



Alternative Property Documentation in Nigeria: A Case Study of Ogun State Home-Owner Charter Programme

**Bello Nurudeen Akinsola Jolaoso¹, Babatunde Adekoyejo²
& Kilasho, Musiliudeen Omotunde³**

¹Department of Estate Management, Faculty of Environmental Sciences,
University of Ilorin, Ilorin, Nigeria

²Department of Architecture, School of Environmental Studies,
Moshood Abiola Polytechnic, Abeokuta, Nigeria

³Department of Urban & Regional Planning, School of Environmental Studies,
Moshood Abiola Polytechnic, Abeokuta, Nigeria.
Bello4all0007@yahoo.com

Abstract: Most occupied residential property developers in Nigeria urban centers are faced with lack of land-title and physical development documentation and problem of acceptability of population census data. Consequent upon these and in the realization of likely loss of significant revenue accrual there from, and perhaps due to the emerging sporadic yearning and aspiration of most property owners to have their respective properties properly and statutorily documented for record purpose or for financial obligations or both, the government of Ogun State, Nigeria came up with a program tagged " Homeowner Charter (HOC) 2013 ". The programme provides window of opportunity for home-owners or property developers in respect of residential buildings for securing statutory land-title and development permit, with concession/waiver on some usual pre-requisites and financial obligations. This was to stimulate voluntary compliance with the physical development requirements by homeowners for generating appropriate population data for developmental project planning and implementation. This paper therefore attempts the assessment of the level of achievement of the Government of Ogun State, Nigeria in this pursuit. Pertinent data were obtained through a case study approach and field survey of randomly selected 304 respondents in Ogun State and data there from were subjected to descriptive statistical analysis. Findings revealed that although revenue-raising was not indicated as one of the objectives of HOC programme, the programme was able to create a considerable revenue share from property market both in primary form and secondary form to the Government. The Ogun State Government gave priority to revenue generation above other objectives set for the program and the program is generally not meeting up with the scheduled time for the exercise. The study also found out that the HOC program benefitted all the stakeholders, but with shortcomings of abuse of existing planning and land

documentation processes and encouragement of pre-mature inhabitation of buildings. It is therefore recommended that Government should emphasise on speedy delivery of the HOC programme rather than revenue generation and take caution so that the programme do not extinguish the already established land documentation and planning permit approval system.

Keywords: Home-Owner Charter (HOC), land-title, development permits, remedial, compliance, population data.

1. Introduction

Land is one of the most important resources available to mankind because all human activities take place on it. It is a factor of production as well as, factor of development. It is a wealth of the nation, if appropriately tapped; otherwise it remains a *dead capital* (Ukaejiofo, 2009).

An official record of who owns a piece of land is simply termed land title. Land is mere natural resources, but land with secured property right is seen as an economic resource (Perera, 2008), this is because land resources that is untitled is deemed to be informal and may not be economically visible in a nation's economy.

Land titling is the process of providing enforceable legal and secured rights to the possession and use of a given portion of land. Universally, land titling is a central concern, catalyst for national development and meaningful land reform programme while untitled land promotes segmentation of land markets and equally serves as a constraint to volume of property transactions.

Nigeria as a nation, is endowed with a vast land resource which is largely untapped because only 3% of land titling have so far been recorded, thereby retarding its physical development and full economic potential (Ukaejiofo, 2009). Similarly, Eleh, (2009) opined that, if truly land is

an asset and a good store of wealth, it means that unleashing its potential and making it convertible to capital will serve to empower the populace and also foster national development.

However, the full potential of land as a factor of production can only be realized with appropriate documentation, titling and registration and human activity can become dynamic and more valuable only with secured or confirmed title.

Next to land titling in property development is securing a planning and development permit. A planning permit is an entitlement given by law and as right to developer(s) or owner(s) to make particular use of piece of land owned by statutory right, in a specific manner which a designated area of land is to be developed and within a time limit and expires under specified circumstances.

Development permit implies and means a permit to develop any piece of land or building granted by the statutory authority empowered to give such, in accordance to the planning laws and building regulations. This permit/approval must be obtained for new construction, renovations, businesses, and changes of use to existing buildings.

In some urban centers in Nigeria, it is required to have a valid planning or land use permit before applying for a development or building plan permit to

construct the building or structure, or to apply for business license/permits. In Lagos, Abeokuta, and their environs (Nigerian urban centres), requirements for securing development permit include: the Certificate of Occupancy (C of O), and/or Proof of Land ownership, receipts of payment of the prescribed statutory fees, evidence of Tax payment by applicant, sets of Architectural drawings, Structural Drawings and Engineering Services drawings, Original/Sun print copy of Survey Plan or Beacon Sheet among others (Lagos State Ministry of Physical Planning, 2011, Ogun State Urban and Regional Planning Law 2005 and Ogun State Building Planning Regulations 2010).

The statistical knowledge of people's population is central and fundamental to its developmental plans, as it provides information for effective national planning, equitable governance and planning for the future. Census, i.e. the recording of human numbers using statistical method is not a new development; it has in the past used for collection, analyzing and interpretation of numerical data relating to a certain area of investigation as well as for drawing valid conclusions in situations of uncertainty and variability (Eniayejuni & Agoyi 2011). It also serves as a basis for resource distribution and/or revenue allocations, constituency representation, employment, the location of industries and social amenities etc.

The political and economic development would be easy if reliable population data were available because the absence of trustworthy or accurate population data directly affects the government's inability to ensure balanced political

representation and equal access to important governmental resources (Eniayejuni & Agoyi 2011). In most situations however, it has been observed that population census was a subject of manipulation, ineffectiveness and falsification of figures (Eniayejuni & Agoyi 2011). Thus, when a society does not know the proportion and the total number of its citizens, its planning process is likely to be haphazard, difficult and ineffective.

Statistical records available in Ogun State, Nigeria indicates that many residential structures in the state are built illegally on both the Government and private parcel of land without building plan or development permit. Most of the buildings have no title documents on them because they do not possess C of O, probably due to the perceived high processing cost.

Asides, majority of building owners have encroached on Government acquired lands without appropriate legal documentation from Government. The Ogun State Government has also noted this as a problem in the state. In solving these identified problems of land documentation, lack of planning and development permit, as well as, unreliable population data for proper planning, Government of the State came up with HOC programme.

What are then the precedent processes of documenting land title and planning permit in Ogun state? What are the objectives of the HOC programme and how is each objective achieved and to what extent? are the stated research questions for this work. It is against this backdrop that the paper sets to study the level of achievements of Ogun State

Government in line with its stated objectives for the HOC programme.

To achieve the stated objectives of the paper, the paper has been structured into seven sections, the next section is on the study area and the HOC programme, followed by review of related literature in section 3, section 4 is on the study methodology, followed by findings of the study in section 5, discussions of the findings was done in section 6 before inferences and conclusion of the work was done.

2. The Study Area and Home Owners Charter (HOC)

Ogun state otherwise called the Gateway State is one of the 36 states that make up the Federal Republic of Nigeria (figures 1 and 2 refer). It covers a land area of about 16,409.26km, made up of 10 zonal land areas, with 20 local government areas, 3 senatorial districts, 4 ethnic zones (Egba, Yewa, Ijebu and Remo) and having population of 3.751million comprising 49.71% male and 50.29% female.

Ogun State is bounded in the west by the Republic of Benin, on the South by Lagos State and the Atlantic Ocean, on the East by Ondo State and in the North

by Oyo State. Abeokuta is the capital and largest city in the state. Internally, the state is geographically adjacent to Lagos State hence it provides road and rail links, connecting Lagos with the rest of the country.

Ogun State has the highest number of registered universities in Nigeria (nine in all) and one of Africa's largest industrial centres, with significant industrial capacity for (especially medium and large scale), wholesale, retail, and financial activities. Ogun State's Gross State Product (GSP) was N128.92Billion in 2008, accounting for 0.56 percent of Nigeria's GDP.

It is 100 percent non-oil, dominated by wholesale and retail trade, real estate and road transport, which jointly account for 60 percent of its quoted GSP. Trading, Real Estate and Road transportation are predominant economic activities in Ogun State. Each of these generates about N25 billion worth of economic output annually to individually contribute about 20 percent of Ogun's economic output and jointly account for about 60 percent of its GSP (Ogun State Website).

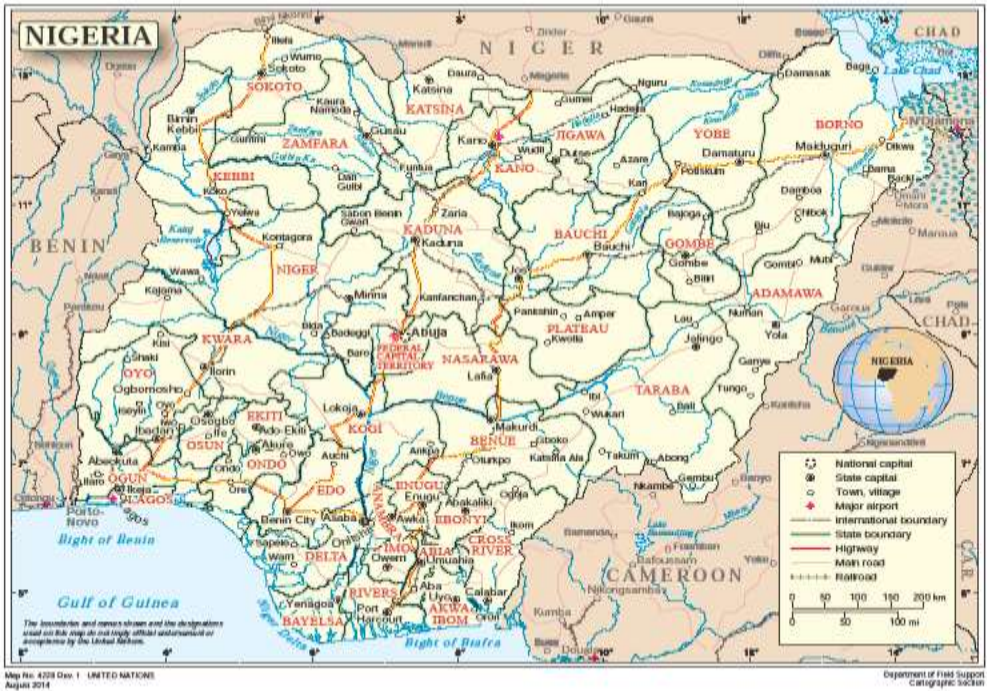


Figure 1: Map of Nigeria Showing its 36 States
 (www.un.org/depts/cartographic/map/profile/Nigeria.pdf#page=1&zoom=auto,-270,612)

According to Ogun State Ministry of Urban and Physical Planning (2013), the GIS Satellite mapping of the State revealed that there are significant numbers of unrecorded properties and thousands of houses in the state that have no building plan approval, certificate of occupancy and other title documents. This according to the Government is attributable to the perceived high cost of securing title to land and planning permit for development. This has made majority of property owners to avoid the payment of related property taxes and Government is therefore losing substantial sum from property related taxes.

There is also lack of data in the areas of education, health and other essential

infrastructures to guide Government in the provision of medium-term planning for provision of roads, schools, hospitals and other essential services. The population data released in 2006 by National Population Census still remain a subject of doubt by the state Government and the people (Eniayejuni & Agoyi 2011). This has negative impact on the effective planning of facilities in the state.

Government's urban renewal policy forming an integral part of the government's mission to rebuild the state was seen by the Government to be un-achievable without reliable data. The state was also characterized by disputes of ownership of properties, while property related fraud and problems of

land speculators have been noted to be rampant, which often manifest in the form of encroachment on land under Government acquisition and low value of the land-property in the State property market.

In realisation of these, the Ogun State Government, on Monday, December 16, 2013, launched the “Home Owners Charter” (HOC) - a programme designed to enable property owners in the State to regularise their land and landed-property documents. Owners of properties who built without government approval/permit would not only have the opportunity to regularise its legal status and title documentation, but also obtain development (building) plan approval/permit and Certificate of Occupancy (C of O) at a huge discounted rate with concession/waiver on some usual pre-requisites and financial obligations such as penalties

and fines that are normally levied against those who build houses without permit or approval.

Apart from being an integral part of the government’s mission to rebuild the State, the scheme will also source and provide data for the medium-term planning for provision of roads, schools, hospitals and other essential services. In addition to this, the scheme will be extended to the owners of properties who built on land belonging to the State government. It is expected to unlock the latent potentials of property owners at creating wealth and enhancing the development of Ogun State’s housing market. It will help also, to minimise disputes of ownership of properties while property related fraud and problems of land speculators will be reduced to the barest minimum (Eleh, 2009).

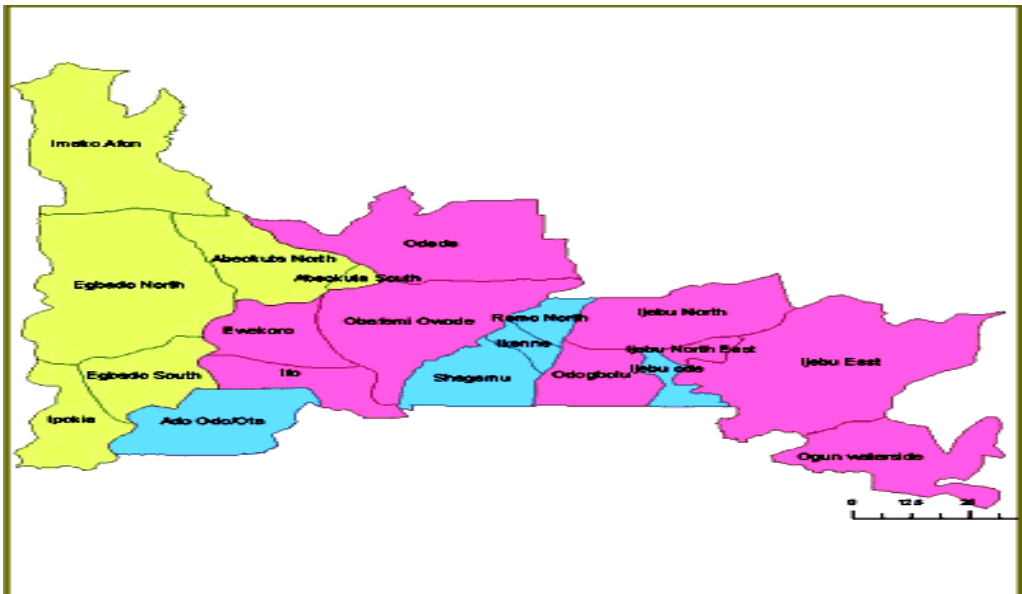


Figure 2: Map of Ogun State, Nigeria showing its 20 Local Government Areas.

(Source: Ogun State Government Economic Plan Development 'Mission to Rebuild' 2012-2015)



Plate 1:HOC Programme Awareness Poster (HOC website 2014)

The HOC Programme relaxes the documentation requirements and fees are discounted so that many residents, especially those who would otherwise not be able to afford it, could benefit from the programme. Interested property owner are expected to make an initial deposit of N5, 000.00 and then submit documents that can be used to establish ownership of the property.

These documents include land purchase agreements, deed of gift or sub-lease, receipts of payment of the prescribed fees and survey plan (if available). To

qualify for consideration under this programme, such property must be a functional and fully occupied/inhabited residential house on a plot or maximum of two plots of land. Building structures uninhabited and under construction at a level not beyond lintel are not eligible for consideration under this charter.

Properties that are built under Power Holding Company of Nigeria (PHCN) high tension cables, those on Right-of-ways, on the 'set-back' of roads, and those on petroleum or gas pipelines, water ways, flood plain, gullies and

government committed acquisitions are excluded under this charter. Other structures excluded are substandard or defective property and property under legal dispute etc. Communities expected to benefit from the initiative under this phase of consideration are Abeokuta, Ijebu-Ode, Shagamu, Sango-Ota, Magboro, Ifo, Ogijo, Ojodu, Alagbole, Ado-Odo, Oke-Odan, Akute, Agbado, Agbara, and Ijoko-ota, all urban.

The HOC programme provides simplified payment plan by allowing applicant's instalment payment and facilitated payment through bank loans with re-payment plan not exceeding two-year tenure. The final cost payable by the applicant depends on property size and the area in which the property is located. A typical family bungalow (four-bedroom bungalow on a single plot of land) attracts a discounted sum of N95, 000.00 instead of the normal fees of N430, 000.00 and the maximum processing (moratorium) period of 9 months. The government agencies concerned with the HOC programme are the Ministry of Urban and Physical Planning, Ministry of Justice, Ministry of Finance and Bureau of Lands and Surveys (Authors survey, 2013).

3. Literature Review

Ugonabo and Emoh (2013) opined that land is a crucial element in the property development process and gaining access to land especially by the urban poor is one of the serious constraints confronting housing development in many developing countries. According to Omirin (2002), accessibility to land encompasses its tenure security, affordability, availability and the ease with which it is acquired, while Erguden (2001) was of the view that promoting

security of tenure is a prerequisite for sustainable improvement of housing and environmental conditions.

Cases of land invasion as a means of land acquisition are well documented in Latin America and some parts of Asia, while in East and Southern Africa, squatting on illegal land has been very popular (Opoko & Ibem, 2013). In both cases, occupation precedes housing construction which involves house owners, friends and family members, using rudimentary houses that are improved and expanded over time in a process Renaud (1984) referred to as "progressive investment".

In those regions of the world, many of the settlements that evolved in this process have been able to undergo regularization of tenure and in the process attracted public provision of basic infrastructural services. In Nigeria, development of housing by the poor has followed a different pattern because comparatively, land invasion and squatting are very minimal but land titling feature mostly. Land is often purchased not through public channels but through the informal market from land owning families or those who desire to resell their plots. House building process is usually incremental using grades of materials within the means of each household.

Land titling is a policy intervention to recognize rights on land; to guarantee ownership of rights and recorded interests; to monitor and improve land market. It also provides support for government towards revenue drive through property taxation, as well as, encourages physical and economic development.

The goals of ideal land policy according to Eleh (2009) are to confer title on the land owners and empower them economically. It creates a secured land registry system and helps to establish efficient, fast land transfer and administration system that will foster market fluidity, equitable distribution of land resources. It facilitates the development of land information systems and creation of database of addresses that could be used in the service and collection of bills in respect of levies, tenement rates, crime control etc.

It therefore suggests that, land titling activities focuses on the improvement on land tenure security and the attendant promotion of its economic use. It involves analysis of the existing legal framework of land administration, property adjudication and registration, mapping and land surveying as well as, the formalization of informal property rights.

It is perhaps in this stead that Atilola (2013) posits that, the major objective of the land reform is to transform Nigeria into a land market economy by issuing land titles to all land owners especially the rural dwellers who cannot use their asset land to raise capital because they do not have titles. The pivot of the land reform agenda is the systematic land titling and registration of all land parcels in Nigeria with a view to creating a land market economy, towards empowering the owners whose land asset is currently locked up as “dead capital” due to lack of relevant titles.

However, the need to involve relevant professionals and the adoption of best practices in the implementation of the

land titling is underscored. Emerging Markets Group (2009) advocates that, land tenure regularization has generally failed where methodologies have not sufficiently taken into consideration the local reality of informal settlements and the importance of community-based dispute resolution and planning.

It was further revealed that successful tenure formalization is directly linked with the upgrading of informal settlements and requires the participation of all stakeholders – the community residents, the public, and the government – in resolving disputes and formalizing settlements. Part of Government control over the use of land is by controlling the development on the land and curtail the excesses of people on the use of their land.

Planning laws are meant to control the excesses of people concerning the use of land and the general environment and Government has a duty to enforcing these planning laws (Omole and Akinbamijo 2012). Part 2 Sections, 28-34 of Nigerian Urban and Regional Planning Law, (NURPL) Decree No. 88 of December 15, 1992 also made it clear that approval should be sought before any development can be carried out on land. The law makes it mandatory for not only the people, Government and its agencies to obtain approval before commencing any development and planning bodies have the power to approve with amendment, or delay approval of an application, or if circumstances so required, reject development permit completely.

Section 60 provided that where a developer contravenes the provision of a planning law, the control department

shall have the power requiring the developer to: (a) prepare and submit his building plan for approval or (b) to carry out such alteration to a building as may be necessary to ensure compliance or (c) to pull down the building or (d) to reinstate the piece of land to the state in which it was prior to the commencement of building. The HOC programme waived all these provisions/requirements in respect of the pre-conditions for granting planning and development permits.

From international experience, the Afghanistan's experience indicated that an estimated 5.5 million Afghan citizens live in urban informal settlements throughout Afghanistan. These settlements do not conform to existing master plans and do not meet the formal requirements for access to land. The Kabul Master Plan of 1978 is over 30 years out of date and does not account for the recent population boom in returning refugees.

Basic services such as power, sanitation, and potable water are either not provided or are insufficient. The government's response historically has been inadequate in terms of upgrading physical infrastructure and improving tenure security for the residents of informal settlements.

USAID/LTERA has piloted tenure formalization methodologies in Kabul, Kunduz, Taloqan and Mazar-i-Sharif to address tenure insecurity in informal settlements through an incremental, community-based methodology of upgrading and tenure regularization. The teams have developed a replicable and cost-effective process that integrates the upgrading of basic services with the regularization of tenure and

formalization of informal settlements into the municipalities' urban planning processes.

The project identified gaps in the legal framework affecting tenure regularization and provided advice to the Islamic Republic of Afghanistan to improve its urban land administration system. With the aid of reported judgments particularly in reference to judgment in *Walker v. Burton* 2012, Dixon (2013) analyse whether title to land is secure in England and Wales when registered under the Land Registration Act 2002, most especially when a title is registered without the proprietor being able to establish good title under pre-registration rules of property law, to discover an uncertainty at the heart of the registration system: the uncertainty as to the extent to which a registered title may be rectified to remove the proprietor.

This is acute when it appears that the registered proprietor has no claim to the land other than by reason of his registration. There may be a difference in this regard between intangible property titles and tangible titles. The Land Registration Act 2002 is meant to replace registration of title with title by registration. The real force of this is only now being realised and there are few reported judgments, and less consistency, working out what this means in practice.

Towards the same direction, Van Rij *et al* (2014) reviewed the rescaling of integrated planning policies for the built environment by the transposition of European directives on air quality in The Netherlands, examining European and Dutch policies, legislation, case law

and reports by various Dutch Courts of Auditors and assessment agencies. They found combination of measures that prohibit practices and measures constituting new ways of working has facilitated environmental protection and integrated planning. The findings of this study of Dutch air quality regulation may contribute to other studies into the rescaling of environmental governance in relation to interactions between central norm-setting and integrated local policies.

The paper of Lusiani and Zan (2013) aims at advancing knowledge about the variety of uses and meanings of planning tools and practices in the cultural heritage field, by bridging disciplines and by building on evidence from the studies to reflect that in the fields of both management and urban studies, a similar trajectory of “rise and fall” of rationalistic views of planning has taken place. Today's discourse of planning in urban studies is strongly dominated by the issue of inclusiveness and participation. When looking at “who” really participates in these processes, it is clear that a vast array of public and private actors is involved, at least formally.

When looking at “how” they are involved, a variety of possible approaches to participative planning are in use, from more formal, to more informal and emergent ones. Whether these participative forms of planning in cultural heritage actually “work” remains in part an open question. Despite the increasing centrality of plans and planning in cultural heritage management, an investigation about the state-of-the-art of the debate on planning in this field and an exploration of how planning is done in practice are missing.

4. Research Method

Experimental research design may be impractical for social survey of this kind, because of variety in human behaviour; hence survey research design was adopted through the use of questionnaire which was administered through cross sectional survey.

In this study, the target population is all the 199,980 applicants for the HOC programme from where the sample of 400 was chosen through simple random sampling technique. The questionnaire was semi-structured questions to test the view of the respondents. Data are obtained in line with their possible analysis with both nominal and ordinal scaling process.

The questionnaires were administered through cross sectional survey. Four hundred (400 Questionnaires) were prepared and distributed to the participating home owners, out of which 304 were successfully administered representing 76% response rate. Data gathered from structured questionnaires were analysed and descriptively presented in tables with appropriate interpretation. Also, survey of literature on the subject matter was explored through journals, textbooks and internet.

5. The Findings

The findings from the secondary data revealed that a total of 199,980 applications were submitted for processing; and that as at the end of January 2015, only 3850 certificate of occupancy have so far been issued to the applicants. It is confirmed that each and every applicant must have paid N15, 000.00, which comprises of N5000.00 for the application form and N10, 000.00 as initial assessment deposit. This amount is however deductible from the final assessment

payable by the applicant. The payment **Option one** –100% 9 months interest – free payment option for schedule installment periods effective from the date on notice of assessment i.e. 40% of assessment payable in the first 4 months and remaining 60% payable before the remaining 5 months.

Option two -For payment within **30 days** of issue of the assessment a rebate of 5% of assessed value that is to say the applicant that wish to pay within 30 days of assessment date will only pay 95% of the assessed value.

Option three – For payment within **90 days** of issue of the assessment a rebate of 2.5% of assessed value that is to say the applicant that wish to pay within 90

options in this regard are: days of assessment date will only pay 97.5% of the assessed value.

There are 3 revenue codes, account names and payment plans for the programme and each of the accounts were operated in a sequential form; HOC registration form, HOC deposit on assessment and HOC final assessed value account’. The detail of the assessment of HOC program has indicated that as against the 100% usual charge, 92.7% was charged for building plan approval, 66.67% was charged for survey plan, 55.56% was charged for stamp duty and 30% was charged for a certificate of occupancy. All the charges amount to 22.09% and having a rebate of 77.91% as indicated in table 2

Table2: Details of Assessment Charges and Rebate for HOC

Charge Type	Normal charge	HOC Charge	Rebate Receivable
Building Plan Approval	100%	92.73%	7.27%
Survey Plan	100%	66.67%	33.33%
Stamp Duty	100%	55.56%	44.44%
Certificate Of Occupancy	100%	30.00%	70.00%
Total Charge	100%	22.09%	77.91%

Source: Ministry of Finance, Oke-Mosan, Abeokuta, Ogun State. Nigeria (2014)

For ratification of Government land, it was found out that 1/3 market price was expected to be paid as the purchase price to the Government, indicating 66.67% HOC rebate. For the purpose of gathering population data for the state, the questions in the HOC application form were divided into 3 sections purposely:

Section A was about the **owner of the property** (title, surname, other names, date of birth and gender, religion, GSM

number, email, occupation, name of employer and address of employer)

Section B was about **the property itself** (date of construction, area of land, building type, number of property occupiers and their details, mode of acquisition of the property and attached documents to the property).

Section C was about the **residents of the property** (title, surname, other names, date of birth and gender, religion, gsm number, email,

occupation, name of employer and address of employer). All this information is expected to be supplied by the applicants of HOC program.

However, the findings from the primary data (in the appendices) indicated that 233 (76.64%) of the respondents attribute their initial reason for not documenting the land title to affordability problem, but 28 (9.21%) respondents who can afford it thought it was not necessary. 29 respondents representing 9.54% were of the view that it requires a long processing period, while the remaining 4 respondents representing 1.31% believed that since they don't have land title problem, then there was no need for them to document anything about the land title.

The majority of the respondents are aware of the importance of development permit before construction as revealed by 259 respondents representing 85.19%, 38 respondents representing 12.51% were not aware of the importance of development permit 7 (2.30%) were undecided on this question. It was revealed that the reason why 241 respondents representing 79.27% were unable to obtain the development permit was because they could not afford it, while 13 representing 4.27% considered it not necessary. Forty eight (15.79%) were of the view that it is a waste of money and resources, while 2 respondents representing 0.65% responded that their property location is not noticed by town planning officers.

Two hundred and thirty two respondents representing 76.32% are not having development permit before constructing their property, 69 respondents (22.70%)

secured a development permit before they constructed their property, while 3 (0.98%) were undecided on whether they secured or not secured development permit on their properties.

The reasons were given on why respondents applied for the HOC programme in respect of their properties, 209 respondents (68.75%) were of the belief that HOC is affordable. 29 respondents representing 9.54% applied for HOC to secure their property against possible title problem, 11 respondents (3.62%) applied to secure certificate of occupancy as collateral security in the bank, while 55 respondents representing 18.09% applied for the HOC program to enhance the property value.

185 of the respondents representing 60.85% have received the HOC assessment notice and paid fully. However, 52 respondents (17.11%) have received their assessment notice, but prefer to pay in instalments, while 31 respondents representing 10.20% have not paid any of the assessment fee. 36 (11.84%) have not yet received an assessment notice from the Government agency in charge.

32 of the respondents representing 10.53% prefer payment option one, 185 (60.85%) prefer payment option two, 20 representing 6.58% prefer payment option three while 67 respondents representing 22.04% were undecided on this question.

It was also revealed that 271 of the respondents representing 89.14% confirmed that they filled in population related data in their HOC application form, while 14 representing 4.61% responded that they did not fill in

population related data in their HOC application form. However 19 of them representing 6.25% were undecided on this question.

Only 9 of the respondents representing 2.96% have so far received the certificate of occupancy and/or development permit on their properties under the HOC program. 293 representing 96.38% are yet to receive theirs, while 2 respondents (0.66%) were undecided on this question.

The respondents were further asked to prioritize the objectives stated in the program in the order of attention given

to them by the Government. The ranking of the respondents in table 3 indicates that revenue generation is the major priority of the Government in the HOC program, as it is ranked first by the Relative Importance Index (RII). Obtaining Certificate of Occupancy was ranked second, while, the assurance of development permit was ranked third. The fourth in the ranking was for the gathering population data. However, promptness of the Government of the schedule and stipulated time for the program was ranked the lowest at the fifth position.

Table 3: Respondents Perception about HOC level of achievement by Ranking

Respondents' perception About HOC	Very High (5)	High (4)	Average (3)	Low (2)	Very Low (1)	Sum of Weighted Frequency	Relative Importance Index	Ranking
HOC assures development Permit/approval	5 (25)	17 (68)	188 (564)	51 (102)	43 (43)	802	2.64	3 rd
HOC is a means of Generating revenue For Government	289 (1445)	9 (36)	4 (12)	2 (4)	0 (0)	1497	4.92	1 st
HOC is a means of Gathering population Data by Government	13 (65)	6 (24)	19 (57)	85 (170)	181 (181)	497	1.63	4 th
HOC is prompt to the Schedule/Stipulated time	1 (5)	17 (68)	28 (84)	17 (34)	241 (241)	432	1.42	5 th
HOC is a means of getting Certificate of Occupancy	197 (985)	66 (264)	21 (63)	15 (30)	5 (5)	1347	4.43	2 nd

Source: Authors' field work (2015)

6. Discussions

The majority of the respondents is aware of the importance of documenting their land title and securing a development permit on their properties before constructing them, but they are unable to do so because of their affordability problem then. Consequently, they preferred to apply for it under the HOC program, as they found it affordable through that. They therefore paid their

assessment fee in full once the assessment notice was issued to them.

Those who could not pay in full prefer payment in installments. In spite of the eagerness and responses of the applicants to meet their financial obligations, insignificant percentage of them have so far been issued the Certificate of Occupancy and/or development permit as at the time of preparing this report. In terms of

priority, Government's most paramount priority in the order of the objectives of the program was noted to be on the revenue generation.

This opinion has also been strengthened by the extension in the duration of HOC program, which was initially scheduled for only nine (9) month period (April - December 2014). The duration of the window of grace appears to have become open-ended, because as at 31st January 2015, submission of completed application forms for consideration under the charter is still being collected with the concomitant revenue gains from the sales of about 199,980 application forms and the payment of initial deposit at N15, 000.00/application.

This translates into about N999, 900,000,000.00 as proceed from the sales of application forms and N1, 999,800,000.00 as deposit for assessment, excluding possible revenue from the payments of a minimum of 80,000.00/application as assessment fees and other sources such as subsequent annual ground rent, fees for consent to transfer, mortgage, sublease, capital gain tax and levies, etc. all of these, has implications on the property market for the benefit of the Government.

It is noted that the initially stipulated time of 9 months was not realized due to logistic and other competing responsibilities by the civil servants saddled with the implementation of the program. In realization of this challenge, complementary services of 13 experienced and competent professional firms in the built environment were engaged as consultants for efficient and effective delivery. However, only 3,850

out of about 199,980 applicants representing 1.92% have so far been issued and received the Certificate of Occupancy, for over a period of ten (10) months, under the HOC Program.

Obtaining development permit under HOC is not applicable to all applicants, but those who do not have a prior development permit or approval. They are expected to submit the completed prescribed application form alongside with the sets of architectural and related engineering drawings, copy of survey plans, evidence of payment of prescribed discounted fees, upon which a decision on the approval or otherwise shall be made accordingly.

At the objective of gathering population data for planning is seen to be a skeleton, because the information that can possibly be gathered from the application form is only related to those who applied for the HOC program, whereas, there are several other people whose data were not collected or captured. The percentage of the HOC applicants to that of the total resident population cannot give adequate information required for planning purposes for a whole State. From the interview session with the applicants, the fear of the people, especially those who are waiting to be issued with the certificate of occupancy was that the program may be truncated, whenever there is a change in government.

7. Inferences from HOC Program and Recommendation

The benefits of the HOC program mostly serve the Government, the property owners and property market. It is a viable source of revenue for the Government, especially from the

property owners' default of property taxes to the previous administrations in the State. It is a means of accumulating the wealth missed by the previous Government administrations in the State. It provides a platform for enhancing property value, where property owners will have their properties becoming more marketable and buyers can confidently buy when they know that title documentation is available.

Property with correct legal status and documents can be used as collateral for bank loans and other business transactions. It helps in the control of disputes over ownership, especially in the event of death of the original owner and the consequence of such in respect of heirs and inheritance issues. It helps in solving or reducing incidents of property related fraud, speculations and land grabbing.

HOC program stimulates voluntary compliance with the physical development requirements by homeowners for generating appropriate population data and improving upon the internally generated revenue base for developmental project planning and implementation. The shortcomings arising from the program are that, it provided an alibi or an opportunity for people to abuse or gate-crash the process through manipulation of the property development and related documents to fall within the stipulated time of the program and thus, encouraging mushroom development across the State. It also encourages premature inhabitation of uncompleted buildings by people, in an attempt to surreptitiously meet up with one of the pre-requisites.

Some of the respondents fear about the programme is that Government only want to use the programme as a platform to raise revenue from the participants probably to finance the political campaign for second term re-election bid.

As at the time of this study, only 1.92% of the total applicants of the programme have so far received the land title and planning permit. It is hereby recommended that Government should emphasise on speedy delivery of promised services rather than lay more emphasis on revenue generation.

Government should also streamline the programme so as not legalise illegality, they should not allow HOC programme to extinguish the already established and existing system of land documentation and planning permit approval. The unabated HOC programme may lead to abandonment of already established existing land documentation system.

8. Conclusion

It is deemed to be normal in land documentation and property development to acquire land with good documentation and also secure planning and other development permit before embarking on building construction. When this is not done at the appropriate time any attempt to do such later is seen as a remedial measure.

Ogun State Government recognizing that majority of homeowners in the state has defaulted in taking this step attempted to remedy in favour of the concerned home owners, but the objectives were not fully achieved, although the revenue generation was not indicated as one of the objectives of HOC program, but this was given

priority over the other vital stated objectives.

By the HOC program the Government was able to create a considerable revenue share from property market in primary form and secondary form and this is line with the state Government economic plan of ‘enhancing Internally Generated Revenue (IGR) by movement

of the large informal sector of the economy into structured trade groups to enable ‘taxation’ (Ogun State Government economic plan (n.d). By this revenue generation from HOC program, it is expected that the IGR of Ogun state will substantially increase upward from N16.1 billion (29%) indicated in figure 3.

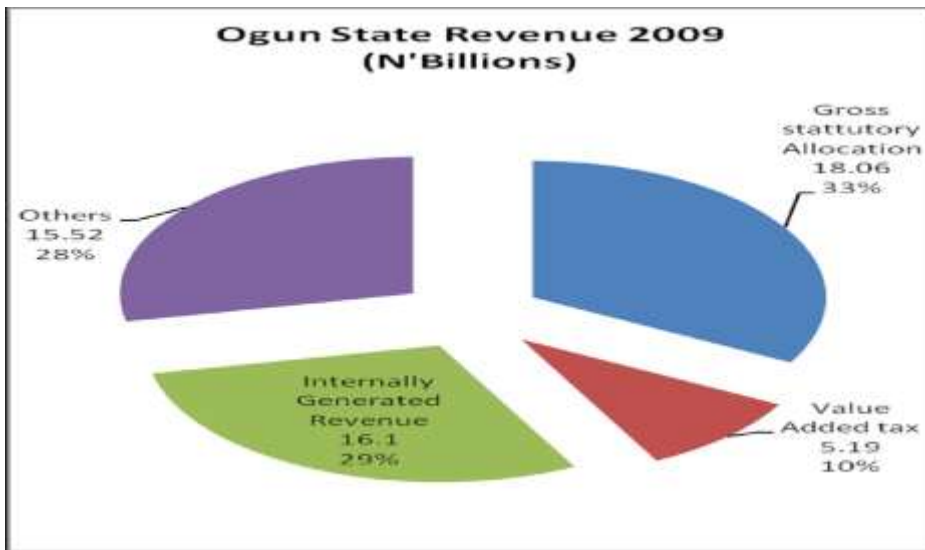


Figure 3: The revenue generation by Ogun State (source: Ogun State official website)

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Appendices: Questionnaire Analyses Tables

Respondents’ reasons for not documenting the land

Why have you not documented your title before the HOC Programme?	Response Frequency	Percentage of Response (%)
I cannot afford it because i have no fund to finance it	233	76.64
I can afford it but i don’t think it is necessary	28	9.21
It requires long period to process	29	9.54
I don’t have title problem with my land then	4	1.31
Total	304	100

Source: Field survey (2015)

Respondents’ awareness about importance of obtaining planning permit

Are you aware of the importance of obtaining Development permit before the HOC programme?	Response Frequency	Percentage of Response (%)
Yes	259	85.19
No	38	12.51
Undecided	7	2.30
Total	304	100

Source: Field survey (2015)

Respondents’ reasons for not obtaining planning permit

Why have you not obtain Development permit before the HOC Programme?	Response Frequency	Percentage of Response (%)
I cannot afford it because I have no fund to finance it	241	79.27
I can afford it but i don’t think it is necessary	13	4.27
It is a waste of money/resources	48	15.79
My property location is noticed by Town Planning Officers	2	0.65
Total	304	100

Source: Field survey (2015)

Respondents has Development permit on the property

Are you having Development permit on your property before the HOC programme?	Response Frequency	Percentage of Response (%)
Yes	69	22.70
No	232	76.32
Undecided	3	0.98
Total	304	100

Source: Field survey (2015)

Respondents’ reasons for applying for HOC programme

Why do you apply for the HOC Programme in respect of your property?	Frequency	Percentage of Response (%)
I discovered that it affordable	209	68.75
I have title problem to solve and need to secure title to my land	29	9.54
I need certificate of occupancy on my property to take loan from bank	11	3.62
I want to enhance the value of my property	55	18.09
Total	304	100

Source: Field survey (2015)

Has the respondents paid the HOC final assessment fee?

Have you paid the HOC final assessment fee on your property?	Response Frequency	Percentage of Response (%)
I have paid in full	185	60.85
I am paying in instalments	52	17.11
I have not paid any final assessment	31	10.20
I am ready to pay but i have not yet being given assessment notice	36	11.84
Total	304	100

Source: Field survey (2015)

Which of the options of payment do you subscribe to?

Which of the payment options do you adopt for your assessment fee?	Response Frequency	Percentage of Response (%)
Option one	32	10.53
Option two	185	60.85
Option three	20	6.58
Undecided	67	22.04
Total	304	100

Source: Field survey (2015)

Do you fill any data relating to population in your application form?

Do you fill any population related data in the HOC application form?	Response Frequency	Percentage of Response (%)
Yes	271	89.14
No	14	4.61
Undecided	19	6.25
Total	304	100

Source: Field survey (2015)

Have you now been issued certificate of occupancy and or planning permit?

Have you now been issued certificate of occupancy and or Development permit?	Response Frequency	Percentage of Response (%)
Yes	9	2.96
No	293	96.38
Undecided	2	0.66
Total	304	100

Source: Field survey (2015)