



**AN ASSESSMENT OF THE PERFORMANCE OF PRIVATE HOUSING ESTATE DEVELOPERS
IN KWARA STATE.**

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ABSTRACT

This study examined the contribution of Private Real Estate Developers in housing provision in Kwara state. The study addressed the ineffectiveness of the private sector to deliver housing to the citizen. The aim of the study examined both the contribution as well as the problems confronting PHED in Kwara State. Some of the objectives of the study were to examine the relationship between the profile of PHED in Kwara State and their performances, assess their effectiveness of the delivery process and to examine the satisfaction of occupiers of the private estate. The research methodology revealed the quantity of housing units developed by the PHED and allowed in evaluating their contribution to the housing provision in the study area. In the study, 255 housing units were selected out of the total 2,547 housing units in the developers' estates. Primary data was collected through questionnaires administration and secondary data were collected from related documents, publications, textbooks, journals, research works, seminars/conference papers and internet. The findings revealed that PHED have established their business with some years of involvement in housing provision in the study area. It was also discovered that the PHED delivery process is very costly because housing provision is capital-intensive and their delivery process could not take place without availability of capital resources. Their performances have been found out not to be effective as it is supposed to be due to certain factors which instigate their effective participation in housing delivery. It was also found out that despite the limited housing provision, the occupiers expressed satisfaction with the quality of the developed estates both in terms of structure and function.

KEYWORDS: *Housing, Developers, Private Developers, Housing Development, Housing Delivery, Participation, Housing Provision.*

Introduction

One of the major challenges facing cities in the world is the provision of adequate housing for its teeming urban population. Housing which is more than shelter touches human welfare and environment. Its importance cannot be underestimated because it is one of the basic necessities of life. However despite this importance, provision of adequate housing especially in the urban areas has posed serious challenges to nations. Between 1950 and 1990, the world's urban population grew from 730 million to 2.3 billion. Between 1990 and 2010, it increased to 4.6 billion. Between 2010 and 2025 it is likely to double again to cover 9.2 billion, 93% of which is expected to occur in the developing world (UNHPF). At present about 43% of the world's population live in urban areas. In the developing world, it is about 73% and 34% in the less developed countries (Akujuru, 2004).

In Nigeria, provision of housing over the years has been bedeviled with inefficiency that has resulted in acute shortage of accommodation. Rapid growth of cities and the drift of people from rural areas to towns in search of greener pasture coupled with the shortage of manpower have dampened such efforts as have been made to solve the housing problems in the country. Then the structural adjustment policy that was formulated to tackle broad economic problems was drawn up with little regard to the adverse effects on the housing provision. Aina et al (1994) observed that economic and governance crisis was responsible for deficiencies in qualitative housing while UNDP (1997) noted that 70% of Nigerians are poor. Also, the Global Report on Human Settlements 1996 observed a remarkable decline in the supply of adequate housing and basic urban infrastructure.

From a shortage of only a few hundred units in the 60s, the deficiency has expanded into a frustrating size of between 8-10 million units while the annual housing requirement is given to be between 700,000-800,000 units in 2004 (Lich, 2004). The shortage of housing stock has resulted not only in high cost of both the rental and home ownership; but also many Nigerians especially in the urban centers have remained homeless (Agbola, 2003). The Federal Government's proposal with the sector cooperation to facilitate the construction annually of about 40,000 housing units as a way of solving the problem of housing shortage may at best be said to be a good starting point. It is rather not clear whether the annual housing units of 40,000 can off-set the 8-10 million housing units deficit plus the 700,000-800,000 annual housing requirement. It was further

estimated that by the year 2020, unless otherwise happened, the housing shortage may be in the region of 75million (Agbola, 2003).

According to Sulyman (1997), more Nigerians are tenants or squatters in other people's houses than those who are owner- occupiers. Sulyman further stated that Nigerians in urban areas pay between 40-60% of their income on housing which is far more than United Nation's 20-30% standard.

The various efforts by the government to increase housing supply in Nigerian cities have had very limited impact and in some cases it was a failure. For example, Kwara State being one of the old nineteen states of the Federal Government was favoured with lion share of housing production in the various National Development Plans over the years. However, the ever- increasing influx of migrants into the state (being one of the gateways from the north to the west) and the expansion of the state seems to beat all demographic ingenuity (Afolayan, 2017). The occupancy rate was given as 10 persons per room as opposed to 2 persons per room, which is the appropriate standard (Park 2017). The resultant effect of this overcrowding is the creation of slums, substandard housing, homelessness and hazardous environment.

The poor performance in housing provision according to Agbola (1998) was due to numerous socio-economic problems and political instability that disallowed sustainability. Hence, the dream of attaining full shelter for everyone by the government cannot be realized without the involvement of the private housing estate developers in the planning and execution of housing policies. This is one of the reasons why the national policy emphasizes the private sector as the major player in national housing provision. This new philosophy has led to the inauguration of the Real Estate Developers Association of Nigeria (REDAN) and the re-engineering of the Federal Mortgage Bank of Nigeria (FMBN) to the apex bank position on housing provision, among others.

The involvement of private estate developers in housing delivery is expected to reduce the increasingly difficult burden of government to meet the housing need of its citizens. The private estate developers are expected to mobilize private funds to enhance housing delivery in a more efficient manner. Therefore, private estate developers are expected to enhance efficiency, accountability and transparency in housing delivery; which should aid accessibility and affordability.

Statement of Research Problem

This paper seeks to examine the contribution of private real estate developers to housing provision in Kwara State.

The problem this study addresses is the seemingly ineffectiveness of the private sector to deliver housing to the citizen despite the federal government's mandate that places this responsibility to them.

Housing was given low priority which has led to non-performance of government agencies responsible for housing development. This has created a problem for the citizens of the state because it has led to scarcity in housing accommodation and increase in rent within the state thereby making Nigerians in urban areas and especially within the study area to pay between 40-60% of their income on housing which is far more than United Nation's 20-30% standard.

It is important to ascertain the contribution of the private sector in housing programs, and in doing so, identify factors that limit a stronger performance. Moreover, if problems associated to low performance of the private sector remain unsolved, housing demand in Kwara State would outstrip supply resulting into attendant problems or resort to substandard self-construction, overcrowding in existing housing and slum proliferation. This can only exacerbate the housing situation in Nigeria and Kwara state in particular. This study therefore intends to address this problem by examining the contribution of private housing estate developers as well as the problems confronting them with a view to improving on their efficiency in housing provision.

Aim and Objectives of the Study

The aim of this study is to examine the contribution as well as the problems confronting private housing estate developers with a view to improving on their efficiency in housing provision in Kwara State.

In order to achieve this aim, the specific objectives of the study are to: -

- i. Examine the relationship between the corporate profile of private housing estate developers in Kwara State and their performance.
- ii. Assess the effectiveness of the delivery process of private housing estate developers or understand the delivery process commonly used by private housing estate developers in the study.
- iii. Examine the satisfaction of occupiers of private housing estate in the study area.
- iv. Examine the factors or government policies which influence the performance of the developers.
- v. Develop a strategy for enhanced performance of the private housing estate developers in the study area.

Scope of the Study

The study area is also limited to Kwara State. This study specifically targets Private Housing Estate Developers that registered with the Federal Mortgage Bank of Nigeria. The reason for this choice is to improve accessibility for data collection as well as providing access to corporate organisations that are active in housing development.

Significance of the Study

This study will be beneficial to a wide range of stakeholders in Kwara State and Nigeria as a whole. The corporate profile of private housing estate developers in Kwara State vis a vis their performance will enable the private housing estate developers know how well or otherwise they have performed and also know areas where they need to put in more effort.

Secondly, understanding the delivery process commonly used by private housing estate developers will also make the stakeholders like governments, other cooperate organisations involved in housing development know the rigorous processes involved in housing development and the cost implication. This will make them prepare fully as to look elsewhere for fund to finance their project apart from their personal savings.

Understanding the satisfaction of occupiers of private housing estate will also enable private housing estate developers to maintain or improve on their performance and even Government both at the state and the federal levels to be aware of the roles played so far by the private housing estate developers and their prevailing challenges and whether the initiative is worth improving upon or not.

The factors or government policies which influence the performance of the developers will enable government to know areas where they have to come in so as to assist the private housing estate developers in the delivery process.

Developing a strategy for enhanced performance of the private housing estate developers will make the private housing estate developers and other cooperate organisations involved in real estate development understand that there is a need to synergise with some professionals in the built environment, especially the Estate Surveyors and Valuers for effective housing estate management.

Conclusively, this study is expected to contribute to the existing body of knowledge in the area of private housing estate development

METHODOLOGY

In this research, the following methodologies were adopted:

1. Making reconnaissance survey of the study area. This is to give an overview of the areas to be covered.
2. Visit to head offices of the Private Housing Estate Developers within Kwara State.
3. Interviews conducted on some:
 - Private developers and other relevant bodies in the study area.
 - Occupies of the private housing estates in the study areas to gather relevant information.
 - Government officials in relevant Ministries and Government Agencies in Kwara State.
4. Literature review of relevant books, journals, past thesis, past conference papers, etc. were also carried.

LITERATURE

Conceptualisation of the Key Terms.

The housing shortage in Nigeria today is estimated to be between 8-10 million units while the annual housing requirement is given to be between 700,000- 800,000 units (Lich 2004). The shortage of housing stock has resulted not only to high cost of both rental and home ownership but also leaving many Nigerians especially in the urban centers homeless. The federal government's recent proposal with the private sector co-operation to facilitate the construction annually of about 50,000 housing, units as a way to solving the problem of housing shortage, may at best be said to be a good starting point, but we are not sure whether the annual housing units of 50,000 can off-set the 8-10 million housing units deficit plus the 700,000-800,000 annual housing requirement (Iseh, 2014).

Concept of Housing.

Housing is more than provision of shelter; it covers the process of producing houses beginning from the acquisition of land for housing development to the sub-division of the layout in which reconnaissance is taken for all the ancillary services and community facilities. It also includes factor of housing production, like architecture design, finance material and labour among others (Efobi, 2002). In other words housing covers all social and accepted ways by which a man acquires a territory, the price he pays for it and manner in which the stock of the houses are maintained and enlarged.

Many scholars and key players in the housing sector within and across Nigeria have defined housing from various perspectives. Irrespective of the perspectives, the central focus of definition are the same, the centrality of their definition could be seen in the

aspect of the fact that housing goes beyond being a brick and mortar, the presence of adequate infrastructure is also essential.

However, it is a fact that the performance of government through all the agencies in housing delivery has been critical from all indicators around us. No wonder why slogans like “housing for the poor” housing for all in year 2000 and others ceased to see the light of the day, even implementation of 1991 housing policy has been a mirage. It could be concluded that if not the remarkable effort of private sector, there could have been a great pandemonium between the rich and the poor, which could have led to a revolution in Nigeria, (Olatunbosun, 2003).

Concept of Housing Scheme in Nigeria.

Among the three necessities of life is housing, others being food and clothing. The need for shelter is as old as man himself. Studies have shown that right from the stone-age even up till today, the need of man for shelter cannot be over-emphasized. Man needs shelter at least to protect him from physical and weather elements such as sun, rain, wind and even from wild animals and also for other protective reasons.

Housing can be defined as a residential environment which man uses for shelter and the environs of the structure needed or designed for his physical and mental health as well as the social well-being (Omole 2005). In a civilized society, it is an inherent right of every family to live in a decent home at a reasonable cost.

Types of Housing.

Housing is of different types and it is classified in different ways depending on the part of the world one is in.

1. Housing types based on location or settings:
 - i. Rural housing: These are usually characterized by simplicity in design, structure and use of local building materials (Agbola 2000).
 - ii. Urban housing: These are houses located in urban areas made with modern building materials (Olatunbosun 2004).
2. Housing types based on ownership structure:
 - i. Private individual housing: These are houses owned and managed by private individual in the society and this forms the larger bulk of housing stock in most economy (Omole 2005).
 - ii. Public housing: These are houses constructed and owned by public outfit such as government house, ministries, departments, and agencies. (Alabi 2002).

- iii. Co-operative housing: These are houses owned and managed by co-operative and social societies. They are products of private co-operative efforts (Kuye 2002).
 - iv. Community housing: These are housing owned by traditional or local communities. Most of these houses are constructed through community efforts.
 - v. Condominium houses: These are the different individuals owned apartments with same title to the apartment and financial responsibilities of the house owners of such house have joint interest (Oluwande 2007).
3. Housing types based on structure, design and layout:
- i. Single detached housing: These are houses which are completely independent of any structure. A garage may be located within the house or in the separate structure; detached houses are generally owners-occupier (Adetunji 2001).
 - ii. Semi-detached housing: These are houses of one or two families with a common wall between houses for economy purpose. They are usually characterized by independent entrance. It is similar to a single detached house but they are usually located on a small plot of land and the construction is cheaper (Omole 2001).
 - iii. Tenement housing: This is a type of building shared by multiple dwellers of single rooms typically sharing the same entrance and common facilities like toilets, bathroom and kitchen etc. (Wikipedia). Agbola (2004), also refers to this type of housing as multi row housing: These are rooming apartments found in many cities and rural settlements in Nigeria. They are narrow in shape to maximize the number of units in a row and are very cheap to build. They contain 8 to 14 rooms i.e. 4 or 7 on each side and separated by narrow lobby.
4. Housing types based on internal composition and height:
- i. The bungalow housing: These are the types of houses which is all on one level or one floor. It is characterized by low laying structure on the ground without upper floor (Arugbola 2005).
 - ii. Low rise housing: These are single floor rooms' 2 to 3 storey building which may be detached or roomy apartment (Orukobi 2000).
 - iii. High-rise housing: These are normally constructed in built up area of urban center, e.g. CBD due to large shortage and cost of land and height

ranging from 5 to 10 storeys or more. They are characterized by the use of elevator (lift) to ease up and town movement (Uche, 2007)

5. Housing types based on building materials:
 - i. Wooden housing: These are houses constructed with woods.
 - ii. Bricks houses: These are houses constructed with bricks.
 - iii. Block houses: These are houses constructed by hollow sandcrete block.
 - vi. Mud houses: These are houses constructed with muds. (Alabi 2002).

Private Sector Participation in Housing Delivery: Issues and Challenges.

Nigeria does not lack housing policies or programs, yet the nation's housing problems remain unsolved. These are manifested in acute housing shortage, overcrowding and unhealthy living condition, exorbitant rent relative to income and the exploitative tendency of shylock landlords; the high rate of homelessness especially in urban areas and high rate of substandard housing both in the rural area and in the urban fringes. (Agbola & Olatubara, 2003) further stated that if housing units are to be provided in large quantities in Nigeria to cater for the different tastes across the socio-economic spectrum, then there must be an understanding of the private sector and an enduring relationship between the actors within the sector creditably in the production of houses. This is why most countries have used the private sector creditably in the production of houses. Some, like El Salvador, established private foundation as the executing agency for the nation's housing programs. Others like the Philippines set aside a special purpose fund to promote private developers' interest in the sites and services programs. Similarly, Korea's rapid economic growth since the 1960s has been government-directed but in which the principal engine has been the private sector (Westphal, 1981). Nigeria cannot be an exemption. If the many problems of land, finance, materials and construction industry that impaired the capacity of the private sector could be ameliorated or removed and strategies aimed at actively involving the participation of the Nigeria private sector are evolved and pursued with determined vigor, then the many housing problems of the country would have been significantly addressed.

Housing Delivery Process

This involve the process that brings about the construction of new housing units or the process of improving or upgrading the state of the existing stock of housing as well as the process of distributing the available housing stock to the consumers through the housing market. Agbola (1998) stated that "Housing involves series of processes by which housing resources such as land, labour, finance and building materials are

combined to produce new housing. It involves also the upgrading of the existing units as well as the distribution of both the new and existing housing demanders". Furthermore, housing delivery system encompasses the process that allocated housing units to households in a particular country and that this system is stimulated and sustained by the demand and supply mechanism.

Summarily, the housing delivery processes identified in this study were those tasks that involved:-

1. Identification of site with the potential for profitable development.
2. Acquisition of the site and payment of compensation.
3. Seeking planning permission and other statutory approval.
4. Raising finance to pay for the site, construction and other development cost.
5. Appointment of specialists (i.e. professionals involved in building activities) and
6. Letting/sales of completed development.

The Private Sector and Housing Delivery in Kwara State.

As being aware of the challenges posed by housing, in 2003 the Bukola Saraki-led government has pledged to increase the state's housing stock. To this end, the government has considered proposals from about 50 private developers out of which 16 have been approved by the state government. The government also pledged to create an easy mortgage facilities to assist prospective house owners achieve their heart desires. The state ministry of housing said the government is determined to ensure that the housing sector becomes more vibrant by redefining the role of the government in the delivery process and enhancing the role of private sector players.

The state ministry of housing has re-evaluated the operational environment with the aim of removing bottleneck thereby strengthening private sector participation. In addition to facilitating an enabling environment conducive for business to thrive, the state government said it will make equity contribution in terms of providing land for genuine investors. The ministry of housing has developed a template for appraising interested private developers as well as facilitating necessary sign-off from relevant ministries and government agencies on behalf of the developers. The state government gives land as equity, provides subsidy on government fees and stamp duty and building plan approval and occasional subsidies on cost of infrastructure.

The provision of infrastructure is treated as a social responsibility. The past administration considered proposals from over 50 developers out of which 16 were approved. It is also worthy of note that the public private partnership in the state is already yielding fruit as 9 out of the 16 approved developers have recently been re-

assessed by the ministry of housing and are already registered with Federal Mortgage Bank of Nigeria. It must however, be re-emphasized here also that the ministry of housing is determined more than ever to collaborate and work with genuine investors within and beyond the state to ensure that mass housing is delivered to the people of Kwara State.

Findings

Based on the data collected and analysed in this chapter, the following findings were here under stated.

A. Profile of the (PHED)

There are many Private Housing Estate Developers in Kwara State out of which only nine (9) studied are registered with Federal Mortgage Bank of Nigeria. Failure of public sector in its direct housing construction policies has paved way for the private sector involvement in housing delivery especially in the study area. The studied PHED have established their business with some years of involvement in housing provision. This explains the fact that without the presence of the PHED in the study area, the issue of housing shortage would have been more pronounced because more people would have remained homeless.

B. Delivery Process of the PHED

Housing delivery process implies the procedure or steps taken to bring housing units to would-be users or occupiers. We found that the PHED process also adopted the same delivery process found in the literature. The adopted steps are:

- i. Site identification and its acquisition
- ii. Seeking planning permission (statutory approvals)
- iii. Sourcing finance (for site acquisition, compensation, approval/building permit and building construction)
- iv. Appointment of building team to undertake design, costing, supervision and management of the project works.
- v. Letting/Sale of completed project

The above steps were found to be very costly because housing provision is a capital-intensive venture and none of the steps itemized above could take place without availability of capital resources. The private sector has accounted for about 80% of Nigerian's housing supply but current socio-economic realities present a disincentive to housing investment due to the increasing cost of construction and a decreasing spendable income. This is as a result of the cumbersome housing delivery process, which

for every step requires high capital from the inception of site acquisition to its disposal or letting stage at the end.

C. Factors Influencing PHED Performance

The Private Housing Estate Developers performances have not been effective as it is supposed to be. This was due to certain factors, which instigate their effective participation in housing delivery in Nigeria. The major factors found were:

- Accessibility to financial facilities and to land
- Hindrances from government through their policies
- Infrastructural provision
- Both cost of labour and building materials
- Inflation during life of a project
- Government agents, among others.

Those listed factors have significantly limited the PHED performances thereby resulting to provision of few houses in the study area. Access to residential plot is still a hindrance to housing development in Kwara State, particularly to low income households and PHED. The cost of building materials and labour is capable of hindering PHED housing. Housing specifications in the State cannot be said to be consistent with the income profile of majority of residents of the study area. Although the Federal Mortgage Bank of Nigeria is to supposedly enable the PHED to have access to finance for the purpose of developing their estates, it has so far not promoted housing provision. This is as a result that accessibility to financial facilities though, occupies the highest positions, other factors need to complement it.

D. Response of the Occupiers of PHED Estates

The study was conducted on educated and matured people in the community most of whom are active working population. Thus, the study was perhaps carried out on those that were believed to know the importance of housing. Several occupiers' status was observed together with their family sizes thus planning for several categories of people is a probable solution to their housing problem. In the same sense, the occupier is a very important role player in the development process and their requirements should be researched right at the very beginning of the process to ensure that the right buildings are constructed for the right segment of buyers at prices that are within their economic capability. Thus housing demand is a reflection of man's status and flits probably influence the performance of the PHED in either ways.

In view of the above findings, one will notice that the various existing policies are to be addressed by the government e.g., land acquisition, source of funding, cost of building materials, various regulatory policies etc. Without this, the performance of the PHED shall be facing set back and insufficient housing supply shall continue to be witnessed at the study area. Also since housing is more than the physical building, the availability of service improves livability of such residential areas while its unavailability will make such an area unlivable and unattractive.

Conclusion

From our findings in this research work, it is accepted that housing remains a critical, personal and governmental problem in virtually developed and developing countries. For example in Nigeria, the unimpressive performance of the public provider-oriented housing strategies between 1970s and to recent years and the fact that the private sector performance in housing delivery had been given little or no attention in the literature, this study endeavours to fill this gap by assessing the performance of the private housing estate developers in housing provision in Kwara state.

Based upon the discussions in the previous chapters and the fact that government policy admits that private housing estate developers needs to be mobilized, organized, encouraged and motivated; other factors that have been identified as militating against effective participation of the factor in housing delivery should be looked into. The government should ensure its policy that emphasises the private sector as a major player in national housing provision (i.e. the inauguration of the Real Estate Developers Association of Nigeria and the re-engineering of the Federal Mortgage Bank of Nigeria to the apex Bank position on housing provision). In view of the above, it will be agreed that the PHED cannot solely satisfy all the housing need in Nigeria hence the government has two fold functions; it must act to facilitate the efficient operation of the private sectors and to act as a catalyst in housing delivery.

Recommendations

In view of the failure of many housing policies towards solving the housing shortages in Nigeria and in the light of the policy implications highlighted in this research cum the problems associated with the private housing estate developers, it is imperative that for any meaningful progress to be made in housing provision in Kwara state, the following specific recommendations are suggested.

- i. Government should endeavour to work more closely with the private housing estate developers, encourage them for better effectiveness through giving

- incentive such as land allocation when demanded for and create a conducive atmosphere for investors assuring security of tenure over land and allowing a free flow of land in the market. The above fact is recommended because the magnitude of real estate deficit is so great that the resources from the government alone cannot solve real estate finance and development problems.
- ii. Also government should encourage and foster the establishment of financial institutions to offer credit for housing development and a large portion of the national wealth is made available for housing sector and this can be done by making lending sufficiently attractive to the investors. The government should encourage the banks to determine competitive lending rates for housing and by controlling rents so as to permit private housing estate developers into borrowing to build to earn sufficient income to repay their loans. All the existing Private Mortgage Institutions should merge to form one or two or few formidable companies with a strong capital base. The question of guaranteeing security of title to land for developers is also fundamental to this issue.
 - iii. On the aspect of cost reduction, government should encourage the local production of building materials within the country and discourage its importation. This effort by the government shall increase the production of cheap building materials. Other issues connected with this cost reduction realization are the provision of serviced land, more realistic planning approaches that will maximize the use of available land resources and also reduce the land input per dwelling unit.
 - iv. There is the need for the government to appoint a committee that will review the Land Use Act and make useful recommendation on how to make the provision more effective and to facilitate easy acquisition of land, especially by private housing estate developers. Above is relevant because the system and processes for securing title to land are unsatisfactory and cumbersome. Developers that are interested in housing delivery should be exempted from capital tax for the first few years (say five years), to allow them invest more in housing development.
 - v. Every state government should be encouraged to establish a mortgage institution, which should work closely with the private housing estate developers for effective delivery of affordable houses to the citizen of their states. In addition to this, the Federal Mortgage Bank of Nigeria should step up their enlightenment campaign to make contributors more aware of their rights under the scheme and encourage them by ensuring that loan applications are promptly appraised and disbursed. Furthermore, the private housing estate developers

should be fully involved towards the realisation of an ending National Housing Finance and production system

- vi. To enhance production of more housing, government should make housing policy a part of urban and regional planning policy by reducing its cost through encouraging development of smaller and medium-sizes cities. In these smaller cities, land costs would be less significant and hence would lower the overall costs of housing. Such housing policy should be more than creation of new housing units but part of a policy of environmental improvement i.e. solid waste collection, sewage disposal, electricity and water supply. Hence, site and services scheme must be encouraged.
- vii. Since government too has a role to play in the housing delivery by the private housing estate developers, such as the registration, provision of infrastructure facilities, I am also recommending that there should be interaction between the private and public sectors. Qualified professionals should be involved in housing delivery process to avoid building slum. This is very necessary in the new dispensation because the role of Estate Surveyors and Valuers in the investment decision-making process will guide the private housing estate developers to identify better investments and reduce the risks of failure. Remember that the era of gambling or speculation is over and such investment should be soundly based on the available resources for effective utilization of the epoch period of economic malaise.
- viii. On general items: The government should introduce and establish:
 - a. Occupants' participation in performance based policy such as preparation and evaluation of planning policy,
 - b. Assessment survey of occupants' satisfaction,
 - c. Building maintenance manuals to occupants,
 - d. Encouraging our professionals in the building industry to develop innovative design and process to be spotlighted and tested,
 - e. Housing Loan Board in each state. With this, the end user of housing can easily be reached,
 - f. Programme to encourage formation and legitimization of Cooperative Housing Societies with ability to act as developer,
 - g. Facilitate growth in housing production through improvement in production capacity and efficiency of the private housing estate developers. This could be aided by establishing extended university-based building research programme to explore and document practical

ways of improving labour and materials productivity in housing development and finally more indigenous housing designs, which utilize local building materials, mesh with cultural traditions and adhere to the environmental restraints of tropical climate.

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