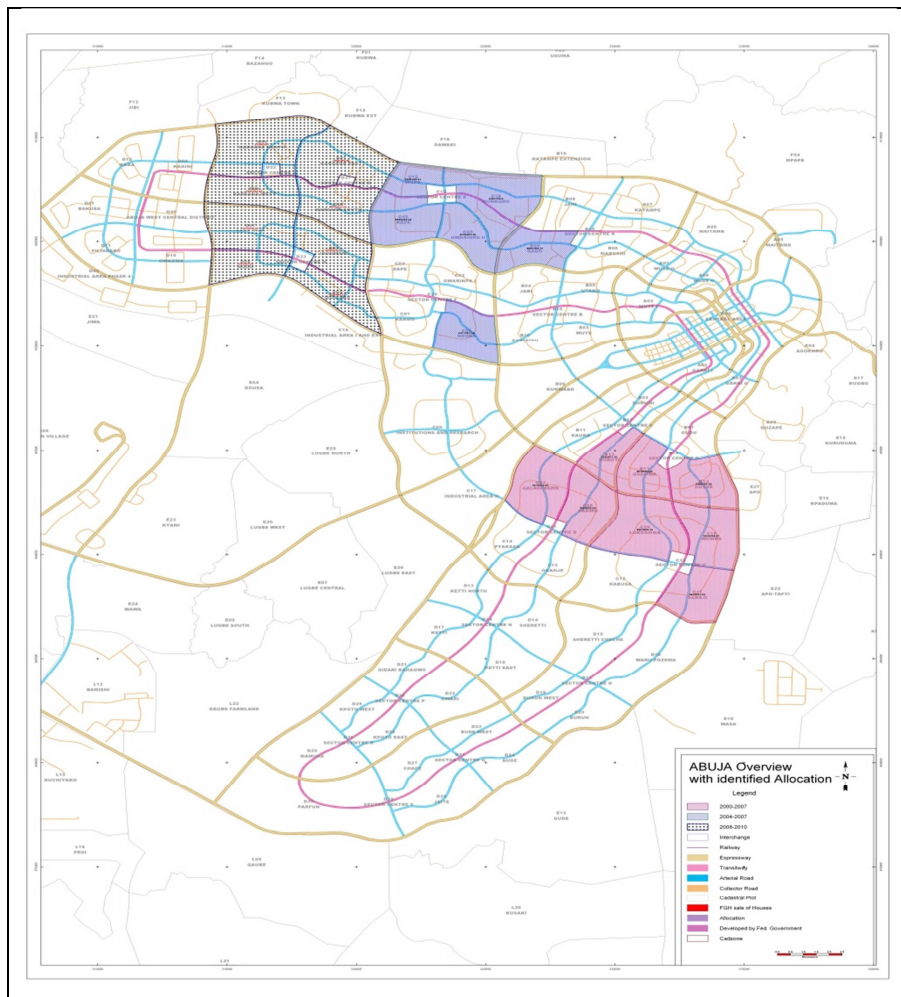
- 1.3** When the initial development of the City started in the early 1980s the Federal Capital development Authority (FCDA) was the agency responsible for all development projects. (It is still the statutory responsibility of FCDA to plan and develop the City.) A lot of these developments were at initial stage geared towards the provision of shelter to the inhabitants or 'would be' inhabitants of the City. The Master Plan of the City made adequate provision for various uses including residential developments for public officers. Since it was the desire of the Federal Government to encourage people to move in and settle in the new City it also became their responsibility to develop not only the various institutional properties but residential houses too. By the early 1990s it became clear that the private sector has developed sufficient confidence in the City of Abuja and were quite willing to invest in real property development. It was from that time that the Government decided to withdraw from direct involvement in the development of housing for the people.
- 1.4** The withdrawal came at a time when there was insufficient housing stock within the City that would cater for the needs of the ever growing urban population. This led to several experiments with various levels of successes or failures. The last thirteen (13) years has witnessed a concerted effort in the development of houses for the urban population of Abuja. The programme has brought a series of challenges for all the land related professionals, particularly Land Administrators/Managers, Land surveyors, Estate Surveyors and Urban planners among others.
- 1.5** This paper examines the Mass Housing Programme, which started in the year 2000, the various successes so far recorded, the challenges as well as some possible solutions to the challenges.

## **2. THE CITY OF ABUJA**

- 2.1** As earlier seen the City of Abuja is planned to accommodate an ultimate population of a little above three million people when fully developed. It has been developed in phases (four phases in all, see Figure 1 above), over an area of 250 squared kilometers. Each of the phase is divided into residential districts and each district is further subdivided into neighbourhoods for planning and development purposes. The Master Plan of the City made provision for individual residential plots in every detailed site development plan. Residential areas are grouped according to densities. There are low, medium and high density plots. Each has specific guide lines for development purposes. The low density plots are designed for lower density of people per square meter while the high density areas accommodate the opposite.
- 2.2** While individual and corporate organizations continued to develop residential apartments, it became clear right from the early stage that these would not meet the housing needs of the people coming into the City on a daily basis. There is however a provision for comprehensive development within every district of the City.

## **3. COMPREHENSIVE DEVELOPMENT APPROACH**

3.1 As seen earlier, the Master Plan of Abuja made provision for comprehensive development in all the districts of the City. It was aimed at developing standard housing similar to those in other parts of the world as well as providing for the needs and health of its citizens. The cottage line streets of Britain or the dramatic phalanx of high rise apartments of Brazillia are designed for average income several times that projected for the middle income households who are either economically unable to occupy single-family detached dwelling units or who will prefer to live in multi-family environment, larger three and four story walk-ups were also proposed. In the Master Plan. Most of these comprehensive development could be located within Phase one of the City of Abuja with significant successes on quality and standard in Government Estates and other Private Estate Developers.



**FIG 2: THE CITY OF ABUJA SHOWING THE MASS HOUSING DISTRICTS (SOURCE:-AGIS 2012)**

3.2 This phase of development was aimed at allowing both State Organisations (such the Federal Housing Authority [FHA] and Private/Corporate organisations to develop large scale residential apartments and sell to the public. These organisations normally acquire or receive large parcels of land, from the State land Authority, under a long lease agreement (normally a

maximum of 99 years lease period) under certain terms and conditions, pay all the relevant land charges to the State Land Authority, obtain a titles deed plan as well as a certificate of occupancy evidencing the grant. As soon as the estate is fully developed end users (i.e. those who might have purchased the individual units of the houses) are issued with the necessary title documents in respect of the unit purchased.

- 3.3 This approach did not provide enough housing stock to meet the needs of the inhabitants of the City. Many reasons could be attributed to this low delivery of housing stocks. There was first of all the lack of well developed Mortgage Institutions in the Country which could have assisted the developers to deliver enough housing stock. The initial bill payable to the Land Authority by 'a would be developer' was also viewed to be an impediment to the provision of adequate housing stock.
- 3.4 This problem was compounded by the movement of seat of power from Lagos to Abuja, in 1991. This made the City to witness unprecedented growth. There was also rapid natural increase in population. Though the 2006 National census returned a figure of about a million people, today most projections put the figures of the population of the City within the range of about three million. This is just within the Phases I and II of the City. It is well known fact that one of the greatest challenges facing the Federal Capital Development Authority in Abuja today is the provision of housing both in quantity and quality.
- 3.5 The Federal Government of Nigeria recognizes the fact that provision of adequate housing is a national challenge and is worst off in Abuja with over three hundred thousand career civil servants alone, experts have argued that Nigeria's Housing deficit is now estimated at Eighteen Million which requires about Four billion Naira (Twenty Five million US Dollars, [US\$25million] at an exchange rate of about N160 = US\$1) to provide (UACN (EIA) 2011). The position of Abuja as the Federal Capital City (FCC) and the daily influx of people are factors for housing shortages and soaring rents. The cost of accommodation has continued to sky rockets in the FCT (both in the Metropolis and the satellites towns) in spite of the Federal Government efforts and assurances in making housing affordable to residents through the provision of plots of land and loans for some Housing schemes. Unfortunately, the demand for housing has continued to be far ahead of the supply.

#### **4. MASS HOUSING PROGRAMME**

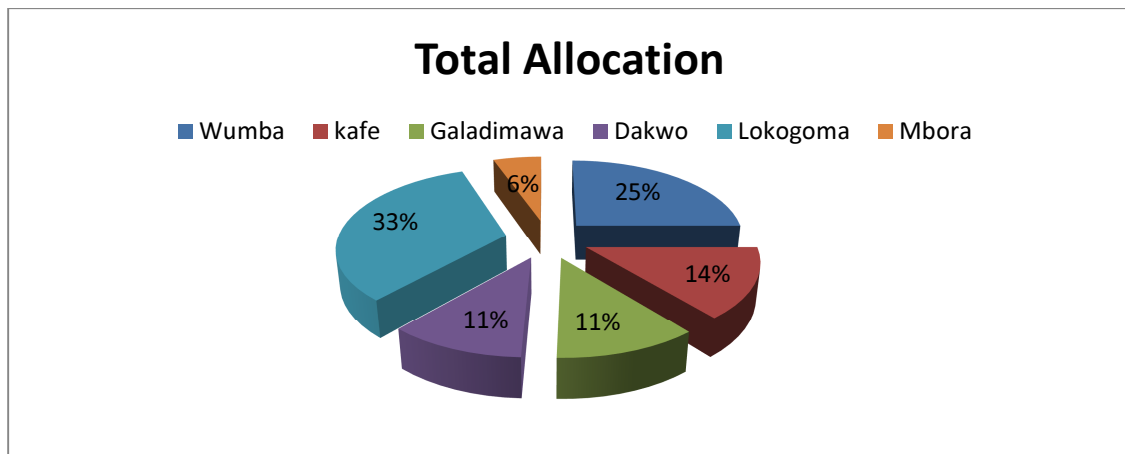
- 4.1 Cities all over the world developed through both the efforts of government organizations and private individual efforts and initiatives. Abuja can not therefore be an exception. In recognition of the above challenges, the Federal Capital Territory Administration (FCTA) and the Federal Capital Development Authority (FCDA) decided in the year 2000 to embark on a new approach in order to meet the challenges. Private Public Partnership concept was introduced in housing delivery. The Mass Housing Programme was initiated with more emphasis in creating the enabling environment for the private sector to participate more actively. It aimed to bridge the wide gap that existed between supply and demand of housing stock within the City of Abuja and its environs.

- 4.2 The intention of the new policy was to take off the burden of the cost of providing infrastructure and housing for the teeming residents from government. It was design in line with the National Vision for provision of affordable housing to all categories of income earners. Observations in public circle and past experience suggests that if public monopoly (Government) of the housing and land market is eliminated and if restraints on private sector activities in the market are removed, the private sector can usually provide more housing and serviced land to the public more efficiently and affordably too.
- 4.3 Accordingly private real estate developers were allocated parcel of land to develop estate housing in Abuja, for the teeming population. Unlike the initial scheme of comprehensive development this programme allows for large parcels of land to be granted to private developers. They are however not issued with a formal Right of Occupancy letter which is the standard practice but a ‘Letter of Intent’. This allows them to source for fund from any financial institution to enable them carry out their development. It also defers the payment of land charges till after the development on site must have been completed.
- 4.4 The programme was done in broadly three phases. Between the years 2000 – 2003, 2004 – 2007 and 2008 – 2011. In the first phase of the programme 184 developers were granted allocations in six districts of the City with a combined area of 2610 hectares. The lowest size for any allocation was 5 hectares while the highest was 100 hectares. (See the table 1 and Figure 3 below.)

District	Total Allocation	Total Hectrage	Size of Lowest Allocation (Ha)	Size of Highest Allocation (Ha)	Size of Average Allocation (Ha)
Wumba	46	478	5	40	10.39
Kafe	26	567	15	100	21.81
Galadimawa	21	460	20	30	21.90
Dakwo	20	204	5	20	10.20
Lokogoma	61	731	5	100	11.98
Mbora	10	170	10	25	17.00
Total	184		2610		

TABLE 1: LIST MASS HOUSING ALLOCTION BY DISTRICT(SOURCE: MINISTERIAL COMMITTEE ON MASS HOUSING 2008)

- 4.5 A Mass Housing Department was also created to coordinate the orderly development of these Mass Housing project. The Department is however handicapped as a result of inadequate budgetary allocations.



**FIGURE 3: ALLOCATIONS FOR MASS HOUSING BY DISTRICT DERIVED FROM TABLE 1 ABOVE**

- 4.6 The mass housing allocations were made under varying terms and conditions. Between 2000 and 2003, the development lease term was 3 years within which the developer was expected to complete and sell the houses to individual beneficiaries who in turn will be issued with Certificates of Occupancy for a maximum lease period of 99 years. The allocation is free from charges and levies from take-over of site until final disposal to individual beneficiaries. Statutory rents and other charges are to be borne by the beneficiaries in the process of issuance of Certificate of Occupancy.
- 4.7 The allocations made between 2005 and 2007 were quite different because they were made under accelerated development terms i.e., the development lease term was 18 months during which the developer was expected to have reached an appreciable level of development of the houses in the estate or else when certain percentage coverage of the area allocated is achieved.
- 4.8 In this programme parcels of land with sizes ranging from 5 hectares to a maximum of 250 hectares were allocated in various districts of Phases II & III of the city.
- 4.9 The deferment of this payment allows for every available fund to utilize in the development process. The developer enters into a 'Development Lease Agreement' with the FCTA/FCDA. This agreement states the term and conditions as well as the obligations of each of the two partners. Some the terms and conditions includes on the part of the Authority:-
- 4.9.1 The provision of Primary Infrastructure like,
- 4.9.1.1 Major road arterials.
- 4.9.1.2 Power supply from the main grid line.
- 4.9.1.3 Water supply from the main trunk line.
- 4.9.1.4 Major sewer line connection.
- 4.9.2 While on the part of the Developer they are expected to provide the Secondary Infrastructure like,
- 4.9.2.1 Secondary roads and local streets within the estate.
- 4.9.2.2 Drainages and sewer lines.
- 4.9.2.3 Power supply to the individual units of houses.
- 4.9.2.4 Local facilities for shopping, recreational etc.

S/N	District	Size (Ha)
1	Dakwo	568.5
2	Duboyi	336.29
3	Dutse	540.94
4	Gadua	481.66
5	Galadimawa	661.05
6	Lokogoma	800.4
7	Saraji	561.07
8	Wumba	591.94
Total	Total	4541.85

TABLE 2: LIST OF MASS HOUSING ALLOCATIONS IN THE SOUTHERN DISTRICTS OF THE CITY.

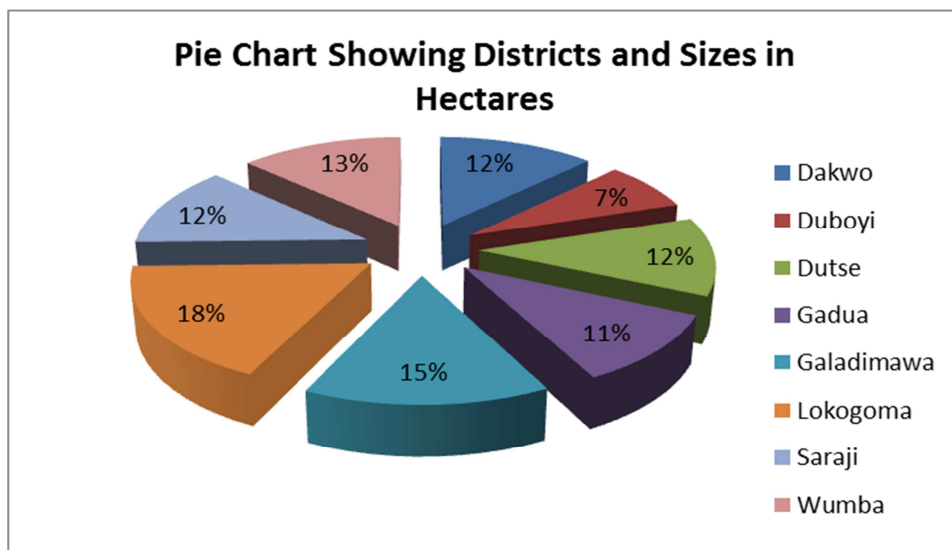


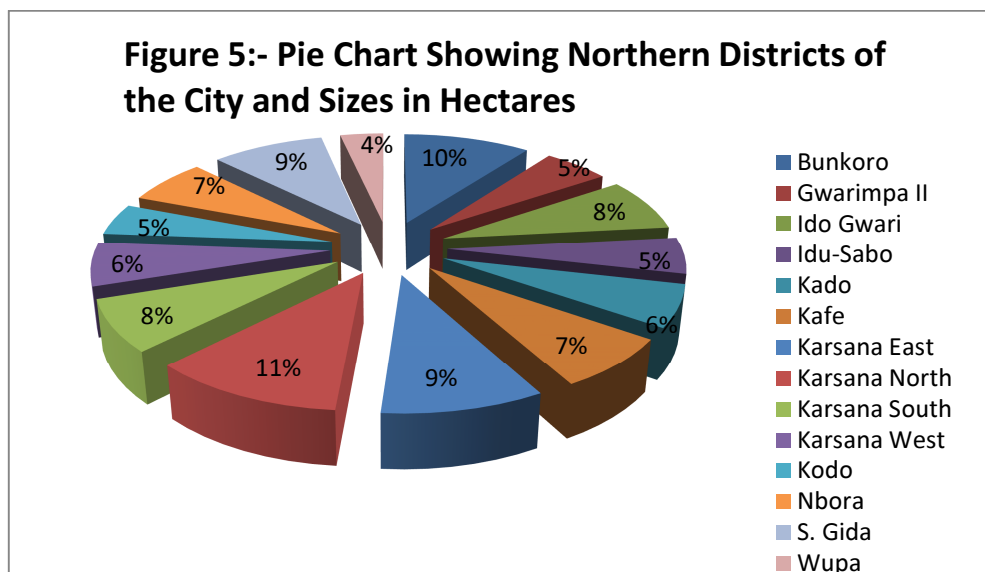
FIGURE 4: ALLOCATIONS IN THE SOUTHERN DISTRICTS OF THE CITY

S/N	District	Size (Ha)
1	Bunkoro	836.78
2	Gwarimpa II	433.52
3	Ido Gwari	627.41
4	Idu-Sabo	428.85
5	Kado	489.51
6	Kafe	598.63
7	Karsana East	765.81
8	Karsana North	915.47
9	Karsana South	605.23



10	Karsana West	509.72
11	Kodo	376.75
12	Nbora	537.13
13	S. Gida	741.02
14	Wupa	284.02
	TOTAL	8149.85

TABLE 3: LIST OF MASS HOUSING ALLOCATIONS IN THE NORTHERN DISTRICTS OF THE CITY.



4.10 On the whole, over 12,691.70 hectares of land spreading across 22 districts of the City of Abuja (see Figures 4 & 5 and Tables 2 & 3 above) were allocated in this programme.

## 5. CHALLENGES OF THE MASS HOUSING PROGRAMME

5.1 Despite the good and laudable intention of the programme a lot of challenges cropped up right from the inception and these challenges have seriously affected the effective delivery of the much needed housing stock in the City of Abuja. The first and the most important challenge came as a result of inadequate planning as well as inadequate supervision. There were a lot of violations of the provisions of the Master Plan. As earlier seen The Master Plan is based on the 'Neighborhood Concept'. Each neighborhood has a thresh hold population about 5,000 people. To service this thresh hold population a neighborhood center is normally provided which in turn provides the following facilities:- shopping center, clinic, police post, school, public library, fire station, public hall, post office, recreational park(s) and many others.

5.2 Unfortunately, the rush with which this programme was started, led to the omission of most of these facilities. It became clear that virtually over 90% of the developers were not interested in providing these very important segments for the benefit of the end users. It was simply not

their priority because of the notion of developing only residential apartments where there is a ready market because of the ever increasing high demand from the public. It simply does not make any economic sense to develop either a fire station or a police post. This is seen as the State responsibility.

5.3 This serious challenge could also be attributed to the fact that at the time most of the developers moved to site, they hadn't any detailed land use and site development plans. There was also no detailed engineering design for most of the districts. There was therefore little or nothing to guide them towards the orderly development in line with the provisions of the Master Plan of the City of Abuja. This was despite the fact that each and every Developer was supposed to submit these details to the Development Control Department for vetting, approval and final issuance of development permit. The Department was also supposed to grant 'setting out' approval on site before any Developer could commence real development. This handicapped led to serious violations. The violations also led to a lot avoidable pains and removal structures sited in wrong areas. It became a big irony for the State to remove the very structures that it set out to provide, because they were either erected without proper building permits or erected at wrong locations for wrong uses or both. See figures 6 & 7.

5.4 In districts where detailed land use Plans are available some developers decided to violate the rules with impunity. These groups of developers were those that decided to convert and develop plots for other uses such as school plots, markets, recreational parks, palaces of worship and even road reservations into housing estates. Such cases have compelled Development Control Department to take putative measures (such as removal of the offending structures) to recover the plots and restore them to the original land uses as provide by the Master Plan. ( See Figures 6 & 7).



**FIGURES 6 & 7: RESIDENTIAL APARTMENTS BUILT ON SCHOOL PLOT AND REMOVED BY DEVELOPMENT CONTROL DEPARTMENT**

5.5 The Districts earmarked for Mass Housing Scheme covers an extensive area (over 12,691.70 hectares) and a large number of the allottees embarked on massive construction works which required effective monitoring to ensure compliance with Urban and Regional Planning

Regulations and Building Codes. The existing Committee charged with the responsibility of monitoring the private developers construction works was ineffective due to the wide area covered by the scheme.

- 5.6 Another aspect of the challenge is the habit of some Developers of parceling the plots set aside for them, into single plots and selling same to individuals. The buyers would then build using a proto type design obtained from the 'Developer' and posing as 'sub-contractors'. We have earlier seen in this paper that one of the terms for the grant to a Developer is to prepare the parcel of land obtained from the State, provide the necessary infrastructure, develop the houses and then sale to the public. On this premise they were exempted from the payment of the initial land charges. This was deferred until at the point of transfer to the purchaser, who is then expected to pay to the Land Authorities and obtain a secured title document. This outright sale of the bare land has effectively deprived the State from taxes that would have been paid if the developer had actually developed and sell the built houses. In short the 'Developer' has gotten a parcel of land free of any rent or charges and sold same at a very high rate without the State benefiting from the transaction.
- 5.7 The State on its part has often failed to fulfill its own side of the bargain. It has failed to provide the primary infrastructure to most of this district as agreed in the development lease agreement signed by the two parties.

## **6. RECOMMENDATIONS AND CONCLUSION**

- 6.1 As earlier seen the programme of Mass Housing development is laudable and may have had the best of intentions. However the rush with which it was carried out led to most of the challenges. It seems the State has recognized this gap because more than three Committees had looked into these challenges in the last four years. Each came out with good recommendations on how to move the programme forward. All were accepted but none was implemented. It is there for recommended that the State should look into these recommendations positively.
- 6.2 The Department of Mass Housing set up about four years ago has not been given the necessary support and back that would enable it to function more effectively. They needed to be given that support that is crucial to the effective discharge of their monitoring and regulatory responsibilities.
- 6.3 The near absent of inter-departmental cooperation between the key departments such as Mass Housing, Development Control, Urban & Regional Planning, Land Administration, Survey & Mapping, Abuja Geographic Information Systems (AGIS) and Engineering Services needs to be addressed. The State should strengthen the mechanism for such inter- departmental cooperation so that a coordinated approach can be adopted to salvage the already bad situation.
- 6.4** The State Leadership should stop playing with the fate of people. A strong political will is needed. Real Estate development is a serious business that requires proper financial planning. When allocations are made and then withdrawn on flimsy excuses, it leads to series of litigations and unnecessary wastages of scares resources. The Department of Mass Housing should therefore be given the free hand to vet and recommend serious minded Developers for State grants of the available parcels of land. Political interference often led to wrong people getting the allocations who in turn sell to third parties at exorbitant rates. The real developers

then try to cut corners in order to recoup their initial investment that went to speculators. This does not give room for affordable housing delivery,

- 6.5** The lessons of the past are yet to be learned. This is because even the last round of Mass Housing allocations made between 2009 and 2010 in eight districts covering more than 8,000 hectares were done in districts that had no engineering design. That means a repeat of the past errors again. This needs to be arrested in time. The Engineering Services department needs to be given the necessary support in order to produce these vital documents before the developers move to site.
- 6.6** Developers need to be enlighten on the need to adhere strictly to the provisions of the Master Plan and development control guidelines. This would go a long way to arrest the present trend of constant removal of offending structures.

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## BIOGRAPHICAL NOTES

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Working experience: Over 27 years Administration of the Federal Capital Territory, Abuja. Has worked (during his National Service year) as an instructor in map reading with the Nigerian Army School of Artillery, Kachia – Kaduna State, Nigeria,

Has also worked as a Geography Teacher in many Secondary Schools and a Polytechnic in Nigeria; attended advance training programme in Gavle – Sweden on Land Administration and Geographical Information, organised by Swedesurvey (the Overseas Agency for the National Land Survey of Sweden) sponsored by SIDA, has served at various times as Secretary of the, Technical Committee on rural lands within the FCT, Ministerial Committee for the Appraisal of Physical Planning and Development Issues within the FCT, Land Use and Allocation Committee of the FCT, Taskforce on the Computerisation of the Cadastral and Land Registry of the FCT, Currently working with the Department of Development Control of the Federal Capital Territory, Abuja – Nigeria, a deputy Director in charge of Logistics and ITC.

### **Kwankur Tette GARBA**

Educational qualifications: PGD (Mgt) & M.sc. Urban Planning with a specialization in Developing and Transitional Regions.

Working experience: had a brief Military career for 9 years in the Nigeria Air Force and later joined the Federal Capital Territory Administration in 1994 to date as a Town Planner, has attended a comprehensive training in GPS for GIS & Mapping in South Africa, was a Member of the Urban and Regional Planning Design Team FCT, responsible for Design, monitoring and Implementation of the Abuja Master Plan, has also served in various Ministerial Committees such as, The Implementation of Kubwa Satellite Town, Committee on the Review of Mass Housing in FCT, Committee on Parks and Gardens in the FCT, Currently working with the Department of Development Control, Abuja Metropolitan Management Council (AMMC) as District Officer, Mass Housing Districts but now in charge of Central Business District & Kukwaba Recreational Park, Abuja – Nigeria,

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