Mmsomma Thought Her House Was Safe Until the Rain Started: Somto Asked a Different Question

When the rain started in Abuja, Mmsomma was not worried. She had seen heavy rain before.

She had watched the sky become dark. She had heard thunder shake the windows. She had seen roads covered with water and watched motorists drive slowly through flooded streets.

But this time was different. The rain continued for hours.

Water began gathering around the road outside her house. At first, Mmsomma thought it would disappear once the rain stopped.

Then Somto called her. “Have you checked the drainage behind your house?”

Mmsomma looked outside. She had not.

By the time she went to check, the water had already risen significantly. That was when she realised something she had never considered when buying the property.

She had checked the price, She had checked the location, She had checked the house. But she had not paid enough attention to where the water went when it rained.

When Rain Becomes a Property Problem

Flooding is not simply a weather problem, For property owners, it can become a financial problem.

A flooded road can make a neighbourhood difficult to access. Blocked drainage can damage homes. Poor water management can affect businesses. Repeated flooding can influence how people perceive an area and, eventually, how much they are willing to pay to live there.

Recent flooding concerns in Abuja have again placed attention on drainage, development around waterways and the consequences of poor urban planning. The FCT Administration has been investigating flooding incidents around areas including Airport Road and Lokogoma, while drainage clearing and desilting have also been taking place across parts of the capital.

The concern is not limited to Abuja.

Lagos has long faced flooding challenges because of its coastal location, intense rainfall, drainage pressure and rapid urban development.

And Nigeria is not alone.

Around the world, communities are increasingly confronting extreme rainfall and flood events.

In Nepal, a catastrophic flood disaster triggered by a glacier collapse has destroyed homes and infrastructure, with thousands of people affected and extensive reconstruction expected. Reuters reported that the disaster had caused more than 1,250 deaths and damaged or destroyed thousands of homes and infrastructure.

In China, Typhoon Saudel has also brought intense rainfall and flooding to southern coastal provinces, forcing evacuations and disrupting transportation.

For Mmsomma, however, the lesson was much closer to home.

It was the road outside her house.

Somto Asked the Question She Did Not Ask

Somto had always approached property differently.

Whenever they discussed buying land, Somto did not start with the question:

“How much is it?”

She usually started with:

“What is happening around the land?”

She wanted to know about the roads.

She wanted to know about drainage.

She wanted to know whether the area was properly planned.

She wanted to know what kind of development was expected around it.

She wanted to understand whether the property was close to waterways or areas vulnerable to flooding.

Mmsomma had once teased her about it.

"You ask too many questions," she had said.

Somto laughed.

"Property is too expensive to stop asking questions."

Now, as Mmsomma watched water move closer to her property, she remembered that conversation.

The problem was not simply that it had rained.

The bigger problem was that she had not understood the environment around her property well enough.

A Property Is More Than the Building

One of the easiest mistakes property buyers can make is looking only at the property itself.

A beautiful house can still be in a poorly planned environment.

A large plot can still have access problems.

A cheap property can become expensive if roads, drainage and infrastructure are inadequate.

A location can look attractive today without having the infrastructure required to support future development.

This is why property due diligence should go beyond checking the building or inspecting the land.

Buyers should ask questions about drainage.

They should understand the road network.

They should investigate the area's development plan.

They should consider the surrounding terrain.

They should find out whether the land is affected by waterways, setbacks or other planning restrictions.

They should also understand what infrastructure is planned for the area.

For Mmsomma, these questions came too late.

For Somto, they were part of the process from the beginning.

The Flood Changed the Conversation

A few days later, Mmsomma and Somto sat down to discuss property again.

This time, Mmsomma had a different question.

“Before I buy another property, what exactly should I check?”

Somto smiled.

“Everything.”

They started making a list.

Location.

Accessibility.

Drainage.

Infrastructure.

Documentation.

Land use.

Development plans.

Surrounding environment.

Flood risk.

Ownership.

It was a longer list than Mmsomma expected.

But she understood why.

The rain had shown her something that a property brochure could not.

A property’s value is not determined only by what is inside the fence.

The environment around it matters too.

What Investors Should Learn From the Floods

Flooding does not mean every property in Abuja, Lagos or another city is a bad investment.

It means investors need to understand the risks associated with a location.

As cities grow, the pressure on infrastructure also increases.

More homes mean more roads.

More roads mean better drainage is required.

More construction means urban planning becomes even more important.

Climate change and changing rainfall patterns can make these issues more significant.

That is why today's property investor has to think beyond ownership.

The question is no longer only:

"Can I afford this property?"

It should also be:

"Can this location continue to support the kind of property I am buying?"

Mmsomma learned that lesson during a heavy rain.

Somto had learned it before buying.

The difference was simple.

One looked at the property.

The other looked at the property **and everything around it**.

And sometimes, that difference can determine whether an investment remains an asset or becomes a problem.