

Public Private Partnership for Affordable Housing in Abuja Nigeria: A Review

Yahaya Ahmed* and Ibrahim Atan Bin Sipan

Abstract--- Public private partnership was recently recognized as an option to end the current crisis of housing shortage and affordable housing in the country by the Nigerian government in line with UN recommendation. This studies aim to identify the challenges of PPP for provision of affordable housing in Abuja. The study based on review found that PPP has not made any significant contribution in providing affordable housing; rather it is suddenly change towards providing housing for high- and middle-income earners. The paper reveals that the challenge of PPP for affordable housing provision as the Acquisition and access to land, high dependent of foreign building materials, adequate housing finance, difficulty of accessibility to mortgage facilities and land titles, poor Infrastructural facilities and cost recovery among others. It therefore suggests that the government should provide land at no cost, encouraging the use of local building materials at low price, provision of more financial institution at little or no interest, establishment of an effective mortgage system and incorporation of assisted-self-help and incremental housing into the Public-Private-Partnership housing delivery system will ensure better results. Consequently, there is possibility for government to develop a framework for PPP to achieve it dream by providing affordable housing in Abuja Nigeria.

Keywords--- Affordable Housing, Public Private Partnership, Abuja, Nigeria.

I. INTRODUCTION

Housing provides the most basic human needs such as health, welfare, social attitudes and economic productivity (UN-HABITAT, 2006). Housing is part of the basic needs of man, secondary only to food (Agbola, 1988). Therefore, it is also observed that affordable housing constitutes a critical condition for the physical, psychological, social and economic well-being of human beings (Taiwo, 2014). One of the common problems in our society today is lack of access to comfortable and affordable housing. Even though the essential role played by housing as a basic need, a sufficient supply of this commodity has been missing in virtually all the nations throughout history (UN-HABITAT, 2006). However, shelter provision is in adequate in most developing countries today with several efforts of government in the past decade to provide shelter. Nigeria is among the developing countries that housing situation is worsening where population growth and urbanization are increasing to a greater rate and where the gap between housing need and supply is greatest especially among the low income earners (UN-HABITAT, 2003a). Therefore, this situation still exists because housing is often considered an unwelcome stepchild and is frustrating in the family of projects that make up development or economic planning (UN-HABITAT, 2006).

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Considering the critical condition of the housing situation in Nigeria, several elements are the main factors of an increase in housing declines in sub-Saharan Africa cities, this includes strict land use and use policies and discrimination; lack of coordination of public housing agencies; and high construction materials and legislation (Ademiluyi and Raji, 2008). Rondinelli (1990) found that the failure of Nigeria and some sub-Saharan cities to cube with the housing need in their perspectives area, the African Ministerial Conference on Housing and Urban Development (AMCHUD, 2005, p. 5) which holds that:

African countries cannot cope with the crisis of shelter because of their inability or even refuse to accept change and transform their organization closer and our values to the ever-changing positive situation. This suggests that both the public and private sectors in the African region have occupied an incorrect organization framework and a non-functional housing delivery system in the past, and therefore, housing challenges in the continent have increased rapidly. Amongst the international developments, the United Nations Global Strategic Organization Shelter has asked the African countries including Nigeria to withdraw from housing as it is unable to meet the growing housing demand due to the failure of the government in providing an approach to addressing quantitative and qualitative shortages and housing challenges which is affordable in many less developed countries.

However, on the UN recommendation to African countries to put more responsibility for housing provision in the private sector through Public-Private-Partnerships (PPPs) (Ibem and Aduwo, 2012). Miraftab (2004) finds that public-Private Partnerships (PPPs) are recognized as the arrangement of alternative institutions and approaches to civil service in cities in developing countries. In housing provision, PPP is promoted on the assumption that it will increase the interest of sectors, housing sector capabilities, and the expansion of housing capabilities and facilities (Shelter Afrique, 2008). Satisfied with this visible benefit, the Nigerian government in 2004 adopted the PPP in the proposal to increase housing supply in the country (Owei, 2007). In the cities of Abuja and Lagos, for example, there is a change in service through the PPP approach, particularly in the areas of housing development, solid waste management and transportation. The Government believes that PPP will improve efficiency in public administration and delivery of services through the editing of private and professional sector funds (Lagos State Government, 2008).

It is in this context that this study tends to determine the challenge of PPP providing affordable housing in Abuja. The study also proposed recommendations for better results in PPP for affordable housing in Abuja,

II. LITERATURE REVIEW AND THE CONCEPTUAL ISSUES

Over the decade, PPP has been the issue of conceptual and theoretical debate (Xie & Stough, 2002; Tomlinson, 2005; Mazouz et al., 2008). Contemporary literature in respect of PPP as a range of institutional, contractual and collaborative arrangements between public, private and third-party organizations in allocation public services provided solely by the State (Andriof & Waddock, 2002; Miraftab, 2004; Adams et al., 2006; Brown et al., 2006). This shows that PPP is seen as an alternative to the 'donor' approach. For this purpose, evidence in the literature (Batley, 1996; Marava & Getimis, 2002; Hammami et al., 2006; Bank, 2006; Pessoa, 2006) shows that PPP has been involved in construction and management of transportation facilities and utilities worldwide. PPP involves any arrangement between the public and private sectors in the provision of public services. However, some scholars

(Bovaird 2004; Davidson & Malloy 2009) saw it as a derivative of the privatization movement. As supported by Savas (2000), PPP seeks to introduce a market mechanism into government business. Instead, Sfakianakis & van de Laar (2013) see PPP as the basis of public procurement and full privatization. As supported by Abdul-Aziz & Kassim (2011), any attempts to transfer the role of the government to private companies, just like privatization.

On the other hand, PPP is different from privatization. While privatization intends to sell assets directly, in PPP agreements, public sector entities may retain ownership of assets and hand over property control to the private sector. As stated by Jamali (2004a) PPP goes beyond the privatization of public services but implies a kind of cooperation between two or more partners to achieve the same goal. Most governments and international organizations see PPP as an institutional arrangement with the private sector for the purpose of providing infrastructure assets and services. PPP is an agreement involving the private sector in the provision of new or existing infrastructure assets or infrastructure services (Public-Private Infrastructure Advisory Facilities 2015) traditionally awarded by the government (Department of Irrigation and Environment of Ireland and Local Government 2003). OECD (2008) defines public-private partnership as: "Intergovernmental agreements and one or more private partners (which may include operators and financiers) by which private partners deliver such services to the purpose of delivering government services in line with the objectives of the private partner's profitability and where the effectiveness of the coordination depends on the transfer of risks sufficient to private partners".

On Affordable housing provision, several research studies had been conducted to address the issues of housing affordability in Nigeria, these studies include: the study of Ibem (2012), investigate the contributions of Public-Private Partnerships (PPPs) to increase access to low-income earners to housing in Nigeria (Ibem, 2012). He found that the Public Private-Partnership approach, like most previous public housing delivery strategies, did not provide any significant contribution to the low-income group; rather it is skewed towards providing housing for high- and middle-income earners for the reason of Insufficient housing financing, lack of consistency and continuity in housing policy formulation, poor implementation strategy, unfavorable political environment and declining number of construction workers are major background challenges impeding public supply. Adnan and Morledge (2003) are of the view that there is a need to identify the key criteria to be achieved in each joint venture project if the future of such initiatives is to ensure the challenges and opportunities in the PPP for low housing - why urban people inadvertently have housing needs the most critical of Nigeria is not clearly understood. Sanda (2016) found in his study that the houses were far beyond the affordability level of the target beneficiaries due to lack of political will, corruption among government agents and private sector developers, insincerity of contacting parties and unavailability of the development fund. However, the study (Ibem, 2011), explains that PPP approach is essentially a formal joint venture partnership involving the government providing subsidized land and providing service plots or building home units by private sector partners. While this approach has provided plots and affordable housing units for some high-income elites, it has contributed slightly to the number of housing units available to low-income people in Nigeria. Additionally, Aduwo (2013), discloses the PPP experience in Nigeria's housing sector, especially in the provision of housing for high-income groups but does not provide any significant contribution to housing for low-income groups in Nigeria. He further suggests that a research need for affordable housing to low income earners using PPP approached in Nigeria.

History of Public Housing Provisions in Abuja Nigeria

The Nigerian federal government is in the process of closing broad space for housing demand and supply in the country by using more market-oriented approaches. This policy will limit the responsibilities of various governments and regulators from suppliers. This led to the introduction of a large housing scheme in 2000 by the Federal capital region under its public-private partnership program in line with private sector-driven housing policy in Nigeria. The objectives of the program is to bridge the gap between demand and housing supply, attention to the design of the environment for active private sector participation (Ibrahim & Kwankur 2012). As part of the government's responsibility to provide key infrastructure and land allocation to private developers. Private developers will, in sequence, provide medium and tertiary infrastructure and develop and sell complete homes to individuals. However, the scheme recorded little success (FCT Committee on Mass Housing 2007) due to lack of adequate planning (Ibrahim & Kwankur 2012) and implementation (Ukoje & Kanu 2014). With a success rate of 32.25% (Kanu 2013), this scheme cannot provide Affordable housing to residents in the federal capital region. For example, the Malaysian Garden housing estate was one of the partnerships signed between Nigeria and the Malaysian government in 2004 to provide 10,000 housing units in the capital city of Abuja. The project, with a ten (10) year completion has progressed to less than 2% after eight years (Mohammed 2012). This poor performance led to the suspension and cancellation of some of the provisions under the scheme in 2008 (Ibrahim & Kwankur 2012). Additionally, since the start of the project in 2000, only 113 (31.7%) of 356 developers under the scheme moved to the website (Ukoje & Kanu 2014). Of the 113 developers moved to the site, only 7 (less than 2%) developers completed their projects within a set time period. The developer delivers 4,158 units, representing only 11.66% of the proposed housing units.

A. Challenges of PPPs for affordable housing provision in Nigeria

In spite of the appeal and application of several public-private partnership models in the housing sector in many countries. There appears to be little effort to investigate the materials for their success. Although the announcement and conclusion by the political leaders of the partnership is great hope for the delivery of public services, the investigation of their success is limited (Van Ham & Koppenjan (2010). As the (UN-HABITAT 2011), housing programs PPP in the country build a little sparse, with little empirical data available to indicate any trend to success however, studies (Roberts, 2013 ;. Ibem & Aduwo2012; Mabogunje, 2011; THISDAY, 2009; Abosede, 2006; Akeju, 2007; Agbola, 2005; Adediji, 2006; Kuye, 2006; Akeju, 2007; Tabiti & Tihamiyu, 2002; Ogbuozobe & Ogu, 2001; Mabogunje, 2001; Olatubara & Agbola, 1993) identify a number of constraints to the implementation of the PPP for affordable housing any provision such as:

1. Acquisition and access to land. Although the government uses land as a major incentive to encourage the private sector to become partnerships; the land that can be developed is not available from the government. Thus, it has limited the development of housing stocks in general (Ibem & Aduwo2012).

2. Aduwo (2012) and Ogu (2001), also mention the access to adequate housing finance, high interest rates by commercial banks are not encouraging short term facilities for long term investment in housing projects; and thus, shrinking the quantum of fund available to finance PPP housing projects. Therefore, concerted efforts should be

made at involving more financial institutions as key partners in PPP housing, and such projects should be designed to suit existing and emerging funding protocols of financial institutions.

3. Aduwo (2012) and Ogu (2001), also stated that accessibility to sufficient housing financing, The high interest rates of commercial banks do not encouraging short-term facilities for long-term investment in housing projects; therefore, the amount of fund available to financing public private partnership housing projects is reduced. Therefore, efforts should be made to make more financial institutions the main partners in PPP housing. These projects should be designed in accordance with existing and emerging financing agreements of financial institutions.

4. The study on (Agbola, 2005; Kuye, 2006; and Akeju, 2007) stated difficulties access to mortgage facilities and land titles; There are almost all practical mortgage facilities that do not exist for high income and low income national groups, according to various government strategies towards creating an effective mortgage system to meet the needs of Nigerian housing people have found repeated failures. According to Akeju (2007), there is a great business opportunity in the mortgage housing service in Nigeria, as the size of the mortgage market may be nearly 53 trillion Naira (N53 trillion / US \$ 424 million). The Nigeria Building Society (NBS) was established in 1956 to provide mortgage loans to employees for housing provision. However, its operations are poor, due to the limited financial means attached to the project, despite the general knowledge of the reality that housing is intensive capital, with slow returns. NBS has substitute to Federal Mortgage Bank (FMBN) Nigeria with an initial capital of N150 million for more effective housing loan project.

5. Ownership and land management; One of the main problems is to put ownership and title to all land in the country to the Governor in each country for the purpose of easy access and management by those who are interested in obtaining land in the country (Bem, 2011). However, the question of the approval of the Governor for local transactions and bad government and bureaucracy have made the land acquisition problems, not necessarily expensive and out of reach of most of Nigeria especially in urban centers in the country. Ownership of the land vulnerable to political interference because of the vast power over the allocation of state land managers. Another obstacle is 65% to 70% of the land is held under customary ownership. Even in areas where the title is more common, it is difficult to explain that actually holds the rights to the land. The uncertainty of this title often means endless challenges in court (Woetzel et al., 2014, Leke et al., 2014). The land tenure system acts as a barrier to building a new home. State Governors to allocate land for development through administrative mechanisms of control, did not respond to requests. When developers get a piece of land, he was responsible for paying high fees first. Although spatial planning is in theory, in practice what's up, what will be removed, which means land for housing has to compete with land for commercial use (World Bank, 2009). The issue of the law on public sector land acquisition through eminent domain causes significant delays in bringing to market ground in Nigeria. The land is a basic requirement for the delivery of affordable housing. The main problem related to the acquisition of land for housing availability, lack of political will on the part of the government, accessibility, ownership rights including safety time and the absence of land use plans (DRN 2012). This is a major obstacle in the public and private sectors in the economy.

6. Bem (2011), The infrastructure was also found to be poor; the infrastructure challenges was the main obstacle for Nogeria cities to provide and secure affordable housing, especially in Lagos and Abuja; as the most

important city in the Nigeria (Abosedo, 2006). Akeju (2007) also noted that the poor state of infrastructure in many countries is constantly increasing the cost of construction of housing units, the developer must provide the infrastructure itself, creating a home that is not productive. However, inadequate basic infrastructure is a major constraint to provide affordable housing and affordable. This includes roads, water supply, sewerage and electricity. If less housing built, is located in areas that are not safe, or not provided with water and sanitation, it can cause illness and death increase; On the other hand, good housing can lead to labor force participation rates are higher and better health. better housing also affects the reduction of poverty indirectly. Therefore, the provision of housing will encourage the development of infrastructure and housing supply (World Bank, 1993). Many countries in sub-Saharan Africa are undergoing infrastructure investment as most state governments do not create housing infrastructure-related is a priority in national planning or they are dedicated in anywhere near sufficient funding from the state budget to continue to lead the increase in demand, not to mention the lack of maintenance of existing infrastructure (Giddings, 2007, Sanusi, 2012).

7. Depending on the foreign construction materials; it is likely to accomplish affordable housing but wants components that need to be regulated. To lower material prices and instigate structure, as well as constitute housing less costly for Nigerians, the government should persist to review restrictions on the importation of cement and other construction materials (Roberts, 2013). Another choice worth exploring for further study is how local materials such as clay and other local building materials can be used as an alternative. There are some relatively high housing costs in Nigeria. More than 60 percent of raw materials are imported - this leads to high building costs, fluctuating in exchange rates. The cost of cement is an illustration. In 2011, cement prices almost doubled to N2 800 (US \$ 17.76) for 50kg cement bags. The government intervened with a fixed direction to local manufacturers in the industry to extend its performance efficiency until the price would decrease to N2 000 (CAHF, 2012).

8. As mentioned by Mabogunje (2001), Migration of large rural towns; Today, greater number of Nigerians want to live in a city that is creates overcrowding in many cities in the country. The conveyance of poor housing in Nigeria is directly connected to the continued migration of rural demand for new housing stocks in many countries in the city. Mabogunje (2001) states that the ratio of Nigerians living in urban centers is less than 15% in 1950, by 1975 to 23.4%. According to the United States Intelligence Center (CIA) (2011), 50% of Nigerians have lived in urban areas in 2010. Table 2.1 shows a continuous increase in the percentage of Nigerian urban/rural population for 25 years. Compared to the average growth rate of 3.0% for the population, the Nigerian population has grown around 5.8% per annum, incorporating burdens that are hazardous to welfare, security, housing and social infrastructure (Mabogunje, 2001).

Table 2.1: Nigeria's Urban – Rural Population

Year	Source	Urban %	Rural %
1980	NPC (1990)	15.5	84.5
1986	NPC (1990)	18.2	81.5
2000	Mabogunje (2001)	43.3	56.7
2000	UN-HABITAT (2001)	44.1	55.9
2005	Ajibola & Sanmi, 2015	47.2%	52.8%
2015	Ajibola & Sanmi, 2015	54.8%	45.2%

(Ifesanya, 2012) & (Ajibola & Sanmi, 2015)

9. The study of Tabiti & Tihamiyu (2002) discover the poor implementation of the housing policy; with the policies and programmes set up by the Nigerian government to address the challenges of provisions in the country, the policies and programmes failed to solve the vast housing problems. Finding a comprehensive appraisal of the policies and programs of both the government and the private sector in Nigeria, in the link to the delivery of housing, disclose that there is a vast gap between its bases and its implementation. Despite the weak and inadequate policy formulation in the past, the recent housing policy of the Nigerian government has been clear and articulated (Agbola, 2005). However, most of the applaud policies fail to interpret into more desirable housing delivery in many parts of the country. Some element has been responsible for these unwanted decisions. In addition, some of the unlawful failings in the implementation have been regard unproductive for many statutory institutions which are instruments of implementing a housing policy (Onibokun, 1982, Agbola and Jinadu, 1997, Olajide, 2010). The rationale for the failure of these institutions can be investigated, otherwise, effective settlement solutions for housing problems in Nigeria will remain a mirage.

10. Cost recovery problem; although there are substantial subsidies for low-cost housing between 65-75%, many subsidized housing subsidized scheme in Nigeria intentionally defaults, despite the prevailing circumstances of their socio-economic condition proving their economic well-being and their ability to repay (Agbola (1993) due to the credibility of beneficiaries that the houses represent their own 'national cakes'. The excellent rate of failure is also due to the reasons for protesting the massive bribe of government officials in Nigeria, where housing of the heirs did not see the reason for paying thousands Naira's citizens are demanding them temporarily, individuals in government embarrassing hundreds of millions of dollars without any consequence. High rates of mortgage mortgages affect the breeding of home units and prevent effective housing submission.

11. Economic problems; the economic situation in Nigeria is increasingly unproductive and too much on foreign goods (Agbola, 1993). The economic downturn and poverty recession have worsened the housing problem and the affordability of the units supplied. The United States Intelligence Center (CIA) (2011) points out that 70% of Nigerians live below the poverty line, based on 2007 estimates. Also, according to UN-HABITAT, the poverty rate in the country closed from 46% in 1996 to 76% ThisDay, 2009). However, the World Bank (2011) provided a Poverty Ratio in Nigeria as 34.1%. Economic issues limit the ability of governments and private developers to generate home units, while, at the same time, endangering the people's ability to buy decent homes. The provision of affordable and affordable housing and thereby enhancing the living conditions of slum areas in Nigeria will enhance the physical aesthetics of urban environments and improve the health of the people. This will also increase the productivity of the people, thereby enhancing the country's progress towards achieving the Millennium Development Goals (MDGs).

12. High building standards in the PPP scheme; In addition to the above mentioned factors, there are also signs that the adoption of high standards of building in the PPP scheme has also contributed to the low amount of low-income housing. For this purpose, it is proposed that the government should examine the issue of high standards of housing with the aim of reducing housing standards to enable PPP to provide adequate low income home units at reasonable cost (Ibem, 2011).

III. CRITICAL PERSPECTIVE OF CHALLENGES OF PPP APPROACHED IN NIGERIAN HOUSING SECTOR

Current PPP for Housing provision

This section examines PPP practices in housing delivery in both developed and developing countries. Experiences learned from the review of those countries' practices assist in understanding the different PPP arrangements and the contextual peculiarities that influence their performance. The review examined PPP housing delivery in four countries including the UK, Canada, Malaysia and India. The choice of the four countries is informed by the level of economic and political development as well as the level of PPP development in the selected countries. Both Malaysia and India are developing nations and share some similarities in their economic and political development with Nigeria. Malaysia's development in the last few decades serves as a fashionable model among developing countries (Abdullahi et al., 2011). Malaysia has made mammoth progress in the application of public-private partnerships (UN-HABITAT, 2005) particularly in the housing sector (Agrawal, 2010; Abdul-Aziz & Kassim, 2011).

The concept of Housing demand and supply

There is a gap between the needs of housing and the ability to obtain the desired housing type, the outcome of demand lead to the affordable housing problem in the country, while evidence shows there is a housing shortage in the country it is vital to realize that people can only get what they can afford. Affordability analysis prove that low-income can afford N2 million (\$13,333.33) in housing units. This is on the ground on the assumption that the borrower's average monthly income is - N34,000 (\$226) and should use 33% of its total income for housing. For a down payment of 6% of the NHTF for 30 years and 10% of the cost of the home (N200,000 = \$1,333) the monthly payments will be US \$71.94 an analysis of the stock of housing units help to understand affordability. As of 1991, Nigeria's total residential unit was estimated at 15.2million, while more than 70% of residential units were located in residential rooms (know as facing me, i am facing you). Unfortunately, there is current no update data. Table 1 Estimated the number of housing stocks based on then type of housing in Nigeria (1991). It is usefull to know that people can have what the can afford.

The analysis shows that the ability of low-income earners can afford to buy houses at N2 million (\$ 13,333.33). It is on the assumption that the borrower is the average monthly income - 34,000 (\$ 226) and must spend a maximum of 33% of gross income in housing.

HTF for a mortgage for 30 years at 6% per annum and an advance payment of 10% (200,000 = \$ 1,333) of the cost of housing, the monthly fee is N10,792 (\$ 71.94). Analysis of housing stock helps to understand the capabilities. In 1991, the number of residential units in Nigeria is estimated to be 15.2 million and more than 70% are in the courtroom (called my face my face). Unfortunately, there is no recent data available. Table 1 Estimated cost of the house, according to the type of residence in Nigeria (1991) thousands.

**IV. TABLE 1 AN APPROXIMATE HOUSING STOCK, BY RESIDENCE TYPES IN NIGERIA (1991)
THOUSANDS**

	Urban	Urban	Rural	Rural	Total	Total
	%	Units (Million)	%	Units (Million)	%	Units (Million)
Maisonette	2	67	0	12	1	79
Duplex	3	101	0	-	1	101
Detached bungalow	10	337	20	2,289	17	2,627
Semi-detached	2	67	1	60	1	127
Flat	15	506	0		3	506
Tenement (Room)	65	2,194	77	9,200	74	11,393
Others	3	101	2	287	3	388
Total	100	3,373	100	11,848	100	15,221

Source: UN-HABITAT, 2001 Report on National Housing Trend

Housing Need

Demand is affected by number of economic factors, such as increased economic activity leading to increased labor demand and rural–urban migration. The result is country with 14 million housing deficits. This is about 100% more than the 2001 deficit. This is about a hundred percent increase when compared to the deficit in 2001. There has been an intractable gap between the government’s supply efforts and actual achievement over the years, worsened by population growth from about 42 million in 1960 to more than 151 million in 2010. The availability of housing units in Nigeria can be seen in the formal and informal sectors. Formally refers to the various elements of the private sector and the public sector (Strengthening Financial Innovation and Access 2008) (Table 3, Table 4, Table 5). Demand is limited by the number of economic factors, such as increased economic activity leading to increased labor demand and rural-urban migration. The result is a country housing deficit of 14 million units. Compared with the 2001 deficit, it has increased by about 100%. There is a gap between supply intractable government and actual achievements over the years, coupled with a growing population of around 42 million in 1960 to more than 151 million in 2010. The supply of housing units in Nigeria can be seen from the formal and informal sectors. Formal refers to the supply of the various elements of the private sector and the public sector (Enhancing Financial Innovation and Achievement, 2008) (Table 3, 4, 5).

Estimated housing needs (1991-2001)

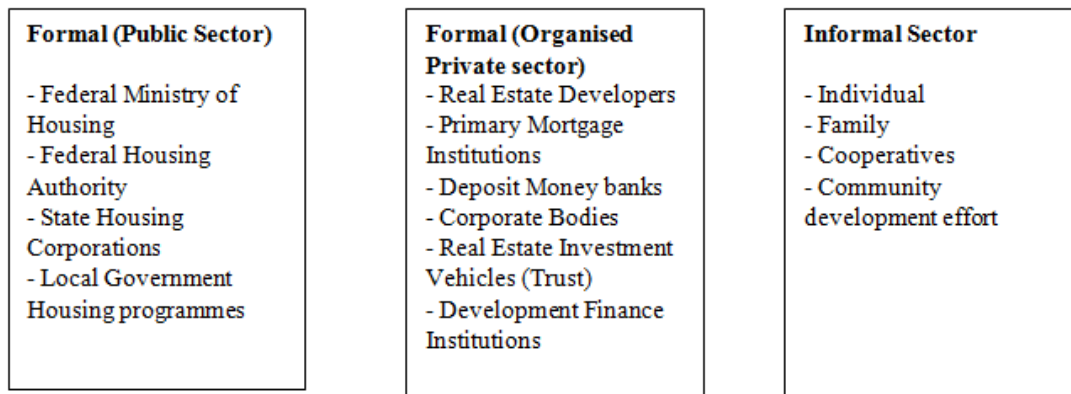
	Urban areas	Rural areas	Total
Housing Stock 1991 (‘000)	3,373	11,848	15,221
Estimated no of households 2001 (‘000)	7,289	15,295	22,584
Required output 1991-2001 (‘000)	3,916	3,447	7,363
Required annual output, 1991-2002 (‘000)	391.6	344.7	736.3

Source: UN-HABITAT, 2002

Housing supply

The Nigerian government has taken some measures to increase housing supply. Fasakin (1998) proposed a cooperative housing model; Oduwaye (1998) advocates a simple land allocation system; Omole (2001). However, the availability of housing units in Nigeria can be viewed from the formal and informal sectors. Formally refers to

the supply of the private sector and the various elements of the public sector. Fasakin (1998) proposed a cooperative housing model; Oduwaye (1998) supported the provision of land mobile systems; Omole (2001). However, the availability of housing units in Nigeria can be seen in the formal and informal sectors. Formally refers to the supply of various elements of the private and public sectors.



Pison Housing Company As adopted by Opeyemi, 2015.

V. CONCLUSION

In fact, the government alone cannot make up for this gap, so the private sector needs to play an active role in housing. Therefore, the focus of the report is to assess the role of the private sector in providing affordable housing to the public through cost reduction (value management). There is no doubt that the private sector has made a significant contribution to the development of the Nigerian housing market, although these constraints are challenging its actual efforts. Specifically, the private sector should be involved in building housing for all categories of population for sale or rental, building materials manufacturing and supply in the housing construction sector, infrastructure development in human settlements, and encouraging community members to improve their lives. The environment participates in the project through the community. Obviously, the government's "provider" status is more necessary to be invalid. The future of providing quality housing, especially in developing countries, cannot be separated from the involvement of the private sector; in fact, the government should encourage this practice through appropriate funding.

Based on a critical review of the PPP challenge for affordable housing in Nigeria, I found that the majority of literary surveys focused on (Acquisition and access to land, access to adequate housing financing, access difficulties to mortgage and land titles, Ownership and management land, weak Infrastructure facilities, Depending on foreign construction materials, Large rural urban migration, Implementation of poor housing policies, Cost recovery problems, Economic problems, high building standards in PPP schemes on housing affordability parameters using PPP This is a fact that the government failed. It is therefore recommended that the government provide land without cost, encouraging the use of low cost local building materials, the provision of more financial institutions with little or no benefits, the establishment of an effective mortgage system and the incorporation of self-help and additional housing into the public housing delivery system will ensure better results.

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