The Provision of Housing in Abuja: The Institutional Framework and Emerging Issues

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ABSTRACT

Home ownership provides a tangible asset which acts as a means of financial security and a hedge against inflation. The ability of the average citizen to save enough to either build his own house or buy a completed one is not always easy. The objective of this work is to look into the Federal Government's commitment to promote the welfare of the people by providing them with decent affordable accommodation. This is exigent, especially in the Federal Capital territory, (FCT) Abuja, which in recent times has witnessed a huge influx of people, being the seat of power. The commentary will critically assess the role of institutions which are geared to support a robust housing policy such as the Federal Housing Authority, (FHA) Federal Mortgage Bank of Nigeria, (FMBN) and the Primary Mortgage Institutions (PMI's) to name a few, with the mandate to provide accommodation on a cost effective basis. The methodology to be used is doctrinal research citing guidelines from the listed institutions. This study recommends that the performance measurements of these institutions as well as commercial banks need to be broadened for effective bench marking against their social contributions and economic impact. It is also recommended that a critical analysis of these institutions by relevant supervisory bodies of their operative benefits would put them on a path to sustainable growth. This would boost their positive perception in the eyes of the public and provide the necessary impetus to providing affordable housing.

Keywords: *Home ownership, federal housing authority, housing provision, institutional framework*

INTRODUCTION

The Federal Capital Territory Administration (FCTA) has the mandate to provide critical infrastructure services and administration for the development of a first class federal capital territory comparable to the best in the world. According to the then Katsina State Commissioner of Works, Housing and Transport, Abdul Isah Kaita, over 80 percent of Nigerians live in rented apartments[1]. He therefore felt that it was imperative for federal and state governments to be very concerned about providing affordable housing for Nigerians. He noticed that the bulk of the earnings of civil servants are diverted to payment of rent, in contrast with what is obtainable in Singapore, South Africa and some other countries. Government must therefore demonstrate its readiness to implement its housing policy

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especially in the FCT, with the vision of having housing estates which would cater for all classes of people and also migrant residents[2]. However, housing projects are capital intensive and especially in the FCT, the issue of payment of compensation to the indigenes of areas such as the Gwari, is an on- going exercise that constraints the availability of land for government developmental purposes. This makes accessibility to land a veritable commodity. Also the cosmopolitan nature of Abuja has made it a favourite destination for investors. As a result of its strategic location, political status and economic significance in the world at large, the human traffic in Abuja continues to escalate. It is expected that by 2025, the population of Abuja will rise to 10 million people, from its present figure in 2014 of six million people[3].

When Abuja became the Federal capital, the seat of power moved to Abuja, and this was highly reflected in the mass movement of parastatals and other government agencies. Potential investors were assured of the availability of land and quickly moved in to provide accommodation and other logistics for the teeming population. With the exorbitant cost of accommodation in Abuja in the early years of its existence, most workers and civil servants preferred to build small bungalows for themselves at minimal costs rather than paying huge amounts of money as rent. Sadly, these home owners lost their homes to the countless demolition exercise that was justified as sustaining the Abuja master plan. No doubt, this was a necessary exercise, but it meant that the government had to be ready to fully take charge of housing delivery, to avoid the springing up of shanty slums and unplanned residences. The bulk of the responsibility to develop the housing sector was passed to private developers and other primary mortgage institutions[4]. The fear of demolition and uncertainty over genuineness of land titles, especially in outskirt areas has led to apathy on the part of private individuals to key into the sector. This has meant a boom for the housing estates owned by primary mortgage institutions and private estate developers, especially as people who lost their homes to the bulldozers of demolition exercise quickly sought alternative shelter in the estates.

The Institutional Framework for the Development of Housing in Abuja

The National Housing Fund (NHF)

The National Housing Fund is set up by the NHF Act No. 3 of 1992. The terms of reference of the Act include constant loans to Nigerians for the purpose of building, purchasing and improvement of residential houses; to ensure the development of specific programmes that would promote effective financing of housing development, in particular low cost housing for low income earners. The manner the Act anticipates to do this is to ensure that the housing sector takes its rightful place in the economy as a driver of the economy. To be eligible to access the loan, the "NHF Act stipulates that a Nigerian earning the minimum wage and above per annum in either the public or private sector of the economy shall contribute 2.5% of his /her basic monthly salary to the fund." This provision is compulsory. However, it is a veritable avenue for Nigerians to own their own homes. "The NHF Act also stipulates that self-employed individuals contribute 2.5% of his /her

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monthly income to the fund." Such self- employed people must however show satisfactory evidence of regular flow of income. An individual number is then issued to the participants for life[5].

The Federal Mortgage Bank of Nigeria (FMBN)[6]

The NHF Act specifies that private individuals can be eligible to access loans to develop their plots of land or buy directly from a developer or government sponsored estate. The Federal Mortgage bank is the vehicle by which the loans are disbursed. The FMBN has several objectives among which are to "facilitate the mobilization of the fund for the provision of houses for Nigerians at affordable prices" [7] The loan is available to both the employed and self -employed Nigerians

Federal Housing Authority (FHA)

A visit to any branch of FHA reveals that they cannot dispense loans of their own accord, but act more or less like a government Primary Mortgage Institution (PMI). One has to be a contributor with the NHF to be eligible to be privy to their loans. Interestingly, the loan interest rate was in a region of 18 -22 % as at the last time the researcher checked their office in Abuja in November, 2014.This is despite the fact that some applicants may have a plot of land duly covered by a certificate of occupancy[8] which conforms with the existing planning laws and regulations (approved building plan.) A certificate of occupancy is one of the acceptable collaterals under the National Housing Fund Act 3, 1992. The FHA rather than package a loan for such an individual that will tally with the subsidized interest rate regime which is under 9% still prefers to treat it as a commercial loan with interest rate at between 18 -22%. Moreover, they insist on a repayment tenor of two years or 24 months with a moratorium of one year, rather than the 30 years specified in the NHF Act, or the unexpired residue of the applicants years of eligibility.

Primary Mortgage Institutions (PMI's') and Challenges

Another aim of the FMBN is to "provide long term loans to mortgage institutions for on-lending to contributors to the fund."[9] "A contributor interested in obtaining the NHF Loan applies through a registered and duly accredited Mortgage Loan Originator (e.g.) PMI), who packages and forwards the application to FMBN." The PMI must however be accredited by FMBN[10] Most of these PMI's also own their own estates from where they offer homes to subscribers. They are many genuine mortgage homes among them. But being privately owned institutions, their primary focus is of course profits, as they are more interested in growing their own business. Some of the challenges subscribers encounter with PMI's are:

a) ***Facility Fee:*** Even when they have accessed a loan for a subscriber from FMBN, they still insist on charging for facility fees payable to run their estate in cash, rather

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than making a provision to draw it down from the loan. This facility fee is for the provision of such infrastructure like roads, water electricity, security, and so on. Sometimes, this facility fee is even higher than the initial equity down payment. The most astonishing part of this is that they even insist on the first tranche of the loan to be paid in cash. This commentator believes that the most convenient arrangement would have been to take the first yearly tranche of the loan directly from the accessed loan to avoid hardship to the subscribers. At the end of the day, with all the new attendant payments, the equity contribution is definitely more than the initial amount anticipated by the clients. Even in situations where the loan has been accessed, failure to meet up this payment for facility fee may mean being transferred to another low quality estate, or having to wait a longer period for a new housing estate to be built by them. Oftentimes, they attend to newcomers with cash to pay for all the needed requirements, or sell the already subscribed units for outright cash to those who have the means to do so, as was the case with Platinum Savings and Loans Ltd.

b) ***Provision of Infrastructure:*** Some estates lack basic amenities like water, light roads. Often these PMI's are in a hurry to build new estates, rather than properly provide facilities for the one they have built, for example, Logoma estate in Abuja. In this regard when the FMBN loan is accessed on behalf of all the subscribers of a new estate, the bulk of the loan should be warehoused by FMBN. The loan should only be released to the developer in tranches after satisfactory evidence of use of previous loan drawdowns to put up the structures in question. This can be achieved if it is mandatory that at every stage of the housing estate construction project, the contractors seek clearance for a projects acceptance before going over to the next stage of work. It is only the PMI's who execute their jobs according to laid down specifications that would be cleared, and have more funds released to them to complete the projects. The FMBN should not hesitate to terminate the contract of any PMI who has put up a shoddy job.

It is suggested that the Federal Mortgage Bank (FMBN) should do more diligent monitoring or have adequate oversight functions over these PMI's. Subscribers should be protected, by ensuring that infrastructures are provided. It is suggested also that rather than depending on cash from the loan outlay meant for subscribers to foot the initial infrastructural work, a percentage of the individuals loan, say 10% should cover infrastructure. Thus, the FMBN monitoring team will have a real stake in the way amenities are provided. Subsequently, the issue of yearly facility fee can be passed to the subscriber only when he is already in possession or in full residence. Most PMI's put the subscriber into possession, after the FMBN loan has been accessed, if the project has reached 40 percent completion. Edor Ocheka, Rogers an estate analyst is also suggesting that it will not be out of place for the FCT to provide certain primary infrastructure namely electricity and water supply to the workers district, under the new partnership with some labour organisations[11].

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c) ***Possession of Title Documents or Relevant Building Plan Approval:*** Sometimes, the Primary Mortgage Institutions (PMIs) do not have adequate title to the land where they are building the estates. This can lead to the estates being demolished even when helpless subscribers have put down some money. The PMIs then have to relocate the subscribers to another location that may not be their choice. For example, an estate on Yar'Adua express way, near the turn off to the Nnamdi Azikiwe International Airport was demolished, after it had reached 90 percent completion stage. The subscribers were relocated to Becky Gardens which is in Nassarawa State. Not only were they being given a location that is not their choice, they had to wait for the new estate to be built from scratch.

d) ***Diversity of Loan Portfolio:*** Many PMI, do not like to package loans for individuals who have plots of land with valid certificate of occupancy (C/O) and building plan. They prefer you to buy into their own estate. If you insist, they will give out the loan at a high interest rates or commercial bank rate, instead of the prescribed 6% - 9% from FMBN. The NHF Act clearly states that a certificate of occupancy can be accepted as a valid title which will act as security for the loan being accessed. This kind of double standard was not envisaged by the NHF Act. There should be collaborative effort by FCDA (Federal Capital Development Authority) with FMBN. In this regard, those who have plots of land and have paid all the relevant development fees and gotten an approved building approval should be assisted to access loans for building.[12] It should be noted that, especially in Abuja some landed properties have values far in excess of the loan being requested for, and continue to appreciate on a daily basis. As such, where such individual applicant defaults on payment, the land can be disposed of, to recover the loan. More so, the NHF Act specifies a legal mortgage over such properties between the applicant and the mortgage loan originator, which will then be assigned to Federal Mortgage Bank[13]. It is submitted that based on these loan conditions, individuals should be allowed to access loans at the laid down subsidised interest rate regime. Rather, what obtains in actual practice is that individuals who have landed properties have to resort to commercial bank loans at about 20 – 22 percent interest rate.

e) ***Depreciation of Subscribers Funds:*** Undue delay in handing over the homes to the mortgage loan subscribers leads to depreciation of funds. The whole idea of a mortgage arrangement is to use the funds that would have been paid on a rented apartment to pay off ones mortgage on a yearly basis. Most PMIs promise to hand over homes to mortgage applicants within a space of 2-3- years. However, a situation where a PMI cannot hand over homes to the subscribers for over 9-12 years is not only very frustrating to the potential home owners, but wrecks economic hardship on them. This is because, first of all, they have in their kitty the subscribers equity contribution of about 20 – 30 % of the cost of the home, which in several instances may run to close to two – five million naira, depending on the cost of the

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home being purchased. In most instances, they refuse to give back such funds to depositors. As such, the client is at the losing end. First of all, he cannot withdraw and use the money for other purposes. Secondly and most importantly, he continues to pay rent in his present abode. The end result is that by the time the home is finally handed over to the potential applicants, they would have spent close to the sum for the home they are pursuing on rent. Most of these delays by the PMI's are as a result of inadequate funds to put in place infrastructure to the estates, or on-going title imbroglio with other PMIs or Federal Capital Development Authority, (FCDA). The clients are forced to wait until the titles have been determined in court before their homes can be handed over to them.

Private Developers

There are also independent estate developers who are contributing positively to the development of the Abuja housing sector. While there are lots of genuine developers, many subscribers have lost their money to dubious people fronting as estate developers or owners. The way these set of people operate is that they open personal accounts with some PMIs. The subscribers are then asked to pay their equity into these accounts, only for them to make away with the money. It is suggested that where the estate owners or developers differ from the PMI, the PMIs must have an obligation to protect depositors funds by asking depositors to pay into a designated account that will have an independent draw down status from the developers. Take for instance, the case of the Nigerian Labour Congress (NLC), which, in a quest to increase workers welfare by provision of affordable accommodation had gone into partnership with Kriston – Lally Ltd, a private developer to deliver mass housing units to Nigerian workers based in Abuja. Stringent measures were put in place by NLC to protect the funds of the subscribers. It was to safeguard subscriber's funds that the NLC insisted on being joint signatories with the managing director of Kriston-Lally. Despite this, there were still loopholes in the scheme, as some workers were found to have paid in money to accounts unknown to NLC, rather than "THE NLC –KRISTON LALLY EPC PROJECT ACCOUNT IN ZENITH BANK." To make matters worse, the MD of Kriston Lally was not seen or heard for a while. The subscribers had to revert to NLC to help them out as it was the reassurance of NLC, that gave many workers confidence to join the scheme in the first place.[14]The workers who paid the percentage of their equity contribution into the right account, agitated for a refund of their monies as the take- off date of the project kept being delayed.

Issues Working against Provision of Adequate Housing in Abuja:

Plethora of Issues in Land Administration

i. ***The Land Use Act 1978:*** This Act has been described as a "piece of legislative social engineering aimed at achieving egalitarian equity in the land – rights distribution in the country."[15] The High cost of property in the country has been blamed on the corresponding cost of acquiring land. The publicity secretary of the Nigerian

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Institute of Builders (NIOB), Mr. Danjuma Abalaka observes that "in Nigeria, lands are majorly owned by natives; government ownership of land is about 40% and is mainly in cosmopolitan cities like Abuja."[16] Also expressing the same opinion, the Managing Director of the Federal Mortgage Bank of Nigeria, Mr Gimba Ya'u Kumo, speaking on the side-lines at the 4th Building and Construction Economic Roundtable organised by the Quantity Surveyors Registration Board of Nigeria, called for a review of the Land Use Act, 1978, as he believed that it was a major impediment to affordable housing and constituted a clog in the growth of the real sector.[17] An Economic Specialist at the U.S. Embassy in Abuja, Mr Akeju, Ajibola Andrew has noted that Nigeria presents a difficult investment terrain where laws to protect the sanctity of contracts may not effectively support private sector participation. He was particularly mindful of the Land Use Act, 1978 which vests all land in the government as an obstacle to making land available for housing development[18].

ii. ***The High Cost of Certificate of Occupancy and other Title Documents:*** In order for mass housing to properly take off, Mr Gimba Ya'u Kumo also stresses that the high cost of obtaining title documents by developers and individuals must be ameliorated. He considered the statutory payment of registration and other fees paid on transfer of title to be very exorbitant. He also expresses concern about the plethora of documentary requirements for processing of title transfer such as tax clearance, development levy, development permits, and tenement rates among others. A recent World Bank report also proclaimed Nigeria as one of the most difficult and expensive places to register or acquire property for business in the world"[19].

iii. ***Lack of Political Will to Develop Housing:*** By the terms of the land use Act, 1978, many State governments are vested with the full control of lands in their territories. They are not willing to allocate such lands directly to genuine estate developers but rather prefer to allocate them to "those who have access to those allocating the lands," such as "middlemen and speculators and those close to people at the corridors of power.[20]…..Ya'u Kumo see above citation). The resultant effect of this is that the high cost of acquiring land by genuine developers is in the end, transferred to the end users; the subscribers.

iv. ***The Processing offices should be manned by trained personnel who understand the intricacies of land acquisition:*** The processing officers should be well remunerated to avoid the temptation of double allocation. This is usually an internal racket, in the land processing offices whereby officials collect money and issue out fake title documents for land already allocated to someone else. This opinion was further buttressed by Akeju Ajibola Andrew who though commending the improvements at Abuja Geographical Information Systems (AEGIS) which was put in place by the El-Rufai's administration, noted that while automation is important, it should be enhanced by a better work ethic. He wonders

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how feasible it would be to attract foreign investment given the amount of time it presently takes to register properties[21].

v. ***High cost of homes due to using housing estates for money laundering:*** It has been noticed by political analysts that most politicians often invest their money in purchase of land and residences. This they do in highbrow areas such as Maitama, Wuse II, Asokoro, Wuye, Gwarimpa and other upcoming cadastral districts. The result of this is a steep hike in the cost of properties. But due to the makeup of Abuja, property in the aforesaid areas is finite. The result is that they now purchase residences in estates. They purchase five room duplex, four room detached duplexes at ridiculous amounts. Some of this property goes for as much as 50 million naira. Beside, government intervention in housing is being frustrated by the activities of the rich class. "It is heart burgling that several interventions by the Federal Housing Authority within Abuja metropolis some years ago could not succeed because such are being bought over by wealthy Nigerians then at exorbitant price for their selfish interest and to the deterrent of the poor. This negates one of the essential reasons for government as enshrined in section 14(2) (b) of the 1999 Constitution of the Federal Republic of Nigeria"[22].

vi. ***Contributions to the Fund:*** Aside from workers contribution to the NHF, other sectors expected to contribute to the fund are PMI's, banks, insurance companies, commercial and merchant banks[23]. At present, contribution to the housing sector is only about 10 percent, with the mortgage institution contributing about 2 percent. The other sectors are not pulling their weight at all. It must be emphasized that housing, in most developed countries is often driven by concerted efforts, by all the stakeholders.[24]

The Way Forward to Provision of Affordable And Adequate Housing in Abuja

Cooperative Action with Nigerian Labour Congress (NLC) and other Associations

i. **NLC:** The Federal Government of Nigeria, in collaboration with Federal Capital Territory Development Authority (FCDA) now has nation -wide workers housing scheme. The scope is wider because aside from regular workers who contribute to NHF, those who contribute to the Pension Fund, and the self- employed are also considered. This new scheme is in collaboration with the Nigerian Labour Congress (NLC). The NLC, which is the umbrella body of Labour Unions in Nigeria under the leadership of Comrade Abdulwaheed Omar believe that the Nigerian workers should be provided with basic work tools and environment as well as the financial motivation that will "propel him or her for the achievement of the set goals and aspirations of either the government or private institutions where he or she works."[25] He stresses the role of development of infrastructure as a measure to reduce poverty, which will ultimately increase the magnitude of national

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development. It is only when the welfare of workers are assured that national development can be sustained.

The types of houses available include duplexes and semidetached duplexes, as well as two and three bedroom bungalows. These are in the range of 46 million to 12.4 million. The various categories are to cater for ministers, permanent secretaries, DG's, Deputy Directors, assistant directors, down to the senior staff and junior workers.[26] The mood of expectation of these Nigerian Public servants was damped due to the cost of the houses, as well as the repayment tenor. The workers pointed out that they needed assistance with sourcing the initial down payment of between 30 and 10 percent respectively, depending on the type of accommodation required as well as an extension of the repayment period.

ii. ***The Trade Union Congress (TUC) , as well as informal sector Cooperative Housing Loan Scheme (The COOP Loan Scheme):*** The TUC program consists of houses starting from 10.44 million. The payment terms are 10% initial deposit, with a balance to be repaid over 15 to 20 years through mortgage. This will of course, like other pilot schemes involve the collaboration with a primary mortgage institution and the houses available include 5,4, and 3 bedroom terrace duplex, 3 and 2 bedroom block of flats. [27]

In relation to this, "The Informal Sector Cooperative Housing Loan Scheme (The Coop Loan Scheme) is a product under the umbrella of the National Housing Fund (NHF) Scheme, designed to accommodate non-salary informal sector Nigerians through cooperative societies to join the National Housing Fund and avail themselves the opportunity to become proud home owners." [28] The way the Coop land scheme works is that a cooperative society would source land with a valid title which can be sub leased to members of the coop society. It is specified that the Coop society must be duly registered with FMBN and its individual members must be contributors under the scheme in the same way as other salary earning workers.[29]

iii. ***Partnership With Traders Or Traders Associations:*** The FHA in its need to provide housing for the informal sector has entered into agreement as at November, 2014, with the traders in Abuja for delivery of 5000 housing units in the Federal Capital Territory, FCT. [30] The first scheme of the project is at Zuba. The collaboration is with the National Association of Nigerian Traders. The prerequisite for this was to open a mortgage account with the FMBN and deposit 15% equity. The scheme however has to be approved by the Federal Capital Development Authority (FCDA)[31].

iv. ***Consolidation of mortgages:*** With the introduction of the Pension Reform Law, 2014, which was revolutionised by the Bureau of Public Enterprises, (BPP), which is a reform of the 2004 laws, a worker must be contributing to the pension fund[32]. Rather than restricting individuals to a single mortgage , which invariably in Abuja is for estate holdings, individuals can be allowed to have about two mortgage

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arrangements, one under the pension scheme, and the other , under the NHF. These should both be domiciled with the Federal mortgage Bank, and PENCOM, who will have a duty of consolidation of the mortgages.[33] (The consolidation of the two loans with the same institution will ensure that the two will be paid off in a seamless transaction It may be argued that the focus of government should be for individuals to own homes en masse, and that a system that allows one individual access to two mortgages, may decrease the chances of other people. The point really is that most of these estate houses are small and cramped, with very tight living areas. As the living standard of the mortgagee is improved in life, he should have a choice as to having better and more spacious living conditions. Most times the former estate accommodation can be given out for rent or sold under a controlled regime by the FMBN, which also invariably increases the houses in circulation, and attainment of the lofty goals of the government to provide mass housing for the citizenry.

v. ***Development of District Areas and Satellite towns:*** Another veritable avenue to enhance the provision of housing would be to open up more districts within Abuja. It is on good authority that even presently most low income workers come to work from areas such as Masaka and Nyanya which are in Nassarawa state. It is not as if people prefer to live far away from their places of work in Abuja metropolis, but such low income accommodation are not available for their use in Abuja. Happily, the situation is being improved as many more districts such as Kaura, which are on the Abuja master plan are being opened up.[34] For example, in the three and half decades of its existence, only eleven districts have been developed. In the same vein, it has been suggested that that the Federal Capital Territory Administration,(FCTA) delegate adequate funding to the Satellite Town Development Agency (STDA), in order to improve the quality of life in these satellite areas. The satellite towns, include Jikwoyi, Karshi, Apo, Kuje Gwagwalada and Kubwa.[35]

vi. ***Engagement of Public Private Partnership (PPP):*** Renewed private sector incursions as direct philanthropic benefits by well -placed individuals and organisations as part of Corporate Social Responsibility (CSR), can accelerate the speed of delivery of critical infrastructure in both the satellite towns and the city. The corporate sector and other well-meaning organisations can intervene in the provision of roads, education to the less privileged. Low cost housing units can also be provided for low income earners.

vii. ***Participation in the FCT by State Governments, in collaboration with FMBN:*** State governments can also build estates for their citizens in the FCT. Katsina State government, in a further bid to enhance the provision of houses to civil servants had started the construction of 130 housing units in Abuja for the benefit of Katsina State indigenes[36].

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viii. ***Banks should Lend to the Real Sector:*** The Central Bank of Nigeria (CBN) should compel banks to lend to the real sector. There is a real dearth of funds in the housing sector. It has been noticed by the CBN that banks are no longer bracing up to their primary duty of financial intermediation. Rather banks and discount houses prefer to pile up funds in CBN's Standing Deposit Facility (SDF) instead of deploying them as credit to the productive sector of the economy."[37]

It is suggested that banks should deploy funds to mortgage institutions, private developers, as well as other citizens with proper title documents. Lending to entrepreneurs, young school leavers and other budding enterprises will empower more people in the long term to have money to pay up the contributory equities to own their own homes. Also, long term funds should be made available by banks, as most banks prefer to lend in the short term, typically 24 months to 36 months.

CONCLUDING REMARKS

Interestingly, the provision of a robust and adequate housing policy has multiplier effects on the society. The process for intervention and implementation by the government must be transparent. The utmost concern of government is that workers should be housed in high quality and affordable accommodation, which will ensure that the target audience is reached. If the housing sector is well developed it can play a crucial role in overall economic development. Housing intervention can increase the sense of nationhood, and increase the level of productivity and social stability. Especially for Abuja, the Federal Capital Territory, it is suggested that a study be made of housing models across the world in urban capital cities, in order to properly fine tune the Nigerian housing initiative, taking into consideration, our own peculiar circumstances. Low cost bungalows, storey buildings and eight to twelve apartments block of flats may be preferable, in order to maximise land. As such, the models that should be adopted should properly fit with our present socio cultural realities, while our government agencies work round the clock to deliver 24 hours electricity and other supporting infrastructure to the citizenry.

One major way to assist eligible subscribers with the funds for the initial equity contribution and mortgage payment may be for the FCT to adopt the model being considered in Lagos, the commercial hub of Nigeria by the then Governor, Mr Babatunde Fashola. Under the State's Home Ownership Scheme, there is the possibility of outright purchase of estates from private developers after construction. He was speaking at the 3rd Real Estate Unit Summit in Lagos. This will be to supplement the 200 houses being delivered by the Lagos State government every month since March, 2014[38]. More so, unlike the katsina model, whereby the houses built can only be accessed by contributors to the National Housing Fund, (NHF) which requires contribution of a certain percentage of one's monthly income, all that is required is proof of five years tax payment. Thus one does not have to be a salary earner, but the scheme is open to all.

Government should refocus the idea (of housing) around social responsibility instead of business. This is true because Government has a lot of "responsibilities in social

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responsibility, and no business in business"[39]. As such, the FCT administration should liaise with the FMBN to see how the financial burden can be reduced for low income earners, government should surpass the Lagos State example by discounting the houses at 50 percent, to enable junior workers who constitute the mass of civil servants in Abuja to benefit from the milk of their social responsibility.

Already we have talked about the huge amount of funds domiciled with various pension fund licensed institutions. Civil servants should be able to have access to these funds both to support the initial equity contribution, and subsequently to pay off the mortgage instalments. A situation where a worker is statutorily compelled to set out idle funds in a pension account,[40] while he grapples and juggles to send his children to school pay off mortgages and meet up other living expenses may be rather burdensome. Since the employers contribute seven and half a certain percent of the outlay while the employees also contribute the same amount, and then one part can be set aside for mortgage purposes while the other is given to the worker when he retires from active service.

The FMBN should brace up to its supervisory role over the PMI's and private developers or have a sister body to do so. This over sight function is not negotiable. The PMI's are in dire need of supervision. The tenor or waiting period in which homes are finally ready to be handed over should be seriously looked into to avoid undue delay after the loan has been accessed. Contractual terms are being breached daily with the PMI's with aplomb, and impunity. The illegality of quacks engaging in construction as private developers should be checked by the appropriate enforcement agencies.

There should be adequate enlightenment on the radio and other media of the existence of the facilities provided by the mortgage banks, such as FMBN. This is because most people especially, the self-employed are not aware of this. By the time they finally join the scheme, they may not have age on their side, and will be constrained to work within a payback period of about 10 years.

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