



**12<sup>th</sup> MEETING OF THE NATIONAL COUNCIL ON LANDS, HOUSING AND URBAN  
DEVELOPMENT (NCLHUD)**

**THEME: HARNESSING LOCAL AND INTERNATIONAL CREDIT SCHEMES AS A  
PANACEA FOR AFFORDABLE HOUSING INFRASTRUCTURE DEVELOPMENT  
UNDER THE “RENEWED HOPE AGENDA”**

**COMMUNIQUE**

---

**AT UMARU MUSA YAR’ADUA CONFERENCE CENTRE, INDEPENDENCE  
WAY, KADUNA, KADUNA STATE**

**FRIDAY, 17<sup>TH</sup> NOVEMBER, 2023**

The 12<sup>th</sup> Meeting of the National Council on Lands, Housing and Urban Development, with the theme **Harnessing Local and International Credit Schemes as A Panacea For Affordable Housing Infrastructure Development under the “Renewed Hope Agenda”** was held on Friday, 16<sup>th</sup> November, 2023 at **Umaru Musa Yar’adua Conference Centre, Independence Way, Kaduna, Kaduna State**. The Meeting was preceded by the Technical Meetings of the Directors/Other Stakeholders and the Meeting of the Permanent Secretaries held from Monday, 13<sup>th</sup> to Wednesday, 15<sup>th</sup> November, 2023.

2. The purpose of the Council Meeting is for relevant Stakeholders in the Housing Sector from the thirty-six (36) States of the Federation and the Federal Capital Territory to deliberate and adopt policy measures toward addressing challenges associated with harnessing local and international credit schemes as a panacea for Affordable Housing delivery under the Renewed Hope Agenda for accelerated housing development and eventual job creation, social inclusion and economic development.

3. The Meeting reviewed a total number of Sixty-Two (62) Memoranda submitted by the stakeholders of which Eighteen (18) were actionable while Thirty-Two (32) were informative and Twelve (12) were stepped down.

4. In addition Progress of Implementation of the key decisions, reached at the 11<sup>th</sup> Meeting of the Council on Lands, Housing and Urban Development, held on 27<sup>st</sup> October, 2022 in Sokoto, Sokoto State were also reviewed by the Council.

5. The 12<sup>th</sup> Meeting of the Council was attended by:

- i. The Honourable Minister of Housing and Urban Development (Chairman of the Council);
- ii. The Honourable Minister of State Housing and Urban Development ;
- iii. The Governor of Kaduna State;
- iv. The Deputy Governor of Kaduna State;
- v. The Chairman, Senate Committee on Housing;

- vi. *The Chairman, House Committee on Urban Development;*
- vii. *The Chairman, House Committee on Housing & Habitat;*
- viii. *State Commissioners of Ministries of Lands, housing and Urban Development.*
- ix. *The Permanent Secretary, Federal Ministry of Works and Housing and States Permanent Secretaries of Lands, Housing and Urban Development from the 36 States of the Federation;*
- x. *Surveyor General of the Federation;*
- xi. *State Surveyor Generals;*
- xii. *Federal Mortgage Bank of Nigeria (FMBN);*
- xiii. *Federal Housing Authority (FHA);*
- xiv. *The Heads of Federal & States Agencies and Housing Corporation in the Housing Sector;*
- xv. *The Heads of States Geographic Information System;*
- xvi. *Federal Ministry of Agriculture;*
- xvii. *The Academia;*
- xviii. *Standard Organization of Nigeria (SON);*
- xix. *The Heads of Regulatory and Professional Bodies;*
- xx. *Federal Ministry of Budget & National Planning;*
- xxi. *States Ministry of Housing, Lands, Physical Planning & Urban Development;*
- xxii. *State Geo-graphical Information System (IGIS) such as ZAGIS, KADGIS, BOGIS;*

6. *The representatives of Regulatory Bodies and Associations that also participated in the meeting are:*

- i. *Council for the Regulation of Engineering in Nigeria (COREN);*
- ii. *Surveyor Registration Council in Nigeria (SURCON);*

- iii. *Nigeria Society of Engineers (NSE);*
- iv. *Nigerian Building and Road Research Institute (NBRRI);*
- v. *Channels Television Authority ;*
- vi. *Architects Registration Council of Nigeria (ARCON);*
- vii. *Council of Registered Builders of Nigeria (CORBON);*
- viii. *Quantity Surveyors Registration Board of Nigeria (QSRBN)*
- ix. *Nigeria Institute of Architects (NIA);*
- x. *Nigeria Institute of Surveyors;*
- xi. *Nigeria Institute of Estate Surveyors and Valuers (NIESV);*
- xii. *Town Planning Registration Council of Nigeria (TOPREC);*
- xiii. *Nigerian Institute of Builders (NIOB);*
- xiv. *Real Estate Developers Association of Nigeria; (REDAN)*
- xv. *Federal Roads Safety Corp (FRSC);*
- xvi. *Federal Fire Service;*
- xvii. *Nigeria Customs Service;*
- xviii. *National Emergency Management Agency;*
- xix. *Nigeria Institute of Town Planners (NITP);*
- xx. *Builders Construction and Skilled Artisans Association of Nigeria (BACSAAN);*
- xxi. *Kaduna State Traffic Law enforcement Agency (KASTLEA);*
- xxii. *Mortgage Banking Association of Nigeria.(MBAN);*

7. *Technical partners and experts from the following organizations were also present and exhibited new innovations in housing development:*

- i. *Nigeria Mortgage Refinancing Company (NMRC)*
- ii. *Federal Mortgage Bank of Nigeria – FMBN)*
- iii. *Lands Department Federal Ministry of Housing and Urban Development*
- iv. *Shelter Afrique and*

v. *National Insurance Commission.*

8. *The Opening Ceremony of the Council Meeting featured the followings:*

**8.1 Welcoming Remarks by the Commissioner Housing and Urban Development, represented by the Permanent Secretary Kaduna State Ministry of Housing and Urban Development, Mallam Rabiu Yunusa.**

8.2 *The Commissioner of Housing and Urban Development represented by Permanent Secretary in the Ministry, declared the Meeting open by welcoming Council Members to Kaduna. He noted that the need for funding for Housing from both Local and international sources is crucial, considering the deficit in housing delivery in the Country. He informed the meeting of the various efforts put in place by the Government in addressing Housing challenges in the State, which includes direct provision of 642 housing units by the state government and over 20,000 housing units being built through PPP arrangements by 52 developers currently at 50% level of completion. He then called for a coordinated response to addressing the myriads of challenges in financing Housing in Nigeria.*

8.3 *He called for collaboration between Kaduna State, the Federal Government, State Governments, other Stakeholders and the private sector in financing Housing in the State at a flexible and considerate conditions. He added that the State has sufficient Lands for the purpose of Housing for all interested stakeholders. He thereafter thanked all Dignitaries and Council Members and wished them fruitful deliberations.*

**9.0 OPENING ADDRESS BY THE SPECIAL GUEST OF HONOUR, THE EXECUTIVE GOVERNOR OF KADUNA STATE, HIS EXCELLENCY, SEN. UBA SANI REPRESENTED BY THE HONOURABLE COMMISSIONER FOR HOUSING AND URBAN DEVELOPMENT, RT. HON. AMINU ABDULLAHI SHAGALI, PhD.**

9.1 *The Commissioner of Housing and Urban Development, Rt. Hon. Aminu Abdullahi Shagali, PhD welcomed dignitaries and Council Members to the 12th National*

*Council on Lands, Housing, and Urban Development and emphasizes housing as a fundamental human right.*

9.2 *He informed that the chosen theme of the meeting, focusing on affordable housing infrastructure development through local and international credit as apt and timely and held that providing solutions to funding challenges for housing provision is in line with the Federal Government's Renewed Hope Agenda. He provided highlights on the efforts of Kaduna State in the delivery of housing programs which include direct construction of 624 affordable housing units of 1, 2 and 3-bedroom housing units in four locations of Rigasa, in Igabi L.G.A, Ungwan Tanko in Chikun L.G.A, Zaria and Kafanchan, construction of 222 houses (1, 2, 3, 4 bedrooms, Terraces as well as duplexes), partnerships with 52 developers to provide between 20,000 and 30,000 housing and development plans to build 2,900 housing units in rural and metropolitan areas and urged other states and Housing stakeholders to key in.*

9.3 *He expressed the willingness of the State to collaborate with the Federal Government and invited investors to participate in housing initiatives in Kaduna while expressing the importance of strategic and focused housing policies in achieving results. He concluded by wishing the Council fruitful deliberations and a safe trip back to their destinations.*

## **10.0 GOODWILL MESSAGES:**

**10.1 Chairman, Senate Committee on Housing and Urban Development HE. Sen. Aminu Tambuwal**

**10.1.1** *The Chairman of the Senate Committee on Housing and Urban Development conveyed gratitude from the National Assembly and commended the collaboration between the Senate and House Committees, in ensuring that policies that foster provision of houses are passed timely. He acknowledged the importance of the Council in fostering cooperation among government at all levels and thanked the*

*Council Members and other stakeholders for their participation in the previous Council meeting held in Sokoto, Sokoto State.*

*10.1.2 He highlighted the potential of positive improvements in Nigeria's housing delivery through collaboration and identifying access to critical local and international credit schemes for achieving affordable housing infrastructure development. He concluded by reiterating the challenges of funding in housing delivery and stressed the importance of wealth redistribution through social and affordable Housing Programmes while assuring of the National Assembly's support for the outcomes of the Council's decisions.*

## **10.2 Chairman House Committee on Housing and Habitat, Hon Aminu Balele**

*10.2.1 He welcomed dignitaries and Council Members to the 12<sup>th</sup> Meeting of the National Council on Lands, Housing and Urban Development and highlighted the goals of the National Housing Policy in providing affordable shelter, addressing issues like land ownership, housing finance, and construction. He stated that Nigeria faces a 28 million housing deficit in 2023, requiring an estimated N21 trillion for its resolution.*

*10.2.2 He stated the challenges of housing in Nigeria to include a growing urban population, a struggling mortgage system, soaring construction costs, inflation, infrastructural deficits, and declining household income.*

*10.2.3 He therefore called for collaborative efforts between governments and the private sector to formulate viable housing policy options, with government acting as a regulator and providing necessary support. The meeting, he said, is aimed at generating policy solutions considering population growth, cultural diversities, demographics of low-income groups, tenure arrangements, mortgage policies, and legal frameworks and as such, urged Council to ensure implementation of its decisions and pledged the support of the House of Representatives in the implementation of the decisions of the Council.*

**10.3 Chairman House Committee on Urban Development and Regional Planning, Hon. Abiante Awaji, represented by the Deputy Chairman, House Committee on Urban Development and Regional Planning, Hon. Kamilu A. Ado**

10.3.1 *The Deputy Chairman, House Committee on Urban Development and Regional Planning, on behalf of the Chairman of the Committee expressed gratitude to the Minister of Housing and Urban Development for inviting them to the 12th National Council Meeting and acknowledge the Council's efforts in promoting efficient land, housing, and urban policies.*

10.3.2 *He pledged the support and collaboration of the Committee and emphasized the need for a national plan to address affordable housing infrastructure through credit schemes. He informed the meeting about a motion on sustainable urban development, to promote collaboration with states and committing to ensure compliance. The Committee promised to support any outcomes from the Meeting and assured of their commitment to facilitating positive change.*

**11. KEYNOTE ADDRESS BY THE HONOURABLE MINISTER OF HOUSING AND URBAN DEVELOPMENT, ARC. AHMED MUSA DANGIWA, FNIA, FCIB**

11.1 *He acknowledged the presence of the dignitaries and Council Members and stated that the theme focused on Harnessing Local and International Credit Schemes for Affordable Housing Infrastructure Development under the "Renewed Hope Agenda" and highlighted key challenges in Housing delivery to include land administration inefficiencies, infrastructure deficit, high construction costs, and weak household demand.*

11.2 *He highlighted some of the unique potentials and benefits of housing programmes as economic growth, job creation, and poverty alleviation, and stated the commitment of President Bola Ahmed Tinubu in providing Nigerians with Affordable Housing options which led to the establishment of a stand-alone Ministry to bring to fruition his aspirations in the housing sector.*



- 11.3 *The Minister commended Kaduna State for exemplary leadership in housing development, showcasing reforms in land administration, fiscal incentives, and mortgage arrangements. He outlined the Federal Ministry's priorities aligned with the Renewed Hope Agenda, including institutional reforms, a National Social Housing Fund, land use act review, mortgage registry, increased housing supply, and private sector-led building material manufacturing clusters.*
- 11.4 *The Minister emphasized a collaborative "All of Government" approach, especially involving State Governments and crucial stakeholders in land administration. He highlighted Land reforms as a priority, with plans to establish a National Land Commission and streamline land administration for efficiency.*
- 11.5 *The speech underscored President Tinubu's vision for transformative housing and urban development reforms. The Renewed Hope Cities and Estates, Slum Upgrading Programme were introduced and targeting the delivery of affordable Housing units and upgrading identified 26 slums nationwide.*
- 11.6 *The Minister proposed leveraging on Public-Private Partnerships, credit schemes, Housing Cooperatives, and accessing multilateral/bilateral funding sources addressing financing challenges. He urged Commissioners of Housing to champion land reforms in their states and collaborate with legislative bodies for the passage of relevant laws.*
- 11.7 *In conclusion, the Minister expressed his gratitude to stakeholders, legislators, and participants, reiterating the Ministry's commitment to collaborations, partnerships, and sustainable urban development in Nigeria.*

## **12.0 PRESENTATIONS ON NEW INITIATIVES**

### **12.1 PRESENTATION BY FMBN ON ACCESS TO HOUSING CONSTRUCTION FINANCES BY STATES.**

- 12.1.1 *The presentation focused on the challenges of affordable housing in Nigeria and the role of housing construction in revitalizing the economy. The speaker highlight the opportunities offered by the FMBN for housing construction funding and emphasizes the need for support from state governments.*

11.1.2 The presentation also mentioned examples of past support from state governments, such as concessions and subsidies for housing schemes. The speaker assures the audience that investing in housing delivery and homeownership yields economic, financial, and social returns. The presentation concludes with an offer of housing delivery partnership from the FMBN to state governments.

## **11.2 PRESENTATION BY NAICOM ON INSURANCE SOLUTIONS FOR PUBLIC BUILDINGS AND BUILDINGS UNDER CONSTRUCTION**

11.2.1 The presentation informed that NAICOM is an Agency of the Federal Government whose role is to effectively supervise the Nigerian Insurance Institutions in order to protect insurance consumers and support financial stability and derive her authority from National Insurance Commission Act 1997 and the Insurance Act 2003, which includes power of inspection, remedial and enforcement actions and imposition of regulatory sanctions

11.2.2 He stated that NAICOM is concerned about the incessant collapse of buildings especially those under construction across the country and further informed that as reported by the Buildings Collapse Prevention Guide (BCPG), a total of 553 buildings had collapsed in 49 years in Nigeria as at April 2023, which has left many dead, bereaved or injured. This underscores the urgent necessity for compliance with the implementation of comprehensive insurance for our public buildings and buildings under construction and calls for the need to take the insurance of buildings very seriously particularly, the mandatory Public Buildings and Buildings under Construction insurance policies.

11.2.3 He enlightened that the Insurance Act 2003, section 65 states that every public building shall be insured with a registered insurer against the hazards of collapse, fire, earthquake, storm and flood. He listed public buildings to include all business

*and office premises (Government, Corporate, Private), Hotels, Guest Houses, Hostels and Residential Estates, All Hospitals, Health Centers & Clinics (Public & Private). Markets and Plazas etc.*

11.2.4 *He also stated that Section 64 of the Insurance Act 2003 provides for insurance cover on uncompleted buildings such as construction risks, death or injury and property damage.*

11.2.5 *He concluded by stating the benefits of the Insurance cover to include financial compensation to the families of insured citizens who may become victims of a disaster, employment creation, provision of grants and Fire-Fighting Equipment for the Federal and States' Fire Services by NAICOM from the Fire Fund as stipulated in the Insurance Act 2003 and reduction in the Federal and State Government expenditure in the event of disaster and thanked delegates for listening.*

## **12.3 PRESENTATION ON MODEL MORTGAGE AND FORECLOSURE LAWS BY NIGERIAN MORTGAGE REFINANCING COMPANY.**

12.3.1 *The presentation identified the challenges of mortgage penetration in Nigeria, such as cumbersome registration processes, high costs, and low mortgage literacy. The presenter introduced the Model Mortgage & Foreclosure Law (MMFL), which aims to address these challenges and promote effective mortgage administration.*

12.3.2 *He stated that the MMFL establishes a Mortgage Registry, empowers banks to register mortgages, and shortens the perfection period. It also introduced innovations such as deemed registration and Alternative Dispute Resolution. The presentation highlighted the benefits of the MMFL, including decongestion of courts, speedy dispute resolution, and reduction of the housing deficit. It emphasized the role of key stakeholders, such as Governors, in implementing the provisions of the Model Law.*

12.3.3 The presentation concluded with next steps in achieving their set targets which includes liaising with the Governors, conducting workshops sensitization campaigns, and encouraging State Houses of Assembly to pass the law.

#### **12.4 PRESENTATION BY SHELTER AFRIQUE ON HOW TO ACCESS SHELTER AFRIQUE LOANS FOR AFFORDABLE HOUSING CONSTRUCTION IN NIGERIA.**

12.4.1 The presenter informs that Shelter Afrique is a continental financial institution committed to supporting affordable housing and urban development throughout Africa. The organization specializes in offering financial solutions and services tailored to various aspects of the affordable housing value chain.

12.4.2 She informed that Shelter Afrique provides a loan facility accessible to eligible entities upon meeting specified criteria and submitting the required documentation. She stated further that the funds from this loan can be utilized to finance construction and infrastructure expenses relating to housing projects. She informed that a typical loan tenor ranges from 2 to 7 years, with a maximum duration of 10 years and that disbursement of the loan is contingent on the progress of work or achieving predetermined project milestones.

12.4.3 She highlighted instances of successful utilization of Shelter Afrique's loan facility by states in Nigeria, showcasing positive outcomes and achievements in the affordable housing.

### **13.0 PROCEEDINGS OF COUNCIL MEETING**

13.1 The proceedings of the Council Meeting covered the following issues in line with the theme of the Meeting: **Harnessing Local and International Credit Schemes as a Panacea for Affordable Housing Infrastructure Development under the “Renewed Hope Agenda”**. The following sub – themes were adopted to guide the deliberations:

- i. Policy Formulation and Implementation;
- ii. Institutional Strengthening;

- iii. *Global Financial Collaboration: strengthening international partnership for sustainable Housing infrastructure;*
- iv. *Policy Framework Regulations; Ensuring Responsible Implementation of Credit schemes;*
- v. *Capacity Building and Financial Literacy; Empowering stakeholders for effective credit utilization;*
- vi. *Private Sector Engagement; Encouraging investment in affordable housing project;and*
- vii. *Monitoring and Evaluation; ensuring accountability and success of credit fueled housing initiative;*

**14. Council deliberated on the key recommendations of the Technical Report and;**

- i. **facilitate** access to untapped funds under the care of Pensions Fund Administrators and financial institutions for housing development;
- ii. **facilitate** the Research & Development efforts of NBRRI in the production of the interlocking block making machine to reduce production cost;
- iii. **facilitate** the Research and Development of NBRRI in this regard;
- iv. **support** introduction of innovative and economic design allowance for implementation of mass housing programme;
- v. **support** that government at all levels be advised to assist in completing abandoned housing estates of private individuals or entities that lack the capacity to complete same through a Public-Private Partnership (PPP) arrangement;
- vi. **support** that private individuals/entities that lack the capacity to complete their abandoned housing estate and reject the offer of a PPP by the relevant Government be given ultimatums to either complete same or have such buildings or estate confiscated;
- vii. **support** that the EFCC, ICPC, and Nigerian Police be communicated to consider putting buildings/housing estates forfeited to good use, during the pendency of such investigation and revenue generated be warehoused in a dedicated account for appropriate deployment in due course;

- viii. **support** that comprehensive Safety Codes set on building services be developed and authority having jurisdiction be created and empowered to administer and enforce the Safety Codes;
- ix. **support** the adoption and implementation of the provisions of the National Building Code as base standard for project delivery in the housing and urban development sector;
- x. **support** Cross River State in the construction effort of Satellite towns in the three Senatorial District of the State as well as other stakeholders across the Country;
- xi. **support** NBRRI to promote the use of Natural Jute Fiber as reinforcement for construction purposes by creating an enabling regulatory environment for the extraction of Natural Jute Fiber;
- xii. **support** the quest of NBRRI to develop the machine to produce walling materials for housing delivery in Nigeria;
- xiii. **support** NBRRI technologies on customized paints by stakeholders for housing schemes across the country;
- xiv. **support** the proposal by the Federal Ministry of Housing and Urban Development to construct 40,000 housing units in two (2) years under the Renewed Hope Cities and Estates;
- xv. **support** financial incentives (like tax waiver and holidays) or recognition for relevant stakeholders that excel in the provision of affordable housing facilities;
- xvi. **recommend** for consideration the adoption of the Kaduna State Model of land swap by States with land and those with land constraints to develop models peculiar to them;
- xvii. **recommend** relevant authorities to grant waivers and tax holidays on certain construction items, technology and building materials for their profiled and procured developers investing in affordable housing;
- xviii. **encourage** State and Local Governments to adopt uniform land registry practices and automation of their processes within a reasonable timeframe as may be prescribed to interlink with the proposed National Mortgage Registry;
- xix. **encourage** the immediate implementation of the joint Lagos-Ogun Development Commission;
- xx. **encourage** other states to consider the review of the Foreclosure Law in the Mortgage and Property Law to further strengthen the interest of local and foreign Investors in the housing sector;

- xxi. **encourage** that efforts be made to bridge the gaps by improving the financial literacy of stakeholders;
- xxii. **encourage** Public-Private Partnerships in Housing Infrastructure development;
- xxiii. **encourage** Government at all levels to strengthen their housing corporations to perform their statutory roles of providing mass housing for each state of the federation;
- xxiv. **encourage** Government at all levels to strengthen existing policies and institutions established with the mandate to disburse long term credits for mortgage loans to do so without excuses as only about 10% of the millions of housing units in Nigeria are currently financed with mortgages;
- xxv. **encourage** States of the Federation that are yet to pass the Mortgage and Foreclosure Laws to do so and outline the immense benefits to be derived towards achieving a robust housing development;
- xxvi. **encourage** International and Local partners or institutions with long term funds to support the Federal Government efforts on housing development and ownership;
- xxvii. **encourage** that the operation of land related information should be made more open, transparent and easily accessible to the public. The efficiency, integrity and transparency of land administration must be constantly measured and monitored through performance indicators such as time, cost and satisfaction;
- xxviii. **encourage** that decision on land matters should be made participatory to all stakeholders such that decisions will be taken with people rather than for the people;
- xxix. **encourage** that speedy process of land transfer through computerization and closer cooperation between all related agencies should be put in place;
- xxx. **encourage** that strengthening the capacity of land administrators from time to time and government should ensure that square pegs are not put in round holes;
- xxxi. **encourage** that Government policies on land and property taxation will be such that seeks to redistribute the wealth of the state;
- xxxii. **encourage** development of Land Information System (LIS), adoption of advance technology in surveying, mapping techniques and computing as LIS is a powerful decision-making tool;
- xxxiii. **encourage** that all engineering designs approved by the development control departments or any MDA responsible for such approval shall be submitted to COREN by the engineer responsible for the production of these designs;
- xxxiv. **encourage** the composition of the Engineering Pyramid in all kinds of building projects in accordance with the magnitude (the ratio of Engineers to Engineering Technologists to Engineering Technicians and Engineering Craftsmen) in civil, mechanical, and electrical; 1:2:4:16);

- xxxv. **encourage** the engagement with public stakeholders and potential investors to generate interest and support for revenue generating projects of the Ministry;
- xxxvi. **encourage** Government at all levels to strengthen collaboration with other countries to learn from best practices and develop financial models and instruments that are peculiar to our needs;
- xxxvii. **encourage** Government at all levels, Private Sector, Real Estate Developers and the Building Material Manufacturers to enter into global partnerships with a view to boosting local capability through the development and standardization of local/ alternative building materials and components;
- xxxviii. **encourage** Government Institutions to adopt and leverage on Private Partnerships by engaging professionals in the Built Environment as well as Government representatives in actualizing the Renewed Hope Agenda of the Government;
- xxxix. **encourage** NBRRI in the development of alternative materials for housing Construction;
- xl. **encourage** Government at all levels and Stakeholders in the Built Environment to leverage on the Technology developed from local resources which will promote mass production of the machines;
- xli. **encourage** entrepreneurs or investors to take up the technology that will be developed from local resources for mass production;
- xl.ii. **encourage** funding of research in the development of alternative building materials for effective housing delivery;
- xl.iii. **encourage** the adoption of bamboo by stakeholders as alternative building materials for cost effective building materials and in promoting local content housing construction;
- xl. iv. **encourage** Government at all levels and other stakeholders in the Built Environment to engage large scale production of bamboo for use as alternative source of building materials;
- xl. v. **encourage** NBRRI to showcase the research products on bamboo to secure Stakeholders buying-in on the use of bamboo in building construction towards promotion of local content in the Country;
- xl. vi. **encourage** Government at all levels and Stakeholders to promote capacity building as a panacea for financial literacy that they could leverage upon in harnessing local and international credit schemes;
- xl. vii. **encourage** State Governments and other Stakeholders to consider some of the procedures for accessing the SHAF facilities highlighted below:



- a. *Initiate contact with SHAF to provide preliminary project concept;*
  - b. *Eligibility check to include; location, Certificate of Incorporation, survey data of the land, conceptualized site plan and projects type to be in line with SHAF strategic priorities;*
  - c. *Submission of a formal loan application with the following, Application letter, well documented project proposal, Article of Association (in case of Company), evidence of financial capability and standing, profile (if a developer), SWOT Analysis, Title documents, Bill of quantities and necessary borrower's information;*
  - d. *Independent feasibility study of project technical aspect duly stamped;*
  - e. *Legal Due diligence; and*
  - f. *Environmental and Social Impact Assessment (ESIA), among others.*
- xlix. **encourage** Governments at all levels, Private Sector, Real Estate Developers and infrastructure providers to explore and utilize the favourable opportunities and credit terms offered by Shelter-Afrique for housing provision and urban improvements in their various localities in order to meet critical demands;
- l. **encourage** Government to grant concessions on land charges by lowering rates on all statutory fees for private sector housing in order to encourage affordability;
  - li. **encourage** government at all levels to create a centralized database or information portal that provides practitioners with access to relevant data and information on affordable housing projects, credit schemes, and M&E methodologies;
  - lii. **encourage** government at all levels to establish grants/financial support or subsidies for facility management practitioners and organizations involved in affordable housing projects to help cover the cost of M&E activities;
  - liii. **encourage** practitioners to partner with financial institutions to access credit schemes and loans with favorable terms for affordable housing initiatives,
  - liv. **encourage** Federal Government to develop standardized quality assurance template for the monitoring and evaluation of projects;
  - lv. **encourage** Government at sub-national levels to make conscious efforts to admit relevant collaborative activities into their annual budgetary plans and thereby secure assurance for complementary investment in the execution of multi-stakeholder intervention plans;
  - lvi. **encourage** Governments at sub-national levels to adopt the different "Demonstration/Model" projects executed by the Federal Government under the URSU programme and proceed to replicate such efforts as a strategy to multiply the

- impact of the projects for the benefit of the urban poor that live in the benefitting communities;
- lvii. **strengthen** involvement of private sector in housing delivery by exposing them to alternative funding sources;
- lviii. **promote** appropriate measures to check ownership and occupation of houses built by private developers to ensure that these houses are occupied to mitigate the high incidence of unoccupied houses in urban centres;
- lix. **promote** rebates on levies and other statutory charges to encourage private investments and public private collaboration in Housing;
- lx. **promote** for the adoption of presentation of evidence of compliance with the provisions of the National Building Code as a requirement for participation in the Housing infrastructure development value chain;
- lxi. **promote** collaboration of all the regulatory bodies ARCON, COREN, CORBON in project monitoring of sites with the aim of forestalling building collapse to bring about better result;
- lxii. **promote** global financial collaborations in strengthening International partnership for sustainable housing development in the provision of affordable housing for Nigerian citizenry;
- lxiii. **promote** Government collaborations with Shelter Afrique to align her activities with the national housing development priorities and strategies. In addition, provide financial guarantees to Shelter Afrique to enhance its ability to attract private sector investments and reduce the perceived risks associated with its projects;
- lxiv. **promote** enabling environment for global partnership through transparent policies, programme and frameworks;
- lxv. **promote** the adoption, development and extraction of jute fibre as it holds great potential to boost the Nigerian economy;
- lxvi. **promote** the implementation of the creation of **AFFORDABLE HOUSING STRATEGIC FUND (AHSF)** as considered in the 2022 National Council Meeting
- lxvii. **advise** that government at all levels initiate a policy that will fine completed but unoccupied buildings;
- lxviii. **urge** the National Council on Lands, Housing, and Urban Development to facilitate the establishment of the National Urban and Regional Planning Commission;
- lix. **urge** the State Governments and other key stakeholders to further support and collaborate with the Ministry, and her partners, in effort to prepare the National Physical

*Planning Standards in line with the Nigerian Urban and Regional Planning Law Act and the Renewed Hope Agenda of the Federal Government;*

- lxx. **urge** States and Local Governments to embark on the formulation or revision of their respective physical planning standards and their implementation;*
- lxxi. **urge** all tiers of government and non-governmental stakeholders to take necessary steps to collaborate and support the Federal Ministry of Housing and Urban Development in driving this policy preparatory process to a logical conclusion;*
- lxxii. **urge** State governments to seek global financial support and extensive technical collaboration for housing solutions;*
- lxxiii. **urge** all tiers of Government to include sustainability and energy efficiency criteria in policies to promote the sustainable operation and maintenance of affordable housing facilities. This can lead to long-term cost savings and environmental benefits;*
- lxxiv. **urge** the Government at all levels to develop and enforce a regulatory framework that mandates the involvement of relevant stakeholders in affordable housing projects. This can include requirements for certification or licensing;*
- lxxv. **urge** the Government at all levels to establish and promote industry standards for relevant stakeholders in the affordable housing sector. Standardization can improve the quality of maintenance and management and ensure uniform practices across projects;*
- lxxvi. **urge** Government at all levels to facilitate access to funding, for all stakeholders in the Built Environment. This can include dedicated grants or low-interest loans for affordable housing infrastructure development;*
- lxxvii. **urge** the Federal Ministry of Housing and Urban Development as supervisory institution to provide an inclusive enabling environment that ensures all regulatory and implementing agencies, including all critical stakeholders perform optimally;*
- lxxviii. **urge** State Government to provide and allocate reasonable hectares of lands in-between cities through their housing corporations to support this initiative;*
- lxxix. **urge** Government at all levels to embrace this initiative to solve twins' problem of housing and food shortages;*
- lxxx. **urge** Governments at all levels to embark on the education of the people on the need to embrace farming and provide incentives that will encourage people especially youths to go into farming;*
- lxxx. **urge** UN-HAPSO to collaborate extensively with Government at all levels in the implementation of projects related to actualization of sustainable urbanization and adequate housing for all;*

- lxxxii. urge** all State Governments to renew their commitment to the New Urban Agenda and align with UN-Habitat's mandate of promoting the development of socially and environmentally sustainable towns and cities with the goal of providing adequate shelter for all;
- lxxxiii. urge** all interested State Governments to avail themselves of the opportunities existing for collaboration with UN HAPSO towards addressing the various challenges of sustainable urbanization and adequate housing for all;
- lxxxiv. urge** the Federal Ministry of Housing and Urban Development to empower and support Agencies under it to access cheaper funds from the global financial market and also accelerate the passage of the Housing Infrastructural Development Fund Bills to cater for the housing needs of the citizenry;
- lxxxv. urge** the Federal government to institute a simplified institutional frame work to provide access to global financial funds to Local, States and private developers;
- lxxxvi. urge** address of major challenges like insecurity, instability, inter alia that are hindering global financial collaboration for housing development in Nigeria;
- lxxxvii. urge** the Federal Ministry of Finance/Debt Management Office (DMO) to expedite actions in the process of accessing funds;
- lxxxviii. urge** Federal Government to support Shelter Afrique to make funds accessible and adaptable to Nigerian housing investors;
- lxxxix. urge** Government at all levels, private sector and real estate developers to explore and expand the opportunities and financing facilities offered by the various International financial initiatives and partnerships on sustainable housing;
- xc. urge** all levels of Government and other Stakeholders to adopt the use of non-metallic manhole covers to promote local content;
- xc. i. urge** Government at all levels to encourage the private sector to maximize the utilization of local building materials i.e. stabilized block, laterite, woods, among others to bring down the cost of construction and make housing affordable to the citizens as well as consider NBBRI model for replication in housing delivery;
- xcii. urge** other State Governments to emulate the efforts of Kaduna State Government in the provision of affordable Housing Schemes for its citizens;
- xciii. urge** the Federal Ministry of Housing and Urban Development to support the Kaduna State Government in accessing funding to complete its laudable Housing Projects by creating enabling environment through Bilateral and Multilateral Financial Institutions.
- xciv. urge** State Governments, including FCT to grant lands to the Federal Housing Authority at nominal cost;

- xcv. **urge** Government at all levels to provide on-site infrastructure on Affordable Housing sites as a form of credit to lower the eventual cost to target groups;
- xcvi. **urge** Government at all levels to encourage the use of local building materials in order to cut cost of the provision of affordable housing stock;
- xcvii. **urge** Government at all levels to provide on-site infrastructures such as roads, drainage, electricity, water supply, sewage systems and issuance of building permit within the four weeks maximum on fulfilment of all the necessary requirements;
- xcviii. **urge** government at all levels to establish clear policies and guidelines on affordable housing infrastructure development and facility monitoring and evaluation requirements for credit schemes;
- xcix. **urge** Government at all levels to deliberately recognize the need to sustain multi-level activities and taking ownership of Diagnostic Reports and adopting the responsibilities assigned to them in their respective areas of jurisdiction under the intervention plans as well as up scaling the Model projects of the Federal Government to enhance the impact;
- c. **urge** that all stakeholders at sub-national levels accept the Urban Renewal and Slum Upgrading Programme as a desirable collaborative activity that demands sustained multi-level participation;
- ci. **direct** the Federal Mortgage Bank of Nigeria (FMBN) to engage relevant local and foreign stakeholders towards the establishment and operationalisation of a National Mortgage Registry;
- cii. **direct** that only COREN registered Engineers who obtained a current year practicing license shall be responsible for approving and sealing engineering designs at all the three tiers of Government;
- ciii. **approve** that Government at all levels should review policies on housing in terms of increased funding to increase access to affordable housing;
- civ. **approve** the initiation of the process of the implementation of National Technical Development Forum on Land Administration;
- cv. **approve** a periodic review at an interval of 5 years for crops/economic trees rates;
- cvi. **approve** the commencement of the implementation of the National Technical Development Forum on Land Administration (NTDF);

- cvii. **approve** the establishment of a National Mortgage Registry to serve as a repository for all mortgage transactions in the country and centralise registries of Federal, State and Local Governments;*
- cviii. **approve** that the National Mortgage Registry resides in the Federal Mortgage Bank of Nigeria (FMBN) in furtherance of its critical role as the enhancer of development of the Mortgage Sub-Sector in the country;*
- cix. **approve** the insertion of the under listed clauses in a Construction Contract or Building Agreement, including Tenancies, Leases and Maintenance/Facility Management Contracts to forestall the natural tendency of parties to resort to litigation when disputes inevitably occur:*

*“Any dispute or claim arising out of, or relating to this agreement, including any question regarding its existence, interpretation, validity, breach or termination thereof, shall be referred to and settled by arbitration which shall be conducted in accordance with the Arbitration and Mediation Act of Nigeria, 2023.*

*The arbitration rules of the Institute of Construction Industry Arbitrators shall be the applicable rules. Where the parties fail to agree on the person to be appointed as the Sole Arbitrator, or in the case of a panel of Arbitrators, the Arbitrators appointed by the parties fail to agree on the person to be appointed as the Presiding Arbitrator, or where the parties have not provided for an appointing authority, the Institute of Construction Industry Arbitrators shall be the appointing authority and shall make the necessary appointment on the application of the parties or one of the parties”.*

- cx. **approve** the establishment of a National Social Housing Fund;*
- cxi. **approve** the establishment of Building Materials Manufacturing Hubs in the six (6) geo-political zones of the Federation;*
- cxii. **approve** the Revised National Urban Development Policy and its full implementation by all tiers of Government;*

- cxiii. **approve** necessary frameworks for stakeholders in the built environment and experts to be actively involved in the policy formulation process. Their insights can help in creating policies that are realistic, practical, and aligned with the needs of affordable housing facilities;
- cxiv. **approve** the establishment of a Technical Coordination Committee among relevant agencies in the Built Environment to meet regularly for the review of policies and make appropriate recommendations to Government;
- cxv. **approve** the implementation of the initiative on setting up of Agric villages to address the twin problems of housing and food shortages to secure the policy on reservation and preservation of Agricultural lands that is backed up by enactment and monitored by States to discourage abuses;
- cxvi. **approve** the use of vacant spaces at the Federal Secretariat Complexes by interested State Governments nationwide under agreed terms and conditions; and
- cxvii. **approve** the construction of affordable and social housing programme in Cross River State and other States with similar challenges to address the housing needs of the displaced indigenes.

The status of implementation of the key decisions of the 11<sup>th</sup> Meeting of the Council on Lands, Housing and Urban Development, held in Sokoto, Sokoto State, was presented with highlights on the results achieved and challenges encountered.

12. The 13<sup>th</sup> Meeting of the National Council on Lands, Housing and Urban Development will take place in Gombe, Gombe State. The motion for the hosting was seconded by Hon. Commissioner, for Housing, Ekiti State. The motion for adjournment was moved by the Hon. Commissioner for Lands and Survey, Niger State and was seconded by the Hon. Commissioner for Housing, Cross River State. The Meeting was adjourned at 10.25a.m.

13. The vote of thanks was delivered by the Honourable Minister of State, H.E Abdullahi Tijjani Gwarzo on behalf of the Ministry.

Done this Thursday, 17<sup>th</sup> day of November, 2023

.....  
**Arc. Ahmed Musa Dangiwa**, FNIA, FCIB  
Honourable Minister of Housing and Urban Development.