



FHA SERVICOM DESK CONTACT

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FEDERAL HOUSING AUTHORITY

(ESTABLISHED UNDER CAP 136 LAWS OF THE FEDERATION OF NIGERIA, 1990)

SERVICE CHARTER



JUNE 2025



**FEDERAL HOUSING
AUTHORITY**



FHA SERVICOM DESK CONTACT

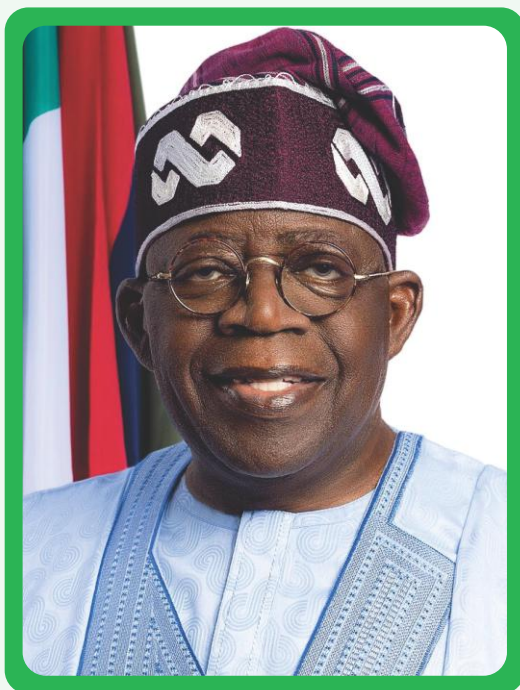
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HIS EXCELLENCY,

BOLA AHMED TINUBU, GCFR

PRESIDENT, COMMANDER-IN-CHIEF OF THE ARMED FORCES,
FEDERAL REPUBLIC OF NIGERIA



FEDERAL HOUSING
AUTHORITY



HIS EXCELLENCY,
KASHIM SHETTIMA, *GCON*
VICE PRESIDENT,
FEDERAL REPUBLIC OF NIGERIA



**FEDERAL HOUSING
AUTHORITY**



Ahmed Musa Dangiwa
Minister of Housing &
Urban Development



FEDERAL HOUSING
AUTHORITY



Rt. Hon Yusuf Abdullahi Ata
Minister of State Housing
& Urban Development



**FEDERAL HOUSING
AUTHORITY**



Hon. Oyetunde Oladimeji Ojo
Managing Director/Chief Executive

FOREWORD

It is with great pride and commitment that I present to you the reviewed Service Charter of the FHA. This updated document reflects our continuous effort to align with the dynamic needs of our stakeholders, enhance service delivery, and ensure that our operations meet the highest standards of transparency, efficiency, and accountability.

The Federal Housing Authority has long been at the forefront of providing affordable housing solutions across the nation, fostering sustainable communities, and improving the living standards of Nigerians. However, the evolving demands of our citizens, coupled with advancements in technology and governance, require that we adapt and refine our approach to service delivery. This review is therefore a crucial step in ensuring that we not only meet but exceed the expectations of the people we serve.

In this revised Service Charter, you will find a clear articulation of our commitment to delivering quality housing services, addressing challenges, and being responsive to the needs of our clients. It also highlights our dedication to fostering an environment of inclusivity, customer satisfaction, and continuous improvement.

I encourage all stakeholders, from the general public to our valued partners and employees, to actively engage with this document. It is a tool that empowers you to better understand our goals and the standards we set for ourselves in delivering those goals. As we move forward, our shared vision of building better communities and providing access to affordable housing will continue to guide our efforts.

We remain committed to ensuring that every Nigerian has access to quality housing, and this Service Charter will continue to serve as a guiding light in achieving that mission.

Hon. Oyetunde Oladimeji Ojo

Managing Director/CE

1:0 Introduction / Background

Federal Housing Authority (FHA) was established vide under Decree No. 40 of 1973 now revised as FHA Act CAP F-14 Laws of the Federation of Nigeria 2004. The Authority is a Parastatal under the Federal Ministry of Works & Housing, and is being supervised by a Board of Directors appointed by the President. The Authority became partially Commercialized under Decree No25 of 1988 and is now slated for full commercialization under the Public Enterprise (Privatization and Commercialization) Act CAP 138 Laws of the Federation of Nigeria. The three principal functions assigned to the Authority were:

- a) The preparation and submission from time to time to the Federal Government of proposals for National Housing Programs.
- b) The making of recommendations to the Government on such aspects of Urban and Regional Planning Transportation, Communication, Electricity, Sewage & Water supply development as may be relevant to the successful execution of housing programs approved by government.
- c) The execution of housing programs as may be approved by the government.

2:0 Organizational Structure

Federal Housing Authority has a Board of Directors with an Executive Management Team that oversees its day- to-day operations. The Managing Director/Chief Executive Officer heads the Executive Management team comprising five Executive Directors who are in charge of Business Development, Housing Finance & Accounts, Projects Implementation, Management Services and Estate Services. The Office of the Chief Executive, headed by the Managing Director, oversees all activities of the other Directorates / Departments, including Units in his / her Office.

The immediate support layer below the Executive Director positions are operational heads known as General Managers who oversee the various Departments.

3:0 Vision Statement

To be the leading facilitator of access to sustainable housing solutions in Nigeria and become a model Government Agency in the World.

4:0 Mission Statement

To promote housing delivery in sustainable settlements through partnerships and end user driven initiatives, as a catalyst for socio - economic development in Nigeria.

5:0 Core Values

- Professionalism
- Integrity
- Innovation
- Team Spirit
- Enjoyment
- Commitment

6:0 Service Provision & Delivery

In Federal Housing Authority, we believe that the Customer is not only King, but is always right. For this reason, the customer expects to receive quality, timely and outstanding service at all times. Conscious of this fact, FHA desires to improve existing systems and procedures, and also introduce new innovative ways, which would include professionalism and courteousness to ensure that the customer is fully satisfied, as well as receives value for time and money.

It is therefore the intention of this Charter to provide the necessary services to the following customers of the Authority:

- The Nigerian public
- Government Ministries and Parastatals
- States, FCT and Local Governments
- Federal Mortgage Bank of Nigeria
- Private Investors (Organized Private Sector)
- Nigerian Investment Promotion Council
- Real Estate Development Association of Nigeria
- Manufacturers of Building Materials
- Financial Institutions

- Bilateral & Multilateral Agencies
- Communities
- Residents' Associations
- Housing Cooperatives
- Professional Bodies
- Research Institutions
- Primary Mortgage Institutions (PMIs)
- Partners, Contractors and Consultants

7:0 Performance Targets / Customer Expectations

Using the SMART guidelines, Board and Management would at all times set targets and monitoring / feedback mechanism, especially for the service giving Departments and Units in order to track organization - wide service delivery performance with a view to meeting customer expectations. In between these performance targets and customer expectations, the Authority's commitments are as follows:

- Ensure that every Nigerian owns or has access to decent, safe and healthy housing accommodation at affordable cost;
- Revamp the Authority housing estates nationwide;
- Contribute our quota towards tackling the housing deficit in Nigeria;
- Acknowledge and reply all mails within 48 hours of receipt;
- Communicate the progress of all matters in writing or by telephone to the initiator of the matter within fourteen (14) days of receipt;
- Harmonize agreements on transactions between the Authority and other bodies within fourteen (14) days of initiation;
- Complete the process of payment of claims and other entitlements within fourteen (14) days upon receipt of approval for staff and contractors;
- Create more public / private partnership in housing delivery in urban development;
- Restore public confidence in government's commitment to provide affordable housing for all Nigerians.
- Put in place street lights on all our estate roads to assist crime prevention and for security' watch:
- Beautification of our - road sides through planting of grass and trees.
- Proper monitoring of contractors to ensure that pre-set standards are

maintained.

- Upgrade existing infrastructure in the Authority's estates nationwide.
- Develop a Comprehensive Estate Maintenance/Management Framework.
- Appoint Facility Management Firms to manage estates infrastructure.
- Embark on public image campaign
- Activities of the Authority are accessible through its website: www.fha.gov.ng facebook, and other social media handles (instagram, twitter, etc) and the Managing Director/CE's Press Briefing.

The Authority's activities and projects are in public domain and are open for assessment by all stakeholders. From the official point of view, however, the Authority's projects and Key Performance Indicators (KPIs) are monitored on regular basis by the Strategy, Internal Audit and Budget Units. Other agencies that monitor the Authority's activities and performance are: Relevant Committees of the National Assembly (Senate & House of Representatives) as part of their oversight functions on the MDAs, Federal Ministry of Housing & Urban Development, Federal Ministry of Finance, Office Accountant General of the Federation, Office of Auditor General of the Federation, National Planning Commission, and Budget Office of the Federation, etc.

8.0. DIRECTORATES/DEPARTMENTS AND OVERVIEW OF SERVICES OFFERED

1. OFFICE OF THE CHIEF EXECUTIVE:

A. The Managing Director/CEO

- Provision of quality leadership
- Investment decisions
- Policy implementations
- General overseer of the Authority

B. PROCUREMENT & GENERAL DUTIES DEPARTMENT:

- Acquisition of Goods, Works and Services
- Disposal of Public (FHA) property
- Follows Public Procurement Act (2007)

- Serves as the Secretariat to the Tender's Board
- Member of Procurement Planning Committee
- Solicits and recommends responsive Contractor/Services provider
- Upload Procurement annual Plan into NOCOPO
- Reports actual procurement transaction into NOCOPO
- Keeps Procurement records for at least ten years
- Makes available Procurement Record to relevant stakeholders

C. PUBLIC PRIVATE PARTNERSHIP & ZONAL COORDINATION (PPP/ZC) DEPARTMENT:

- Housing delivery with Private Partners
- Infrastructural maintenance
- Maintaining mutual relationship with partners
- Ensure compliance with Services Legal Agreement (SLA);
- Periodic reporting to Management

D. INTERNAL AUDIT UNIT:

- Provide internal control system
- Safeguard the asset of the authority
- Timeline reporting of assets/liabilities
- Annual stock taking/verification

E. PUBLIC AFFAIRS UNIT:

- Provides promotional activities
- Interface with Communication and Media Agencies
- Manages internal Communication Process/Activities

F. LEGAL DEPARTMENT:

- Proffer Legal Opinion
- Vetting all legal instruments
- Prepare and maintain Contract Agreement
- Coordinates and prepare Board meetings
- Provide litigation services or outsources solicitor

F. SECRETARIATE SERVICES UNIT:

- Adequate preparation of Board Meeting
- Writing minutes of Board/Managements meetings
- Coordination of Ministerial /Managements meetings
- Timely reporting of minute's report
- Keeping records of Meeting

G. INFORMATION AND COMMUNICATION TECHNOLOGY UNIT:

- Provides Digital communication
- Conversion of Hard copy document to Soft
- Provide and maintain Internet services
- Provide and maintain records in Realtime
- Assist in coordinating all the departments digitally
- Maintain domain server for overall records of FHA

H. SERVICOM & ANTI-CORRUPTION AND TRANSPARENCY DEPARTMENT:

- Ensures provision of quality services to customers
- Setting out expected deliverables in the Authority
- Ensures the rights of customers/client are achieved
- Ensures timely discharge of responsibilities
- Sensitisation on service delivery
- Encourages fairness, honesty, transparency and effectiveness
- Report cases of negligence and undue delay on service delivery
- Demonstrates leadership by example
- Receives petitions and undertake preliminary investigation
- Transmits finding to Management and the Commission
- Organises and sensitise member/staff on corrupt practices
- Examines and block corrupt practices
- Develops corruption prevention guides
- Enforces code of ethics in the Authority
- Monitors project execution in the Authority
- Observes proceedings of relevant committees

- Coordinates deployment of ethics/integrity compliance Scorecard
- Recommends reward to most ethical/integrity staff annually
- Protecting the identity of informant

2. MANAGEMENT SERVICES DIRECTORATE:

A. ADMINISTRATION DEPARTMENT

- Provides organogram and Strategies
- Setting out goals and Objectives
- Provides guidance, support and leadership
- Provides conducive working environment
- Review departmental policies and strategies
- Provides periodic Management report
- Records and maintain activities and achievements

B. HUMAN RESOURCES DEPARTMENT

- Provide Staff welfare and training
- Provide Group Life Assurance
- Manage material and human resources
- Provide vacation and duty tour allowances
- Bridges Management/labour relations
- Manages APDC (senior & junior)
- Carryout approved placement and postings

3. FINANCE AND ACCOUNTS DIRECTORATE:

- Formulates and execute financial policies
- Coordinates and supervise finances of the Authority
- Executes all approved due payments
- Reporting financial status to Management
- Budget preparation and defence of the Authority
- Maintains and present financial activities to concerned stakeholders
- Advise Management financial engagements
- Maintains prudence and value for money

3. ESTATE SERVICES DIRECTORATE:

A PLANNING AND SURVEY

- Provides layouts and estate designs

- Maintain standardisation and regulation of FHA estates
- Approve and convey building plans
- Safeguard buffer and green land within estates
- Carryout initial and Realtime Survey on land banks and estates
- Stoppage/fining of alterations

B PROPERTY MANAGMENT

- Coordinate land acquisition and compensation
- Custodian of the Authority's land bank
- Maintain relation with locals and partners
- Provide developmental control to maintain standards
- Vetting and granting of consent letters
- Determine and allocate levies on development
- Carryout Regeneration functions where applicable

C MARKETING

- Market and maintain FHA properties
- Marketing Survey
- Awareness and Market analysis

4. PROJECT IMPLEMENTATION DIRECTORATE:

A HOUSING PROGRAMMES

- Advise the Authority on Housing
- Establish conceptual Designs
- Supervision of both structure and infrastructure
- Regulation to maintain standards
- Prepares certificate of payment for housing projects
- Provides bill of qualitties for housing programmes

B ENGINEERING SERVICES

- Advise the Authority on Engineering
- Provides Bills of Engineering Measurement and Evaluations
- Provides Technical Inputs on Housing and Project Engineering
- Develops and maintain Project plans
- Identification of defects and variation on Project Engineering

5. BUSINESS DEVELOPMENT DIRECTORATE:

A. RESEARCH & SERVICE INNOVATION DEPARTMENT

- Research and planning
- Feasibility studies
- Service innovation
- Sources for financiers (NGO, Shelter Afrique, etc)
- Sources for local content
- Talent hunts within and outside
- Laboratory for soil and integrity test
- Uses pool of professionals

B. STANDARDS & PERFORMANCE EVALUATION DEPARTMENT

- Identify and implement performance improvement initiatives across all projects.
- Establish and track deliverables as directed by the Presidency and supervising
- Ensure that all projects align with the project charter and organizational commitments.
- Ensure that all services and products meet quality standards.
- Develop performance evaluation frameworks and standard templates
- Define and enforce performance standards across various functions

PROCEDURES & PROCESSES IN ACCESSING FHA SERVICES & PRODUCTS

S/N	OBLIGATIONS ON CLIENTS / CUSTOMERS	NOTE
1	Meeting up with eligibility criteria	Conditions & requirements vary with products and services. Clients / customers are to obtain details from specific Desk Officers or on FHA Website. All charges are subject to periodic review
2	Submission of required / support documents	
3	Availability of product / service at needed location	
4	Meeting up with financial requirements	

ACCESSING FHA PRODUCTS

S/N PRODUCT	PROCESS / TIMELINES	CHARGES
1 Built Houses	Due diligence on completed application form to ascertain eligibility and authenticity of claims within 1 week	N10,000 Application Fee
	Circulation and internal movement of application for prescribed actions by line officers, within 2 weeks	Admin Charges (Where applicable)
	Issuance of Letter of Intent (if successful) and consummating transaction through payments; within 6 weeks	<ul style="list-style-type: none"> Initial payment of 40% of property cost 2nd & 3rd Installment payment
	Checking- in, final letter of allocation and completion of transaction (variable duration)	Not Applicable
2 Serviced Plots	Due diligence on completed application form to ascertain eligibility and authenticity of claims within 1 week	Application Fee of N100,000.00 (Residential) and N300,000.00 (Commercial)

Circulation and internal movement of application for prescribed actions by line officers, within 2 weeks	N30,000 Processing Fee
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Issuance of Allocation Letter and consummating transaction through payments not later than 60 days	Charges depend on plot size, location and other conditions
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Development of plot within 24 months and based on planning approvals	Charges depend on plot size, location and other conditions
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A: ESTATE MANAGEMENT SERVICES

S/N	SERVICE	PROCESS / TIMELINES	CHARGES
1	Property Handover	Physical handing over of the house within 3 Days of meeting all conditions	Not Applicable
2	Ownership Verification (Legal Search)	Verifications and due diligence from relevant officers within 2 Days of application	N50,000.00
3	Ownership Transfer (Consent)	Due diligence and other verifications leading to issuance of Consent within 2 weeks	10% of Market Value on land 12% of market value on house

4	Issuance of CTC	Due diligence and other verifications, together with Legal input leading to issuance within 1week	N100,000.00
5	Property Merger / Division Collection of	Due diligence and inter-departmental input, leading to final decision within 3 weeks	N10,000,000.00
6	Ground Rent & Other Charges	Computation of outstanding charges, issuance of demand notice and collection of payments within 4 weeks	Not applicable, but default attracts 10% penalty
7	Title Deed Processing	Prescribed action by relevant officials and issuance of deed within 12 weeks	Depends on other factors
8	Documentation of Administrators of Deceased Persons Property	Processing of application, verification of claims and inputs from other departments; leading to documentation of the administrator within 2 weeks	No charges

B: TOWN PLANNING SERVICES

S/N	SERVICE	PROCESS / TIMELINES	CHARGES
1	New Building Approval & Revalidation	All applications to be processed and decision communicated within 3 weeks	Dependent upon design, land use, volume and location. <i>(Details obtainable in Town Planning Unit & on FHA Website)</i>
2	Existing Building Alterations		
3	Permission for Change of Use		
4	Permission for Land Annexation , Sub-division or Merger		
5	Monitoring & Development Control	Routine inspection of sites by compliance officers from the Town Planning Unit to enforce adherence	Contravention fees chargeable depending on level of infractions

C: LAND SURVEY SERVICES

S/N	SERVICE	PROCESS / TIMELINES	CHARGES
1	Plot Identification & Demarcation	Site visit, physical ground trotting and establishment of beacons, within 7 days from date of submission of application	Not Applicable
2	Issuance of TDPs	Extractions from layout and survey plan to produce TDP, within 7 days from date of submission of application	At Prevailing rate
3	Boundary Demarcation/Dispute Resolution	Inter - departmental inputs, joint site visits; leading to establishment of correct boundary within 7 days request	At Prevailing rate

D: LEGAL SERVICES

S/N	SERVICES	PROCESS / TIMELINES	CHARGES
1	Preparation of Contract Agreement	Preparation, production of and execution of contract agreements within 48 hours	Varies, Depending on Scope
2	Drafting of Estate Development Agreement	Client's meeting, joint party meetings and production of	At Prevailing rate

		final documents in 1 week	
3	Litigation	Monitoring of Legal Cases	Not Applicable
4	Out - of Court Settlement	Internal & external meetings, then joint meetings; leading to amicable resolution within 2 weeks	Not Applicable

E: FINANCE & PROCUREMENT SERVICES

S/N	SERVICES	PROCESS / TIMELINES	CHARGES
1	Procurement of Goods, Works & Services	As detailed in the Public Procurement Act (2007)	According to approved budget
2	Payment for Goods, Works & Services	Prepare memo, obtain approvals and release of payments within 2 weeks	According to approved budget
3	Revenues Collection & Remittances	Along with other Departments to identify revenue sources, facilitate accruals to meet up with quarterly target	Not applicable
4	Profits sharing & disbursement	Collect profit (and losses) from projects and share in ratios agreed with partners	To be guided by MOUs

8:0 FHA ESTATES NATIONWIDE

A: FHA ESTATES IN ABUJA

S/N	NAME OF ESTATE	YEAR BUILT	NO OF UNITS	REMARKS
1	Karu Housing Estate	1998	204	Fully sold
2	Maitama Housing Estate	1992 - 1993	479	Fully sold
3	Kubwa Housing Estate	1989 - 2001	2,164	Fully sold Phases 1-4
4	Asokoro Housing Estate	1992 - 1995	163	Fully sold
5	Kado NHP Housing Estate	1995 - 1997	1,002	Fully sold Phases 1 & 2
6	Lugbe NHP Housing Estate	1994	3,515	Fully sold
7	Gwarinpa II Housing Estate	1996 - 2004	4,147	Fully sold
8	Apo / Guzape Housing Estate	2015 - 2020	736	Fully sold
9	Zuba Mass Housing Estate	2017 - 2020	764	Fully Sold
10	Bwari Estate	2022 - Present	336	On-going project
TOTAL			13,510	

B: FHA ESTATES IN OTHER STATES

S/N	NAME OF ESTATE	STATE	NO OF UNITS	REMARKS
1	FESTAC Estate, Lagos	Lagos	11,422	Completed / sold
2	Abesan 1 - 13 Estates, Lagos	Lagos	5,430	Completed / sold
3	Isheri Olofin Estate, Lagos	Lagos	982	Completed / sold
4	Egan A & B Estates, Lagos	Lagos	325	Completed / sold
5	Ipaja Estate, Lagos	Lagos	3,044	Completed / sold
6	Satellite Town II & VI, Lagos	Lagos	96	Completed / sold
7	Diamond Estate, Lagos	Lagos	557	Completed / sold
8	Osogbo I & II Estates	Osun	487	Completed / sold
9	Obada - Oko, Abeokuta	Ogun	322	Completed / sold
10	Gonin - gora Estate	Kaduna	261	Completed / sold
11	Gombe Estate	Gombe	298	Completed / sold
12	North Bank Estate, Makurdi	Benue	298	Completed / sold
13	Odukpani Estate	Cross River	86	Completed / sold
14	Sharada Estate	Kano	169	Completed / sold

15	Gwadan Gwaji,	B/Kebbi	881	Completed / sold
16	Amansea Estate	Anambra	102	Completed / sold
17	Damboa Estate	Borno	767	Completed / sold
18	Yenagoa Estate	Bayelsa	80	Completed / sold
19	Mariri Estate	Kano	970	Completed / sold
20	Asaba Estate	Delta	566	Completed / sold
21	Owo Estate	Ondo	107	Completed / sold
22	Egbeada Estate, Owerri	Imo	186	Completed / sold
23	Iguosa, Benin	Edo	162	Completed / sold
24	Rinjin Samko Estate	Sokoto	833	Completed / sold
25	Hugumar Estate	Jigawa	298	Completed / sold
26	Ilorin Estate	Kwara	197	Completed / sold
27	Rumueme Estate,	Rivers	142	Completed / sold
28	Trans Amadi Estate	Rivers	65	Completed / sold
			29,133	

9:0 Obligations of Customers, Management & Staff

For the service delivery chain to be complete, there are certain obligations that are expected of the various critical stakeholders involved. These stakeholders include: Customers (external & internal), Management & Staff of Federal Housing Authority.

Customer Obligations: The Customers are required to:

- (a) Be fully acquainted with the SERVICE CHARTER of Federal Housing Authority (FHA), and all her service front lines.
- (b) Follow all approved procedures for obtaining a required service.
- (c) Help the Authority by reporting any failures in our houses and other service areas to the Authority's representatives for very quick and effective corrections.
- (d) Make enquiries in a courteous manner.
- (e) Abide by the Authority's rules and regulations.
- (f) Be mindful of their civic responsibilities and respect the staff in the course of their business transactions to facilitate quality service.
- (g) To serve as a feed back to Management over the Authority's actions and inactions and people's responses. It checks staff performance.

Federal Housing Authority Staff: On the other hand, the Authority's Staff are expected to:

- (a) Put in their best in the discharge of their duties and to monitor the progress being made in respect of maintenance of all Authority's properties.
- (b) Acknowledge and look into complaints from aggrieved persons against administrative actions taken by officers and, thus, recommend and monitor activities with the aim of redressing the problem.
- (c) Ensure that general service delivery is efficient and effective.
- (d) Be fully acquainted with the Service Charter of Federal Housing Authority, and all her Service front lines.
- (e) Follow all approved procedures for obtaining a required service.
- (f) Foster work-friendly environment that guarantees trust, openness and collaborative teamwork.
- (g) Enjoy their work and derive true satisfaction from their assignments.

FHA Management: The obligations of Management include:

- (a) The Authority is presently challenged with the vision of transforming into a formidable and leading facilitator of access to sustainable housing solutions in Nigeria and becoming a leading model government agency in the world. The new vision is designed for the low, middle and the disadvantaged in society, thus propelling a private sector-driven/participatory commitment.
- (b) The Authority is also committed to the individual self-development of her staff and encourage in-house and external training and other self-development programs. At FHA every staff is a KEY player.

10:0 Stakeholders' Participation

S/N	STAKEHOLDER	FREQUENCY	PURPOSE
1	Federal Ministry of Housing & Urban Development	Weekly	Consultation
2	Various MDAs	Weekly	Collaboration
3	National Assembly	Monthly	Oversight
4	Federal Mortgage Bank Ltd	Monthly	Collaboration
5	FHA Mortgage Bank of Nigeria	Weekly	Supervision
6	Family Homes Fund	Monthly	Collaboration
7	Nigeria Mortgage Refinance Company	Bi Monthly	Collaboration
8	Nigeria Building & Road Research Institute	Quarterly	Research
9	Real Estate Developers Association of Nigeria	Quarterly	Collaboration
10	Association of Housing Corporations of Nigeria	Quarterly	Collaboration
11	Housing Cooperatives	Quarterly	Collaboration
12	Residents' Associations	Quarterly	Collaboration
13	Projects Contractors	Quarterly	Supervision

11:0 Special Needs Provision

As a way of carrying every Nigerian along, regardless of his / her physical status, the Authority has made specific provision to accommodate the physically challenged. Such provisions include: mandatory provision of ramps in buildings, installation of lifts / elevators in buildings which are more than one floor, etc. Other provisions are: provision for schools (Creche, Nursery & Primary Schools), provision for Children's playground, hospital, etc in all her estates.

In designing her houses, the Authority takes into consideration weather conditions of the various locations, as well the religious and cultural diversity of Nigerians. This is to ensure that every Nigerian is comfortable with the end product placed before him / her.

It was in demonstrating this commitment that the Authority built 565 No Units of houses in Isheri Olofin and handed them over to some sight challenged persons for free.

12:0 Complaints/ Grievance Mechanism

Customers are expected to use the following methods to seek redress whenever they are dissatisfied with services rendered by the Authority.

- (a) Consult the Charter of the service frontline of interest and follow the complaints methods therein.
- (b) Seek redress from the heads of the service frontline.
- (c) Send a complaint / petition to the complaints / suggestion box for the attention of the NODAL OFFICER. A suggestion / complaints box has been provided to facilitate the lodging of complaints, suggestions and questions. An aggrieved member of the public or officer can make his / her complaint verbally to the NODAL OFFICER or to any of the Committee Members.
- (d) All written complaints should be typed and formally signed. The complainant must state clearly his / her complaint, the name or rank of the officer being reported and suggest, if necessary, the best method of attending to the problem.
- (e) All efforts will be made at all times to attend to and resolve problems

/ complaints promptly. The attention of Management will be drawn promptly to any issue that may require their Intervention. All issues will be treated with utmost confidentiality.

- (f) Questionnaires will be administered to staff on monthly basis to monitor their responses on service delivery.
- (g) Conflict resolution lectures and seminars will be organized for all staff members at least quarterly to enlighten and educate / update their knowledge.

Grievances from both internal (FHA staff) and external (general public) should be written and addressed to the following:

Managing Director / CEO

Federal Housing Authority
No 26, Julius Nyerere Crescent
Asokoro
Abuja

Or

SERVICOM Nodal Officer

Federal Housing Authority
No 26, Julius Nyerere Crescent
Asokoro
Abuja
Telephone No: - 08069208409
Email: - fhaservicomdesk@gmail.com

If an aggrieved stakeholder is not satisfied with the decision taken on his / her case(s), an appeal could be forwarded to the National SERVICOM Office for further necessary action.

Time Limit for Response:

It shall take the Authority a minimum of twenty - four (24) hours to respond to simple complaints, and a maximum of seventy - two (72) hours for complex complaints / requests. However, issues that require thorough investigation and / or consultation, it will take five (5) working days to respond with findings, conclusions and requisite action.

Available Redress Options:

Where and whenever service delivery fails to meet expectations, a client shall be entitled to seek redress in the following ways:

- Seek redress via the Authority's suggestion boxes which are placed at strategic locations within the Office premises or through the SERVICOM E- mail address.
- Address a petition to the Managing Director / CEO or the Nodal Officer.
- Lodge your petition in person at the SERVICOM Desk Office.
- Complete the customer relations register located at the SERVICOM Reception Area of the Authority's Corporate Headquarters in Asokoro.

List of Redress Options Available

Depending on the gravity of service failure for which redress is being sought, one or more of these redress options may be applied: Apology, compensation, repeated service, officer sanction, etc.

13:0 Existing Limitations

(a) *Obsolete Enabling Laws*

The Authority's enabling Law (ie Decree 40 of 1973, now Act FHA Act CAP F-14 Laws of the Federation of Nigeria 2004), examined against current business realities is obsolete, and it also places huge limitations on the nature, scope and extent of business activities that should be undertaken as well as the borrowing capacity of the Authority from both the money and capital markets.

This law needs to be amended to repeal all those portions that place restrictions on the Authority's business. This review will place the Authority on a strong pedestal to compete favorably with private sector housing developers, allow her attract adequate funding for its projects from various sources, and enable her fulfil its revised mandate as contained in the current National Housing Policy (2012 Edition). The Bill had been sent to the National Assembly Since October, 2021 and had even passed 1st Reading. Management is consulting with the Stakeholders to ensure speedy passage.

(b) *Funding*

In anticipation of its full Commercialization, the Authority was unceremoniously removed from federal budget in 2013. Since then, the

Authority fended for itself until 2018 when the Senate made provision for funds for mass housing projects.

The current financial situation of the Authority constitutes an impediment towards procurement of houses / infrastructure, goods and services, necessary working tools / accessories and this has negatively affected the Authority's operational and administrative operations.

(c) Huge Debt Liability

The Federal Government loan facility of N7.3 billion granted the Authority between 1996 and 2001 for the development of Gwarinpa II housing estate has been weighing negatively on the Authority's balance sheet ever since. The Federal Capital Development Authority (FCDA), whose duty it was to provide infrastructure in this estate failed to do so thereby leaving the liability hanging on the Authority.

The Authority has made repeated appeals for the Federal Government to either write-off the loan facility or in the alternative, convert it to a take-off grant since the Authority was not given any following its partial Commercialization in 1992. Aside this loan facility, the Authority's other liabilities are in respect of unpaid contracts, recurrent expenditure and refunds of housing deposits (including NHP) amounting to several hundreds of millions.

(d) Land Acquisition Challenge

Access to land in key commercial cities such as: Lagos, Port Harcourt, Calabar, Abuja, Kano etc has posed a huge challenge for the Authority. But through the efforts of the Present Management, and its drive to compliment President Bola Ahmed Tinubu's Renewed Hope Affordable Housing for Nigerians Initiative. At least 28 out of 36 States the Management Visited had pledged, or allocated Hectares of lands for that purpose.

(e) Redefinition of Corporate Identity

There exists a confusion about the Corporate Identity and Operating Status of the Authority. That is, Federal Housing Authority has neither been fully Commercialized as earlier approved by Mr. President in 2012, nor returned to full funding. Part of the confusion can be seen in the use of Government Circulars / Scheme of Service alongside the Authority's Staff Rules and Conditions of Service in the conduct of the Authority's Human Resources Management and Administration matters.

Another area where this confusion is glaring is in nomenclatures of Management. In anticipation of its Commercialization, the nomenclatures of grade levels 15 and above were changed from core Civil Service ranks to titles of positions in commercialized entities to reflect this thinking. Consistent with this, the headship of the Agency was re-designated from General Manager as contained in the establishing Act to Managing Director/Chief Executive Officer. Likewise, senior Management positions of General Manager, Deputy General Manager and Assistant General Manager, as they exist in commercialized organizations, have been changed from Director, Deputy Director and Assistant Director respectively, while the lower levels of Chief and below still exist as core Civil Service ranks.

(f) Poor Public Image / Perception

Due to inadequate public enlightenment of its activities and unpleasant customer experience, the Authority's image in the eyes of the public has been poor. However, the present Management at each occasion has been engaging the press, both print and electronic to publicise the activities of the Authority, as well as launder its image

(g) Computerization of the Authority's Operations

The inability of the Authority to fully computerize its operations has constituted an impediment to the achievement of its objectives. The narrative is however changing as the current management is making effort for the total digitalisation of Authority's operations, having launched Authority's digitalization in May, 2024. Effective computerization of all operational processes in the Authority is required in all mandate / program Departments and their related documents and information management systems for efficient service delivery nationwide.

14:0 Review of Charter

The life span of this Service Charter shall be three (3) years. From this estimated date, the next due time for the review shall be second quarter of 2027, to take effect again on 1st June, 2028. However, developments such as: creation of new service giving departments, introduction of new products and services, etc may necessitate the review of the Service Charter before its due period of review which is three (3) years.