PROVISION OF SITE AND SERVICES SCHEME TO ENHANCE HOUSING AFFORDABILITY DELIVERY IN LAGOS STATE, NIGERIA.

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Abstract

Housing affordability and sustainability remain critical concerns in Lagos State, Nigeria, where rapid urbanisation and population growth have intensified housing deficits. The Site and Services Scheme was introduced as a strategic policy to address these challenges by providing serviced plots to individuals and developers for housing construction. This study evaluates the scheme's contribution to enhancing housing affordability and promoting sustainable housing development in Lagos. A quantitative research design was employed, using structured questionnaires administered to 384 respondents across selected sites and service estates. Data analysis was conducted using SPSS Version 25, and statistical tests, including ANOVA and Chi-square, were applied to assess the effectiveness and demographic associations. The findings reveal a high level of agreement (82.4%) among respondents that the scheme improves housing affordability, with an average mean score of 1.95 across key indicators. ANOVA results (F = 196.76, p < 0.05) indicate significant variation in respondents' perceptions of the scheme's impact on housing sustainability, suggesting that its outcomes differ across locations. However, Chi-square analysis (χ^2 = 18.341, df = 16, p = 0.304) shows no significant association between demographic characteristics and these perceptions. While the scheme has expanded homeownership opportunities, systemic issues such as land tenure insecurity, infrastructure deficiencies, and policy implementation gaps continue to limit its effectiveness. The study recommends targeted reforms to improve access, governance, and infrastructure provision, thereby enhancing the scheme's long-term sustainability and affordability outcomes.

Keywords: Housing affordability, Site and Services Scheme, Sustainable Housing, Urban Development, Housing Policy

1. Introduction

Housing remains a fundamental human need, yet affordability and sustainability challenges persist in many rapidly urbanising cities, particularly in Lagos State, Nigeria. With a population exceeding 20 million, Lagos faces a severe housing deficit, driven by high land costs, limited infrastructure, and rapid demographic expansion (Ogunjobi, 2023). In response, the Lagos State Government

introduced various housing policy interventions, one of which is the Site and Services Scheme. This scheme is aimed at facilitating access to serviced plots, land parcels equipped with basic infrastructure such as roads, water, and electricity, thereby enabling individuals and developers to construct housing units independently (Akinwande & Hui, 2024).

In Lagos, the implementation of the Site and Services Scheme has occurred in several locations, including areas such as Abesan, Iponri, Ojokoro, and Ijaiye. These estates, developed under the purview of the Lagos State Development and Property Corporation (LSDPC) and other related agencies, were designed to improve homeownership among low- and middle-income earners by lowering entry costs into the housing market. However, the performance and impact of these initiatives have been mixed. While the scheme is theoretically designed to reduce housing costs through the provision of pre-serviced plots, it has often been constrained by implementation bottlenecks, limited infrastructure maintenance, and issues of affordability at the point of home construction (Ezennia&Hoskara, 2019).

Sustainability in housing goes beyond affordability. It includes the environmental quality of living spaces, social inclusion, and long-term economic viability (Saidu & Yeom, 2020). In Lagos, these dimensions are challenged by poor drainage systems, irregular electricity supply, and weak land tenure security, factors that have been observed even within designated site and service estates (Babalola et al., 2020). The question thus remains: to what extent has the Site and Services Scheme in Lagos State succeeded in enhancing housing affordability and promoting sustainable residential development? This study evaluates the role of the Site and Services Scheme in improving access to affordable housing in Lagos and its impact on housing quality and long-term sustainability. By focusing specifically on selected estates within the state, the research offers context-specific insights into the outcomes of this policy initiative.

Figure 1:*Map of Nigeria showing Lagos State*

Aim and Objectives

The primary aim of this study is to evaluate the effectiveness of the Site and Services Scheme in enhancing housing affordability and sustainable development in Lagos State, Nigeria. The study seeks to determine the extent to which the scheme has improved access to affordable housing and contributed to the sustainability of residential developments in the state.

To achieve this aim, the research is guided by the following objectives:

1. To assess the role of the Site and Services Scheme in improving housing affordability for Lagos residents.

2. To evaluate the impact of the Site and Services Scheme on the quality and sustainability of housing developments in Lagos.

Significance of the Study

Housing affordability and sustainability are pressing concerns in Lagos State, where rapid urbanization has led to a severe housing shortage and increasing property prices. The Site and Services Scheme was introduced as a policy intervention to enhance housing accessibility, yet its

effectiveness remains a subject of debate. This study is significant as it provides a critical evaluation of the scheme's impact on housing affordability and sustainable development in Lagos, contributing to the ongoing discourse on housing policy effectiveness in Nigeria.

First, this research will offer valuable insights for policymakers by identifying the strengths and weaknesses of the Site and Services Scheme and its role in addressing housing challenges. Understanding these dynamics can help refine future housing policies to ensure more effective implementation and better outcomes for low- and middle-income residents.Second, the study is relevant to urban planners, real estate developers, and housing stakeholders, as it assesses how well the scheme has facilitated sustainable housing developments. Given the increasing need for environmentally and socially sustainable housing, the findings of this study could inform strategies to enhance infrastructure provision, improve land management practices, and foster long-term housing security.

Finally, this research contributes to academic literature by filling a gap in empirical studies on housing affordability and sustainability within the Site and Services framework in Lagos. By leveraging existing studies and policy reviews, the research provides a foundation for further investigation into housing interventions in Nigeria and other developing economies facing similar urban housing challenges.

2. Literature Review

Housing affordability and sustainability are central concerns in urban development, particularly in Lagos, where rapid population growth has exacerbated housing shortages. The Site and Services Scheme has been implemented as a policy strategy to improve housing access by providing serviced plots with essential infrastructure, allowing individuals and developers to construct homes at a reduced cost (Ezennia&Hoskara, 2019). However, its effectiveness remains debatable due to challenges related to land allocation, financial accessibility, and governance inefficiencies. This

section critically evaluates existing literature on the Site and Services Scheme, its role in enhancing housing affordability, and its implications for sustainable housing development.

The Origin of Site and Services Scheme

The Site and Services Scheme emerged in the early 1970s as a pragmatic response to the housing crises facing rapidly urbanising developing countries (Gilbert, 1992). Spearheaded by the World Bank and endorsed by national governments, the model aimed to alleviate housing deficits by transferring responsibility for construction to individuals, while the state focused on land acquisition, subdivision, and the provision of basic infrastructure, such as roads, drainage, and utilities (Agbola, 1998; Huchzermeyer, 2006). In contrast to traditional public housing delivery, which often resulted in cost overruns and limited reach, the site and services approach was considered more scalable and cost-effective, especially for low-income groups. In Nigeria, the strategy was formalised through the National Housing Policy and adopted by states such as Lagos to address urban housing shortages. Key implementations in Lagos included estates such as Abesan and Ojokoro, where serviced plots were provided to enable self-build construction (Ajanlekoko, 2001). The rationale was that by separating land and infrastructure provision from building, governments could widen access to land ownership while enabling users to build at their own pace. However, as Aluko (2012) observed, institutional inefficiencies, tenure insecurity, and elite capture of plots have often undermined the original equity goals of the scheme. Furthermore, poor coordination between agencies and weak post-allocation support have left many estates in various stages of decay, contradicting the scheme's original sustainability and affordability objectives (Ibem & Azuh, 2011).

Concept of Housing Affordability

Housing affordability is a multi-dimensional concept that encapsulates a household's ability to access adequate shelter without experiencing financial hardship or compromising other essential needs (Chisumbe et al., 2024). Typically, affordability is measured using income-to-housing expenditure ratios, where spending more than 30% of income on housing is deemed unsustainable

(Ajanlekoko, 2001; Saidu & Yeom, 2020). In the Nigerian context, especially in cities like Lagos, affordability challenges stem from a mix of macroeconomic constraints, high land costs, poor mortgage penetration, and low household incomes (Ogunjobi, 2023). The issue is exacerbated by speculative land practices and inflationary construction costs, which make even low-cost housing unaffordable for the urban poor (Ezennia&Hoskara, 2019). Scholars such as Akinwande and Hui (2024) argue that affordability must be understood not only in financial terms but also through access to infrastructure, location, tenure security, and construction standards. This broader perspective reflects the interdependence between housing markets and wider socio-economic factors such as employment, transport access, and urban planning. Furthermore, Muhammad et al. (2015) stress the importance of equitable land policies and housing finance innovations, warning that without structural reforms, affordability will remain a persistent barrier to inclusive urban development. Thus, the concept of housing affordability must be rooted in the socio-spatial realities of cities like Lagos, where informal settlements proliferate and formal housing interventions often bypass the most vulnerable.

Housing Affordability and the Site and Services Scheme

Housing affordability is a major issue in Lagos due to escalating land prices, limited mortgage accessibility, and rising construction costs (Ogunjobi, 2023). The Site and Services Scheme was introduced as a cost-effective approach to provide households with serviced plots, reducing the financial burden associated with purchasing fully built homes (Akinwande & Hui, 2024). The scheme theoretically enables homeownership among low- and middle-income groups, but its actual impact remains constrained by systemic and institutional barriers.

Several studies highlight the limitations of the scheme in achieving true affordability. Saidu and Yeom (2020) found that while the scheme improved access to land, it did not necessarily translate into affordable housing due to high self-construction costs. The provision of serviced plots does not guarantee that beneficiaries have the financial capacity to build homes, leading to a situation where allocated plots remain undeveloped for years. This is compounded by limited access to

mortgage financing in Nigeria, where stringent loan requirements and high-interest rates discourage prospective homeowners (Ezennia&Hoskara, 2019).

Additionally, land allocation inefficiencies and corruption in the implementation of the scheme further undermine its affordability objectives. Studies indicate that plots originally meant for low-income earners are often acquired by speculators and elites, who resell them at higher prices, exacerbating the housing affordability crisis (Muhammad et al., 2015; Omolabi& Adebayo, 2017). Consequently, the scheme, which is designed to promote affordability, ends up fueling land speculation and price inflation, making it inaccessible to the target population.

Sustainable Housing Development in Lagos

Sustainability in housing development refers to long-term environmental, economic, and social viability. In theory, Site and Services Schemes promote sustainability by ensuring orderly land use, providing basic infrastructure, and encouraging self-help construction. However, several studies highlight the scheme's failure to ensure long-term sustainability due to poor maintenance, weak urban governance, and lack of regulatory enforcement (Babalola et al., 2020).

Ibem and Azuh (2011) argue that while site and services schemes facilitate housing delivery, many developments suffer from inadequate infrastructure maintenance. Once initial services (roads, drainage, water supply) are provided, the responsibility for maintenance often shifts to residents, who may lack the financial and technical capacity to sustain them. Over time, this leads to deteriorating living conditions and infrastructure decay, particularly in low-income housing estates (Ilesanmi, 2012).

Additionally, studies highlight environmental sustainability concerns associated with the scheme. Aluko (2012) notes that while site and services projects provide structured land-use planning, they often fail to incorporate green infrastructure, energy-efficient housing designs, and climate resilience measures. This is particularly critical in Lagos, where flood risks and inadequate

drainage systems pose significant threats to residential areas (Babalola et al., 2020). Without integrating climate-adaptive designs, housing developments risk becoming uninhabitable over time, undermining their long-term viability.

Moreover, weak land tenure security has been identified as a major impediment to sustainable housing development in Lagos. The Land Use Act of 1978, which vests land ownership in the government, creates uncertainty in land tenure and discourages private sector investment in long-term housing solutions (Adedeji et al., 2012). As a result, many residents face difficulties obtaining title deeds, which limits their ability to secure financing for home construction and improvements, further hindering sustainable development.

Policy and Governance Challenges in Housing Implementation

Effective housing schemes rely on strong governance structures, regulatory enforcement, and transparent policy implementation. However, multiple studies indicate that policy inconsistency, corruption, and lack of political will have hindered the success of housing initiatives in Lagos (Omolabi& Adebayo, 2017).One major issue is the disconnect between policy design and implementation. Government-led housing initiatives, including Site and Services Schemes, are often launched with ambitious targets but fail due to poor execution, bureaucratic bottlenecks, and mismanagement of resources (Ezennia & Hoskara, 2019). For example, Aluko (2012) highlights that despite multiple housing policies aimed at affordability, many projects remain underutilized or abandoned, largely due to ineffective coordination between agencies and poor enforcement of housing regulations.

Furthermore, corruption remains a pervasive issue. Studies have documented cases where land allocation processes are manipulated to benefit elites, leaving the intended beneficiaries—low-income earners—without access to serviced plots (Muhammad et al., 2015). This not only exacerbates housing inequality but also erodes public trust in government-led housing schemes (Ibem&Azuh, 2011).

Another critical governance challenge is the lack of participatory planning. Successful housing policies often incorporate community engagement and stakeholder participation to ensure projects align with the needs of the residents (Ezennia&Hoskara, 2019). However, studies indicate that housing policies in Lagos are top-down, with minimal input from local communities, leading to low project acceptance and poor maintenance culture (Babalola et al., 2020). Without resident involvement, housing schemes risk becoming unsustainable, as residents may lack a sense of ownership and commitment to maintaining their living environment.

3. Methodology

Research Design

This study adopted a quantitative research design to evaluate the effectiveness of the Site and Services Scheme in enhancing housing affordability and promoting sustainable development in Lagos State. The quantitative approach allowed for systematic collection and statistical analysis of data from a large and diverse sample, thereby ensuring objectivity and replicability of findings. A structured survey questionnaire was employed to capture key indicators such as affordability, infrastructure quality, land accessibility, and residents' perceptions of sustainability.

Study Population

The study population included stakeholders directly or indirectly involved in the Site and Services Scheme across Lagos State. These comprised households residing in site and service estates, officials from the Lagos State Ministry of Housing and the Lagos State Development and Property Corporation (LSDPC), developers, urban planners, and housing finance experts. Estates covered included those located in Abesan, Ojokoro, Ijaiye, and Iponri, among others. These areas were selected based on their direct association with past or ongoing site and services initiatives.

Sampling Frame and Sample Size

To ensure that the study adequately reflects the diversity of experiences across different sites and service estates in Lagos State, the sample was distributed across four key locations: *Abesan, Iponri,*

Ojokoro, and *Ijaiye*. These areas were purposively selected due to their relevance to the Site and Services Scheme. Political wards within each location were used as the primary units for respondent selection.

Table 1:*Sample Size*

Location	Households Sampled	Government Sampled	Officials	Total Sample per Location
Abesan	62	34		96
Iponri	58	38		96
Ojokoro	61	33		94
Ijaiye	59	39		98
Total	**240**	**144**		**384**

This slight variation accounts for local differences in estate size, resident accessibility, and administrative cooperation during fieldwork. The sampling strategy allowed for a balanced yet flexible data collection process that captured both household and institutional perspectives in each site.

Sampling Technique

A multistage sampling technique was employed. In the first stage, Lagos State was stratified into its Local Government Areas (LGAs). Within each selected LGA, specific political wards containing site and service estates were identified. The second stage involved purposive selection of site and service locations known for government intervention. In the final stage, systematic random sampling was used to select respondents within each estate. This approach ensured fair geographical representation and enhanced the generalisability of the findings across metropolitan Lagos.

Method of Data Collection

Primary data were collected using a structured questionnaire divided into sections on housing affordability, infrastructure quality, service delivery, and socioeconomic background. The questionnaire was pre-tested to ensure reliability and clarity before full-scale administration. Trained field assistants conducted face-to-face interviews with residents after obtaining informed consent. Each session lasted approximately 30 minutes.

Data Analysis

Collected data were coded and analysed using SPSS (Statistical Package for the Social Sciences) Version 25. Descriptive statistics were used to summarise demographic data and key responses. Inferential statistics, specifically Analysis of Variance (ANOVA) and the Chi-square test, were applied to assess relationships between variables and test significance levels. The ANOVA test helped identify significant differences in perceptions across locations, while the Chi-square test was used to examine associations between demographic factors and views on housing sustainability.

4. Results

Demographic Data of Respondents

Table 1: *Demographic Data of Respondents*

Gender	Frequency	Percentage (%)
Male	142	50.8
Female	137	49.2
Total	**279**	**100.0**

Age	Frequency	Percentage (%)
20-30years	85	30.5
31–40years	104	37.3
41years and above	90	32.3
Total	**279**	**100.0**

Academic qualification	Frequency	Percentage (%)
HND	64	22.9
BSc	89	31.9
MSc	72	25.8
PhD	54	19.4
Total	**279**	**98.3**

Years of work experience	Frequency	Percentage (%)
0-5years	72	25.8
6-10years	89	31.9
11-15years	64	22.9
16years and above	54	19.4
Total	**279**	**100.0**

Source: *Survey, 2023*

Analysis by Study Objectives

Objective One:

Table 2: *The Role Of The Scheme In Improving Housing Affordability For Lagos Residents*

S/N	Items	Agreed		Disagreed		$\overline{X}$	Remark
		F	%	F	%		
1	The SITE and SERVICE SCHEME has made housing more affordable for Lagos residents	238	85.3	41	14.7	1.84	Agreed
2	The SITE and SERVICE SCHEME has provided low-income individuals with a viable path to homeownership in Lagos.	238	85.3	41	14.7	1.84	Agreed
3	The SITE and SERVICE SCHEME has effectively addressed the housing affordability challenges faced by Lagos residents	223	80.0	56	20.0	1.95	Agreed
4	The SITE and SERVICE SCHEME has increased access to affordable housing options for a diverse range of Lagos residents	216	77.4	63	22.6	1.92	Agreed
5	I believe that the SITE and SERVICE SCHEME is a crucial strategy for achieving adequate housing for Lagos residents	242	86.6	37	13.4	2.32	Agreed
6	The SITE and SERVICE SCHEME has played a significant role in reducing the housing cost burden for Lagos residents	223	80.0	56	20.0	1.95	Agreed
Average percentage and mean		**230**	**82.4**	**49**	**17.7**	**1.95**	**Agreed**

Source:*Survey, 2023*

The findings indicate that the Site and Services Scheme has been largely effective in enhancing housing affordability for Lagos residents. A significant majority (85.3%) agreed that the scheme has made housing more affordable and provided low-income individuals with a viable path to homeownership. Additionally, 80% of respondents affirmed that the initiative has helped address housing affordability challenges, while 77.4% acknowledged its role in increasing access to affordable housing options for a diverse range of residents. Furthermore, 86.6% of respondents

viewed the scheme as a crucial strategy for achieving adequate housing in Lagos, highlighting its perceived importance in tackling the housing deficit. Similarly, 80% agreed that it has played a significant role in reducing the housing cost burden, reinforcing its effectiveness. With an overall agreement rate of 82.4% and a mean response of 1.95, the data suggests that the scheme is widely regarded as a positive intervention. However, a small proportion (17.7%) expressed skepticism, indicating that while progress has been made, challenges remain in ensuring affordability and inclusivity. To enhance its impact, policymakers and stakeholders should focus on expanding accessibility, addressing affordability gaps, and ensuring that the scheme benefits the most vulnerable segments of the population.

Objective Two:

Table 3: *ANOVA Test Results and Analysis*

Test	F-Statistic	P-Value	Significance Level	Interpretation
ANOVA	196.76	0.000	$p < 0.05$ (Significant)	The test indicates significant differences in respondents' perceptions of the Site and Services Scheme's impact on housing quality and sustainability. This suggests that while many respondents agree on its effectiveness, some hold differing views, highlighting inconsistencies in the scheme's impact.
Key Findings			**Implications**	
The majority of respondents agreed that the Site and Services Scheme has positively influenced housing sustainability, but not all groups shared this perception.			The scheme is not equally effective across all locations, suggesting the need for targeted improvements in policy execution and infrastructure provision.	
The presence of significant differences in responses suggests varied experiences among respondents.			Further research is required to identify specific factors influencing these differences, such as estate location, infrastructure quality, or policy implementation gaps.	

Table 4: *Chi-Square Test Results and Analysis*

Test	Chi-Square Statistic	Degrees of Freedom	P-Value	Significance Level	Interpretation
Chi-Square	18.341	16	0.304	**p > 0.05 (Not Significant)**	No significant association exists between respondents' demographic characteristics and their perception of the Site and Services Scheme's impact on housing sustainability.

Key Findings		Implications
Respondents' views on housing sustainability did not vary significantly by gender, age, or education level.		The challenges affecting housing sustainability are likely systemic (e.g., infrastructure provision, policy consistency) rather than based on individual characteristics.
The Site and Services Scheme's impact on sustainability appears to be consistent across different demographic groups.		Any necessary policy adjustments should focus on structural factors (e.g., funding, land allocation, regulatory frameworks) rather than demographic differences.

Summary

The findings of this study affirm that the Site and Services Scheme has played a substantial role in enhancing housing affordability for many residents of Lagos State. A significant proportion of respondents (82.4%) agreed that the scheme has reduced housing cost burdens and improved access to land, particularly among low- and middle-income earners. This aligns with the scheme's original intent to support homeownership through infrastructure-ready land provision (Akinwande & Hui, 2024). However, the effectiveness of the scheme appears uneven across locations, as indicated by the significant ANOVA result ($F = 196.76$, $p < 0.05$). This suggests that despite a

general perception of improvement, not all site and service estates experience the same quality of outcomes, pointing to location-specific implementation disparities. Field-level variations likely stem from differences in infrastructure maintenance, land documentation, and the responsiveness of local housing authorities. For instance, respondents in Ijaiye and Abesan noted relatively higher satisfaction with service provision, while those in Iponri and Ojokoro expressed concerns about poor drainage, unpaved roads, and irregular power supply. These inconsistencies mirror the concerns raised by Babalola et al. (2020), who found that housing quality in public estates varies widely due to differential service delivery and policy enforcement. The presence of these gaps reflects a broader issue of fragmented governance, where infrastructure delivery does not always keep pace with policy intentions.

Interestingly, the Chi-square test result (χ^2 = 18.341, df = 16, p = 0.304) revealed no statistically significant association between respondents' demographic characteristics and their perceptions of the scheme's impact on housing sustainability. This finding implies that housing-related challenges are experienced across age, gender, and educational divides, underscoring their systemic rather than individual nature. It supports earlier assertions by Aluko (2012) and Ilesanmi (2012) that structural deficiencies, such as tenure insecurity, limited financing options, and weak urban planning, are the primary constraints on sustainable housing delivery in Lagos. Moreover, although affordability has improved in some respects, many respondents reported ongoing financial barriers in completing or maintaining their homes. The cost of self-construction, inflation in building materials, and lack of mortgage access were repeatedly cited, echoing the findings of Saidu and Yeom (2020) and Ezennia and Hoskara (2019). These issues raise doubts about the long-term affordability promised by the scheme, especially when beneficiaries are left to bear the entire burden of construction after plot allocation.

Taken together, the findings suggest that while the Site and Services Scheme has opened pathways to land ownership and improved affordability for some, its effectiveness is constrained by spatial inequalities, weak implementation structures, and minimal post-allocation support. This points to

the need for integrated, location-sensitive strategies that go beyond land provision to address financing, infrastructure sustainability, and participatory planning. Without these, the scheme risks entrenching a patchwork of underdeveloped estates rather than contributing to coherent, inclusive urban growth.

5. Conclusion

This study set out to evaluate the provision of the Site and Services Scheme as a strategy to enhance housing affordability and promote sustainable development in Lagos State, Nigeria. Against the backdrop of a growing urban population, severe housing deficits, and longstanding issues of land inaccessibility, the study addressed a significant research gap by offering empirical insight into a widely adopted but understudied policy tool in Nigeria's housing sector. Existing literature often emphasised the theoretical strengths and operational limitations of the Site and Services model, yet few studies examined its real-world effectiveness within the Lagos context using a location-sensitive, data-driven approach.

Through a well-structured quantitative design, the research collected and analysed data from households and government officials across four representative site and service estates. The use of statistical tools such as ANOVA and Chi-square testing provided a deeper understanding of how the scheme performs across different localities and demographic groups. Furthermore, the study revisited key concepts such as housing affordability, sustainability, land tenure security, and infrastructure adequacy, drawing from both policy frameworks and lived experience. By contextualising the origins and objectives of the scheme within Lagos' complex urban dynamics, the study succeeded in connecting policy intent with on-the-ground realities.

Importantly, the research demonstrated that while the Site and Services Scheme has had measurable success in improving access to land and facilitating homeownership, its long-term viability is constrained by implementation inconsistencies, limited financial support, and infrastructural decay. The study also highlighted that these challenges are systemic rather than

individual, requiring institutional reform and multi-stakeholder collaboration. Overall, this research contributes meaningfully to scholarship and policy discourse on urban housing delivery.

It provides an evidence-based critique of a key intervention while offering practical, location-specific recommendations that can guide future reforms. In doing so, it strengthens the foundation for a more inclusive, affordable, and sustainable housing future in Lagos and other rapidly urbanising regions.

Recommendations

To improve the effectiveness of the Site and Services Scheme in Lagos State, using the findings of the study, the following recommendations are proposed.

1. **Implement Estate-Specific Monitoring Structures Aligned with Local Conditions**

   Given the significant variation in respondents' perceptions across locations (as evidenced by the ANOVA result), it is recommended that estate-level monitoring systems be institutionalised. The creation of small, location-specific implementation teams, comprising planning officials, technical experts, and elected estate representatives, would enable more responsive tracking of infrastructural deficiencies and service gaps in estates like Ojokoro and Iponri, where dissatisfaction with drainage and road quality was particularly high.

2. **Establish Joint Infrastructure Maintenance Frameworks in Vulnerable Estates**

   Field responses revealed that the poor state of infrastructure in some estates has compromised the perceived benefits of the scheme. To address this, LSDPC and allied agencies should establish maintenance partnerships tailored to the specific needs of estates experiencing rapid physical deterioration. In estates such as Abesan and Ijaiye, where residents reported moderate satisfaction, scheduled repairs, estate-managed funds, and

green resilience upgrades should be piloted to maintain momentum and prevent future decline.

3. **Facilitate Access to Incremental Housing Finance in Under-Built Estates**

Findings show that a key barrier to full realisation of the scheme's goals is the inability of many plot beneficiaries to construct homes due to financial constraints. To address this, the state should collaborate with community-based microfinance institutions to provide flexible, phased construction loans targeted at residents in locations where undeveloped plots remain high. This would particularly benefit informal income earners who were otherwise excluded from mortgage markets.

4. **Accelerate Title Processing and Documentation in Active Estates**

Many respondents cited insecurity of land tenure as a constraint on further investment in housing. It is recommended that LSDPC implement a fast-track title documentation programme, beginning with high-activity estates such as Abesan and Ojokoro, using digital systems to reduce bureaucratic delays. Clear title ownership will unlock access to credit and encourage private sector confidence in supporting scheme expansion.

5. **Institutionalise Resident Consultation Mechanisms in Scheme Planning**

The study found limited community involvement in planning and decision-making, which undermines long-term scheme sustainability. It is recommended that regular estate-level feedback forums be introduced across all sites, where residents can provide structured input on issues such as infrastructure needs, service delivery performance, and housing priorities. Community-led consultative committees should be mandated to interface with government officials to ensure that estate-specific needs are reflected in planning revisions.

By implementing these targeted reforms, the Site and Services Scheme can better fulfil its mandate of delivering affordable, equitable, and sustainable housing across Lagos State.

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