RESEARCH ARTICLE

Appraising the Planning Permit Framework in Lagos State: Perspectives from Real Estate Developers

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ABSTRACT

This study examines the planning permit framework in Lagos State, Nigeria, with focus on identifying reforms to streamline and accelerate permit issuance for more inclusive urban development. Using a qualitative approach, semi-structured interviews were conducted with real estate developers who had direct experience navigating the Lagos State planning permit process. Participants were purposively selected to capture in-depth perspectives on the procedural and regulatory challenges encountered and inherent in planning permit process. Thematic analysis revealed persistent issues, including bureaucratic delays, inconsistent regulatory enforcement, high acquisition costs, and weak communication between developers and planning authorities. The challenges collectively hinder the timely and transparent issuance of permits, limiting opportunities for sustainable urban growth. Insights from international best practices indicate that digital application platforms, improved inter-agency coordination, and greater transparency could significantly enhance the framework's efficiency. While the study offers perspectives from real estate developers, its scope excludes other stakeholders, and it does not distinguish between small- and large-scale developers, which are factors that may affect the generalizability of findings. Nevertheless, the research contributes to the theoretical discourse on urban planning regulation in Nigeria and offers actionable recommendations for policymakers and practitioners. Addressing these challenges through targeted reforms could foster a more transparent, efficient, and inclusive planning permit process, which ultimately creates a more enabling environment for sustainable urban development in Lagos State.

Keywords: Inclusive Development, Planning Permit, Policy reform, Real estate

1.0   Introduction

Lagos State, one of the fastest-growing megacities in sub-Saharan Africa, has experienced unprecedented urbanization and population growth over the past few decades (Badmos et al., 2018). This rapid urban expansion is largely driven by the influx of migrants seeking better economic opportunities; however, it has also exacerbated the state's housing shortage and infrastructural deficit (Afolabi & Dada, 2014; Aluko, 2010). Lagos faces severe challenges owing to this rapid urbanization,

including unplanned development and environmental degradation (Akeem et al., 2018; Badmos et al., 2018).

The current urban development patterns are characterized by inadequate infrastructure, a growing population and uncontrolled expansion (Akeem et al., 2018; Agunbiade & Ewedairo, 2010). Real estate development is a crucial component in addressing the city's growing housing and infrastructure demands. However, inefficiencies within the planning permit framework hinder the development process, leading to delays and limiting the ability of developers to meet growing needs (Agunbiade & Ewedairo, 2010; Aluko, 2010).

Planning permits are crucial in ensuring orderly urban development; they regulate land use, ensure compliance with zoning laws and support sustainable growth (Akeem et al., 2018; Aluko, 2011). The role of planning permits is especially critical in megacities like Lagos, where balancing rapid development with environmental conservation and infrastructure adequacy is essential. An effective permit system ensures that development projects align with the city's strategic objectives, safeguarding against chaotic urban sprawl and reducing the risk of slum development (Aluko, 2011; Badmos et al., 2018).

However, studies indicate that despite the presence of planning laws, the implementation – as well as enforcement – of these regulations is often ineffective (Akeem et al., 2018; Aluko, 2011). The current planning permit framework in Lagos State is riddled with challenges that hinder timely and efficient permit issuance. Bureaucratic delays, inconsistencies in regulatory enforcement and high costs are commonly cited obstacles by real estate developers (Aluko, 2011; Chidi & Badejo, 2024; Agunbiade & Ewedairo, 2010). Also, the process lacks transparency, leading to confusion and inefficiency for developers seeking approvals for projects (Afolabi & Dada, 2014; Akeem et al., 2018).

The rapid pace of urbanization has placed additional strain on the planning authorities, making it difficult to manage urban expansion effectively (Akeem et al., 2018; Aluko, 2011). Many developers bypass the permit process altogether owing to these issues, resulting in unauthorized developments that further complicate the city's growth and planning efforts

(Aluko, 2011; Chidi & Badejo, 2024.). Furthermore, the lack of proper digital systems and weak coordination between government agencies complicate these issues, slowing down the development process and making it more costly for developers (Afolabi & Dada, 2014; Aluko, 2011).

Real estate developers are critical stakeholders in the urban planning process, as they directly engage with the planning permit system. Their experiences and challenges provide valuable insights into the inefficiencies within the current framework (Aluko, 2011; Badmos et al., 2018). It has been established that developers often face significant hurdles, including inconsistent enforcement of planning regulations and lengthy approval processes, which increase project costs and timelines (Afolabi & Dada, 2014; Aluko, 2011). By focusing on their perspectives, this research aims to uncover specific pain points that can be addressed to improve the planning permit system.

Developer feedback is crucial for informing policy reforms and enhancing efficiency, transparency and inclusivity in the permit process (Akeem et al., 2018). Such reforms will not only benefit the real estate industry but also contribute to the broader goal of sustainable and inclusive urban development in Lagos (Aluko, 2011; Adedire & Adebamowo, 2018). Addressing the challenges in the current framework will not only accelerate real estate development but also contribute to reducing housing shortages, improving infrastructure and promoting sustainable development across the state (Afolabi & Dada, 2014; Akeem et al., 2018).

This study is significant because it provides a focused appraisal of the challenges faced by real estate developers, offering targeted solutions for reform. By incorporating this, the research aims to provide actionable recommendations for enhancing the efficiency of the permit system. Thus, the objectives of the study are to assess the current building planning permit framework, evaluate the challenges of the framework, appraise the impact of these challenges on real estate projects, and explore the strategies for creating an efficient framework that aids inclusive development.

2.0   Literature Review

Planning permit frameworks are critical to controlling urban growth and ensuring sustainable development. Studies have shown that comprehensive frameworks improve urban order, prevent illegal developments and support infrastructural resilience (Jokotade & Hamed, 2021). In the Nigerian context, however, weaknesses in institutional planning have led to haphazard expansion and unplanned urbanization in cities like Lagos (Oyalowo, 2022). The Lagos planning permit framework suffers from several notable weaknesses. Delays are common owing to multi-agency requirements, inadequate resources and bureaucratic inefficiencies. For instance, obtaining clearances from the Internal Revenue Service and other agencies often extends timelines significantly (Jokotade & Hamed, 2021).

Corruption and lack of transparency further undermine the framework's effectiveness. Applicants often experience undue financial burdens, as some officials exploit the system for personal gain. Consequently, many developers bypass formal permitting channels, contributing to unplanned developments that compromise urban safety and aesthetics (Odekunle et al., 2019). Public unawareness about the permit process and lack of community engagement further exacerbate compliance issues, reflecting a disconnect between regulatory agencies and the urban populace (Daramola, 2022).

The inefficiencies within the Lagos planning permit framework impose substantial costs on real estate development. Delayed approvals affect project timelines, inflating costs for developers and reducing affordability for end users. Developers in Lagos often cite permit delays as a primary deterrent to investment, as such unpredictability disrupts financial planning and project execution (Awuah, 2018). Regulatory delays also indirectly promote informal housing developments as investors seek quicker, lower-cost alternatives to formal channels. This has aggravated the state's housing deficit and increased the prevalence of substandard housing (Oyalowo, 2022). Thus, administrative bottlenecks obstruct sustainable urban growth and limit the potential for Lagos to fully harness real estate as an economic growth driver (Agunbiade & Ewedairo, 2010). Another challenge is the high cost associated with obtaining permits, as developers face excessive fees, which inflate overall project costs, particularly in low-cost housing projects (Afolabi & Dada, 2014; Aluko, 2010).

An efficient planning permit system directly contributes to inclusive development by encouraging equitable access to housing, reducing project delays and fostering transparency. Research has shown that when permit processes are streamlined, developers can complete projects on schedule, allowing for faster housing delivery, especially for low-income communities (Adedire & Adebamowo, 2018); this can also improve investor confidence, drawing in developers willing to undertake projects across various income segments, not only luxury developments, thereby promoting mortgages. An efficient framework in Lagos could incentivize developers to undertake projects in underserved areas, thus helping to address the city's housing deficit and integrate urban growth with inclusive development goals (Akeem et al., 2018; Aluko, 2011).

Globally, cities facing rapid urbanization have developed efficient planning permit systems that balance growth with sustainable development. Accordingly, they are increasingly incorporating digitized permitting processes that minimize bureaucratic delays while enhancing transparency and accountability; similarly, they have been adopting the One-Stop Integrated System, which centralizes application submissions, approvals and inspections, thus reducing redundancy and creating a streamlined experience (Akeem et al., 2018; Aluko, 2011). Cities like Johannesburg have used GIS-based e-planning systems to simplify the permit process and engage with community stakeholders, thereby improving compliance and facilitating inclusive urban development (Jokotade & Hamed, 2021). Lagos can adopt similar digital tools to enhance its planning permit system, thereby reducing the bottlenecks that developers currently face (Aluko, 2011; Badmos et al., 2018). Moreover, the integration of transparent systems would help in reducing corruption and improving the overall accountability of planning authorities (Akeem et al., 2018; Aluko, 2011). Improving the planning permit framework is essential for achieving sustainable

urban growth and inclusive development in the state (Afolabi & Dada, 2014; Aluko, 2011).

Given the critical role that developers play in urban growth, it is necessary to harvest their perspectives in efforts to evaluate the planning permit framework's strengths and weaknesses. Clearly, their insights will reveal the practical challenges that affect their project timelines and financial stability (Odekunle et al., 2019). Without considering these stakeholder views, reforms may fail to address the root causes of inefficiency, pushing developers toward informal practices. Examining developers' experiences will reveal areas where the framework may be overly restrictive or where policy adjustments could simplify processes without compromising regulatory standards. A study in South Africa found that regular dialogue between developers and local governments improved policy adherence and fostered mutual understanding (Akeem et al., 2018). Similarly, exploring developers' perspectives in Lagos could help shape the current framework, thereby encouraging formal development that aligns with urban planning goals.

Therefore, this study appraises the current planning permit framework in Lagos, assessing its challenges and exploring strategies for a more efficient, inclusive and development-oriented system. Based on the reviewed literature and the identified gaps, a conceptual framework was developed to illustrate the relationship between institutional factors, developers' behavioural responses and the potential of digitalization to improve the planning permit framework in Lagos State.

As shown in Figure 1, the first-dimension institutional inefficiencies include bureaucratic delays, fragmented agency responsibilities, inconsistent fees and lack of transparency (Akeem

et al., 2018; Aluko, 2011; Jokotade & Hamed, 2021). These challenges have been widely reported as key barriers limiting formal engagement by real estate developers (Afolabi & Dada, 2014; Odekunle et al., 2019). The absence of streamlined processes, coupled with corruption and poor service delivery, creates significant costs and uncertainty (Agunbiade & Ewedairo, 2010; Badmos et al., 2018). The second dimension reflects developers' responses to these constraints.

The findings indicate that many developers seek to avoid these delays and unpredictability by bypassing official permit procedures or engaging in informal construction activities (Awuah, 2018; Oyalowo, 2022; Chidi & Badejo, 2024). This behaviour leads to weakened regulatory control, proliferation of substandard developments and diminished investor confidence in the market (Daramola et al., 2022; Odekunle et al., 2019). The third dimension identifies digitalization as a key intervention to mitigate institutional weaknesses. Digital planning permit systems, integrated databases, online submissions and automation of approvals have been shown to reduce delays, enhance transparency and restore trust in the permit system (Jokotade & Hamed, 2021; Akeem et al., 2018). International case studies, including those from Johannesburg and Singapore, demonstrate that digital systems reduce bureaucratic bottlenecks and promote formal developer compliance (Jokotade & Hamed, 2021).

Thus, this conceptual framework illustrates how addressing institutional inefficiencies through digital transformation and governance reforms can shift developer behaviour towards formal channels, enhance compliance and promote sustainable urban development in Lagos (Afolabi & Dada, 2014; Aluko, 2011; Badmos et al., 2018).
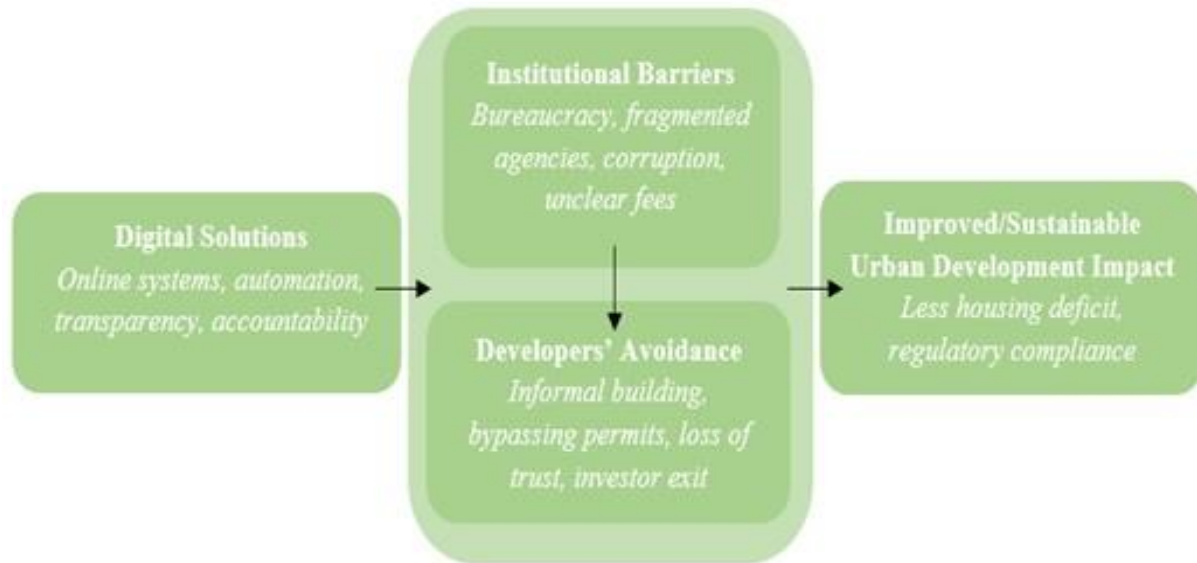
Figure 1: Conceptual Framework showing the Relationship between Institutional Barriers, Developer Behaviour, and Digital Reforms for Inclusive Urban Development

Source: Author's compilation (2025)

3.0   Methodology

This study adopted a qualitative research design, with semi-structured interviews conducted to gather in-depth insights. The flexibility of semi-structured interviews allowed for a deeper exploration of the challenges and perceptions regarding the planning permit system. The study area was Lagos, Nigeria. The study population consisted of real estate developers within the Lagos State construction industry who are involved in construction processes and have interacted with the Lagos State government on securing building permits. When a study aims to explore the most frequent concepts, a sample size of 10 is considered adequate (Weller et al., 2018); this aligns with Hennink & Kaiser (2022), who suggest that 9-17 interviews are sufficient in cases requiring the identification of particular trends.

Data collection was conducted iteratively, with interviews continuing until no new themes or concepts emerged, indicating that thematic saturation had been reached in accordance with the principles outlined by Saunders et al. (2018). Saturation was observed after 10 interviews. The interviewees (tagged Participant 1 to Participant 10) were purposively selected based on their extensive experience with the Lagos State permit system and

their active participation in the construction industry. Data collected from the interviews were transcribed and analyzed using the NVivo 14 software. An inductive thematic analysis approach was applied. Codes were developed directly from the data and systematically organized into categories and themes through repeated reviews.

To strengthen validity, preliminary coding was peer-reviewed by an academic colleague with experience in qualitative research. Differences were discussed and resolved by consensus. An audit trail was maintained within the NVivo to document coding decisions and ensure consistency throughout the analysis. The final themes were presented through tables and narratives to provide a comprehensive understanding of the research findings.

4.0   Results

Figure 2 shows the demographic information of study participants. The analysis reveals that 100% of the respondents were male, with no female participants. This gender distribution highlights a predominance of male professionals in the planning and real estate development sectors in Lagos, reflecting a common gender imbalance in this industry. In terms of educational qualifications,

90% of participants held a Master's degree (MSc), while 10% had a Bachelor's degree (BSc). This indicates a well-educated sample, suggesting that the participants possess a strong foundation and practical knowledge to provide insightful feedback on the planning permit framework. The work experience distribution shows that 40% of participants had between 15-20 years of experience, while 30% each had 5-10 years and 10-15 years of experience. This distribution suggests that the majority of respondents were mid- to senior-level professionals with substantial experience navigating the planning permit framework in Lagos.
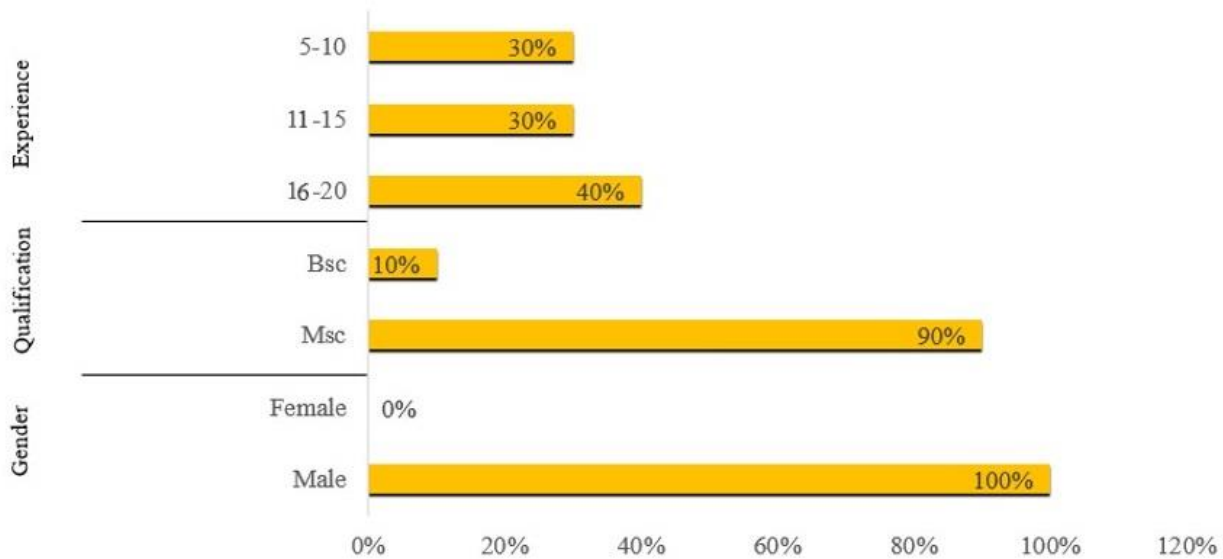

Figure 2: Demographic information of participants

Results from the Analysis of Codes and Themes

Table 1: Themes and Representative Codes from Thematic Analysis

Theme	Representative Codes
How the planning permit process is perceived	cumbersome, time-consuming, bureaucratic, manual process, lack of digital platform, unnecessary delays
Challenges of the current permit process	excessive fees, inconsistent regulations, unclear procedures, corruption, long wait times, policy inconsistency
Impact of challenges on project delivery	increased expenses, project delays, financial strain, discouraged investors, loss of confidence, housing shortage
Required interventions for an improved framework	digital system, automation, centralized approval, one-stop shop, standardized costs, transparency, stakeholder engagement

Note: This table presents selected representative codes illustrating each theme. The complete list of all codes generated during analysis is available in **Appendix A.**

The word cloud generated through NVivo (Figure 3) provides a visual representation of the most frequently coded words. Prominent terms such as *project, permit, cost, compliance, development, delays, process, approval, digital* and *bureaucracy* reflect the key concerns raised by participants. These high-frequency words closely align with the four major themes presented in Table 1. For example, terms like *delays, bureaucracy* and *process* correspond with Theme 1 (How the planning permit process is perceived) and Theme 2 (Challenges of the current permit process). Words

such as *cost, delays* and *compliance* relate to Theme 3 (Impact of challenges on project delivery), while *digital, approval* and *transparency* connect with Theme 4 (Required interventions for an improved framework). The word cloud therefore visually reinforces the thematic structure of the analysis and provides additional insight into participants' experiences.

Figure 3: Word cloud generated showing the most frequently coded words from participant interviews, which correspond to the key themes presented in Table 1

Source: Author's construct (2025)

Theme 1: How the planning permit process is perceived

The first theme – "how the planning permit process is perceived" – seeks to assess the current planning permit framework within Lagos Metropolis. Significant findings from the interviews indicated the overwhelming complexity and cumbersome nature of the current planning permit process in Lagos State.

Developers described the permit acquisition process as "hectic" and "time-consuming", often involving multiple steps that create delays. The common phrase among interviewees was that the process is "unnecessarily bureaucratic", where applicants must navigate various agencies, each with different requirements. This layered approach results in extensive delays, as multiple officers must sign off before a permit is issued.

> The process is too long and cumbersome; there is a lot of documentation you have to get and this discourages people. (Participant 2)

> The experiences I have had are not nice. This is a process that should be seamless but it is discouraging a lot of us. It is a herculean task. (Participant 3)

> Process takes longer than expected because there's always something left undone that sends you back to the start. (Participant 5)

> It takes time to get your permit out... you just get stuck with one officer or another (Participant 7)

Many interviewees reported that the process remains largely manual, requiring in-person visits to multiple offices for document submission, payment and follow-ups. Developers expressed frustration, describing this as an outdated practice that contributes to inefficiency. Transparency regarding fees, processes and the overall cost structure was another prominent concern raised by interview participants. Many developers reported inconsistencies in fees, noting that they often encountered unexplained charges during different stages of the permit process; they also noted that

different applicants may be subject to different costs for similar applications. Additionally, developers indicated that planning authorities rarely provide support or follow-up assistance after initial document submission, leaving applicants to navigate the process independently.

> There is a problem with the efficiency because the process is not automated. When you want to get a permit, you have to take it physically, you have to wait for someone to go through the drawings and you have to keep calling. There is no specific timeline. They don't reach out to you. There is no process to follow up with developers. (Participant 1)

> The fees are not clear... they come up with charges we don't understand. There is a fee that they charge, and it is called Sec Special Enhancement Charge; I don't know what that is for. (Participant 4)

Respondents also raised the issue of the fragmented nature of the responsibilities among multiple agencies involved in the permit process. Developers expressed frustration that various regulatory bodies, including LASPPPA, LASBCA and LIRS, each have a hand in the approval process but lack proper coordination. Lack of synergy between these agencies also contributes significantly to delays. This fragmentation leads to repeated submissions, where applicants must navigate different departments with differing requirements and procedures. One participant noted as follows:

> … time wasting. There is no proper collaboration with the three agencies involved, no synergy. There is no public orientation and even if they do, what they say is not what is obtainable when you start the processing. The nature of the construction and the location can also spring up new challenges that I might have missed right now. Some developers also have their own fault, sometimes they don't have complete documents and just want to cut corners. (Participant 6)

Owing to the cumbersome and hectic nature of the process, developers have to opt for other alternatives like boycotting the process or having some of the authorities on their payroll.

> The fact that you can't effectively do it by yourself – you have to have a consultant. If you

try to do it yourself, it will take you so long. They will introduce so many bottlenecks along the way. You just have to hire one of their consultants. (Participant 2)

> The main thing is to try to carry the client along and get them involved in the process so they can be aware and understand what is happening. We also try to use in-house people to make the process faster but they make it very expensive. Some developers don't even 'send' government; they just continue with their project. (Participant 7)

Theme 2: Challenges of the current permit process

The second theme – "challenges of the current permit process" – examines the issues with the current process. The high cost and taxation associated with obtaining permits were a significant obstacle cited by participants. Many described the fee structure as opaque, with unexplained charges added throughout the process, which they felt inflated the true cost of permits. This high cost creates financial strain for developers, particularly those working on low-cost housing. Developers noted the lack of a consistent, documented process as a major challenge. Several participants explained that procedures varied between officials, making the approval process highly unpredictable. This trend discourages transparency and creates a mistrustful environment where developers feel pressured to pay extra simply to keep their projects on schedule.

> The major thing here is the tax. It's always like an ambush simply because they want to generate funds. People that have payee, you disregard it and say they must still pay tax. That is autocratic. (Participant 2)

> I believe that the calculation of charges for planning approval can be a very seamless process. Take the length and breadth of a building, multiply by the height – and that's okay; this used to be the norm. Participant 3)

> The main problem is the tax issues; just to sort out tax-related issues can take months and confirmation of payment is not seamless. They ask you to bring your teller and manually send this teller to the head office; head office will have to get back to them. It can take weeks in this modern day and time. The fees are a big

deterrent. We've seen the cost triple within a year without any real justification. (Participant 5)

These high fees deter developers from engaging in formal approval processes, often pushing them to pursue informal routes. The arbitrary nature of these costs also makes financial planning challenging. This lack of a clear, standardized fee structure reduces compliance, and developers perceive the system as designed to extract maximum revenue rather than to facilitate regulated development.

> You can never accurately budget for approvals, because fees are added as you go along. (Participant 6)

> If I am building a bungalow in Lekki, for example, I should be able to know the cost so people can know upfront. That will make it seamless. Right now, you can go there and they slam you a ridiculous amount, and you get stranded. (Participant 5)

Developers expressed frustration over the arbitrary changes in regulations, which add unpredictability to the approval process. Several participants reported that the rules regarding required documents, fees and steps in the approval process often change without prior notice, leaving them unprepared and resulting in costly delays. Participant also reported that policy inconsistencies arise frequently, with such inconsistency creating a fragmented system where developers might receive approval in one location but be denied for similar projects elsewhere. Bureaucratic delays were one of the most significant challenges identified by developers, with participants citing wait times ranging from several months for permit approvals.

> There are inconsistencies: Today you go there and they tell you what you need; you go in a month and they have added more things.… (Participant 5)

> After the charting, the architect will vet your drawing and this also takes time, because they are not always available. One

architect can be covering about four districts. The same goes for the district engineers. If all the engineers give you go go-ahead, there is another architect at the headquarters that can query your file, and you have to go back. These are the bottlenecks that delay the process (Participant 9).

> When you take your drawings for vetting as well, that's where another bottleneck comes up. They correct everything; even if you follow the norm and the standard, they will still correct you. They send you back, and they will tell you that you over-designed or you under-designed. [Even] if [it is] something that has been stamped by a certified structural engineer, they will contest it. (Participant 3)

The unavailability of staff and inadequately trained staff within the planning authorities was another major concern for developers. Participants reported encountering staff who were unfamiliar with the technical aspects of the projects they reviewed, leading to misguided feedback and additional delays. This leads to repeated rejections or requests for modifications that might not be relevant to regulatory standards. This lack of qualified staff not only causes delays but also creates inconsistencies in feedback.

> Non-decentralization of their office is even the first one worthy of mentioning. In the whole of Lekki, they are only available in like two or three places. When you get there, before you can be attended to, that is another issue entirely. They will tell you the planning officer is not on seat. (Participant 3)

> The work ethics of the officers is questionable; they might not be on seat for more than two weeks. (Participant 7)

These identified challenges were grouped into further categories.

Table 2: Category of challenges of the current permit process

Category	Challenge
Procedural and Bureaucratic Inefficiencies	Bureaucratic Time Delays
	Inefficient Workflow
	Fragmented Responsibilities
	Unqualified Staff Handling Reviews
	Lack of Qualified Hands
Lack of Transparency and Consistency	Inconsistent Fee Structure
	Opaque Additional Charges
	Policy Inconsistencies
	Unclear Requirements and Communication
	Outdated Standards
Corruption and Unofficial Payments	Bribery
	Favouritism and Unofficial Channels
	Under-the-table Charges
	Compromised Authorities
	Excessive Permit Fees
	High Taxation
High Costs and Financial Barriers	Financial Unpredictability
	Discouragement from Formal Channels

Theme 3: Assessing the Impact of Challenges on Real Estate Projects

Increased Project Costs Due to Permit-Related Delays and High Fees

One of the most significant impacts of the current permit framework on real estate projects is the increase in overall project costs, primarily due to delays and high fees. These high fees ultimately impact the affordability of projects, as developers must account for the inflated budget within their pricing models. Developers end up transferring these costs to buyers or renters, thus contributing to the housing affordability crisis in Lagos.

> A project cost can go from 10 million to 40 million before the time of getting approval. You can get approval and you no longer have the money to deliver the project. (Participant 5)

> The challenges in obtaining planning permits can lead to increased costs (Participant 10)

> …I can tell you for a fact that we are never certain on how much cost is to be budgeted for

permit on any project. This is not supposed to be so. (Participant 3)

Project Delays and Impact on Timely Execution

The extensive delays in the permit approval process have a direct impact on project timelines, often causing projects to miss critical completion dates. Participants reported that permit delays ranging from months to over a year are common, disrupting construction schedules and, in some cases, resulting in penalties for missed deadlines or abandoned projects. These delays impact not only the timelines but also the overall quality and effectiveness of the development projects. Seasonal factors and changes in the economic environment can drastically alter project costs if there are long waiting periods for permits. For instance, fluctuating currency exchange rates, interest rate changes and inflation can increase project costs over time, making delayed projects significantly more expensive.

> We had to pause an entire project for six months because the permits didn't come

through on time, and it disrupted the entire timeline. (Participant 6)

Imagine you get a loan for a project and the approval takes three to six months to get out. That period of delay would affect a lot in terms of finances – the interest rate goes up and the project is not complete; all these will affect the final cost of the project…. (Participant 4)

You can't complete the project on time; it eats into your cost…. (Participant 9)

Decline in Investor Confidence and Trust in the Approval System

Interview findings indicate that the inconsistency and unpredictability of the planning permit framework erode investor confidence in the Lagos real estate market. For local and foreign investors alike, the high level of unpredictability associated with the permit process makes it difficult to assess project viability accurately.

…it erodes confidence in the government. I have people in the UK who have refused to come and invest in Nigeria because they love documentation, and the government here makes it so difficult. (Participant 3)

(The participant clarified that "love documentation" referred to the preference of foreign investors for clear, reliable paperwork and regulatory certainty.)

A lot of developers are moving out of Lagos. You face project delivery issues – people who have invested their money. Government frustration affects your timeline. There is a lot of negative impact. They make the process unpredictable and it causes a lack of trust for we developers. Clients don't trust us. They don't have confidence. You see construction already going on and Lagos State just comes and demolishes it. Who is going to pay for the cost and bear that loss? There is a lot of impact. Of recent, they suspended some developers for selling properties without proper approval. These are the issues. (Participant 6)

Investors want assurance that their money is safe and the project can proceed on time, but the permit delays make them skeptical. (Participant 7)

I have investors from outside Nigeria who've backed out of projects because they don't trust

the permit system. They fear it'll drain their resources and lead to losses. (Participant 9)

…. If the system is more transparent, we will get more foreign investors, more customers, more money in the economy, but we are losing out. There was a structure we did, after getting approval, they came back and we had to remove one whole floor. Imagine the psychological effect on the client (Participant 3)

Construction of Housing Supply and Market Accessibility

Owing to the challenges associated with the planning permit framework, developers are often deterred from pursuing new projects, particularly those aimed at providing affordable housing. The high costs, lengthy delays and arbitrary fees make it difficult for developers to deliver projects within budget, pushing some to focus only on high-margin projects that can absorb the financial burden. As a result, housing supply for middle- and low-income earners suffers, limiting accessibility in the already strained Lagos housing market. Several participants noted that developers sometimes abandon low-income housing projects because of financial constraints imposed by the permit system.

…all these will affect the final cost of the project, and the end users suffer for it. (Participant 4)

All these fees fall back on the end user. If the fees are looked into, the prices of houses will come down reasonably and more people will be able to afford it. (Participant 5)

The general supply of housing units to the public is also affected. All these costs get transferred to the buyers and it can get very expensive and frustrating sometimes. (Participant 1)

Some people just skip the permits altogether because it's faster and cheaper… (Participant 8)

Project Quality and Long-Term Viability

The challenges associated with the permit system not only affect project timelines and budgets but also have a broader impact on the quality of developments. Participants indicated that, owing to inflation, financial strain and time constraints, some developers might cut corners to manage escalating

costs. For instance, they might opt for cheaper materials or reduce labour costs to offset the impact.

> If people are paying all these unexpected fees and waiting months for permits, there will be inflation, and sometimes the project quality suffers. (Participant 5)

> For me, the cost, quality and time – these are the major challenges.… (Participant 7)

Theme 4: Strategies, Reforms, and Initiatives for Improvement

One of the most frequently recommended reforms by participants was the adoption of a digital permit system to streamline the approval process. Participants expressed a strong desire for an electronic platform where developers could submit documents, pay fees and track applications online. They observed that automation can reduce delays, improve transparency and limit human interaction, which is often where corruption occurs. Cloud-based storage would also facilitate proper documentation.

> …they can make the process more transparent and digitalize or automate it. (Participant 2)

> Automation – they should make it digital. They should also involve private sectors to help in monitoring compliance with approvals. I think this would be fantastic. (Participant 5)

> They should automate it and minimize the stress of people. (Participant 6)

> Digitalization could also create accountability, as applications would be logged and processed systematically, reducing the influence of individual officials on approval times and fees. (Participant 7)

> They have to find a way to optimize the process with AI and automation. They should bring in professionals and set up the process in such a way that when you input your project information, you will be able to get an assessment from the system. (Participant 9)

In addition to digitalization, many participants advocated a centralized, "one-stop" platform that consolidates the various stages and agencies involved in the permit approval process. Under the current framework, developers must interact with multiple departments, including the Lagos State Physical Planning Permit Authority, the Building Control Agency and local land-use offices, each requiring separate submissions, fees and inspections. This fragmentation often leads to repeated steps and extended approval times.

> Let's have a one-stop shop for planning permits in Lagos state. When I come for screening, do it once and for all. (Participant 9)

Another crucial reform suggested by participants was the need for transparency, a downward review of fees and provision of standardized requirements. They emphasized that a standardized fee structure, with all costs disclosed upfront, would improve the reliability of the permitting process and help developers budget more effectively. In addition, participants suggested that permit requirements be clearly outlined and updated frequently in an accessible format, such as a downloadable guideline document or checklist. This approach would help developers understand the exact steps and documentation needed to obtain approval, reducing confusion and minimizing delays.

> …there should be more transparency in the cost and a downward review. (Participant 9)

> …they should also try to introduce instalment payment for the cost or reduce it. (Participant 8)

Another common suggestion was recruitment and implementation of regular training programmes to ensure that members of staff are equipped to handle complex development applications and provide consistent, accurate guidance.

> The workforce is also a challenge. They can't keep up with the needs of everybody. Either they get more qualified hands or set up a platform, and the system does the job; it makes the process faster. (Participant 7)

> Like I said, an engineer may be running three or four district offices; they are not always well-staffed and equipped. You go there today, he's not around; they need to work on this. (Participant 5)

The importance of public awareness programmes was also emphasized to inform developers and the general public about the permit process. Many participants suggested that regular workshops and informational sessions could help clarify the steps

involved in obtaining permits and explain the costs and requirements. Improved understanding of the process, they argued, would reduce the likelihood of misinterpretation, prevent delays due to incomplete applications and increase compliance.

> They should sensitize people – let us understand and let people know the benefits of these things. This will automatically help more people to want to approach the system, which means more money for the government. (Participant 3)

Some participants recommended decentralizing the approval process by establishing local offices across the state. They observed that developers outside central areas often face additional hurdles due to travel time and limited access to permit offices, leading to further delays and logistical challenges. By establishing and empowering regional permit offices, planning authorities could provide more accessible services, particularly for developers in remote areas.

> They should make it more decentralized and they should expand the process. The law in Lagos Island should be different from the law in Ikorodu. The procedure should be different. The system should be unbundled. This will bring more investors. (Participant 8)

Table 3: Category of interventions for the permit process

Category	Intervention
Digitalization and Technological Advancements	Implementation of a Digital Permit System
	Integration of a Centralized Permit Database
	Adoption of International Best Practices in Digital Permitting
	Automation of the processes
	Introduction of a cloud storage database
Process Simplification and Efficiency	Creation of a One-Stop Permit Approval Solution
	Standardized Requirements
	Improved communication
Transparency and Accountability Measures	Transparent Fee Structures
	Public Awareness and Education Program
	Ethics Training
	Technical Training for Staff on Permit Requirements and project types
Capacity Building	Training on Customer Service and Developer Engagement
	Adoption of Performance Metrics and Accountability Standards
	Encouraging private investors and mortgages
	Incentives and instalment payment
Improved Accessibility and Decentralization	Expansion of Approval Processes & Local Permit Offices
	Introduction of Mobile or Remote Services

5.0   Discussion of Findings

The analysis of the planning permit framework in Lagos State reveals significant issues impacting real estate developers and urban growth. Developers frequently face bureaucratic delays, excessive fees and inconsistent enforcement across various government bodies, highlighting a disjointed permitting process. The absence of a centralized digital system exacerbates inefficiencies, leading to extensive processing times and discouraging formal compliance among developers. Consequently, some developers resort to informal construction practices to avoid delays and additional costs, ultimately undermining regulatory objectives (Odekunle et al., 2019).

The qualitative data also reveal the socioeconomic impact of these challenges. Permit-related delays elevate project costs, especially for low-cost housing, reducing market accessibility for middle- and low-income residents. These align with the findings of Awuah (2018). Click or tap here to enter text. Moreover, the unpredictability of fees and regulations erodes investor confidence, both domestic and foreign, thereby hindering sustainable real estate investment in Lagos (Odekunle et al., 2019). Developers emphasized the need for skilled professionals within planning authorities, noting that permit reviews are often handled by staff without relevant technical knowledge. Additionally, the lack of digital systems for permit submission and tracking was seen as a significant impediment. This absence means that developers must engage with the process manually, a situation that contributes to inefficiencies and creates opportunities for unofficial payments

6.0   Conclusion and Recommendations

Based on the analysis, this study concludes that Lagos State's planning permit framework has critical weaknesses that must be addressed to enable inclusive and sustainable urban development. These inefficiencies place excessive burdens on developers, discourage both local and foreign investment and contribute to the informal proliferation of unregulated structures. Without decisive structural and procedural reforms, the framework will continue to act as a barrier to achieving urban planning goals, especially in the context of rapid population growth and escalating housing needs.

To provide actionable guidance, the study proposes a phased policy framework. In the short term – within six to twelve months – immediate steps should focus on improving communication and trust between planning authorities and stakeholders. It is advisable to introduce clear downloadable application guidelines and standardized documentation checklists to reduce applicant confusion and processing delays. Parallel public awareness campaigns can also be initiated to enhance understanding of the planning permit process and its benefits among both developers and the wider public.

Medium-term – one to three years – measures should prioritize systemic improvements. The establishment of a centralized digital platform for permit applications, payments, and process tracking would greatly enhance operational transparency and efficiency. Additionally, consolidating permit-related activities under a single agency could reduce administrative redundancies and unnecessary delays. The implementation of a clear, uniform fee structure would promote fairness and budget certainty, while ongoing technical and customer service training for regulatory staff would improve the consistency and quality of permit reviews. To increase accessibility, especially for developers operating in the suburbs, additional permit offices should also be established across Lagos State.

In the long term – beyond three years – a fully integrated "one-stop shop" digital system combining all application, review and approval processes is recommended. Alongside this, targeted capacity-building and workforce development initiatives within planning institutions will be vital to ensuring system sustainability. Furthermore, the introduction of structured performance audits and continuous feedback mechanisms from stakeholders will facilitate ongoing evaluation and refinement of the permit process.

If systematically adopted, these reforms have the potential to significantly strengthen the Lagos planning permit framework, reduce administrative burdens, boost investor confidence and ultimately promote a more inclusive and sustainable urban growth trajectory for the city.

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Appendix A

This appendix presents the complete list of codes and their associated themes generated during the thematic analysis. These codes represent the full set from which the representative codes shown in Table 1 were selected.

Full list of codes and themes from thematic analysis

Codes	Themes
cumbersome	How the planning permit Process is perceived
hectic	
time-consuming	
bureaucratic	
long wait times	
too many stages	
unnecessary delays	
inefficiency	
manual process	
no online system	
lack of digital platform	
need for automation	
electronic submission	
digitalization	
streamlined system	
special enhancement charge	
unclear fees	
lack of clarity	
fee inconsistency	
transparency issues	
not straightforward	
corruption	Challenges of the current permit process
bad eggs in the system	
unclear procedures	
lack of integrity	
unqualified staff	
excessive fees	
high approval cost	
extortive charges	
tax issues	
long wait times	
slow process	
bureaucratic delay	
regulatory bottlenecks	
inconsistent regulations	
Policy inconsistency	
frequent changes	
unpredictable	
discrepancies in enforcement	
location-based differences	
lack of standardization	
cost overrun	Impact of challenges on project

increased expenses	
project delays	
financial strain	
interest rates rising	
budget constraints	
unexpected expenses	
lack of trust	
discourages investors	
loss of confidence	
uncertain timeline	
unreliable process	
no guarantee	
deterred investors	
reputation issues	
housing shortage	
reduced availability	
affordability issues	
high housing cost	
limited projects	
restricted supply	
housing deficit	
digital system	Required Intervention
automation	
online application	
electronic submission	
permit tracking	
reduce manual work	
one-stop shop	
integrated platform	
single access point	
centralized approval	
all-in-one system	
streamlined approvals	
unified framework	
transparent fees	
clear guidelines	
standardized costs	
consistent policies	
fair pricing	
fee structure clarity	
predictable requirements	
remove hidden charges	
staff training	
qualified personnel	
capacity building	
improved service delivery	
technical training	
skilled workforce	

reduce corruption	
professionalism	
public education	
awareness programs	
community engagement	
information dissemination	
developer orientation	
public transparency	
accessible information	
communication with stakeholders	
decentralized offices	
local branches	
community-based processing	
localized approval	
greater accessibility	
regional offices	
closer access points	
community reach	