

## عنوان مقاله:

Housing Finance: The Role of the Private Sector in Public-Private Partnership in Housing Delivery for the Low-Income in Nigeria

## محل انتشار:

مجله بین المللی معماری و توسعه شهری، دوره 4، شماره 3 (سال: 1393)

تعداد صفحات اصل مقاله: 6

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## خلاصه مقاله:

Events in the building industry in Nigeria in the last decade show the important role the private sector played in housingfinance. With the advent of the public-private partnership concept in almost every sector of the socio-economic spheres of the nation, the role of the private sector in housing finance cannot be over-emphasized. This paper clearly states that the low-income public servants do not easily have access to housing finance. The responsibility of generating housingfinance at a relatively low interest rate repayable over a maximum period of twenty five years rests on whoever seeks for a housing loan through the Federal Mortgage Bank or the Primary Mortgage Institutions. This paper seeks mediatory role of the private sector between this class of the society and the mortgage banks to source for funds to enable them to own their houses. The research method employed in this paper is the survey research in which questionnaires were administered on members of three housing estates, two housing estates in Lagos and one in Abuja. This paper examines the role of the private sector in the public-private partnership in housing delivery to low-income earners in Nigeria through housingfinance. The findings showed that majority of the respondents had access to either mortgage or commercial banks to source for funding or the purchase of the houses

## کلمات کلیدی:

finance, Housing, Low-income earners, private sector, Public-Private

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