

# Public-Private Partnership in The Provision of Mass Housing in Kaduna Metropolis

Saleh, Y.<sup>1,\*</sup>, Tanko, A. S.<sup>1</sup>, Dabo, A. A.<sup>1</sup>

<sup>1</sup>Department of Geography, Kaduna State University, Kaduna State, Nigeria

Correspondence: yusuf2007@kasu.edu.ng

## Abstract

The increase in the demand for affordable and quality houses in Kaduna Metropolis has contributed to a lot of challenges and problems faced by both civil servants and the general public. Affordable housing units are needed for thousands of citizens in Kaduna's metropolis. Public-private partnerships (PPPs) contribute greatly to the actualization of the dream of many residents in the study area. PPP plays a significant role in reducing slum creation and urban decay through sustainable urban growth. This study, therefore, aimed at assessing the government's role in providing houses for the residents of the State. The study purposively selected government agencies and development agencies that are saddled with the responsibility of providing affordable and quality housing within Kaduna State. Data for the research were obtained through a structured open-ended questionnaire, Key informant interview (KII), and field observations. The findings reveal that the Kaduna State government is partnering with private developers to provide affordable and quality housing for the state's inhabitants. The study concludes that PPP is the easiest and most affordable means of owning a house in Kaduna Metropolis and recommends that the government should further encourage developers by creating a conducive environment for these investors to create more housing infrastructure for the state's ever-growing population.

**Keywords:** Public- Private Partnership (PPP), Mass Housing

## INTRODUCTION

Housing, or more generally dwelling units or living spaces, refers to the construction and buildings, individually or collectively, for shelter. It refers to the physical structure meant for the provision of shelter or accommodation to its occupants. It is one of the basic requirements of human life since shelter is always ranked next to food and clothing based on priority needs for every human being (Okafor, 2013).

Problems of inadequate housing faced by poor people around the world have been a matter of concern to governments in various countries, especially in the developing world, where a significant portion of the population is mostly characterized by poverty. In such countries, the housing problem is not only that of quantity but also of the poor quality of available housing units (Bello, 2019).

The most important factors leading to housing problems include the Lack of implementation of housing policies that make available housing units to individuals at affordable rates. Also,

a lack of proper urban and housing planning, and improper Land Use planning in developing countries. There is no adequate provision of infrastructural services such as water supply, communication, electricity, and transport services to support these areas. The bureaucratic bottlenecks in obtaining Land titles and building permits made people build houses in unplanned areas. Urban poor due to lack of finance and access to credit contribute to the growth of unplanned areas (slums), having irregular and illegal residences, which continues due to overcrowding, causing the high density of housing units in urban areas of developing countries.

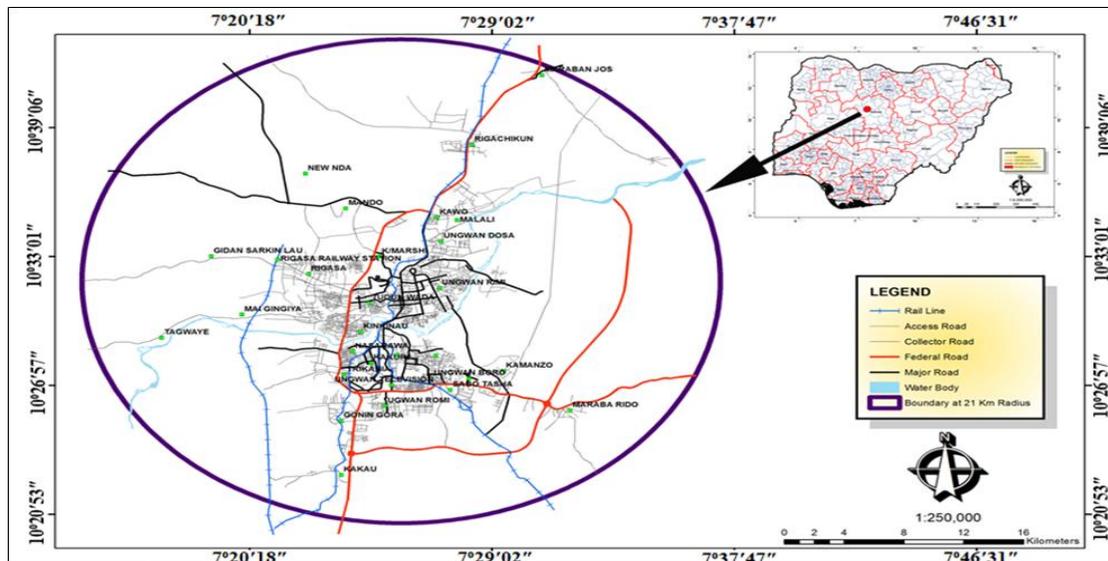
Housing planning is a legal framework used for the provision of housing units in urban areas. It is very important to plan for the high rate of urbanization in developing countries to have access to affordable, decent, safe, and healthy housing accommodation (Hamizah et al., 2013).

The provision of housing is one of the key physical structures that accelerates economic development in any country. There is a need for decent accommodation for citizens living in cities, and national policies have been developed to ease this problem.

## **MATERIALS AND METHODS**

### **Study Area and Location**

The study area is located between Latitude  $10^{\circ} 27^1$  N to  $10^{\circ} 38^1$  N of the equator and Longitude  $7^{\circ} 20^1$  E to  $7^{\circ} 35^1$  E of the Greenwich meridian (Figure 1). Its climate is of the Sub-Humid type characterized by tropical wet and dry or savannah climate (Aw), with very distinct rainy and dry seasons (Baba et al., 2022). The metropolis comprises four Local Government Areas (LGA): Kaduna North, Kaduna South, part of Chikun, and Igabi LGA (Baba et al., 2022). The population of the metropolis has unprecedentedly risen from about 3,000 in 1919 to 45,000 in 1952, 896,055 in 1991, and is estimated at over 2 million by 2015 (Saleh, 2015). Kaduna has experienced a phenomenon of urban growth and has expanded rapidly over the years, which has attracted migrants to the study area (Saleh, 2015). Therefore, this has accelerated the increase in the demand for housing and other urban infrastructure.



**Figure 1: Kaduna Metropolis (Study Area)**

## Method

The study adopted a key informant interview (KII), and field observation methods, three (3) government agencies namely Kaduna State Mortgage & fore Closure Authority, Kaduna State Urban Planning & Development Authority (KASUPDA), Kaduna State Investment Promotion Agency (KADIPA), were selected for the interview and this is because these are the agencies shouldered with the responsibility of housing and mortgage provision in the state, and therefore they have a comprehensive knowledge of the nature of problems under study and the characteristics of the population being studied. The researcher also selected three (3) development agencies within the metropolis: Triple A Homes & Mortgage Consultancy, Nuru Suraj Nigeria Limited, and real estate. The researchers purposefully choose these agencies according to specific traits, qualities, and modes of operation.

The selection of these agencies and development agencies also gives room for getting concrete, accurate, and first-hand data on the issues related to Public-Private Partnership in the provision of Mass Housing to the inhabitants of the state. The research instruments were validated to test the reliability of the research instruments using test and re-test techniques, as well as a pilot study. This helps to ensure the stability, internal consistency, and equivalence of the instrument. The data collected from the structured open-ended questionnaire were qualitatively discussed.

## RESULTS AND DISCUSSION

Interviews were conducted with the executive secretaries of the agencies, and all the agencies affirm that *Kaduna State is partnering and supporting developers to invest in Mass Housing in the State.*

The Executive Secretary (ES) of KADIPA, while responding to the issue of the type of partnership, responded that;

*“It is a form of partnership with the private investors where the state government provides land while the developer sources funding to develop.”*

and sometimes

*“Also, as contribution by the KDSG, provision of infrastructure such as roads, bridges, and police out post on the allocated lands to create rapid development within the areas” and sometimes, “KDSG through KADIPA assist these developers to facilitate the approval of building permits and other license for the development from other agencies” in a similar manner the Executive Secretary, Said that “the government usually gives hectares of land to developers and construction of houses and sell to the general public”*

The Executive Secretaries also name some of the most common private firms as;

*“Nuru Suraj, Triple A, Ministerial Pilot Housing Scheme (MPH), Tajaye, Rhyeno, RAPIDAC, Family Homes, UCRENO, Sunstar, Muwaffaq, M & U Estate, Zymax, New Cruise, A.B. Abubakar Estate, Urban Shelter” and a lot more.*

The agencies also emphasize that these estates are located in different areas within the metropolis, such as the

*Millennium city, Rigachikun, Rigasa, Sobawa, and Ibrahim Patrick Yakowa road*

While responding to the issue of who owns these estates, all the agencies also emphasize that the developers are the sole owners of the housing units and that the government has no percentage in the ownership of these houses.

The Executive Secretaries and the Director General further enumerate some of the housing types built by the developers, these include:

*1-bedroom detached, 1-bedroom semi - detached, 2 bedrooms detached, 2 bedrooms semi-detached, 3 bedrooms detached, 3 bedrooms semi-detached, duplexes, Bungalows, and Terraces*

The ES, KADIPA, further confirms that the housing quality must be met by the developers and hence each,

*“Developer must submit a business plan which must include health and environmental analysis and a detailed environmental Impact Assessment certificate from Kaduna State Environmental Protection Agency (KEPA)”.*

This agency is vested with the responsibility of ensuring that the necessary environmental and building standards are met in order to give the client the maximum comfort and safety needed in building construction.

The agencies have also confirmed that the physical conditions of houses, as approved by KASUPDA, are all met to standard; the roofing, building, and ceiling materials must comply with the standard and style of housing. These agencies also express their satisfaction with the existing physical conditions of the estates.

As regards the source of safe domestic water, the ES, KADIPA said that;

*“Some of the estates uses pipe borne water supply by Kaduna State Water Corporation (KADSWAC) while others source their water from self-constructed bore holes, which accounts for more than eighty (80) percent of their sources of water for domestic uses”.*

The Executive Secretary, while speaking on the group of income earners whose houses were made for, responded by saying;

*“The whole mass housing development is an initiative by the KDSG for private sector developers to develop affordable houses for the citizens of the state; it includes the low, medium, and high-income earners.”*

As regards the modes of owning houses through this partnership, the agency responded by saying

*“Every developer has developed ways in which clients can purchase a house. Mainly, houses are owned through mortgage loans provided by Federal Mortgage Bank, the developer’s mortgage policies, and through outright purchase.”*

The research was able to gather that challenges sometimes arise from the developer, such as non-payment of planning permission processing (PPP) fees, slow work rate, ground rents, or construction of sub- standard houses, contrary to the development lease agreement (DLA). The ES responded that the

*“Government usually responds by guiding the developer; applying appropriate sanctions and penalty and in extreme situation leading to revocation of the partnership”.*

KADIPA, reports

*“That the Kaduna State government has provided a conducive atmosphere for investors who are willing to develop mass housing through reductions in various charges on statutory fees and speedy processing of their title documents and building permits, provision of good roads, drainage,*

*shopping complexes, playground, and security outpost to make housing very affordable for the general populace”.*

The Kaduna State government has done much in the housing sector, in its quest to see that residents own houses of their own. A whole ministry was created for this purpose, so many houses have been built in the last seven (7) years across the state in order to meet the growing housing needs of all residents in the state, irrespective of their tribe, indigene, or place of work.

Based on the findings from the development agencies, all three (3) agencies confirmed the fact that the

*“Kaduna State government has been doing well in the aspect of housing provision through Public Private Partnership, in such the government provides them with land free of charge and helps expedite all bureaucracy in terms of clearance for them to hasten the development of the houses.”*

The development agencies confirmed the fact that;

*They are the sole owners of the housing units and estates. The government only provides them with land and sometimes helps in road construction and/or the construction of a security outpost*

The development agencies also said that the types/ design of houses they built differ; however, common types are;

*Two (2) bedrooms fully detached, two bedrooms semi- detached, three (3) bedrooms both semi and fully detached, four bedrooms bungalow*

While confirming the health and environmental conduciveness of the building, all the development agencies said that

*Their estates are built to conform with the best environmental and safety design, because all the guidelines and the proper design were first assess by the government agencies such as the KEPA and KASUPDA and they made such that the agencies follows strictly both the environmental and living condition safety such as provision of a proper drainage system, proper refuse collection and disposing systems, provision of the green areas and trees to moderate the thermal conduciveness of the estates*

On the physical condition of the structures;

*The developers use aluminum roofing sheets, thick timbers for the roofing members, while must uses the plaster of Paris (POP) and PVC ceiling sheets*

While speaking on their sources of water for domestic consumption, the agencies responded by saying that;

*Their sources of domestic water are bore holes, wells, and the Kaduna State water corporation (KADSWAC)*

More so, they all affirmed that *these houses are meant for low, medium, and high-income earners and that they are meant for the general public, not necessarily government workers and the business class, in which they can pay at a go or installment depending on the agreement*

*They, however, all agree that they face some challenges with some of their clients that sometimes lead to revoking the allocation.*

## **CONCLUSIONS**

This study was carried out to identify the Private, Public Partnership in Kaduna metropolis. The findings reveal that the state government is partnering with private firms to provide affordable and quality mass houses for the residents of the state. The study concludes that PPP is the easiest and most affordable means of getting a house within Kaduna Metropolis and recommends that the government should facilitate and encourage more developers to come to the state in order to build more houses for the ever-increasing population of the state.

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