

# NIGERIA HOMEOWNERSHIP GUIDE

## YOUR COMPLETE PATHWAY TO OWNING A HOME


Prepared by:

**Know This Nigeria Network (KTNN)**

in collaboration with Africa International Housing Show (AIHS)


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# Introduction

## *About the Homeownership Guide*

**The Homeownership Guide** is a citizen-facing booklet – clear, attractive,and practical designed to help Nigeriansunderstand, step by step, how to own a home.

It provides a simple and transparent roadmap to navigate the housing system, showing how to access opportunities through the **Federal Ministry of Housing and Urban Development (FMHUD)** and its key partner institutions – the **Federal Mortgage Bank of Nigeria (FMBN), Federal Housing Authority (FHA), Family Homes Funds Limited (FHFL), Nigeria Mortgage Refinance Company (NMRC),** and the **Ministry of Finance Incorporated's Real Estate Investment Fund (MREIF).**

The Guide is part of the National Homeownership andHousing Development Campaign – a citizen engagement and public enlightenment initiative implemented by **Know This Nigeria Network (KTNN)** in collaboration with the **Africa International Housing Show (AIHS).**

Its mission is simple but powerful: to democratize access to homeownership information, help Nigerians make informed housing choices, and connect citizens directly with verified programmes and institutions in the country.



# What this Guide Contains

This Guide serves as a **one-stop companion** for every Nigerian aspiring to own a home whether through government schemes, cooperative societies, private developers, or diaspora investment channels. It includes:

- **All Homeownership Pathways** Clear explanations of every available route **Mortgage**, **Rent-to-Own**, **Social Housing**, **Cooperative Housing**, and **Direct Purchase** tailored to fit different income brackets and employment types.

- **Profiles of All Federal Housing Institutions** Insightful summaries of each federal housing agency's role, mandate, and offerings, and how they work together within a unified ecosystem to make homeownership possible.

- **Eligibility Criteria** Step-by-step checklists to help Nigerians identify which programme best suits their income, employment status, and financial capacity.

- **How to Apply – Step-by-Step Guide** A simple and illustrated process map guiding citizens from **eligibility check** to **application, verification, allocation, and ownership**.

- **Frequently Asked Questions (FAQs)** Easy-to-understand answers to common housing and finance questions from NHF contributions to cooperative housing and rent-to-own options.

- **Contact Links and Institutional Directory** Verified official contacts, websites, and emails for FMHUD and its agencies, along with QR codes linking directly to housing portals and online application pages.

- **Impact Stories** Inspiring real-life stories of Nigerians civil servants, teachers, artisans, market women, cooperative members, and diaspora investors who have successfully become homeowners.

## Why This Guide Matters

For many years, owning a home in Nigeria seemed complicated, expensive, and out of reach for ordinary citizens. The **Homeownership Guide** changes that narrative. It breaks down policies into practical, step-by-step actions that any Nigerian can follow — whether you earn ₦50,000 or ₦500,000 a month, whether you live in Abuja or Aba, Kano or Kafanchan, Lagos or Lafia.

It is more than a booklet — it is an **empowerment tool**, part of a larger national effort to **educate, engage, and connect Nigerians** to real housing opportunities. By putting verified information in the hands of citizens, it promotes **transparency**, fights misinformation, and builds **public confidence** in the national housing delivery system.

## Our Vision

To make **homeownership a right, not a privilege** accessible to every hardworking Nigerian through the collective effort of government, private investors, developers, and citizens themselves.

To turn **hope into homes**, and **policy into progress** one family, one community, one state at a time.



# Foreword

**By Bar. Festus Adebayo**
***Convener, Africa International Housing Show (AIHS)***
***Lead Implementation Partner, National Homeownership & Housing Development Campaign***



Housing is more than shelter.

It is the foundation of family stability, economic security, community development, and national prosperity. Nations that have successfully expanded access to homeownership have strengthened their economies, reduced poverty, created wealth, and built stronger and more resilient communities. Homeownership remains one of the most effective pathways to social inclusion, financial security, and intergenerational wealth creation.

Yet for many Nigerians, owning a home continues to appear difficult, complicated, or beyond reach. Not necessarily because opportunities do not exist, but because information is often fragmented, institutions are not always well understood, and many citizens are unaware of the pathways available to them. The National Homeownership and Housing Development Campaign was conceived to address this challenge.

It is a national awareness, advocacy, and citizen-engagement initiative designed to democratize access to housing information, strengthen institutional linkages, promote housing reform, and connect Nigerians directly to credible homeownership opportunities.

The campaign is built on a simple belief: that every Nigerian should understand the options available for becoming a homeowner, regardless of income level, profession, location, or social background.

**This Homeownership Guide is a key component of that vision.**
It provides a practical and easy-to-understand roadmap for navigating Nigeria's housing ecosystem. It brings together information on housing institutions, financing options, mortgage opportunities, cooperative housing models, rent-to-own schemes, affordable housing initiatives, land administration reforms, and other pathways that can help Nigerians move from aspiration to ownership.

**More importantly, it seeks to bridge the gap between policy and people.**
For too long, valuable housing programmes, financing mechanisms, and development opportunities have remained unknown to many of the citizens they were designed to serve. This Guide helps close that gap by making information accessible, practical, and actionable. As Lead Implementation Partner of this campaign, Africa International Housing Show (AIHS) is proud to collaborate with Know This Nigeria Network (KTNN), the Federal Ministry of Housing and Urban Development, housing institutions, development partners, professional bodies, private sector stakeholders, and state governments in advancing a shared national objective: expanding access to decent and affordable housing for all Nigerians.

Importantly, this campaign is designed as a long-term national platform for housing awareness, citizen education, stakeholder engagement, and institutional continuity. Its relevance extends beyond political cycles because the need for homeownership, housing development, and sustainable communities remains a permanent national priority. Our vision is to build a culture where housing information is readily available, where institutions work collaboratively, where citizens are empowered to make informed decisions, and where homeownership becomes increasingly achievable for millions of Nigerians.

As you read this Guide, I encourage you to see it not merely as a publication, but as a practical tool for action.
Whether you are a civil servant, entrepreneur, artisan, cooperative member, investor, young professional, retiree, or a Nigerian in the diaspora, there is a pathway here that can help you take the next step toward owning a home.

The journey to homeownership begins with information.
And informed citizens make stronger communities, stronger economies, and a stronger nation.
Together, let us build a future where homeownership is not the privilege of a few, but an attainable aspiration for every Nigerian.

**Bar. Festus Adebayo**
Convener, Africa International Housing Show (AIHS)
Lead Implementation Partner, National Homeownership & Housing Development Campaign

# 2 Pathways to Homeownership

There is no single way to own a home in Nigeria. Different housing programmes are available for different people, depending on how much they earn and the type of work they do. Whether you are a civil servant, trader, artisan, entrepreneur, cooperative member, private sector worker, or a Nigerian living abroad, there is a pathway that can help you become a homeowner. In this section, we explain the main options available, who they are designed for, and how you can access them. We also show the housing institutions and financing programmes that can support you on your journey to owning a home.

## 2.1 The Housing Ladder

| Income Category | Monthly Income Range | Pathway | Main Institutions | Typical House Price | Financing Model |
|---|---|---|---|---|---|
| **Low-Income** | Below ₦100,000 | Social Housing | FHFL / FMBN | ₦2m – ₦5m | Rent-to-Own / Cooperative |
| **Lower-Middle Income** | ₦100,000 – ₦300,000 | Affordable Mortgage | FMBN / FHA / FHFL | ₦5m – ₦10m | NHF Mortgage @ 6% |
| **Middle Income** | ₦300,000 – ₦700,000 | Mortgage / Developer Housing | FMBN / NMRC / FHA | ₦10m – ₦20m | NHF or Commercial Mortgage |
| **Upper-Middle / Diaspora** | ₦700,000 and above | Market Housing / Investment | MREIF / FHA / Developers | ₦20m+ | Blended Finance / Equity |

## 2.2 Pathway 1: Social Housing (Low-Income Nigerians)

**Lead Institution:** Family Homes Funds Limited (FHFL)
**Support Institutions:** FMBN, State Governments, Cooperatives.

This pathway is designed for Nigerians earning **less than ₦100,000 per month** artisans, market traders, junior civil servants, and informal workers who often cannot access traditional mortgage finance.

**Features:**

- Houses priced between **₦2 million and ₦5 million**.
- Flexible **Rent-to-Own** and **Pay-As-You-Go** options.
- Targeted at first-time homeowners.
- Often supported by **state government land contributions** and **FHFL construction financing**.

**Example:**

- A teacher earning ₦70,000 per month can access a **1-bedroom bungalow for ₦3 million** at a Renewed Hope Social Housing Estate.
- After a modest upfront payment, they can move in and pay monthly rent that gradually converts to ownership over 15–20 years.

**Access Steps:**

1. Identify a Renewed Hope Social Housing Estate in your state (check FMHUD/FHFL listings).
2. Complete application form and provide BVN, ID, and income evidence.
3. Receive allocation and move in once approved.
4. Begin structured monthly repayments.

## 2.3 Pathway 2: Affordable Housing (Low-to-Middle Income Nigerians)

**Lead Institution:** Federal Mortgage Bank of Nigeria (FMBN)
**Support Institutions:** FHA, FHFL, State Governments, Cooperative Societies
This pathway serves Nigerians earning between **₦100,000 and ₦300,000 monthly**, typically civil servants, teachers, nurses, and small business owners.

**Features:**

- Access to **NHF Mortgage Loan** of up to ₦15 million.
- **Interest rate:** 6% per annum (subsidized).
- **Repayment period:** up to 30 years.
- Option for **Cooperative Housing Development Loans** for group members.
- **Rent-to-Own** available for those unable to pay large deposits.

**Example:**

- A civil servant earning ₦200,000 monthly can qualify for a **₦10 million NHF mortgage** to purchase a 2-bedroom apartment in an FHA or Renewed Hope Estate.
- Repayment may be as low as ₦60,000–₦70,000 per month over 20 years.

**Access Steps:**

1. Contribute 2.5% of your monthly salary to the **National Housing Fund (NHF)** through FMBN.
2. Apply through an accredited Primary Mortgage Bank (PMB).
3. Submit proof of employment, payslips, and NHF number.
4. Once approved, the FMBN disburses directly to the developer, and you take possession.

## 2.4 Pathway 3: Cooperative Housing (Self-Employed & Informal Sector)

**Lead Institution:** FMBN / FHFL
**Support Institutions:** State Housing Corporations, Cooperatives
For Nigerians without formal employment traders, artisans, transport workers, and entrepreneurs **Cooperative Housing Schemes** offer a collective route to homeownership.

**Features:**

- Members pool contributions through an organized cooperative society.
- The cooperative accesses bulk housing loans from **FMBN** or **FHFL**.
- FMBN funds construction; members repay monthly over agreed terms.
- Units are allocated based on each member's savings and repayment ability.

**Example:**

- A market women's association forms a cooperative of 100 members.
- They apply to FMBN for a ₦500 million Cooperative Housing Development Loan to build 100 units.
- Each woman moves into her unit and pays monthly over 15 years through the cooperative.

**Access Steps:**

1. Register your cooperative with CAC and FMBN.
2. Develop a housing proposal with a registered developer.
3. Apply for the FMBN Cooperative Housing Development Loan.
4. On completion, allocate units and begin repayment.

## 2.5 Pathway 4: Middle-Income and Diaspora Mortgage Pathway

**Lead Institutions:** NMRC / FMBN / FHA
**Support Institutions:** Participating Mortgage Banks, MREIF
For Nigerians earning **₦300,000 to ₦700,000 and above**, including diaspora professionals and private-sector employees.

**Features:**

- Access to **NHF Mortgages** or commercial bank mortgages refinanced by **NMRC**.
- Loans for completed homes or construction on titled land.
- Long repayment tenors (up to 25 years).
- Competitive interest rates through NMRC-backed refinance instruments.

**Example:**

- A private sector employee earning ₦600,000 monthly buys a **₦15 million apartment** at FHA Gwarinpa using an NMRC-refinanced mortgage.
- Repayment is spread over 20 years at ~9% interest.

**Access Steps:**

1. Approach participating mortgage institutions (PMIs or banks).
2. Present title documents, income verification, and NHF details (if applicable).
3. Loan is refinanced by NMRC for long-term stability.
4. Take possession upon disbursement.

## 2.6 Pathway 5: Developer/Investor and Public-Private Partnership (PPP) Pathway

**Lead Institutions:** FHA / FMHUD / MREIF (MOFI Real Estate Investment Fund)
**Support Institutions:** InfraCredit, DFIs, State Governments, Developers.
This pathway empowers **developers, institutional investors, and high-net-worth individuals** to participate in large-scale housing delivery while enabling end-buyers to access homes through **off-take guarantees** and **rent-to-own**structures.

**Features:**

- Developers receive **off-take guarantees** via **MREIF** for affordable units.
- FMHUD and FHA facilitate land and infrastructure.
- Buyers benefit from pre-arranged financing through FMBN, FHFL, or commercial lenders.
- Investors earn returns through equity participation or asset-backed securities.

**Example:**

- A developer constructs 1,000 units in Ogun State under the Renewed Hope Estate Programme.
- MREIF provides an off-take guarantee for 70% of the units.
- FMBN finances mortgages for buyers; InfraCredit enhances credit guarantees for developers.

**Access Steps (for Developers):**

1. Submit Expression of Interest to FMHUD or FHA.
2. Undergo project evaluation and due diligence.
3. Secure off-take and financing structure through MREIF and partners.
4. Begin construction with equity or debt injection.

**Access Steps (for Buyers):**

1. Apply for a unit in an approved PPP Estate.
2. Choose your financing path (mortgage, rent-to-own, or cash purchase).
3. Complete documentation and move in.

## 2.7 Pathway 6: Rent-to-Own (Cross-Cutting Option)

**Lead Institutions:** FMBN / FHA / FHFL
**Support Institutions:** Cooperatives, Developer
The **Rent-to-Own** model is an inclusive solution that cuts across all income categories. It allows you to **move into your home immediately** and pay rent monthly or quarterly — with every payment counting toward ownership.

**Features:**

- Available for homes priced ₦2m – ₦15m.
- Tenure: 15–30 years.
- Fixed affordable rent, below market rate.
- Ownership transferred after full payment.

**Example:**

- A nurse earning ₦180,000 moves into a Renewed Hope 2-bedroom apartment in Nasarawa for ₦8 million.
- Pays ₦60,000 monthly for 20 years — and becomes a full homeowner at the end of the term.

## 2.8 Choosing the Right Path

To help Nigerians easily identify where they fit, the **Homeownership Guide** provides a self-assessment checklist:

**Ask Yourself:**

1. What is my monthly income?
2. Am I employed, self-employed, or in the informal sector?
3. Do I already contribute to the National Housing Fund (NHF)?
4. Do I own land or plan to buy?
5. Do I prefer to build, buy, or rent-to-own?

Based on your answers, you can select the appropriate pathway and contact the right institution through the directory provided at the end of this Guide.

## 2.9 One Vision, Many Doors

Whether through **Social Housing**, **Mortgage Finance**, **Cooperatives**, or **Developer Partnerships**, every pathway leads to the same destination — **secure, affordable homeownership for every Nigerian**.

# 3 The Homeownership Actors and their Offerings

**4. The Homeownership Actors and Their Offerings**

The Homeownership ecosystem is powered by a coordinated team of **federal housing institutions**, each playing a specific role from policy and planning, to financing, construction, and mortgage market stability.

## 3.1 Federal Ministry of Housing and Urban Development (FMHUD)

**Mandate:** To provide national policy direction, coordination, and regulation of the housing and urban development sector.

**Key Roles:**

- Design and implement national housing programmes.
- Coordinate the activities of federal housing agencies (FMBN, FHA, FHFL, NMRC, MREIF).
- Facilitate public-private partnerships and state government collaborations.
- Reform land administration through the **Land4Growth Programme**.
- Drive urban renewal, slum upgrade, and building materials manufacturing initiatives.

**Flagship Programmes:**

1. **Renewed Hope Cities and Estates Programme** – large-scale mixed-income housing in all states.
2. **Renewed Hope Social Housing Estates** – for low-income Nigerians.
3. **National Urban Renewal and Slum Upgrade Programme (NURSUP)**.
4. **Land4Growth – National Land Registration, Documentation and Titling Programme.**
5. **National Artisan Skills Acquisition Programme (NASAP).**
6. **Building Materials Manufacturing Hubs Initiative.**

**Access:**

- Visit the Ministry's website: www.fmhud.gov.ng
- Contact your **State Ministry of Housing** for partnership or programme participation.
- Follow @fmhudnigeria on social media for announcements.

## 3.2 Federal Mortgage Bank of Nigeria (FMBN)

**Mandate:** To provide **affordable mortgage financing** to Nigerians through the **National Housing Fund (NHF)** scheme and other specialized loan products.

**Core Products:**

1. **NHF Mortgage Loan:** Up to ₦50 million at 6% annual interest, repayable over as long as 30 years.
2. **Rent-to-Own Housing Scheme:** Move into your home and pay monthly rent that converts to ownership.
3. **Individual Construction Loan:** Build on your titled land, with funding up to ₦50 million.
4. **Home Renovation Loan:** Up to ₦1 million for NHF contributors to upgrade existing homes.
5. **Cooperative Housing Development Loan:** For registered cooperatives to build and allocate homes to members.

**Eligibility:**

- Must be a contributor to the **NHF (2.5% of basic salary monthly)**.
- Must have verifiable income and clean credit record.
- Must not already own a home financed through the NHF.

**Access Steps:**

1. Register as an NHF contributor through your employer or directly with FMBN.
2. Approach an accredited **Primary Mortgage Bank (PMB)**.
3. Submit necessary documentation (NHF number, payslips, ID, proof of employment).
4. FMBN processes and approves the loan; the developer is paid directly.

**Example:** A nurse earning ₦180,000 monthly can access a ₦10 million NHF mortgage at 6% interest to buy a 2-bedroom apartment, repaying about ₦58,000 monthly for 25 years.

**Contact:**

- Website: www.fmbn.gov.ng
- Email: info@fmbn.gov.ng
- Headquarters: 266 Cadastral AO, Central Business District, Abuja.

## 3.3 Federal Housing Authority (FHA)

**Mandate:** To **plan, design, build, and manage housing estates** across Nigeria for all income groups.

**Core Offerings:**

1. **FHA Direct Sale Scheme:** Purchase completed homes built by FHA nationwide.
2. **FHA Rent-to-Own Scheme:** Pay monthly rent over time until ownership is achieved.
3. **FHA Site & Services Scheme:** Buy serviced plots with infrastructure for self-construction.
4. **FHA Urban Renewal Programme:** Redevelopment and modernization of old housing estates.

**Target Beneficiaries:**
Civil servants, private sector workers, diaspora Nigerians, and cooperatives seeking affordable homes.

**Example:**An Abuja civil servant can purchase an FHA 3-bedroom apartment in Lugbe under a 20-year rent-to-own plan.

**Access Steps:**

1. Visit any FHA zonal or site office to view available estates.
2. Fill an application form and choose preferred unit type.
3. Provide ID, proof of income, and payment plan preference.
4. Upon approval and payment, receive offer letter and move in.

**Contact:**

- Website: www.fha.gov.ng
- Email: info@fha.gov.ng
- Headquarters: FHA Building, 26 Julius Nyerere Crescent, Asokoro, Abuja.

## 3.4 Family Homes Funds Limited (FHFL)

**Mandate:** To deliver **affordable and social housing** for low-income Nigerians and create jobs through construction value chains.

**Programmes and Products:**

1. **Affordable Homes Programme:** Units priced between ₦2m and ₦10m.
2. **Renewed Hope Social Housing Estates:** For Nigerians earning below ₦100,000/month.
3. **Rent-to-Own Scheme:** Move in now and pay monthly until ownership.
4. **Developer Partnership Programme:** FHFL provides finance to developers delivering affordable homes.

**Impact:**

- Over **20,000 homes** delivered across states.
- More than **80,000 jobs** created through local content policy.

**Example:** A tailor earning ₦70,000 per month can own a ₦3.5m 1-bedroom bungalow under the Renewed Hope Social Housing Estate through FHFL's rent-to-own scheme, paying as little as ₦20,000 monthly.

**Access Steps:**

1. Identify FHFL-supported projects in your state via the FMHUD or FHFL website.
2. Fill out an expression-of-interest form and provide your BVN and ID.
3. Wait for allocation and begin monthly payments upon move-in.

**Contact:**

- Website: www.familyhomesfunds.com
- Email: info@familyhomesfunds.com
- Headquarters: 12th Floor, Nigerian Reinsurance Building, Central Business District, Abuja.

## 3.5 Nigeria Mortgage Refinance Company (NMRC)

**Mandate:** To make mortgage loans **more accessible and affordable** by providing liquidity to mortgage lenders and standardizing mortgage practices across Nigeria.

**Core Functions:**

- Refinance mortgage portfolios of banks and Primary Mortgage Institutions (PMIs).
- Develop **Mortgage-Backed Securities (MBS)** to attract long-term capital.
- Promote uniform underwriting standards for mortgage lending.
- Maintain the **Mortgage Market Information Portal (MMIP)** – an online tool that lets Nigerians compare mortgage products.

**Example:** A software engineer earning ₦500,000 monthly obtains a ₦15 million mortgage through a participating bank. NMRC refinances the loan, allowing repayment over 20 years at a stable interest rate.

**Access Steps:**

1. Visit: www.nmrc.com.ng and explore the MMIP portal.
2. Compare mortgage products from NMRC-partner banks.
3. Apply directly through your chosen bank or mortgage institution.

**Contact:**

- Website: www.nmrc.com.ng
- Email: info@nmrc.com.ng
- Headquarters: 5th Floor, Ndola Square, Plot 611, Aminu Kano Crescent, Wuse II, Abuja.

## 3.6 Ministry of Finance Incorporated's Real Estate Investment Fund (MREIF)

**Mandate:** The **MREIF** is a sovereign investment platform under the **Ministry of Finance Incorporated (MOFI)**, created to **catalyze private sector capital** for housing and real estate development nationwide.

**Role in the Ecosystem:**

- Provide **equity investment and credit enhancement** for affordable housing projects.
- Offer **off-take guarantees** that de-risk developer investments and make homes cheaper for buyers.
- Partner with FMHUD, FHA, and FMBN to deliver large-scale housing estates.
- Facilitate **blended finance structures** combining public funds, DFI capital, and private investment.

**Impact Areas:**

- Institutional-scale affordable housing projects.
- Developer finance and infrastructure support.
- Affordable rental housing for young professionals.
- Diaspora housing investment schemes.

**Example:** A private developer partners with MREIF and FMHUD to build 1,000 units in Ogun State. MREIF provides 30% equity and an off-take guarantee, ensuring the project's viability while end-buyers access NHF mortgages through FMBN.

**Access (for Developers and Investors):**

1. Submit Expression of Interest via FMHUD or MOFI's project office.
2. Undergo project appraisal and financial due diligence.
3. Access funding and guarantee support once approved.

**Contact:**

- Website: www.mofi.gov.ng
- Email: info@mofi.gov.ng
- Headquarters: 8th Floor, Bank of Industry House, CBD, Abuja

# 4 How to Apply (Step by Step)

*Your Simple Guide to Owning a Home*

## 4.1 The Homeownership Journey

Below is the 6-step universal process that applies across all housing pathways:

**Step 1: Identify Your Eligibility and Pathway**

Before applying, determine **which pathway suits you best** based on your income, employment type, and preferred ownership model.

| Pathway | Ideal for | Monthly Income | Key Institutions |
|---|---|---|---|
| **Social Housing** | Low-income earners | Below ₦100,000 | FHFL / FMBN |
| **Affordable Housing (NHF Mortgage)** | Civil servants & mid-income earners | ₦100,000–₦300,000 | FMBN / FHA |
| **Cooperative Housing** | Informal sector & traders | Flexible | FMBN / FHFL |
| **Mortgage/Developer Housing** | Private sector & diaspora | ₦300,000+ | NMRC / FMBN / FHA |
| **PPP/Investor Housing** | Developers & investors | N/A | FMHUD / MREIF |

***Tip:*** You can use the self-assessment checklist in this Guide to confirm your eligibility before proceeding.

**Step 2: Gather Required Documents**

Each application requires **basic identification and financial documents** to verify your eligibility.

Below is a general checklist:

**For Individual Applicants**

- Valid means of identification (National ID, Voter's Card, or International Passport)
- Passport photographs (2–4 copies)
- Proof of income (recent 3–6 months' payslips or bank statements)
- Employment letter or business registration (for self-employed persons)
- National Housing Fund (NHF) number (for FMBN applicants)
- Tax Identification Number (TIN)
- BVN (Bank Verification Number)
- Proof of residency (utility bill or tenancy agreement)

**For Cooperatives**

- CAC registration certificate
- Cooperative constitution and membership list
- Housing project proposal or business plan
- Land documents (C of O or Right of Occupancy)
- Letter of intent from a licensed developer or builder

***Tip:*** NHF contributors can obtain their NHF numbers from www.fmhud.gov.ng or their employer's HR department.

**Step 3: Identify Available Housing Projects**

Browse available **Renewed Hope Housing Estates** or **approved FHA/FHFL developments** in your state of residence.

You can find these through:

- FMHUD's official portal: renewedhopehomes.fmhud.gov.ng
- FMBN and FHA websites listing ongoing projects
- State Ministries of Housing (for state–federal collaborations)
- FHFL or developer partners for Social Housing Estates

**Step 4: Submit Application to the Relevant Institution**
Once you've identified your pathway and preferred project, submit your application through the appropriate channel:

| Institution | How to Apply | Online/Offline |
|---|---|---|
| **FMBN** | Apply via an accredited Primary Mortgage Bank (PMB) or directly at FMBN branches for rent-to-own/cooperative loans. | Visit: www.fmbn.gov.ng |
| **FHFL** | Apply directly through participating developers or FHFL offices for Social Housing or Rent-to-Own homes. | Visit: www.familyhomesfunds.com |
| **FHA** | Submit application form for Direct Purchase, Rent-to-Own, or Site & Services at FHA zonal offices. | Visit: www.fha.gove.ng |
| **NMRC** | Compare mortgage products via MMIP portal and apply through a participating bank. | Visit: www.nmrc.com.ng |
| **MREIF** | Developers and investors apply through FMHUD or MOFI for off-take or equity financing. | Visit: www.mofi.gov.ng |

***Tip:*** When applying online, ensure all uploaded documents are clear, signed, and up to date. Most institutions will send a confirmation email or SMS.

**Step 5: Processing, Verification & Approval**
After submission, your application will go through verification to confirm eligibility and financing capacity.
**Verification Includes:**

- Income validation and affordability assessment.
- Background and credit checks.
- Land title verification (for self-construction or cooperative projects).
- Review of developer credentials and project status.

Once approved:

- FMBN disburses funds directly to the developer or builder.
- FHA/FHFL issues an **Offer of Allocation** or **Letter of Approval.**
- NMRC refinances the mortgage via partner banks.

**Timeline:**
Processing typically takes **4–8 weeks**, depending on completeness of documentation and project readiness.
***Tip:*** Respond promptly to any queries or additional information requests to avoid delays.

**Step 6: Allocation, Move-In, and Repayment**
Upon approval, you will receive an **Allocation Letter** confirming your housing unit or plot.

**Next Steps:**

1. Sign the **Offer Letter** and **Mortgage/Rent-to-Own Agreement**.
2. Pay any required equity contribution (typically 10–20% for mortgages, less for rent-to-own).
3. Collect your keys and move in!
4. Begin monthly repayments through your bank, employer, or cooperative.
5. Obtain your **Certificate of Occupancy (C of O)** or **Title Document** upon full payment.

***Tip:*** Always keep records of payments, correspondence, and contracts. They will be needed for title processing and refinancing.

## 4.2 Visual Flow: Homeownership Application Process



## 4.3 Typical Timelines and Practical Tips

| Activity | Average Duration | Pro Tips |
|---|---|---|
| NHF Registration | 1–2 weeks | Start early; use employer payroll system |
| Application Submission | 1 week | Ensure all documents are certified |
| Verification & Approval | 4–8 weeks | Stay reachable via phone/email |
| Disbursement & Allocation | 2–4 weeks | Confirm bank or developer details |
| Move-in & Payment Start | Immediate | Keep payment receipts safe |

## 4.4 Common Pitfalls to Avoid

- Submitting incomplete or inconsistent documents.
- Ignoring follow-up messages from your mortgage bank or developer.
- Applying for projects not verified by FMHUD or its agencies.
- Failing to maintain NHF contributions if you're in paid employment.

*Always verify that the estate or developer is approved under the Renewed Hope Housing Programme before making any payments.*

## 4.5 After You Move In

Once you have moved into your home:

- Maintain regular repayment and update your contact information.
- Participate in the estate residents' association — it helps manage facilities.
- Register your property with your state land registry to secure your title.
- Keep an eye out for FMHUD's **Homeowners Support Desk** for any post-allocation assistance.

# 5 Support Programmes Under the Federal Ministry of Housing and Urban Development (FMHUD)

*Your Simple Guide to Owning a Home Under the Renewed Hope Programme*

## 5.1 Renewed Hope Cities and Estates Programme

**Purpose:** To deliver large-scale, mixed-income housing developments across Nigeria's 36 states and the FCT creating inclusive, sustainable communities where Nigerians of different income levels can live, work, and thrive.

**Concept:**

- Each **Renewed Hope City** is a self-sustaining urban hub with residential, commercial, educational, and recreational facilities.
- Each **Renewed Hope Estate** focuses on smaller-scale developments within state capitals and local government areas.
- Projects are implemented through **Public-Private Partnerships (PPPs)**, combining federal support, private financing, and state-provided land.

**Features:**

- Affordable homes for low- and middle-income Nigerians.
- Smart urban design, renewable energy integration, and green infrastructure.
- Inclusion of schools, healthcare centres, and small business hubs.
- Employment for local artisans and suppliers.

**Impact:**

- Over **10,000 housing units** currently under development across 13 states.
- **250,000 direct and indirect jobs** created through construction activities.
- Average cost reduction of 20–30% through land and infrastructure subsidies.

**Example:** The pilot **Renewed Hope City in Karsana, Abuja** features over 3,000 mixed housing units, including apartments, terraces, and detached homes with integrated solar systems and green spaces.

# 6 Frequently Asked Questions (FAQ)

*Everything You Need to Know About Owning a Home*

## 1. What is the Renewed Hope Housing Programme?

The Housing Programme is a flagship initiative of President **Bola Ahmed Tinubu, GCFR**, implemented through the **Federal Ministry of Housing and Urban Development (FMHUD)**. It aims to make **homeownership affordable, accessible, and sustainable** for all Nigerians through multiple pathways — mortgages, rent-to-own, cooperative housing, and social housing — supported by federal housing institutions.

## 2. Who can benefit from the Renewed Hope Housing Programme?

Every Nigerian citizen — whether you're a civil servant, artisan, entrepreneur, trader, or working in the diaspora — can benefit. Different schemes have different income and employment criteria, so you can always find a pathway that fits your circumstances.

## 3. What are the main institutions involved in delivering these housing opportunities?

The key institutions are:

- **Federal Ministry of Housing and Urban Development (FMHUD)** – policy direction and coordination.
- **Federal Mortgage Bank of Nigeria (FMBN)** – affordable mortgage and rent-to-own financing.
- **Federal Housing Authority (FHA)** – estate development and housing delivery.
- **Family Homes Funds Limited (FHFL)** – affordable and social housing for low-income Nigerians.
- **Nigeria Mortgage Refinance Company (NMRC)** – mortgage refinancing and liquidity.
- **Ministry of Finance Incorporated's Real Estate Investment Fund (MREIF)** – developer financing and investment support.

## 4. What are the types of housing available?

You can choose from a wide range of options depending on your income and needs:

- 1-, 2-, and 3-bedroom bungalows or flats.
- Terraced or semi-detached homes for middle-income earners.
- Affordable plots for self-build under the FHA Site & Services Scheme.

- Fully serviced mixed-income Cities and Estates.

## 5. What is the National Housing Fund (NHF) and why do I need to contribute?

The **NHF** is a **federal savings and loan scheme** managed by FMBN. All employed Nigerians contribute **2.5% of their basic monthly salary**, which helps you qualify for low-interest housing loans. These contributions make you eligible for FMBN mortgage, construction, and rent-to-own products.

## 6. How can I register for the National Housing Fund (NHF)?

**If you are employed:**

- Ask your HR department to register you with FMBN.
- Your employer will remit your monthly 2.5% NHF contribution.

**If you are self-employed:**

- Visit the nearest FMBN branch or www.fmbn.gov.ng
- Register as a self-employed contributor and pay directly via an approved bank.

## 7. What is the interest rate for NHF loans?

NHF loans have a **6% fixed annual interest rate**, far lower than commercial bank rates. The repayment period can last **up to 30 years**, depending on your age and income.

## 8. How much can I borrow under the NHF scheme?

You can access up to **₦50 million**, depending on your contribution history, income level, and affordability analysis.

## 9. Can I build my own home instead of buying one?

Yes. The FMBN **Individual Construction Loan** allows NHF contributors who already own titled land to build their homes. FMBN disburses funds in stages, tied to project progress.

## 10. What if I don't have land yet?

You can still own a home by applying for:

- An **Estate** or **FHA housing project** in your state.
- A **Rent-to-Own** or **Social Housing** unit through FHFL.
  Many of these projects are built on government-provided land to reduce costs.

## 11. What is the Rent-to-Own Scheme and how does it work?

The Rent-to-Own scheme allows you to **move into your home immediately** and pay monthly or quarterly rent that converts to ownership over time — usually 15–30 years. Once you complete the payments, the house becomes yours.

## 12. Who qualifies for the Rent-to-Own option?

Any Nigerian with a **stable source of income** — whether from a salary, business, or cooperative can apply.

You do not need a large down payment, just proof that you can meet monthly rent obligations.

## 13. How do I apply for a home

1. Identify your income category and preferred pathway (mortgage, rent-to-own, cooperative, or social housing).
2. Gather required documents (ID, payslip, NHF number, BVN, etc.).
3. Visit or apply online via the relevant institution:
    - Renewed Hope Portal: https://renewedhopehomes.fmhud.gov.ng
    - FMBN – www.fmbn.gov.ng
    - FHA – www.fha.gov.ng
    - FHFL – https://fhfl.com.ng
4. Select an available estate or project and complete the application form.
5. Await verification and allocation.

## 14. Can self-employed or informal workers apply?

Yes. Through the **Cooperative Housing Scheme**, self-employed Nigerians can group together under registered cooperatives and access housing loans from FMBN or FHFL. Your cooperative acts as the borrower on your behalf.

## 15. Can Nigerians in the diaspora benefit?

Yes. Diaspora Nigerians can:

- Apply for **mortgage-backed housing units** through NMRC-partner banks.
- Invest in **PPP Estates** via MREIF or developers.
- Register as **NHF contributors** and apply for loans when they return or invest through verified partners.

## 16. How long does it take to process a housing application?

Typically **4 to 8 weeks**, depending on:

- Completeness of your documentation,
- Verification processes, and
- Readiness of the housing project.

  Rent-to-Own allocations are usually faster since they do not require mortgage underwriting.

## 17. Are there homes available in every state?

Yes. Cities, Estates, and Social Housing Projects are being rolled out in **all 36 states and the FCT**. Each state government provides land and enabling infrastructure, while FMHUD coordinates development with federal housing institutions and private partners.

## 18. How are housing prices determined?

Prices depend on:

- Location and size of the home,
- Cost of infrastructure and materials, and
- Financing model used (social, mortgage, or PPP).
  However, Renewed Hope homes are priced **20–40% lower** than market rates due to land support and government incentives.

## 19. How will I know when homes are available for sale or allocation?

Announcements are made through:

- Official websites of FMHUD, FMBN, FHA, FHFL.
- National and state media outlets.
- Verified social media handles
- Local government housing liaison offices.

## 20. What happens after I finish paying for my home?

Once you complete payments, the **title or Certificate of Occupancy (C of O)** is transferred to your name. This title secures your ownership, allows you to resell, and can be used as collateral for future financing.

## 21. How does the government ensure fairness and transparency?

FMHUD and its agencies operate under **standardized eligibility and allocation criteria**. All allocations are processed digitally, verified, and monitored to prevent duplication or corruption. Beneficiaries are selected based on merit, income category, and contribution record.

## 22. What should I do if I encounter fraudulent agents or unapproved developers?

Do **not** make payments to individuals or organizations not listed as accredited partners of FMHUD, FMBN, FHA, or FHFL.
Always verify through:

- The official websites listed in this Guide.

- FMHUD hotlines or Housing Help Desks in your state.

## 23. How can developers or investors participate in the projects?

Developers can:

1. Submit an **Expression of Interest (EOI)** through FMHUD or FHA.
2. Undergo **project evaluation and due diligence**.
3. Access equity, guarantees, or financing from **MREIF, InfraCredit, or FHFL**.
4. Build under the **brand** and sell to approved homebuyers.

## 24. Are these homes truly affordable?

Yes. Renewed Hope homes are made affordable through:

- Government-provided land and infrastructure.
- Long-tenor, low-interest loans.
- Locally produced materials from Building Materials Hubs.
- Transparent pricing and standardized designs.

## 25. Where can I get more information or assistance?

You can contact any of the following offices or visit their websites:

| Institution | Website | Contact Email | Headquarters |
|---|---|---|---|
| FMHUD | www.fmhud.gov.ng | info@fmhud.gov.ng | Mabushi, Abuja |
| FMBN | www.fmbn.gov.ng | info@fmbn.gov.ng | Central Business District, Abuja |
| FHA | www.fha.gov.ng | info@fha.gov.ng | Asokoro, Abuja |
| FHFL | www.fhfl.com.ng | info@fhfl.com.ng | CBD, Abuja |
| NMRC | www.nmrc.com.ng | info@nmrc.com.ng | Victoria Island, Lagos |
| MOFI / MREIF | www.mofi.gov.ng | info@mofi.gov.ng | CBD, Abuja |

# 7 Contact Directory

***Where to Find Help, Apply, or Get More Information***

The Homeownership ecosystem is a coordinated national effort.
Whether you are a **first-time homebuyer**, a **developer**, or a **state partner**, help is only a call or click away.

Below is a directory of official institutions, their roles, and how to reach them.

## Federal Ministry of Housing and Urban Development (FMHUD)

**Role:** National policy leadership, coordination of federal housing institutions, and implementation of the Renewed Hope Housing Programmes.

- **Website:** www.fmhud.gov.ng
- **Email:** info@fmhud.gov.ng
- **Portal:** renewedhopehomes.fmhud.gov.ng
- **Phone:** +234 (0) 9 462 1885
- **Address:** Federal Ministry of Housing and Urban Development Headquarters, Mabushi-Abuja.
- **Social Media:**
    - Twitter/X: @fmhud_ng
    - Facebook: fmhudng
    - Instagram: @fmhudng
    - LinkedIn: Federal Ministry of Housing and Urban Development Nigeria
- **QR Code (for booklet):** *Scan to visit FMHUD Website & Renewed Hope Housing Portal*

FEDERAL MORTGAGE
Federal Mortgage Bank of Nigeria

**Role:** Provides affordable mortgage loans, rent-to-own financing, and cooperative housing support through the National Housing Fund (NHF).

- **Website:** www.fmbn.gov.ng
- **Email:** info@fmbn.gov.ng
- **Phone:** +234 (0) 9 460 3500
- **Headquarters:** 266 Cadastral AO, Central Business District, Abuja.
- **Branch Offices:** Present in all 36 States and the FCT.
- **Customer Helpdesk:** NHF queries, loan applications, and complaint resolution.
- **QR Code:** *Scan to check NHF status, register, or access FMBN Rent-to-Own Portal.*

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FEDERAL HOUSING AUTHORITY NIGERIA

**Role:** Plans, designs, builds, and manages federal housing estates and site-and-services projects nationwide.

- **Website:** www.fha.gov.ng
- **Email:** info@fha.gov.ng
- **Phone:** +234 (0) 9 460 3480
- **Headquarters:** FHA Building, 26 Julius Nyerere Crescent, Asokoro, Abuja.
- **Regional/Zonal Offices:** Lagos, Port Harcourt, Kaduna, Enugu, Jos, Maiduguri.
- **QR Code:** *Scan to view available FHA estates and Rent-to-Own units.*

**Role:** Develops and finances affordable and social housing for low-income Nigerians and vulnerable groups.

- **Website:** www.fhfl.com.ng
- **Email:** info@fhfl.com.ng
- **Phone:** +234 (0) 9 904 7000
- **Headquarters:** Sinoki House, Central Business District, Abuja
- **Customer Portal:** Apply for Social Housing or Rent-to-Own online.
- **QR Code:** *Scan to explore affordable homes near you.*

**Role:** Provides liquidity to mortgage lenders, standardizes lending practices, and operates the Mortgage Market Information Portal (MMIP).

- **Website:** www.nmrc.com.ng
- **Email:** info@nmrc.com.ng
- **Phone:** +234 91-3-957-6829, +234 91-3-957-6830
- **Headquarters:** 17, Sanusi Fafunwa Street, Victoria Island, Lagos
- **MMIP Portal:** Compare mortgage products and rates from partner banks.
- **QR Code:** *Scan to access the NMRC Mortgage Portal and find lenders.*

**Role:** Mobilizes sovereign and private capital for large-scale housing and infrastructure projects through equity investment, guarantees, and blended finance.

- **Website:** www.mofi.gov.ng
- **Email:** info@mofi.gov.ng
- **Phone:** +234 (0) 9 462 1448
- **Headquarters:** 8th Floor, Bank of Industry Complex, Central Business District, Abuja
- **Developers' Contact:** For PPP proposals, off-take guarantees, and equity participation.
- **QR Code:** *Scan to submit developer expression of interest or access MREIF investment opportunities.*

## Development Partners

| Partner | Website | Focus Area |
|---|---|---|
| **International Finance Corporation (IFC – EDGE)** | www.edgebuildings.com | Green building certification and climate finance. |
| **Shelter Afrique Development Bank** | www.shelterafrique.org | Long-term affordable housing finance for PPPs. |
| **African Development Bank (AfDB)** | www.afdb.org | Infrastructure, housing finance, and job creation. |
| **UN-Habitat** | www.unhabitat.org | Urban renewal, slum upgrade, and sustainability. |
| **InfraCredit** | www.infracredit.ng | Credit guarantees and private capital mobilization. |

## State Housing and Urban Development Liaison Offices

Each **State Ministry of Housing and Urban Development** serves as the local gateway for federal housing projects.

For state-specific enquiries:

- Visit your State Secretariat or Ministry of Housing.
- Request information on **Renewed Hope Cities, Estates, or Social Housing projects** in your area.
- Contact your **State Housing Reform Office (SHRO)** once established under the Land4Growth programme.

## Additional Contact Points

| Inquiry Type | Contact Office | Channel |
|---|---|---|
| NHF Registration & Verification | FMBN Helpdesk | nhfinfo@fmbn.gov.ng |
| Land & Titling Enquiries | Land4Growth Office (FMHUD) | land4growth@fmhud.gov.ng |
| PPP / Developer Partnerships | PPP & Investment Desk (FMHUD) | pppdesk@fmhud.gov.ng |
| Training & Artisan Certification | NASAP Secretariat | nasap@fmhud.gov.ng |
| Media & Public Affairs | FMHUD Communications Unit | media@fmhud.gov.ng |

## Quick Reference Table

| Institution | Role | Website | Contact |
|---|---|---|---|
| **FMHUD** | Policy & Coordination | www.fmhud.gov.ng | info@fmhud.gov.ng |
| **FMBN** | Mortgage & Rent-to-Own | www.fmbn.gov.ng | info@fmbn.gov. ng |
| **FHA** | Estate Development | www.fha.gov.ng | info@fha.gov.ng |
| **FHFL** | Affordable & Social Housing | www.familyhomesfunds.com | info@familyhomesfunds.com |
| **NMRC** | Mortgage Refinance | www.nmrc.com.ng | info@nmrc.com.ng |
| **MOFI / MREIF** | Real Estate Investment & PPP | www.mofi.gov.ng | info@mofi.gov.ng |
| **InfraCredit** | Credit Enhancement | www.infracredit.ng | info@infracredit.ng |
| **IFC EDGE** | Green Certification | www.edgebuildings.com | info@ifc.org |

# Final Note

For all enquiries related to the **National Homeownership and Housing Development Campaign**, please contact the **Help Desk** via:helpdesk@fmhud.gov.ng

**Hotline:** +234 (0) 700-HOPE-HOME

**Online Portal:**
renewedhopehomes.fmhud.gov.ng



# NIGERIA HOMEOWNERSHIP GUIDE

## YOUR COMPLETE PATHWAY TO OWNING A HOME