

FRSC HOUSING VOICE

2ND QUARTER EDITION

2013

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STANDARD LIFE STYLE

A BETTER FUTURE

WHEN YOU OWN A HOUSE



Welcome to Lokogoma Housing Estate



Water Supply to the Houses



Electricity Supply to the Estate

FROM THE EDITOR-IN-CHIEF

PLAN FOR TOMORROW



Dr. GO Omiko (JP)
Corps Commander
Secretary General

Once again I invite our members and especially those who do not believe in our Scheme to this edition of our Housing Voice Journal.

That housing is a priority need of man as categorized by Abraham Maslow and other Scholars of repute need not to be over-emphasized. Every one I have come across, be it Staff or not appreciate the need to own a house either as an investment or primary place of residence. It is everyone desire to own beautiful houses either in their villages, state capitals or Abuja.

Interestingly, many will tell you that next year or so I will start planning or I will start my foundation. In the same vein, the next year keeps shifting to next year and the years will roll-by, 1,2,3,----10 years and no concrete plan is made and before you know it, what you would have achieved with ₦3 million will increase to ₦10 million.

I therefore invite you to plan for tomorrow else tomorrow will leave you handicap. There is a popular saying that says "Rome was not built in a day". Economic situation of staff is also dwindling and the cost of land, building materials, etc is on

the increase. But how do you achieve this amidst challenging times and responsibilities.

Mortgage, through Housing Cooperative is a panacea to this challenge. Start today to contribute towards owning your house. The Housing Cooperatives offers you greater options and opportunities. Invest wisely for a better tomorrow. Pick your forms and pay small small.

MISCONCEPTIONS ABOUT FRSC HOUSING CO-OPERATIVE SOCIETY (FHCS), NATIONAL HOUSING FUND (NHF) AND FRSC MULTIPURPOSE CO- OPERATIVE.

Introduction:

It has been observed over time that staff of FRSC often misunderstand the concept behind these three offices of the Corps. These misconceptions have sprang forth as a result of the similarities in the products and services rendered by these offices. For instance NHF and FHCS both talk about buying and selling houses while FRSC multipurpose Co-operative and FRSC Housing Co-operative society also talk about savings and Co-operative issues.

This edition of Housing Voice has therefore deemed it fit to educate and enlighten our readers on the concept behind these 3 FRSC offices.

NATIONAL HOUSING FUND

National Housing Fund (NHF); This office is under the direct supervision of the Admin and Human Resources (AHR) of FRSC with the core responsibility of keeping track of every staff NHF details. In other words FRSC NHF office serves as the administrative office of FRSC staff on all NHF matters including claims of retiring staff. It is note-worthy to re-state that every Federal

government staff is a compulsory member of NHF with 2.5 percent of the staff's salary being deducted as contribution towards the scheme. However, these deductions are meant to qualify members for all of the scheme's benefits. Today, FRSC NHF Office has come up with initiatives that involve sourcing for loans, building houses for sale, serving as intermediaries between property/estate agents etc. in order to facilitate the housing goals of FRSC staff.

FRSC MULTIPURPOSE COOPERATIVE

This is an office under the direct supervision of the Corps Marshal and Chief executive saddled with the responsibilities of a conventional co-operative Society Viz; Getting voluntary contributions from members, lending funds to members, purchasing electronics, household items, clothing, food items etc. in bulk and thereafter resell to its members. Members can also review their contributions by filling upward or downward review form.

Being a member of this cooperative is voluntary and pulling out of the cooperative can be made as at and when desired.

FRSC HOUSING CO-OPERATIVE SOCIETY (FHCS)

As the name implies FRSC Housing Co-operative Society is saddled with the responsibilities of sourcing for affordable houses for the entire staff of the Corps. However, only members of this scheme are the ones recognised to benefit from its activities or operations. FRSC Housing Co-operative Society is under the supervision of the COMACE having Cmdr. OM Olagunju (CC) Chairman and Cmdr, GO Omiko as the secretary general respectively.

Membership of FRSC Housing Co-operative Society is voluntary and you have options of buying land developing it yourself, you can buy a house and ease access for FMBN loan. Joining the co-operative is a simple process of



**DA Eshalomi (JP) Admin Officer
Superintendent Route Commander**

- Obtaining a form from the secretariat for free.
- Filling the form specifying the amount to be deducted from your salary as monthly contribution ranging from N1,000 to any amount that is affordable. This can be reviewed upwards or downwards.

FHCS has an on-going project at Lokogoma which would be completed latest early next year 2014, and will be out not later than August 2013 with offer for land and houses at Karshi to its members and other interested members of the public.

PUBLIC SERVANT AND GENERAL PUBLIC

Public servant and General public stand the chance of benefiting from housing co-operative, when there is any on-going project. Housing Co-operative advertise to the entire public. Public servants and general public who are interested indicate their interest by filling expression of interest form, indicating the type of house, size of land he or she wants, mode of payment and prices of properties are subject to change.

However, when the necessary requirements is met, the FRSC Housing Co-operative give them offer letter, if the offer is accepted provisional offer letter of their desired property is given to them.

Also, FRSC Housing Co-operative Society can source FMBN loan for public servants who are still in service. So public servants and general public are not left out they are entitled to be beneficiaries

of any FRSC Housing Co-operative Society Project.

THREE ENEMIES OF AFFORDABLE HOUSING

In meeting the Millennium Development Goal, Affordable housing in Nigeria and the world at large has been a major challenge. These challenges have poised as three (3) major enemies in achieving the MDG (Affordable housing for all):

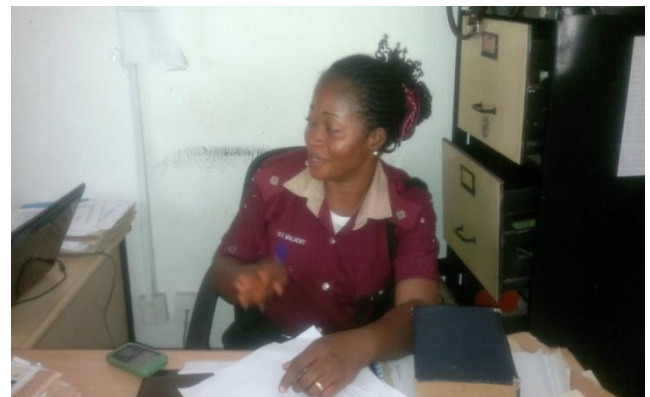
1. High Cost of Land, described as WAHCOL – War Against High Cost of Land. From ancient time till date, man has been a major contributor to the high cost of land. There is need for a typical African man to change his mentality on land matters: excessive acquisition, wasting through big fencing and selling at exorbitant rate. The mentality of land ownership has resulted to a situation where people frown at living in block of flats, even when there is provision for general packing space, the same high rise building structure is seen to be the best housing system adopted in most of the civilized countries, because there is no room for waste of land. This madness has to stop to save cost and improve social interaction.

2. High cost of building materials (War Against High Cost of Building Materials (WAHCOBM). Removal of excess duties on cement and other manufacturing equipment.

3. High Cost of Finance (WAHCOF). At present the least interest rate you can get mortgage (i.e. FMBN) loan is 6% while in developed countries like India and Malaysia social Housing Mortgage rate is 3% and 5% respectively. Till date it is still very difficult to get mortgage loan from commercial banks because of high interest rate of 18% to 24% depending on the bank which does not include the capital repayment yet.

As for war against high cost of finance, we all shall be involved in the fight. The reason is that

as Federal government staff, 2.5% of your salary is deducted monthly as NHF contribution compulsorily which is only managed by FMBN. Why should we not queue into it? If you are not among Lokogoma beneficiaries whose loans have been disbursed, all hope is not lost yet. You can still access your NHF contribution at FMBN by ensuring that you benefit in Housing Co-operative subsequent project. Please reject being among people who retired from service without getting this money, meanwhile it is in Federal government purse.



**CC MALACHY (DRC)
SO (Mortgages)**

COST REDUCTION IN BUILDING

The monetary value of property, i.e. structure, material or facility is its cost, this can be determined based on various methods. In construction, the various components that form the cost of a structure are material, labour, land, lost of fund, profit and overhead.

COST COMPONENT IN BUILDING

1. Material Cost: These are components put together to achieve the buildings i.e. cement aggregate, sand, zinc, plank etc.

2. Labour: This is wages that technicians and artisan earn for carrying out activities in the construction works.
3. Plant: Are tools and equipment used in carrying out the construction work these ranges from simple tools to machine.
4. Profit and over-head: This is what the contractors earn for taking the risk and committing his resources to the project.
5. Cost of land, if land is free or made cheap and easily accessible, it will reduce the cost of houses or vice-versa.
6. Cost of fund. High interest rate will impact negatively on the cost of houses.

For effective cost control, there is the need for proper planning, co-ordination, waste reduction, effective time management, good labour, and financial management.

These will in turn reduce the cost of building and make housing affordable to at least the medium income earners.



**TH Rango (ARC)
(Quantity Surveyor)**

A TOWN PLANNER

A Town planner is a person who acquires knowledge, skill through training by formal education to perform physical planning function. The town planner must possess any of the following qualifications to be able, to be a town planner.

1. A degree or Higher National Diploma in urban and regional planning or town planning from any institution recognised by the Nigeria institute of town planning (NITP)
2. The person must pass an examination approved by the council of registration of town planners and have at least two years post qualification.
3. A professional diploma in urban and regional planning.

Planning can therefore generally be defined as a process that entails setting out goals as well as putting forward course of action to be applied in realizing the set objectives. Planning from management perspective may be referred to as involving the establishment of objective, strategies to achieve the objectives through a step by step determination of activities and resources necessary to achieve them.

Business planning could equally be viewed as the process of determining enterprises goals and selecting future course of action necessary for their accomplishment

The physical planner: who may be interchangeably called the land-use planner, town planner, urban planner, city planner, has over time viewed planning from the perspective of management and use of land or the physical environment. Different scholars like Lewis Kebble defined town planning as the art and science of ordering the use of land and setting of building and communication routes so as to secure the maximum practicable degree of economic conveniences and beauty.

McLoughly defined planning as an attempt of formulating the principles that should guide us, in creating a civilised physical back ground for human life. The Nigeria institute of town planners (NITP) defined town planning as the spatial ordering of land use both in urban and rural settings for the purpose of creating functionally, efficient and aesthetically pleasing physical environment for living, working, circulation and recreation.

In addition, most definition of planning therefore focuses on the use and allocation of land, provision of road, houses to achieve environmental sustainability and aesthetic. Through town planning the physical spaces are organised and managed in such a way that

1. The environment created today will meet the demands of tomorrow.
2. The environment will satisfy the pluralistic value and attendant needs of the people.
3. Investment, convenience, functionality, living and working within the environment.

FUNCTIONS OF A TOWN PLANNER

Like all other professions, the town planner performs a lot of functions that modify the physical environment and affecting human activities among others are

1. To bring Improvement in the structuring of the community.
2. Arbitrate between activities and spaces.
3. He does not limit his considerations to demand of today but for years to come.
4. His predictions help government and individual to plan for the year ahead.
5. He guides the development of cities, towns and the rural area.

The following skills and procedure distinguishes the profession of town planning from other professions.

1. Physical orderliness
2. Detailed planning and planning standard
3. Land use and conflict resolution.
4. Directional leadership.



**BJ Ghumdia (ARC)
(Town Planner)**

ABUJA METROPOLITAN MANAGEMENT COUNCIL (AMMC) VISITS LOKOGOMA HOUSING ESTATE.

It is undisputed fact that the problem of housing is no longer looked upon just as provision of shelter, which is erection of roof over four walls. For every time a shelter is to be constructed a whole range of other issue arise. This is because the idea of shelter is not really a roof over four walls any longer. Design qualities are firmly attached to the concept of a house and necessarily bring to the forefront the problems of infrastructure, modern contracture, materials location, skilled labour, all of which link housing to the economy.

In a quest to ensure that Lokogoma housing estate conforms to the standard of FCDA and Development Control, the Committee on Abuja Metropolitan Management Council (AMMC) was led by the Co-ordinator Arc. Ruben Okoya, Director Mass Housing, Engr. Jibril Umar, Director Development Control and Alh. Yahaya, visited the Lokogoma Housing Estate. The Co-ordinator of AMMC and his entourage inspected the models, building and infrastructure, after which they expressed satisfaction. The Director Mass Housing made the Secretary General Dr. GO Omiko to understand that their visit is also to assess the access road to the estate to see what Government can do to construct the Road.

To tackle the challenges faced, and to ensure that housing sector is seen as an important and

productive sector in the Country, the Co-ordinator Arc. Reuben Okoya told the Director Mass Housing and the Director Development Control to meet with Minister and discuss the issue of Certificate of Ownership (C of O) with him so that beneficiaries can get their (C of O).

On a lighter mode, the Co-ordinator, Arc. Reuben Okoya told the Secretary General Dr. GO Omiko that he is pleased and happy with what he saw and he will want other Governmental Organization and the FCT Minister to see what FRSC has done. The Secretary General on behalf of the Executives sincerely thanked the co-ordinator and his entourage for their kind gesture.



**FE Abah (ARC)
(Builder)**

BE WISE

Give instruction to a wise man and he will get wiser, teach a just man and he will increase not only in learning but in everything. This reminds me of this tale about a French Engineer. This very smart French Engineer designed and built a big ship for the king

and a day came for it to be commissioned. As usual, it is the custom that ships are commissioned by ladies so the royal queen whom it was named after was to perform the ceremony and also go on a maiden voyage in the ship together with royal family and other dignitaries. After the preliminary ceremonies of breaking campaign bottles on the hull of the ship and clicking of wine glasses. The queen and her entourage, i.e wives, children and government dignitaries boarded the ship amidst pomp and pageantry.

The Engineer was ashore with the king and some other government officials watching the ship set sail. As the ship got to the deep seas, it starts to sink. *The Engineer standing there was frozen in fear and dismay remembered within him that the cause was miscalculation on his part; he has forgotten to multiply by two.*

The ship sank and the people aboard were drowned. This was how the king lost the whole maiden voyage.

Invest wisely with the Housing Co-operative that have competent engineers that use proper proportion of sand and cement in delivering solid, affordable and future reliance houses to her beneficiaries.

DM Odutan (RMII)

FMBN LOAN DISBURSED

Good news! What a wonderful news Federal Mortgage Bank of Nigeria (FMBN) just disbursed batches of loan to our Lokogomaa beneficiaries. For our beneficiaries whom their loan have not been disbursed, please be expectant other batches will soon drop.

Below are the names of applicants whose loan were disbursed by FMBN.

BATCHS	S/NO	NAME OF APPLICANT	HOUSE CODE	HOUSE TYPE
(BATCH 135)	1	DR. BALOGUN SIKIRU ADEYEMI	C	3-BRM SEMI-DET BUNGALOW
	2	LARABA OMOLARA OGUNDARE	C	3-BRM SEMI-DET BUNGALOW
	3	AKEM GABRIEL ELIOM	A	2-BRM S/D BUNGALOW
	4	ODUNZE OFODILE ESTHER NONYE	D	3-BRM BLK OF FLATS
	5	IDRIS OVAINO NASIR	D	3-BRM BLK OF FLATS
	6	UCHEGBU STELLA ADAOHA	E	3-BRM DET. BUNGALOW
	7	ADEJUBE ORIMOLADE SAMUEL	C	3-BRM SEMI-DET BUNGALOW
	8	IFEAKANDU BENJAMIN	G	3-BRM TERRACE DUPLEX
	9	IRUNOJE DAVIDE ABIODUN	A	2-BRM S/D BUNGALOW
	10	IGWE NNABUIFE HENRY	E	3-BRM DET. BUNGALOW
	11	AWOFISAYO FLORENCE BIODUN	D	3-BRM BLK OF FLATS
(BATCH 136)	12	OFORDU CYPRIAN IKECHUKWU	F	4-BRM DET. BUNGALOW
	13	JOHNSON BARBARA VICTOR	C	3-BRM S/D BUNGALOW
	14	NWAEGBE KENNETH	E	3-BRM DET. BUNGALOW
	15	OHAERI GRACE IJE-EGO CHINYERE	C	3-BRM S/D BUNGALOW
	16	OKOGBO SAM OKHIRIA	C	3-BRM S/D BUNGALOW
	17	ZAMBER EDWARD AONDOWASE	E	3-BRM DET. BUNGALOW
	18	OKONKWO SUSSAN ULOMA	C	3-BRM S/D BUNGALOW

	19	OGOEGBUNAM PAUL EMEKA	C	3-BRM S/D BUNGALOW
	20	TSUKWAM KUMAR	D	3-BRM BLK OF FLAT
	21	OPARA IBEZIMAKO LAMBERT	G	3-BRM TERRACE DUPLEX
	22	OGUNMAKINWA ADUNOLA OLAJIDE	D	3-BRM BLK OF FLAT
(BATCH 137)	23	BENEDICT ELIZABETH	D	3-BRM BLK OF FLATS
	24	OPUTA CHIEDU BYRON	A	2-BRM S/D BUNGALOW
	25	EJIGA REGINA MBAPINEN	D	3-BRM BLK OF FLATS
	26	ODINIGWE BENEDINE OBIOMA	A	2-BRM S/D BUNGALOW
	27	DAVID UDOAKA MENDIE	E	3-BRM DET. BUNGALOW
	28	ODIA VINCENT AKHABUE	D	3-BRM BLK OF FLATS
	29	AGYO GRACE	A	2-BRM S/D BUNGALOW
	30	OMEKE IFEYINWA EUPHEMIA	D	3-BRM BLK OF FLATS
	31	EZEOMA NGOZI INNOCENTIA PEACE	C	3-BRM SEMI-DET BUNGALOW
	32	NWAGBOSO CHINYERE	A	2-BRM S/D BUNGALOW
	33	MOHAMMED OLOTU SULIEMAN	B	2-BRM S/D BUNGALOW
(BATCH 138)	34	IBRAHIM BABA GANA	G	3-BRM TERRACE DUPLEX
	35	MHIL SAMUEL LUCIE	A	2-BRM S/D BUNGALOW
	36	ENYIOKO OZIOMA PEACE	A	2-BRM S/D BUNGALOW
	37	ALABI FOLASHADE PATIENCE	D	3-BRM BLK OF FLATS
	38	IGWE ELIZABETH NDIDI	C	3-BRM SEMI-DET BUNGALOW
	39	OWONIBI SUNDAY	A	2-BRM S/D BUNGALOW
	40	AMAECHI UGOCHUKWU BEDE	C	3-BRM SEMI-DET BUNGALOW
	41	UDUJE FLORENCE ONYENAGOLUM	D	3-BRM BLK OF FLATS
	42	AGBAJE BABATOPE STEPHEN	A	2-BRM S/D BUNGALOW

	43	AGIDIGBO GLADYS CHIME	B	2-BRM DET. BUNGALOW
	44	OWAN RUTH JACOB	D	3-BRM BLK OF FLATS
(BATCH 139)	45	AHULO MARIA	A	2-BRM S/D BUNGALOW
	46	OMIKO GODWIN OKINE	F	4-BRM DET. BUNGALOW
	47	ENOGELA ALECHENU	D	3-BRM BLK OF FLATS
	48	NOAH GRACE KASUWA	D	3-BRM BLK OF FLATS
	49	EZE PAULINUS CHINYERE	E	3-BRM DET. BUNGALOW
	50	AKOLO JOHN ADEKUNLE	F	4-BRM DET. BUNGALOW
	51	ABAH PETER	A	2-BRM S/D BUNGALOW
	52	CHIOMA RAYMOND EKEOCHA	D	3-BRM BLK OF FLATS
	53	ADEBAYO SUNDAY TAYO	A	2-BRM S/D BUNGALOW
	54	ALIYU YAHAYA	A	2-BRM S/D BUNGALOW
	55	MOTAJO OLAKUNLE WAHAB	E	3-BRM DET. BUNGALOW
(BATCH 141)	56	OKO ANTHONY EKUMA	G	3-BRM TERRACE DUPLEX
	57	KUMVEN RINDON TYEMMAM	E	3-BRM SEMI-DET BUNGALOW
	58	SINGA EYERIN	A	2-BRM S/D BUNGALOW
	59	MOHAMMED HAFIZ TARAUNI	D	3-BRM BLK OF FLATS
	60	AJENGE SUSAN ADA	G	3-BRM TERRACE DUPLEX
	61	AKANDE-ALASOKA ISRAEL	E	3-BRM SEMI-DET BUNGALOW
	62	UKPAI ROBERT OBO	B	2-BRM DET. BUNGALOW
	63	EZE OSITA SILAS	E	3-BRM DET. BUNGALOW
	64	OJI UDENSI EMEA	C	3-BRM SEMI-DET BUNGALOW
	65	MOHAMMED-MOMOH ABBA SALUHU	D	3-BRM BLK OF FLATS
(BATCH 142)	66	EKPEKPE DAVID	G	3-BRM TERRACE DUPLEX

	67	BIU DAUDA ALI	G	3-BRM TERRACE DUPLEX
	68	OYEYEMI BOBOYE OLAYEMI	F	4-BRM DET. BUNGALOW
	69	ABU ADIE AKULUNYE	F	4-BRM DET. BUNGALOW
	70	AKPABIO NSEOBONG CHARLES	F	4-BRM DET. BUNGALOW
	71	LAWAL KABIR ADEMOLA BERNARD	F	4-BRM DET. BUNGALOW
	72	OLAGUNJU OLUMIDE MICHEAL	F	4-BRM DET. BUNGALOW
	73	OLADELE OLAFEMINIYI CLEMENT	G	3-BRM TERRACE DUPLEX
	74	IBEZIM AGNUS OBUMNEME	H	4-BRM TERRACE DUPLEX
	75	EWHRUDIAKPO OJEME IGBIREH	H	4-BRM TERRACE DUPLEX
	76	OSAWA EFOSA PETER	G	3-BRM TERRACE DUPLEX
(BATCH 145)	77	OBAYEMI SAMUEL ADEDOYIN	E	3-BRM DET. BUNGALOW
	78	OMONIJO ROSELINE	C	3-BRM S/D BUNGALOW
	79	ADAH ACHO ROSE	A	2-BRM S/D BUNGALOW
	80	NWAKA AMAUCHE A.	H	4-BRM TERRACE DUPLEX
	81	OGHENEKARO SUNDAY ETAKPOBURHO	E	3-BRM DET. BUNGALOW
	82	OLANIRAN GEORGE OLUWOLE	E	3-BRM DET. BUNGALOW
	83	KAREEM SHERIFAT OMOTAYO	D	3-BRM BLK OF FLAT
	84	WAKILI AZIBE	A	2-BRM S/D BUNGALOW
	85	ATHANASIOUS AISHATU MOHAMMED	D	3-BRM BLK OF FLAT
	86	UGWUANYI IFEOMA NNEKA	H	4-BRM TERRACE DUPLEX
(BATCH 144)	87	EKENNA BENEDICT NDUDI	E	3-BRM DET. BUNGALOW
	88	AGWU EBERE IGWE	A	2-BRM S/D BUNGALOW
	89	CHIROMA USMAN	D	3-BRM BLK OF FLATS
	90	IBRAHIM KUDIRAT ABIDEMI	B	2-BRM DET. BUNGALOW

	91	SABIYA MARK RAJI	A	2-BRM S/D BUNGALOW
	92	ASONIBARE OLUSOLA RACHEAL	A	2-BRM S/D BUNGALOW
	93	ADELEYE GBOYEGA AYoola	A	2-BRM S/D BUNGALOW
	94	AMEH MERCY OJOMA	D	3-BRM BLK OF FLATS
	95	ODO CHIKA AZUBUIKE	D	3-BRM BLK OF FLATS
	96	IHECHERE EMMANUEL	A	2-BRM S/D BUNGALOW
(BATCH 146)	97	JAYEOLA ADEBOWALE	B	2-BRM DET. BUNGALOW
	98	ELESA YAKUBU ADAMU	D	3-BRM BLK OF FLATS
	99	HAJARA HUSSAINI DODO	D	3-BRM BLK OF FLATS
	100	EMECHETA EMMANUEL ELENDU	E	3-BRM DET. BUNGALOW
	101	ANEKEH FRANK OSONDU	G	3-BRM TERRACE DUPLEX
	102	IWUANYANWU JENNIFER NMAEZI	A	2-BRM S/D BUNGALOW
	103	ADENIYI HANNAH ADESUNMOLA	D	3-BRM BLK OF FLATS
	104	NKUMEH OKORONKWO	H	4-BRM TERRACE DUPLEX
	105	ASIKELE CHRISTOPHER ENAHORO	G	3-BRM TERRACE DUPLEX
(BATCH 148)	106	ADELAKUN ADEYINKA RASHEED	B	2-BRM DET. BUNGALOW
	107	ALABO SOLOMON BIO	C	3-BRM SEMI-DET BUNGALOW
	108	EIMUNJEZE ODENORE IRENE	D	3-BRM BLK OF FLATS
	109	EKWOABA MAUREEN BENJAMIN	A	2-BRM S/D BUNGALOW
	110	MAKAMA SAMSON ILIYA	D	3-BRM BLK OF FLATS
	111	DIKEOCHA KAMBI JUSTINA	D	3-BRM BLK OF FLATS
	112	OLOWONIHI AYODELE PETER	G	3-BRM TERRACE DUPLEX
(BATCH 150)	113	OMIKO ADAEZE CAROLYN	D	3-BRM BLK OF FLATS
	114	OLASUPO SAMUEL OLADOKUN	A	2-BRM S/D BUNGALOW

	115	HALILU BABA HALIRU	C	3-BRM S/D BUNGALOWS
	116	ILOENE GINIKA JENNIFER	C	3-BRM S/D BUNGALOWS
	117	EKEKWE EMMA EGESI	B	2-BRM DET. BUNGALOW
	118	IKERIONWU CONFIDENCE CHIZOBA	B	2-BRM DET. BUNGALOW
	119	UMAR ALI	A	2-BRM S/D BUNGALOW
	120	BAMIGBAYAN TAJUDEEN LASUN	D	3-BRM BLK OF FLATS

LIST OF HOUSES THAT ARE OCCUPIED IN LOKOGOMA HOUSING ESTATE.**2 BEDROOM SEMI- DETACHED**

1	CU Nwagboso	A9b
2	Barr. Shola	A11a
3	Odinigwe Benedine	A12a
4	Usman Joy	A16b
5	Ihechere Emmanuel Chibuzo	A14b
6	Owonibi Sunday	A20b
7	Okeme Emmanuel	A21b
8	Fadipe Adeola	A25b
9	Barr. Chidima	A49a/Temporary
10	Mr & mrs Olaleye	A17a
11	Chuks A Onwuka	A18a
12	Mr J.C Nwosu	A20b
13	Mrs Okeme Blessing	A21b
14	Vincent Odia	A25b
15	Bayo Ariyo	A26b
16	Singa Eyerin	A10b
17	Miss Bukola Oguoyemi	A18b
18	Nma Iwuanyanwu	A21a
19	Okafor Charles	A11b
	2 BEDROOM DETACHED	
20	Ben Ngomezzi	B1
20	Agidigbo Galadyis	B3
21	Bisi Kasim	B4/Temporary
22	Uzo Amadi	B5
22	Mr Olofin	B9
23	Eng Ola Akinyemi	B10
24	Emmanuel	B15
25	Chuks A Omeife	B14
26	Aya Ibrahim	B18
27	Adelakun Adeyinka	B21
28	Princes P Ekiye	B22
	3 BEDROOM SEMI-DETACHED	
29	Oji Emea Okporie	C2a
30	Adejube orimolade	C2b
31	Umelu Benjamin	C17b
32	Igwe I. O	C1B
	3 BEDROOM DETACHED	
33	Quadi Oluwaseun	E2
34	Patrick I Ojim	E3
35	Olaniran George Oluwole	E7
36	Dung Emmamuel Gyang	E12
37	Emeka	E13
38	Oghenekoro E.	E10
39	Ebuzoeme Felix	E16
40	Pastor Adeyemi	E17
41	Chika Esogenwune	E22
42	Uchegbu stella Adaoha	E26
43	E .U. Egwu	E27

44	Nwaegbe Kenneth	E28
35	Britamole office	E29
36	EU Ilondu	E38/Temporary
37	Mrs G Onazi	E30
38	Ifeany Ezenwanne	E34
39	Yusuf K.Kwagga	E39
	4 BEDROOM TERRACE	
40	Offodile Nkechi Rose	H2b
41	Britamole	F17
42	CDR Oforu	F19
43	CDR Akpabio	F29
44	Akpan Victor	F21
45	Ibezim Angus O.	H2c
46	Prof. Ogunde	H3b
47	Prof. Peter A Onwualu	H3c
48	Hajia Gwandu	H1b
49	Eng Ilondu	G5F
50	Ayo Olowonihi	G6a
51	A.A Yakubu	G6



3 bedroom semi detached bungalow



Access road to lokogoma estate



Two bedroom detached bungalow



Arial view of block of flats



Area view of lokogoma estate



Uncompleted block of flats



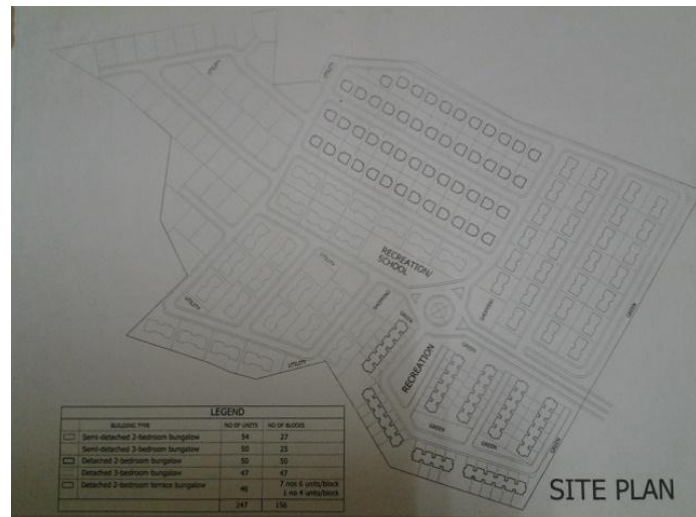
Water reticulation....



Sample of two completed 4 bedroom terrace duplex



Completed 3 bedroom semi detached bungalow



Karshi layout... will be on sale soon



Detached 4 bedroom bungalow



New installed 2.5 MVA substation