

## LAND TITLING REGISTRATION AND HOMEOWNERSHIP AMONG CIVIL SERVANTS IN LAGOS STATE, NIGERIA

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### ABSTRACT

The paper analysed land titling registration and home ownership among civil servants in Lagos state, Nigeria. Using multi-stage sampling technique, 313 respondents were selected from ten Ministries, Departments and Agencies (MDAs). Purposive sampling technique was used to select interviewees among civil servants working with the Land Bureau and estate agents that register titles. Findings revealed that only 23.8% respondents possessed titles documents. It was affirmed that title registration process was stressful, cumbersome and costly. The major challenges associated with title registrations were lengthy procedure, eligibility criteria for titling, poverty, the demands of land owning families popularly called 'omo-onile', and poor access to mortgage financing. There was a strong positive relationship between incomes received by civil servants and the amount of money expended on housing ( $r= 0.83$ ). Practical and social implications- Lagos State Government is called upon to identify issues militating land titling registrations and address such by establishing simple fiscal land registers. This will allow installment payment for titling registration and grant temporary occupancy permits which can be converted to certificate of occupancy after full payment. With a well-established property right, lending institutions will be willing to grant more mortgage loans to prospective home owners.

**Keywords:** Land titling registration, Home ownership, Civil servants, Lagos state

### 1. INTRODUCTION

Population continues to soar globally with the world's population currently above 7.5 billion and expected to hit 8.5 billion by 2030 (UN DESA, 2017). The increase in population is more concentrated in the global south which has been termed to be less developed than the global north. The cities of the developing world continue to grow at an unprecedented rate without a commensurate increase in social and infrastructural facilities to cater for the needs of the increasing population. This problem continues to manifest in different facets as the cities get increasingly urbanized. Housing, which is a basic human need, is one of the fundamental areas where these cities are lacking and securing access to land. Therefore, individual home ownership continues to be a mirage for the citizens of cities in developing world.

According to Olomolaiye (1999) land is the main, if not the only asset held by the poor and their ability to claim and sell it is a critical element in social and economic development. In the housing delivery process, land is the foundation or the basis upon which homeownership can be easily guaranteed as owning a parcel of land is the first stage in personal housing development process. Land is an important component of the housing development process and its procurement is crucial to achieving sustainable housing delivery most especially in urban areas (Owoeye and Adedeji, 2015).

However, mere possession of land does not guarantee ownership; there are laws that govern its use and ownership as enacted by the government of a sovereign territory. Securing title that shows the quantum of rights possessed and also proves ownership on land has been problematic in most developing countries. The land titling system in a particular society has a huge role to play in home ownership. As noted by Djire (2007) and Faye (2008), acquisition of land by the government, communal disputes arising from land matters, rising prices of land and proliferation of fake titles due to increasing urbanization coupled with the inefficient land administration systems put in place by the government, has

increasingly made accessing land for home ownership a difficult prospect for those living in the urban areas. Securing land by obtaining the requisite title is an integral part of land accessibility which, according to Omirin (2003), comprises of land tenure security, land affordability, land availability and the ease with which land is acquired.

In Nigeria, there is legal dualism in land tenure with the customary land tenure wherein land is owned communally and the Land Use Act of 1978 which confers ownership of all land on the Governor of a State, and specifies a Certificate of Occupancy (C of O) as the highest title that can be held on land, thus rendering all land owners as tenants of the government with a term of 99 years (Aluko and Amidu, 2006; Odum and Ibem, 2011). However, securing title for home ownership is found to be a difficult task, especially in Nigeria. Registration of title is time consuming, unduly cumbersome and involves costly procedures which make the legal land very difficult to access (Farvacque and McAuslan, 1992; Mabogunje, 2002; Alabi, 2014). Against this backdrop, this study examined how title registration process affects home ownership among civil servants in Lagos State, Nigeria.

## **2. CONCEPTUAL FRAMEWORK AND RELATED LITERATURE**

The concept of security of land tenure provided the framework for this study. Security means protection offered to a particular subject matter, while tenure can be described as a holding; a person's or group's interest in a thing (e.g. land or housing) for an assumed length of time (Omirin, 2003). Implicit in the concept of security of tenure is the imperative of ensuring that every person or group is guaranteed protection under the law for a certain period and that when it is necessary to interfere with tenure, steps are taken to ameliorate the hardship it will cause. Thus, a person can be said to have secure tenure when he or she is protected from involuntary removal from his or her land or residence, except in exceptional circumstances, and then only by means of a known and agreed legal procedure, which must itself be objective, equally applicable, contestable and independent (UNCHS n.d.).

Legal security of tenure confers the rights to use and transfer land on a property owner. Rights are described as socially and legally recognized entitlements to access and use land. Nothing is achievable without land, and if its management in terms of delineation, distribution, accessibility, ownership, uses and control are very problematic (Gamu, 2003), prospective home owners will find it difficult to develop housing. Boone (2007) stated that limited availability of land implies that in settings where land is a key asset, how access to and use of land are organized becomes political.

During the 1990s, the World Bank laid emphasis on tenure security policies based on access to land ownership. The objectives were to: unify land markets; guarantee investments by providing legal rights; permit beneficiaries to have access to mortgage finance; and develop or improve property taxation (linked with decentralization policies) (Durand-Lasserve, 2002:3). The granting of legal security of tenure has the merit to not only solve the problem of housing poverty, the poverty of the environment and the homeless, but also serves as one of the most essential elements of sustainable housing delivery. Indeed, it is possible to argue that security of tenure is a necessary condition for a successful shelter strategy which will, in turn, have social and economic benefits (UNCHS, n.d.). Thus, land needs to be properly harnessed and managed to sustain current needs and ensure adequate provision for future generation (Ibidapo-Obe, 2003).

Access to land and security of tenure is undoubtedly an important requirement for home ownership and sustainable human settlement development. Sustainable human settlements 'development is linked directly to land and to legal security of tenure for both individuals and community' (Ugochukwu, 2001:2). Social justice, urban renewal and development, the provision of decent dwellings, and sound health conditions for the people can only be achieved if land is used in the interests of everyone. However, most households in urban centres are unable to afford the price at which land is being sold in the formal land market (Yap and Ng, 2017). Access to the formal market is restricted to the high income earners (Ademiluyi and Raji, 2008). The low income earners who do not have the wherewithal to compete with other income categories often resort to illegal and informal means of acquiring land leading to severe challenges (Okonkwo, 1986).

Insecure tenure distorts prices of land and inhibits investment in housing (UNCHS n.d). In Africa and Nigeria in particular, homeownership remains the dream of most households as it conveys social-cultural benefits, prestige and economic power on the owners and their communities (Manturuket *al.*, 2009). In Africa, there is a huge housing deficit, with a low rate of home ownership and a high percentage renting- at about 90% (Kanyeki, 2016). Kolawole (2013) revealed that Nigeria's homeownership rate of about 25 percent is much lower than contemporary countries such as Singapore (90%), Indonesia (84%), Kenya (73%), Benin Republic (63%), South Africa (56 %) and Libya (41%), while that of the United States is put at (70%).

Security of tenure is closely linked to two central objectives of international policies: the right to adequate housing and promoting sustainable human settlements development. However, to secure land title, a prospective home owner has to go through the gamut of the land governance process, as instituted by the government. The process supposes to ease the procedure that people go through to secure or transfer titles, but it has turned out to be punitive in most developing countries. The activities of the states in the south in granting access to security of tenure have turned out to negate these two principal objectives especially in Sub-Saharan African countries, where the allocation of land remains a state monopoly, and where several parallel markets are coexisting, with illicit practices and corruption undermining all administrations in charge of land management (Durand-Lasserve, 2003). The major constraints bedeviling land governance in selected African nations, according to Deininger *et al.* (2014), are weak protection of rights and limited effectiveness of institutions to record rights and adjudicate disputes. Weak land administration has been found to be responsible for lack of access to land rights in Nigeria (UN-Habitat, 2006; FAO, 2007).

The solution to the rigidities and inefficiencies of public action and administration on land titling has resulted in a flourishing extra or parallel land market, while also promoting informality and illegality of housing and human settlements most especially in the Third World countries. Indeed, it is the perceived or real threat of forced eviction that traps an area in slum conditions and a cycle of poverty, as any initiative and investment is inhibited by the threats (UNCHS, n.d: 15). Lack of security of tenure, threat of forced eviction, and poor access to basic urban services contribute to further deteriorate the economic situation of the urban poor. Tenure insecurity deters investment in home-based activities, which play a major role in poverty alleviation (Durand-Lasserve, 2002).

### 3. MATERIALS AND METHOD

With the advent of the British in 1861, Lagos was administered as a city state with its own separate administration and a colony until its merger with Western Nigeria in 1951. The administration continued until 1953 when it was declared as a federal capital territory. It became an independent state in 1967, following the civil war. Lagos is the former federal capital of Nigeria. The federal capital was relocated to Abuja in 1992.

Lagos state, the smallest state in Nigeria, is located on the south-western coast of the country, between Latitude 6° 22' and 6° 52' North of the Equator, and Longitude 2°42' and 3°42' east of the Greenwich Meridian. The current geographical area of Lagos state is about 3577 square kilometres of which about 22% are lagoon and waterways; it represents about 0.4% of the total land area of Nigeria (Agbola and Agunbiade, 2009; Nwanna, 2012; Ministry of Physical Planning & Urban Development, 2014). Its metropolis is located at 6°34'60"N, 3°19'59"E along the West African coast, and forms a larger component part of the Lagos conurbation (Gbadegesinet *al.*, 2016).

Initially, Lagos has five administrative divisions: Lagos; Ikorodu; Ikeja; Epe, and Badagry with its capital at Ikeja. In 1991, it was further divided into 20 local governments under the federal system of government. Since the advent of democracy in 1999, 37 Local Council Development Authorities (LCDAs) have been created to support the 20 LGAs to ensure effective administration making a total of 57 Local Council Authorities.

The estimated population of Lagos as a colony in 1952 was 0.27 million. Its population rose to 2.47 million in 1973 and rose further to 22.5 million with annual growth rate of 3.2% in 2014 (Lagos State Government Ministry of Physical Planning & Urban Development, 2014). Lagos is one of the cities in the developing world with rapid urbanisation. United Nations' projection puts Lagos at 24.5million by 2015 at a growth rate of 6-8% per annum, making her the third largest megacity in the world (Lagos State Government Ministry of Physical Planning & Urban Development, 2014). The astronomical rise in population of Lagos couple with scarcity of land has resulted to housing shortages as well as escalation of house rents and prices. In 2009, Lagos State Ministry of Housing estimated the State's annual housing need to be 224,000 housing units (Jibunoh, 2009) while housing demand in the State alone was estimated to be approximately 2.17 million (Olokeet *al*, 2013).

Cross sectional survey research design was adopted and both primary and secondary data were sourced for the study. Primary data were sourced through questionnaire administration and personal interviews that were conducted on civil servants working in the Lagos State Civil Service. Information about the procedure and the eligibility criteria for granting access to titles were gathered from the records of the Land Bureau. Multi-stage sampling technique was used to administer questionnaire to selected respondents. The relevant ministries were first identified and itemized alphabetically, out of the nineteen (19) identified core ministries; ten were selected using stratified random sampling with the first sample (ministry) selected and every other sample selected at an interval of two. In all, a total of ten (10) ministries were selected to be sampled. The ministries selected were: Ministries of Agriculture and Cooperatives, Education, Home Affairs, Housing, Justice, Local Government and Community Affairs, Transportation. Other included Ministries of Women Affairs and Poverty Alleviation, Science and Technology and Waterfront and Infrastructure Development. A sample ratio of 6% was then used to arrive at a sample size of 313. To administer the questionnaires in each identified ministry, simple random sampling was employed. The ministries are located in multiple floor structures 4-floors and 7-floors. The total number of questionnaires allocated for each ministry was divided by the number of floors that houses each ministry and the average administered on each of the floors to staff of the ministries randomly. However, out of the 313 copies of questionnaire administered, only 227 (72.5%) were adequately completed and returned for analysis. Purposive sampling technique was used to select interviewees among the civil servants working with the Land Bureau and estate agents that registers titles. Descriptive and inferential statistics (Pearson Product Moment Correlation technique) were used to analyse data at  $p \leq 0.05$ . Qualitative data were content analysed.

**Table 1: Sample Size by Ministries**

S/N	Ministry	Sample Frame	Sample Size
1	Agriculture and Cooperatives	492	30
2	Education	366	22
3	Home Affairs	169	10
4	Housing	157	9
5	Justice	521	31
6	Local Government and Community Affairs	129	8
7	Transportation	2861	172
8	Women Affairs and Poverty Alleviation	190	11
9	Science and Technology	235	14
10	Waterfront and Infrastructure Development	97	6
<b>Total</b>		<b>5217</b>	<b>313</b>

Source: Authors' Survey, 2017

#### 4. FINDINGS AND DISCUSSION

#### **4.1 Socio-Economic and Housing Characteristics of Respondents**

An examination of the sex of the respondents, as presented in Table 2, reveals that 67.4% were male, while 32.6% were female. This shows male dominance in the public sector. A categorization of the ages of respondents shows that 9.25% were below 30 years; 31-45 years were 41.1%; 46-55 years 36.6%) and 56-59 years (12.7%). Most of the respondents were married (74.0%), single (18.1%), divorced (2.6%) and widowed (5.3%). The average household size was 4-6 persons.

The number of years spent in service by the respondents showed that 14.1% had spent less than 5 years; 35.2% spent 6-13 years; 14-21 years (29.5%), 22-29 years (15.8%) and 5.3% has spent 30 years and above. It should be noted that the majority of the respondents had spent between 6 and 13 years in service which shows that there was a continuous injection of fresh workers into the civil service. Findings revealed that 9.69% of the respondents were on Grade Level GL1-3; GL04-06 (21.2%); GL07-08 (17.2%); GL09-11 (41.0%); GL12-15 (10.6%), and GL15-17 (0.40%). This shows that the majority of the respondents belonged to the senior staff category.

Most of the respondents (72.3%) were graduates of polytechnics and universities; 10.1% possessed postgraduate degrees; Senior Secondary School Leaving Certificate (SSCE) (6.2%), National Diploma and Certificates from Technical Colleges (11.4%). All the respondents stated that they were paid through the Harmonized Public Salary Structure (HPSS). The income distribution of the respondents shows that 34.80% earned  $\leq$  N50,000 monthly, N51,000-N150,000 (51.54%), N151,000-N250,000 (9.25%) and above N250,000 (4.41%).

**Table 2: Socio-Economic Characteristics of Respondents**

Variables	Respondents	Percentage (%)
<b>Sex</b>		
Male	153	67.4
Female	74	32.6
Total	227	100.00
<b>Age</b>		
Less than 30years	21	9.3
31-45years	94	41.4
46-55years	83	36.6
56-59years	29	12.7
Total	227	100.00
<b>Marital Status</b>		
Single	41	18.1
Married	168	74.0
Divorced	6	2.6
Widowed	12	5.3
Total	227	100.00
<b>Years in service</b>		
Below 5years	32	14.1
6-13years	80	35.2
14-21years	67	29.6
22-29years	36	15.9
30-35years	12	5.3
Total	227	100.00
<b>Academic Qualification</b>		
SSCE	14	6.2
ND/Technical College	26	11.5
First Degree	164	72.3
Postgraduate Degree	23	10.0
Total	227	100.00
<b>Grade level</b>		
GL 01-03	22	9.7
GL 04-06	48	21.2
GL 07-08	39	17.1
GL 09-11	93	42.0
GL 12-15	24	10.6
GL 16-17	1	0.4
Total	227	100.00
<b>Salary Income</b>		
Less than ₦50,000	79	34.8
₦51,000-₦150,000	117	51.5
₦151,000-₦250,000	21	9.25
Above ₦250,000	10	4.41
Total	227	100.00

Source: Authors' Survey, 2017

#### 4.2 Land and Housing Characteristics

Land is an important resource for home ownership. As shown in Table 3, about 35% of the respondents acquired land for home ownership within the last six years; 6-10 years ago (40.6%); 11-15 years ago (24.6%), and more than 16 years ago (24.6%). This shows that the majority of the respondents (75.6%) acquired their land within the last one decade. Most of the respondents (60.9%) owned one plot of land, two plots (26.8%), three to six plots (10.1%) and more than one acre (2.2%). An average cost of acquiring land in Lagos is above 1 million Naira and this might have constrained majority of respondents to build on one plot. However, owning one plot is adequate to develop housing for personal usage. Most of the residential plots (70.3%) were purchased directly from existing land owners or land owning families. Land allocated by the government constituted only 20.3% while the remaining 9.4% were inherited from parents, husbands and other relatives.

Spatial distribution of residential plots acquired by respondents' shows that 52.8% of the respondents acquired land in Lagos Mainland, Lagos Island (12.4%) and metropolitan fringe of Lagos (34.8%). Residential land in Lagos Island is relatively more expensive than what is obtainable in the mainland because the area consists of expensive residential districts. Generally, the cost of acquiring land was found to be high, only 25.8% respondents spent less than ₦1million to acquire land, ₦1million-₦2.5million (57.3%) and ₦2.6million-₦5million (16.9%).

Findings revealed that 19.4% respondents occupied single-bedroom housing units, two-bedroom (39.2%), three-bedroom (29.5%), four-bedrooms (9.3%) and five-bedroom units (2.6%). About 23% respondents (22.5%) lived in tenement buildings, flats and block of flats (35.7%), bungalows (30.4%) and duplex (11.5%). This shows that the respondents lived in a variety of housing types based on their accommodation needs and financial capabilities. Most of the respondents (43.0%) lived in completed houses, houses not fully completed but already occupied (14.9%) and houses at various stages of construction (42.2%).

The time spent in transit from house to work for 5.3% respondents was less than 15minutes, 15-30 minutes (15.0%), 31-45 minutes (32.2%), 46-60 minutes (26.0%), 61-90 minutes (11.9%) and more than 90 minutes (9.7%). This shows that majority of the respondents (79.7%) spent more than 30 minutes to commute between work places and homes. This might be as a result of their inability to afford housing accommodation in the central district of Lagos. The major reasons for choice of accommodation were nearness to workplace (21.6%), quality of neighborhood (11.0%), nearness to children's schools (19.8%) and affordable housing (47.6%). Owning a house in Lagos is doubly difficult due to various challenges facing prospective home owners. One of these challenges has to do with land title registration.

**Table 3: Land and Housing Characteristics**

Years Plot was Acquired	Respondents	Percentage (%)
Less than 5years	48	34.78
6-10years	56	40.58
11-15years	34	24.64
16years and above	7	5.07
Total	138	100.00
<b>Size of Landholding</b>		
Land Size	Respondents	Percentage (%)
A plot	84	60.87
Two plots	37	26.81
Three-Six plots	14	10.14
More than One acre	3	2.17
Total	138	100.00
<b>Spatial distribution of residential plots</b>		
Location	Respondents	Percentage (%)
Mainland	47	52.81
Island	11	12.36
Urban Fringe	31	34.83
Total	89	100.00
Five	6	2.64
Total	227	100.00
Housing Type	Respondents	Percentage (%)
Tenement	51	22.47
Flats	81	35.68
Bungalow	69	30.40
Duplex	26	11.45
Total	227	100.00
Distance between House to work	Respondents	Percentage (%)
Distance in Minutes		
Less than 15minutes	12	5.29
15-30minutes	34	14.98
31-45minutes	73	32.16
46-60minutes	59	25.99
61-90minutes	27	11.89
Above 90minutes	22	9.68
Total	227	100.00

Source: Authors' Survey, 2017

### 4.3 Land Title Registration

The importance of land title to homeownership was examined and 18.9% and 52.0% respondents respectively considered land titles to be very important and important, respectively. This shows the level of importance attached to land title with 70.9% of the respondents considering it important and very important to homeownership. *The scarcity of land makes it considerably important to secure title document*, an official at Bureau of Land revealed.

Efforts were made to discover the various efforts made by civil servants to get their titles registered. Findings revealed that only 23.8% respondents possessed titles on their land. The types of titles held on land were Certificate of Occupancy (C of O) which is now referred to as Deemed Grant Consent (DGC)(51.9%), Governor's consent (44.4%) and Deed of Assignment (3.7%). To secure Governor's Consent, a prior valid title (e.g. C of O) must have earlier been granted by the Governor. Ownership of C of O guarantees all forms of rights on land including the right to be compensated if such land is compulsorily acquired by the government.

Obtaining a title can be a strenuous and expensive exercise, most especially if the prospective home owner is unaware of the process involved and the documents required. Findings revealed that 27.8% respondents opined that the process was very stressful, cumbersome (13.0%), bureaucratic (14.8%), too long (14.8%) and costly (29.6%). The major challenges associated with title registrations as rated by respondents were: lengthy

procedure (25.9%); eligibility criteria (25.9%); problem of the children of land owning families popularly called *omo-onile* (11.1%); high cost of processing (14.8%); improper documentation (9.3%), and corruption among land officials (13.0%).

The process for granting access to DGC is considered long because it has to pass through several people and offices. These include a qualified land surveyor who endorsed the survey plan, Land Information Department which determines whether the land is free from government acquisition or not and a national newspaper that inform the general public about the application. A staff in the Lands Bureau ascertains the genuineness of the tendered documents and minute on the applicant's file before it is sent to a superior officer who forwards same to the Director. It is the responsibility of the Director to pass the file to the Executive Secretary of Land Bureau who also sends it to the Permanent Secretary. The Permanent Secretary forwards the file to the Commissioner who signs on behalf of the Governor. After the Commissioner has signed, stamping and registration are carried out. To obtain DGC, prospective home owners need to supply the following: a survey endorsed by a qualified land surveyor; land information certificate; applicant passport photograph (on white background); pictures of the site; locational sketch; land purchase receipt and utility bills (e.g. water and electricity); and receipts of assessment fees (capital contribution, registration, stamp duty and publication fees). An interviewee argued that "it is like there is a conscious effort by some officials of the State to prevent people from being able to own their own houses".

The length of time it took 27.8% respondents to processed DGC was between seven to nine months, ten to twelve months (50.0%) and above one year (22.2%). It was observed that being civil servants afforded them the opportunity to easily follow-up on their title processing. An official at the Land Bureau argued that with proper documentations, it took an average of about six months to one year for Governor's consent to be processed. According to an interviewee, *it takes a long period of time for titles to be registered at the registry, most titles takes upwards of six months to obtain, which is a long period of time when the time it takes for money and possession to change hands is factored in.*

According to 14.8% respondents, processing of Governor's consent took between three to six months, seven to twelve months (55.6%) and over a year (29.6%). The lengthy procedure and basic requirements needed for the processing of a Governor's consent were some of the challenges experienced by 59.3% title holders. To secure a Governor's consent the following documents are essential: letter of application; a duly completed application form which must be duly signed by the parties creating it and sworn to at the Ministry of Justice or Notary public; and Certified True Copy (CTC) of grantor's title, that is, the existing title to the land which could be either a Certificate of Occupancy or Gazette. In this context, Gazette refers to land that has excision (in the sense that the land has been entrusted in the hand of the *omoonile*, in the form of a Global Certificate of Occupancy).

However, in order to secure CTC, there is need to provide an affidavit of purpose to support the application. CTCs are needed for processing titles or fast tracking a transaction on land. The process for obtaining Certified True Copy of a registered title involves at least six stages. These are: endorsement of application at the investigation section; payment of fees at designated banks and issue of receipt at the accounts department; submission of receipt at the main reception; retrieving of the document from the archive of the Bureau of Lands; certification of registered document at the investigation department; and delivery of Certified True Copy.

Other requirements include the Grantor's and grantee tax clearance certificates as well as the payment of development levy. Three copies of deed of assignment, with chartable survey plan are also to be submitted but if the land happens to be allocated by the government, there is no need to attach a survey plan except in cases where the land has been sub-divided. The applicant is expected to present an evidence of charting carried out at the State Surveyor General's office and an endorsement fee totaling ₦10, 500; a site location sketch, a picture of the site with the date and time stamped, four (4) copies of applicant's passport photographs on white background measuring 5cm by 5cm; an evidence of lodgment of record copy; and an identity card of the agent representing the grantee. The

following fees are expected to be paid: consent fee (1.5%), capital gains tax (0.5%), stamp duty (0.5%) (all percentages are a fraction of the land value), registration fee; neighborhood improvement charge; and if the land happens to be a government allocation, ground rent within 90 days of assessment date. An interviewee reiterated that: *if the amount of money that has to be paid to land surveyors and land agents are also factored in, the cost then escalates to the extent that people that feel some sense of security about their possession of land stay away from obtaining titles.* The costs of obtaining land survey in Lagos are divided into three categories: Category 1 costs ₦1m, Category 2 (₦500,000) and Category 3 (₦350,000). Different locations within the State are captured under the three different categories.

On the effects of land titling registration process on homeownership among civil servants, 16.3% respondents stated that having titles facilitated availability of funds for housing development, as the title constituted a kind of security that could be used in securing a mortgage facility. For instance, in securing a mortgage loan through the National Housing Trust Fund (NHTF), an applicant must have a valid title document. This made 37.0% respondents to state that having land title was a motivating factor for housing development. Prospective home owners were eager to invest their resources on land once they had secured their title documents. Having titles protected 46.7% of respondents' investment on land.

Homeownership is the dream of most individuals including the civil servants; however, the dream is often out of the reach of most households. Finance is very germane in housing development but mortgage facility cannot be granted without title document. Inability to secure access to mortgage funds constrained 65.3% respondents to rely on income and personal savings for housing production, 22.3% respondents used loans from cooperative societies and only 12.4% respondents used mortgage finance. Income remained the major source of funding housing development because the cost of using mortgage finance was high ranging between 25% to 35%.

An interviewee argued that *the higher the income (disposable income) of a household, the higher the chances of such individual or household being able to invest in homeownership.* To corroborate this assertion, Pearson Product Moment Correlation techniques was used to test the hypothesis that states that there is no significant relationship between civil servants' income and housing expenditure. The results of the analysis as shown in Table 3 show that there was a strong positive relationship between incomes received by civil servants and the amount of money expended on housing. The correlation co-efficient was as high as 0.83 at 5% level of significance. What this implies is that income of respondents vary with housing expenditures such that the higher the incomes of civil servants, the higher their expenditures on housing development.

Housing development is a capital intensive project, hence, reliance on salary as a major source of fund means that construction may take several years. With reference to the number of years it took the respondents to complete their houses, 1.9% respondents claimed that it took them less than a year, 2-3 years (40.4%), 4-6 years (32.7%) and more than 6 years (25.0%). This shows that it took majority of the homeowners more than 4 years to complete their houses. This further highlights the fact that homeownership is a time consuming process, as the resources needed for its development are not always readily available. Securing funds for financing homeownership through the mortgage framework is not well defined. An interviewee observed as follow:

*“Securing funds for finance is a difficult task because the cost of mortgage fund was usually punitive, the interest rate chargeable on loan facilities by commercial banks are between 24% and 36%. The interest is outrageous for a project like homeownership which is not expected to yield income, such loan facility if secured is usually not sustainable and might result in the loanee forfeiting his/her collateral.”*

The capital intensive nature of housing coupled with long gestation period is not factored in when financial institutions are giving out funds to borrowers. The National Housing Fund

(NHF) that ought to provide a pool of fund from where civil servants' contributors can secure cheap loans at an interest rate of just 6% has not been effective as the number of beneficiaries have been limited.

In Lagos, land is one of the most contentious issues. Access to land has become one of the greatest challenges facing its inhabitants. The activities of the children of traditional land owners' constraint access to legal sites. An interviewee revealed that "*the activities of the so-called omoonile constituted serious constraint to potential landowners; they and the neighborhood youths extort money from new landowners.*" Another interviewer reported that: "through the use of violence, the omo-onile have been able to coerce land owners to pay huge sums of money whenever they wanted to lay building foundation, roof their houses and fence their property. They are capable of demolishing the house and injure or even kill the landowner. They as well as their cohorts (armed thugs and policemen) used dangerous weapons such as guns, cutlasses, broken bottles, knives to unleash terror on landowners who refused to pay their dues. Most of the times, the omo-onile succeeded in selling a parcel of land to multiple buyers". *Some of the omoonile also forged fake titles to unsuspecting buyers who find it difficult to regularize land tenure.*" Before the introduction of Electronic Data Management Scheme (EMDS), land transactions were characterized by forged certificates and titles, an official at the Land Bureau observed. According to him, EDMS makes it possible for any title to be verified at the Lands Bureau or online with the payment of a fee of ₦3,750. Evidences from on-site visit to the Lands Bureau revealed that people utilize this scheme very frequently.

The most important determinants of access to home ownership according to 37.4% owner occupiers interviewed were income (32.9%), physiological needs (41.2%) and tenure security (25.9%). Physiological needs has to do with human's base instinct for survival, the need to just put his head under a shelter for accommodation. This is a very important determinant as this need was found to be a motivating factor for 24.1% respondents that engaged in incremental housing construction. Security of tenure is important because the Land Use Act of 1978 puts all land in a State, cities, towns and rural areas under the control of the Governor and Local Government Chairman, respectively, in trust for the people in the State. Consequent upon this, Section 22 of the Act then states that it shall not be lawful for the holder of a Statutory right of Occupancy granted by the State, that is, the Governor to alienate his right of occupancy or any part thereof by assignment, sublease without the prior consent of the Governor, which is why Governor's Consent is essential on all landed property within the geographical delineation of any State. In essence, every subsequent buyer of land must have secured a Governor's Consent as there can only be one owner of the Certificate of Occupancy and the title will not be replicated for another person even if the property changes hands. This has added to the cost of housing development. The costs of acquiring land and housing construction are higher in Lagos than what is obtainable in neighboring Ogun state. Land is at a premium and with the limited land available in Lagos state, land is often overpriced. Acquiring land in Lagos is, therefore, out of the reach of most civil servants.

## 5. CONCLUSION AND RECOMMENDATION

This study has delved into the process of obtaining titles, and the homeownership situation among civil servants in Lagos State. Residential land registration process has contributed to shortages of secured land among civil servants in Lagos State. This is because residential land title registration process is stressful, cumbersome, bureaucratic, long and expensive. The challenges associated with obtaining land titles are: lengthy procedure; prevalence of forged certificates and titles by the children of traditional land owners popularly called "*omoonile*"; high cost of processing titles; improper ways of keeping documents that makes verification difficult; and corruption among land officers. While finance is a very important housing resource, mortgage facility cannot be granted without title document. Inability to obtain mortgage funds, therefore, constraint civil servants' access to owner-occupied housing units. Thus, most workers depended on incomes and personal savings for funding housing development. There was a strong positive relationship between incomes received

by civil servants and the amount of money expended on housing development ( $r=0.83$ ). The capital intensive nature of housing as well as the long gestation period which characterized housing development is not taken into consideration by formal lending institutions. The National Housing Trust Fund that ought to provide a pool of fund from where civil servant contributors can take cheap loans has not been effective in Nigeria. The most important determinants of access to home ownership among civil servants in Lagos State are income, physiological needs and tenure security. The land titling registration process has not improved the production of formal housing units among civil servants. This situation of housing among the civil servants is a reflection of the general malaise to homeownership in the broader society.

For the purpose of achieving the ultimate goal of the National Housing Policy (NHP), which is to ensure that all Nigerians own or have access to decent, safe and sanitary housing accommodation at affordable cost with secure tenure' (FGN, 2002:7), adequate consideration must be given to the working class. To achieve this broad goal, there is also the need to review the Land Use Act of 1978 with a view to simplifying acquisition of residential land and title documents. It will also reduce institutional delays in secondary transactions in rights of occupancy such as mortgage transactions. With a well-established property right, lending institutions will be willing to grant more mortgage loans to prospective home owners.

To facilitate the access of civil servants to legal residential sites, the Nigerian Labour Congress (NLC), Lagos State Chapter, should acquire land from the Land Use and Allocation Committee (LUAC) to develop residential schemes. The NHTF should help the NLC to provide the necessary infrastructural facilities and services in the residential schemes. The process of applying for and buying a residential plot in such schemes should be handled on-site and should involve minimal paperwork. Taking loans from the NHTF will ensure easy access to homeownership for civil servants. The NHTF offers a flexible payment schedule consisting of a down payment of 10 per cent with amortization period of 35 years. It also provides affordable mortgage fund at 6 %. Furthermore, in order to make housing more affordable to civil servants, there is the need to review the existing salary structure. Civil servants should also be advised to develop single family homes that are cheaper to build rather than embarking on palatial homes that they find difficult to complete which often led to the abandonment of housing projects.

To simplify title registration process at the Land Bureau, guides, flyers and visual slides should be made available in local languages that people can better understand. This is to avoid ambiguity and make more people patronize the Bureau to perfect their title documents. The Bureau should strongly discourage proxies acting on behalf of people; one way to ensure that people go directly to the Bureau to perfect their titles is to speak and relate with them in their local languages. Also, the time taken for Governor's Consents and Deeds to be registered should be reduced substantially. Lagos State Government should establish simple fiscal land registers, allow installment payment for title and grant temporary occupancy permits which can be converted to certificate of rights later.

Despite Government's efforts to minimize the impact of *omoonileon* homeownership, they still seem to constitute a major problem in the housing development process. More needs to be done by the government to curb their activities and make land ownership and property development a hitch-free operation; their activities greatly increases the cost of housing development. The Lagos State Civil Service Commission should make it possible for civil servants to acquire housing by institutionalizing land and homeownership in each government ministry, parastatal, department and agency for their members of staff, and helping with the necessary documentation process. However, further research needs to be done to examine the type of housing units and financing options that best suits civil servants in an expensive State like Lagos.

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