

Community Land Trusts: A Model for Integrating Abuja's Urban Villages within the City Master Plan

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ABSTRACT

Nigeria's Federal Capital City (FCC), Abuja, is unarguably the nation's best example of a planned city. Yet despite largely adhering to the 1979 Master Plan by International Planning Associates, a number of informal settlements persist within the city, such as Garki Village, Old Karu Village, Mabushi Village, and other communities that predate the establishment of Abuja as the nation's capital city. These settlements have defied several policy initiatives of the Nigerian government over the last thirty years. Initially, compensation and complete resettlement of all preexisting communities was proposed (in order to provide an unoccupied, unencumbered blank canvas upon which the new city would be laid out); subsequently, "integration" of the communities was attempted; and later still, a hybrid of resettlement and integration was tried. No approach has been successful in fully resolving the conflicting interests of government policy objectives and indigenous land rights. The standoff has resulted in an unwritten policy of neglect of these numerous pockets of community-held land, which today constitute "islands of poverty" surrounded by some of the best infrastructure and most expensive real estate in Nigeria. These "slums" are nonetheless an important source of affordable housing for the city of Abuja, and without them many lower-earning workers

would not be able to live close to the city center—in other words, close to jobs and economic opportunity.

This paper sets out a conceptual framework for adopting a Community Land Trust (CLT) model, based on the shared equity housing approach of the same name that evolved in the United States starting in the late 1960s. The primary policy goal of this framework is to proffer a compromise between Nigeria's very blunt primary land policy instrument, the Land Use Act of 1978 (LUA), which vests ownership of all land under the state governor, and the traditional, historic claims of local communities, such as those in Abuja FCC, which in turn provide the city with its most affordable housing.

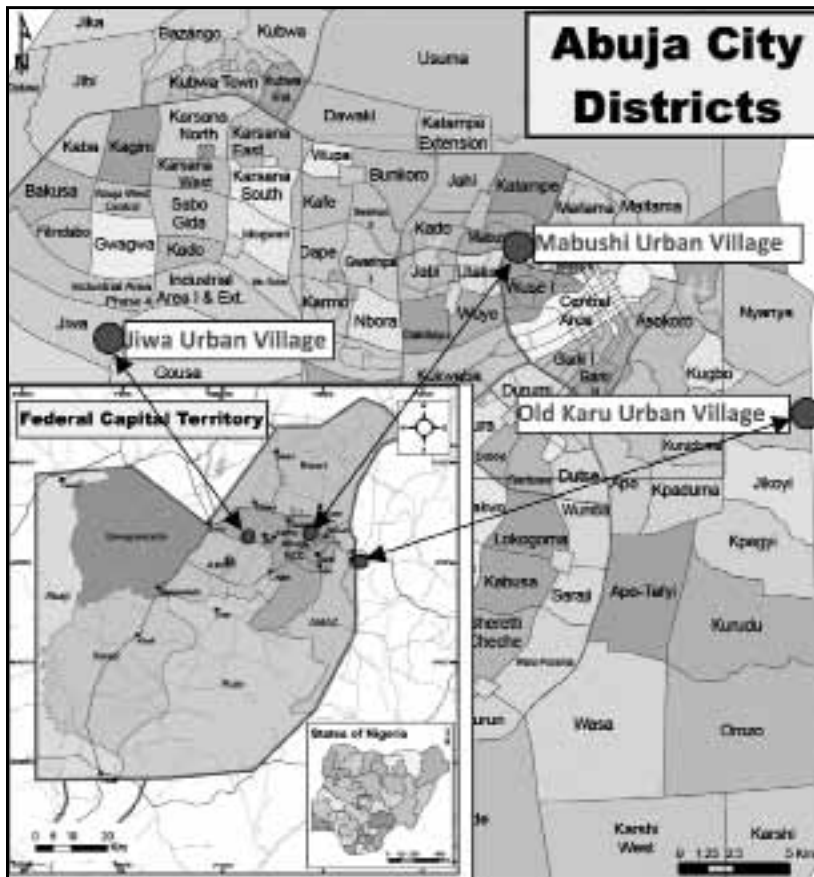
The paper is based on research and interviews conducted in Abuja and sets out comparative case studies of three urban villages—Jiwa, Mabushi, and Old Karu—that have been affected by the expanding city in different ways but all face the same underlying issues. They are not considered to be part of the Abuja Master Plan and therefore have not been fully acknowledged by the planning authorities.

The CLT framework suggests a more collaborative, nuanced approach to land tenure and markets than that provided by the LUA, which is very much a top-down product of its time (having been promulgated during Nigeria's period of military government). The paper also argues that the inflexibility and lack of sophistication of Nigeria's land-use law and policy is a significant contributory factor to the proliferation of informal settlements (slums), subsistence urbanization, and persistent urban poverty that characterize Nigeria's cities.

INTRODUCTION

Abuja, Nigeria's capital city, was established in law in 1976 by the military government of General Murtala Mohammed as an answer to the congestion and potential security challenges of Lagos, which was then the capital. Billed as Nigeria's "center of unity," the city was conceived of as an inclusive national center that all Nigerians could claim as their own, with no one particular ethnic group having primordial or "indigeneship" claims to the land. The original, somewhat idealistic, intention was to resettle, relocate, and compensate all the area's original inhabitants outside the Federal Capital Territory. However, financial constraints meant that this relocation was instead undertaken in a piecemeal manner as the city expanded (Jibril 2006) and was limited to lands required for city building.

Figure 1: Map of Abuja



In 1978, the military government of General Olusegun Obasanjo promulgated the Land Use Decree, which later passed into law as the Land Use Act of 1978 (LUA). The key features of this law included the following provisions:

1. Ownership of all lands is vested in the government, and land allocation and the issuance of title documents is to be by the authority of the state governor, under the advice of the appointed Land Allocation Committee.

2. Compensation for lands compulsorily acquired by the government would only cover the value of agricultural trees with economic value and improvements above ground and not the value of the land itself, as determined by the market or otherwise.

These two policy actions of Nigeria's past military governments serve to highlight the unresolved tension that exists between traditional, ethnic, and indigenous landownership rights and the notion of a modern sense of nationality, vested in the power of the state. Abuja was idealized as a blank canvas upon which a new city could be laid out, after the relocation of "a few" indigenes. However, it became apparent that the government had underestimated both the number of people who would need to be compensated and relocated and the cost of doing so, along with the depth of the sense of connection and ownership between the people and their traditional land. Speaking on condition of anonymity recently, a local Gbagyi chief described the standoff situation between official land policy and the rights of indigenous people as being "like a pregnant woman—anything can happen any time, either in our time, or in the future."¹ The sense one gets speaking with community leaders is that the Gbagyi people feel they have given enough of their land legacy away—and now they are standing their ground over the few remaining pockets still under their control.

What this paper describes as "urban villages" in Abuja FCC are the remaining indigenous settlements,² which have survived and persisted after over three decades of compulsory acquisition, resettlement, demolition exercises, and trading of land on the open market.³ There are a number of these communities, some overtaken by the expanding city and others lying just beyond the edges; they include Old Karu, Jiwa, Mabushi, Jabi, Aleta, Chika, Pyakasa, and Garki Village, among others. This paper focuses on the first three and attempts to analyze their differing contexts, which highlight the need for a new approach to land administration, and resettlement in particular, in Abuja.

1 Author's field notes, 2012.

2 The Federal Capital City, which covers 250 square kilometers, is not to be confused with the Abuja Federal Capital Territory, which covers 8,000 square kilometers.

3 Abuja's demolition exercises have been well documented; see <http://www.serac.org/Publications/AbujaReportFinal.pdf>.

The need for a new approach is underscored by the state of development limbo and poverty in which these villages currently exist—neither enjoying recognized legal status by the government nor being accessible to the land market. As a result of this, they suffer from official neglect, undeveloped infrastructure and urban services, a lack of investment, and the other squalid characteristics of urban informal settlements. Yet all this is occurring in the context of Nigeria’s most modern, planned city.

The approach being proposed is based on the Community Land Trust (CLT) model, which has been formally developed in the United States since the 1960s (but traces its conceptual roots as far back as Ebenezer Howard’s “Garden Cities” model), and which has today spread to the United Kingdom, Australia, and beyond. The CLT model has a number of features that provide a conceptual point of departure for a policy framework that would suit Abuja’s urban villages, including:

1. The notion of land *stewardship* as opposed to outright *ownership*, which appears to be closer at heart to the African traditional value of land as a shared legacy and resource;
2. Protecting land and housing from open market forces (and land speculators), thereby creating a sustainable platform for affordable housing and access to housing by lower-income urban dwellers; and
3. Providing a more nuanced, less blunt approach to land administration than that currently provided by the LUA.

REVIEW OF THE LITERATURE

This literature review focuses on *The Community Land Trust Reader* (2010), edited by John Emmeus Davis and published by the Lincoln Institute of Land Policy in Cambridge, Massachusetts, and its predecessor volumes. *The Reader* is a collection of relevant historical writings and policy analysis about the CLT model spanning over a century, from Ebenezer Howard in 1902 to more contemporary writing.

Historical Origins and Evolution of the Community Land Trust Model

Early work on the CLT model revolves round Henry George, Ebenezer Howard, Ralph Borsodi, and Arthur Morgan. More refined practical work on the CLT was done much later by Bob Swann and Slater King, much of which culminated in the 1972 book titled *The Community Land Trust*, published by Bob Swann, Shimon Gottschalk, Eric Hansch, and Ted Webster. This would be the first published work on the CLT, which was derived from practical experiences from the United States and study visits to the Israeli kibbutzim and moshim agricultural communities. In 1982, an embodiment of lessons learned from many more practical experiences with CLTs titled *The Community Land Trust Handbook* was published by the Rodale Press. The book drew on experiences of newer CLTs in Cincinnati, Maine, and East Tennessee. Unlike the earlier book published in 1972, the *CLT Handbook* introduced key organizational and operational touches to the overall model that clearly distinguished it from its previous conception. As Davis (2010) asserts, there was a new emphasis on urban problems, especially the preservation of affordable housing and the revitalization of residential neighborhoods. There was also a new emphasis on building the social and political base for a new CLT through grassroots organizing, and a higher priority on serving disadvantaged individuals and communities, accompanied by a moral responsibility for helping lower-income leaseholders to succeed as first-time homeowners. Open membership was defined in terms of leaseholder members and community members, each of whom was assigned responsibility for electing one-third of the governing board. Furthermore, the permanent affordability of owner-occupied housing enforced through a preemptive option-and-resale formula embedded in the ground lease was made a defining feature of the CLT.

The first documented attempt to create a CLT was made in the United States in 1969 with the establishment of “New Communities Inc.” as a response to the land (and housing) problems facing African Americans at the height of racial segregation. Registered as a not-for-profit organization, it was simply designed to hold land in perpetual trust for the permanent use of rural communities. By 2010, over 240 CLTs in forty-five U.S. states had been built, with others founded in parts of Europe, Asia, and Australia. The CLT model is deeply rooted in a mix of theoretical ideas, political movements, and social experiments spanning decades.

The crux of the CLT model is distinguishable by three main clusters of characteristics—ownership, organization, and operation—appearing at different times through its course of “evolution,” each shaped by a different set of influences. It is useful to briefly examine each cluster.

Ownership

According to the CLT theory, “ownership” is structured in four ways. First, land is common heritage, not an individual possession. Title to land is held by a nonprofit “owner” that manages the land on behalf of a particular community, for both the present and the future. Secondly, land is permanently removed from the market, never to be sold by nonprofit owner. It is thus shielded from market forces. Third, structural improvements on land are owned independent of the land, which is mainly leased. And finally, exclusive rights are granted to use land on which structures are developed, thus satisfying personal interests while protecting those of the larger community.

CLT sees land as part of a “shared heritage” for the common good, as against “individual property” that is ideal for speculation; the “shared heritage” notion applies the ethic of “stewardship” where acquisition is based on “need,” as against “accumulation” based on private enrichment. The Jewish National Fund adopted, somewhat, the CLT theory, resulting in the establishment of kibbutzim and moshim farming communities in Israel from lands acquired in Palestine.

Organization

According to the CLT theory, organization is in the context of integrating “communities” in the entire land-lease arrangement, hence a CLT. CLT membership became open to anyone living within the region of influence of the CLT, not necessarily on the land. This “open membership” aspect was part of a model designed by Bob Swann and written in to the 1972 CLT manual. According to J.E. Davis, quoting the International Independence Institute’s charter, the entire idea of the organization is built around the need “to promote a world-wide social reformation to be based upon the theory that priority must be given... to the development of agriculture, local arts, local crafts, local enterprises and local industries, and that the development of these basic social institutions should not be sacrificed to promote urbanism and industrialism” (Davis 2010, 15).

Operation

The entire experimentations on CLTs described so far had embedded in them two of the three elements (ownership and organization) of modern CLTs. Until 1978, there was no operational framework to incorporate “the land-leased structure of ownership” and “the community-based structure of organization” envisioned by Swann.

The purpose of the operational framework of CLTs was to harmonize landownership and the organizational relationship that characterized modern CLTs. For instance, a driving operational idea, as envisioned by the various CLT proponents, includes the empowerment of the low-income or poor members of society who are excluded from the economic and political mainstream.

The first inner-city CLT started up in 1980. Previous CLTs were rural. The focus had been on empowerment and price control of structures on CLT land, and a need to bring “development without displacement” to rural and agricultural communities.

The urban CLT was a product of grassroots organizing and became a vehicle for community empowerment—and thus a means for controlling the development and fate of an impoverished inner-city neighborhood while involving the neighborhood’s residents in the CLT’s activities and governance. It also became a vehicle for controlling the resale prices of any homes developed through the CLT. Perhaps the key incentive learned over the years and through the adoption of CLTs in urban environments is to encourage development without displacement.

The City-CLT Partnership: Municipal Support for Community Land Trusts

According to Davis and Jacobus (2008), the city-CLT partnership offers municipal support for CLTs. Previously, cities were mere “supporters” of CLT projects. There was, however, a shift from this status to the city playing the part of main instigator, spearheading CLT development. This is exemplified in the active roles recently played by municipalities in several parts of the world in a bid to make housing affordable, echoing the overall objective of CLTs. Municipalities, however, tend to focus more on housing provision, neglecting or ignoring the community development and empowerment components key to a viable CLT.

Whilst it is useful for a CLT to have friends in City Hall, this is not without risk. Having invested funds for the start-up process, it becomes

difficult to persuade governments to relinquish control of CLTs. This may compromise the communitarian ideals upon which the CLTs are founded, suggesting the need, perhaps, for a “Municipal Land Trust” model.

METHODOLOGY: A COMPARATIVE STUDY OF THREE URBAN VILLAGES IN ABUJA

Figure 2. Image of Old Karu Village



Source: Google Earth.

Old Karu Urban Village is located just beyond the eastern limits of the FCC and is therefore considered to be a “satellite town” to the city (figure 2). Administratively, it falls under the purview of the Abuja Municipal Area Council (a local government structure), rather than the Federal Capital Territory Administration, which administers the FCC.⁴ However, given its geographical location, less than 10 minutes drive from

⁴ The Federal Capital Territory Administration is the federal government structure headed by the minister for the Abuja Federal Capital Territory.

the city center (traffic permitting), it feels like a part of the city and is a very attractive affordable housing district because of its locational advantages. Old Karu covers approximately 50 hectares and has a population of more than 20,000—a very dense 400 persons per hectare.

The village is itself evidence of the flip-flopping of government policy with respect to resettlement as it was supposed to have been vacated since 1981 (Jibril 2009). However, a combination of factors, including unpaid compensation and a lack of enforcement, meant that many people did not relocate across the state line to Plateau State (present-day Nasarawa State), although the chief and many citizens did make the move and formed what is known today as the adjoining New Karu Township. After a decade and a half in administrative limbo, Old Karu was once again formally recognized as being part of the Federal Capital Territory, and a new second-class chief was appointed in 1997.

Despite re-appointing a chief for Old Karu (i.e., the *Sakaruyi* of Karu), the land itself is still in ownership limbo, and the occupants do not have recognized land title. As such they cannot participate in the land market, nor use their land as security to access development loans and other mortgage facilities. The government's policy is therefore contradictory, on the one hand appointing and recognizing a distinct chieftom, but on the other hand denying formal, titled recognition to traditional landowners.

Figure 3. Image of Mabushi Urban Village



Source: Google Earth.

Mabushi Urban Village is a settlement of approximately 5,000 people occupying about 10 hectares of land in the Mabushi District of the FCC, making this the only of the three case studies to be centrally located in Abuja city (figure 3). The village is represented by a district head and is supposed to have been fully compensated and relocated or resettled in 1979. However, again, a combination of nonenforcement and the determination of the community's residents to stand their ground to claim their traditional land rights has brought about a standoff between the formal, legal land administration system and the traditional landowners' perceived rights of occupation and ownership. Although the land where the village is located has been allocated to new owners (on paper, at least), they have not been allowed to exercise these ownership rights by the original inhabitants of the land.

Therefore, Mabushi Village also remains in limbo—undeveloped and neglected, although located in a fully developed neighborhood, it is an inner-city “slum” that, ironically, shares a boundary fence with the Federal Ministry of Works and the Federal Ministry of Lands and Housing.

Figure 4. Image of Jiwa Urban Village



Source: Google Earth.

Jiwa Urban Village is located in Phase IV of the FCC, covering approximately 100 hectares and home to about 30,000 people, living in mostly cement-block walled buildings with zinc roofs (figure 4). Unlike Old Karu and Mabushi, Jiwa's indigenous population is not from Abuja's predominant Gbagyi ethnic group. Jiwans historically trace their roots further north. They are of Hausa ethnic stock, tracing their ancestry to the Zazzau (Zaria) Emirate in the nineteenth century, from where they migrated southward.

According to a household survey by the Women Environmental Programme, 75 percent of the population of Jiwa are "settler" tenants, living in compounds owned by community indigenes, and landlordism is the main occupation of the community's property owners.

Current Policy Impacts

Interviews with community leaders in the urban villages studied reveal a common underlying pattern despite the quite different circumstances in which each settlement finds itself. Geographically, they are located in significantly different positions with respect to the FCC, which has a direct bearing on the security of their tenure. Old Karu is outside the FCC, and therefore of less interest to the city planning authorities. Jiwa is in Abuja FCC Phase IV, beyond the current reach of the city's developed margin and thus may have breathing space for now. And Mabushi is surrounded by the FCC and was compensated/resettled, only to have returned; therefore, its residents live with a considerable amount of apprehension and in constant fear of eviction. What is clear in all three cases is that policy inconsistencies over the years have run up against a growing sense of indigenous rights over traditional lands. Plans and policies initially proposed during the military government era are all but unenforceable today in a democratic context.

Today, the Gbagyi people and other ethnic groups have democratically elected leaders who are duty-bound to support their people's (constituents') rights and their aspiration to remain on their ancestral lands, and to participate in the development of Abuja city, which is taking place all around them.

The official policy position of the government, which is based on the LUA and the decree empowering the formation of Abuja as Nigeria's capital, is equally strident in its assertion that ownership of all land is vested in the government alone. These two equally forceful arguments from the people and from the government have produced something of a stalemate

whereby formalized land administration and development, as well as land market activities, carry on around the urban villages but stop at a mutually recognized, notional, force-field-like “boundary” around the settlements.

The end result of this conflict of interests is official neglect of the villages and their inability to effectively participate in the land and property market and other economic activity. Roads and drainage systems are left unbuilt, garbage is uncollected, and housing within the villages is built to a bare-minimum standard, due to the lack of tenure and investment security. When discussing this situation with community leaders, they are quick to point out, however, that they recognize they are better off negotiating with the government than being left at the mercy of the open land market. As one leader said, “Communities that have sold their land have sold their rights. Those that sold land to individuals have no way forward.”⁵ The government, although powerful and impersonal, is seen as an entity that can be negotiated with over time, even after agreements are made and compensations paid. The government remains (at least notionally) committed to the welfare of citizens and can be called to account for this reason. However, once a piece of land is bought by an individual on the open market and ownership is transferred, there is no comeback for the community. That sold piece of land is gone forever, an outright loss to the community.

A CONCEPTUAL FRAMEWORK FOR COMMUNITY LAND TRUSTS IN ABUJA

The main difficulty in proposing a CLT model in Abuja is the need to avoid challenging the 1978 LUA head-on, which would require significant legislative changes at the national level and would unleash a fundamental shift in land tenure law. There is currently a national committee appointed to address the reform of Nigerian land tenure law, but how far and how fast this work will progress is difficult to ascertain.

A more pragmatic way to approach the issue may be to work within the limits of the current law and seek to create a CLT model that fits within the *existing* legal framework, much as initially occurred in the United States,

5 Author’s field notes, 2012.

where CLTs operated informally for two decades before the law caught up with the “movement” and codified regulations were then developed—a bottom-up process.

Introducing CLTs Using Current Land Administration Provisions

CLTs Created under “Mass Housing” Policy Provisions

One policy vehicle that could be used to introduce CLTs without the need to change the land laws would be the current “mass housing” provisions. Currently, in Abuja title documents are being issued to developers, permitting them to undertake mass housing estate development. Often this involves the allocation of large tracts of land (some well over 100 hectares), which are then subdivided into plots for sale and development. Although the entire estate usually has a single certificate of occupancy (land title document), the owners of the individual plots within the estate are issued deeds of assignment tied to the main certificate of occupancy. These deeds are bankable, legally recognized records of property ownership in their own right, which may be used to securitize financial instruments such as loans and mortgages.

Using similar provisions, CLTs could be created, based on the lands currently occupied by urban villages. This would involve the boundary of the villages being formally surveyed and delineated and the land enclosure being accurately marked and entered in to public records. In a similar manner to the mass housing estates, the entire CLT would have a single certificate of occupancy, while individual property owners within the community would have deeds of assignment for their respective portions of land and property. These demarcated CLT lands could then be streamlined and integrated in to the Abuja Master Plan, fully, formally—and finally.

Certificates of Occupancy Issued to a Nonprofit Entity

In keeping with the traditional concept of the communitarian ownership of land, the title documentation for the CLT would not be issued in the names of individuals but in the name of the community as a whole, as a trust on behalf of all the landowning individuals. For this purpose, the community would be required to register a nonprofit organization (or community-based organization), which would represent the “voice” and interests of the community’s members. This legal entity would have a Board of Trustees,

standing as the legal representatives or custodians, and a Management Committee, to deal with the day-to-day administration of the CLT.

As a legal/corporate entity, the community-based organization (or a company limited by guarantee, perhaps) would be in a position to enter into contractual arrangements, including development partnership agreements, take out loans and conduct other financial transactions, for the purposes of developing affordable housing and the provision of services within the community.

CLTs Regulate Property and Land Market

The legal and regulatory basis by which the CLT would be enabled to regulate the internal property and land market within the community would be based on the same legal powers exercise by mass housing estate owners to impose and collect service charges and other compulsory payments from estate property owners. A CLT covenant, binding the community members, would need to be negotiated, agreed to, and signed by all as part of the process of creating the CLT as a legal entity.

On the basis of the agreement entered into by the community members and through the agreed-on operating processes, meetings, and working committees, the CLT covenant would make provision for embedding the principles and practices of CLTs (price controls, shared equity, stewardship and sales restrictions, etc.), suitably adjusted to meet local cultural, social, and economic expectations.

Planning Controls Exercised by the FCDA

The Federal Capital Development Authority (FCDA) would still exercise its full control over development standards of property within the CLT. In the same manner as it retains development control rights over a mass housing estate, the situation would be no different for a CLT operating under the ambit of similar legal provision.

This implies that just as a mass housing developer is required to submit plans and layouts for approval, which must meet the planning standards of the FCDA, this would be the same for the CLT. The creation of CLTs would also be an opportunity to develop new standards and regulations more suited to the lower-income housing market, new standards for sustainability, and other timely innovations.

CLT Challenges

The introduction of CLTs in Abuja would not be without its challenges, and like any policy initiative these would need to be worked through after thorough research and planning. However, if viewed and embraced by all as an opportunity to make a clean break with ineffective past policies that have left urban villages isolated and unable to effectively participate in the development going on around them, it should be possible to work through these challenges with all the stakeholders.

Internal Community Disagreement

There is no guarantee that every member of every urban village community will be equally willing to sign up to the CLT proposal at first. However, these are villages with a high degree of social and ethnic cohesion, which is the basis for day-to-day village life at present, so it is not a stretch to imagine the community members being able to come together to agree on the terms of a plan that has the potential to transform their lives for the better. Again, that is not to say that the undertaking will be easy or straightforward—but it should not be impossible. For example, this process will require all land-owners to sign the binding covenant document for the creation of the CLT; and the process of drafting the document and seeking input and ownership will need to be a participative and transparent one, in order to win the assent of all community members.

Capped Prices: A Financial Disincentive?

There is the possibility that the capped prices of property and land within the CLT will prove to be a financial disincentive for investors and development finance institutions. Even the current Nigerian open mortgage and property finance market is limited in its volume and short term in outlook, so it is easy to envision a level of reluctance for the private sector to engage in this new plan initially.

Government financial support may be needed in the early stages of setting up the CLT model; for the state to support and subsidize an affordable housing initiative would not be unusual. The downside of government investment and subsidy has been noted in the review of literature above; where the state invests money, it expects to exercise control and influence. This may imply a slight loss of autonomy to the CLT. However, until CLTs are established independently in law, this

loss may be unavoidable in the pilot stage and is better perceived as a *partnership* with government.

Unraveling Resettlement Policy

The danger to government in particular is that the CLT policy initiative will need to be worked through and introduced cautiously, lest it lead to the unraveling of existing resettlement policy. As was noted above, resettlement and compensation policy in Abuja has historically been less than consistent or transparent. The danger of a CLT policy being similarly poorly handled is a very real one, so a careful, staged introduction of the policy would be essential.

CONCLUSION

The approach set out in this paper is based on a view of housing generally, but affordable housing in particular, as a *merit good*, rather than as a mere *market object*. Housing is viewed primarily as a right and obligation, rather than something whose provision is left to the vagaries of the profit motive and the open market. If there is anything to be learned—the one lesson that the urban villages of Abuja teach us, in several ways—it is that the open market is limited in its ability to meet the needs of lower-income populations and is indifferent to cultural notions of place, belonging, and legacy. These latter qualities are the intangible values that extend well beyond the bricks-and-mortar aspect of urban housing, and CLTs are an ideal platform for promoting such cultural and social sustainability issues.

The CLT model addresses the issue of stewardship, legacy, and belonging, as opposed to mere ownership and market value. In Nigeria's current democratic era, as ethnic peoples across the country are beginning to assert themselves and express their expectations of the state and the role of the law in supporting their lives, rather than merely defining their boundaries, this model seems appropriate, and indeed timely.

The Abuja housing and land market is distorted by many factors—including land speculation; an arbitrary, elitist land allocation system; and the political cycles of government. The CLT model may represent an opportunity to tilt the balance of opportunity back in the direction that Abuja's original master planners had in mind, toward an inclusive administrative

center with mixed, well-serviced neighborhoods—a center for socioeconomic, as well as ethnic, unity.

Further research is required on the CLT model specifically, but also on the pressing issue of affordable housing in Abuja more generally. A detailed enumeration of Abuja's urban villages is needed, as well as their urban economic profile, through household surveys. This information is an essential component of any future planning activity, whether CLT related or not.

Additionally, the entire concept of CLTs needs to be explored with planners, policymakers, and communities, in order to test the possibility (and *plausibility*) of developing a local version of the model for Abuja and possibly even Nigeria as a whole.

Abuja needs affordable housing that is close to the city center, where the critical population of lower-paid workers and service providers can live and contribute *to* the city's economy, even as they build their own lives *from* the city's economy. Abuja's urban villages are providing an opportunity to create these pockets of housing affordability, and the CLT model may be a sustainable means of achieving this:

In these urban spaces social identities collide, collude and accommodate each other.... Struggles for survival and power are played out in physical spaces and built environments are spatial and organisational expressions of social relations and contesting realities.

—Jo Beall, *A City for All*, 1997

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