

MYTHS AND FACTS ABOUT BUYING LAND IN ABUJA

The Truth Every Investor Must Know

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Abuja is widely regarded as one of the safest real estate markets in Nigeria. Its master plan, centralized land administration, and government oversight create a strong sense of security for investors. Under the Land Use Act, all land in the Federal Capital Territory is held in trust by the Federal Government and allocated through a formal process, which gives the market a structured advantage.

However, this structure only protects investors who follow the correct procedures.
Payment for land does not equal ownership. Legal title in Abuja is confirmed only after proper allocation, documentation, and registration in the Abuja Geographic Information Systems. Investors who skip AGIS verification risk buying land with forged or duplicated documents. In recent enforcement actions, the FCT Administration revoked hundreds of land titles that were found to be fake or improperly processed (Premium Times).
Even a valid Certificate of Occupancy is not the final step. Landowners must pay annual ground rent and develop within the approved timeframe or face possible revocation of their rights (FCTA Land Administration Guidelines).

The reality is simple. Abuja is a secure market for informed buyers and a dangerous one for those who rely on assumptions instead of verification.

MYTH 1

> Once I pay for land, it automatically belongs to me

FACT

In Abuja, land legally belongs to the Federal Government under the Land Use Act. What you obtain is a Right of Occupancy (R of O) or Certificate of Occupancy (C of O) granted by the FCT Minister.

MYTH 2

A Certificate of Occupancy means no future problems

FACT

A C of O is powerful, but it is not the end of compliance.

You must still:

- Pay annual ground rent
- Follow land use regulations
- Develop within the approved timeline

Thousands of titles in Abuja have been revoked due to unpaid ground rent and non compliance.

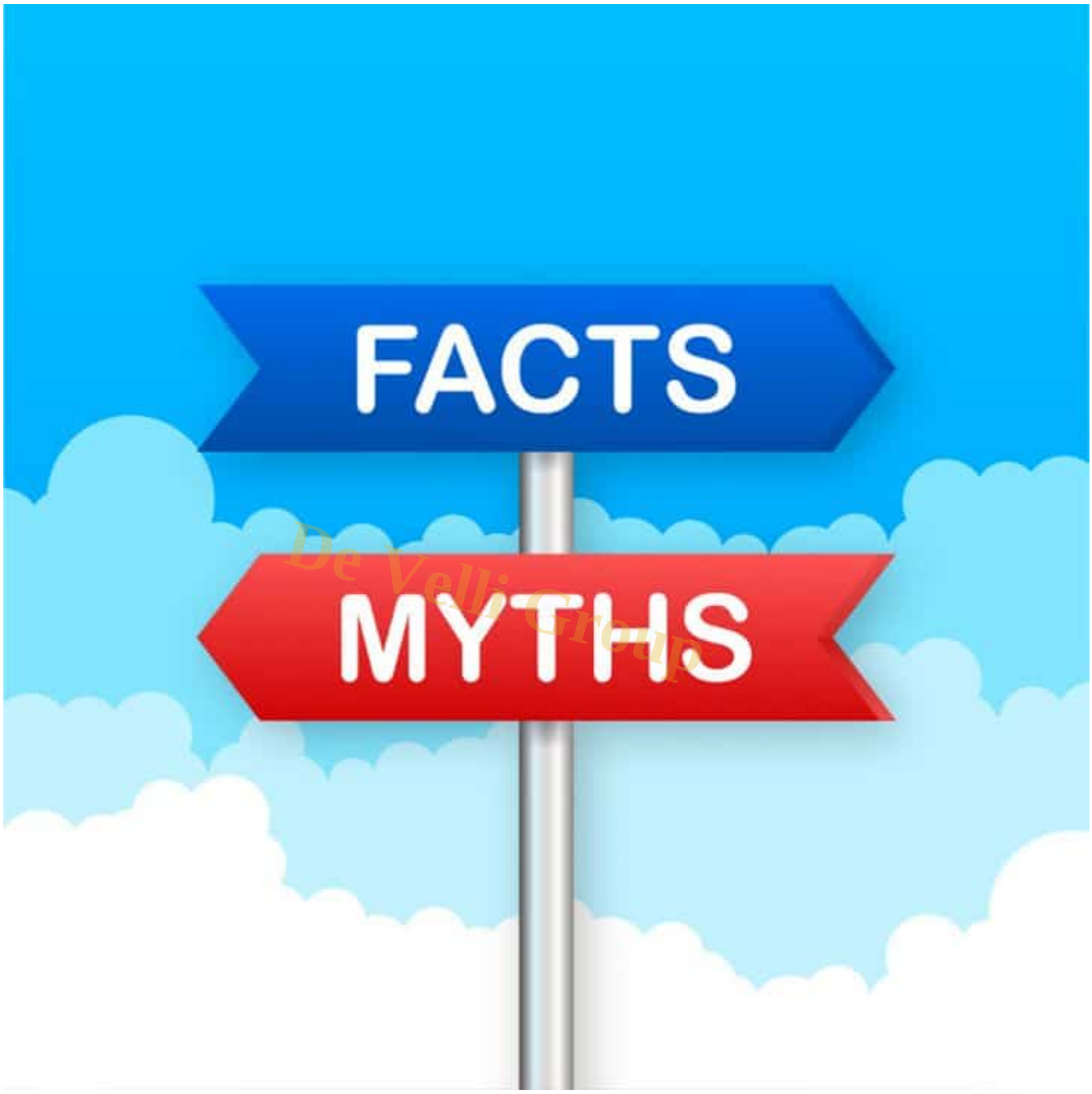
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MYTH 3

Any land with a C of O is genuine

FACT

Fake C of Os exist. Some are cloned, forged, or issued for land that has already been allocated to another person.
AGIS verification is the only reliable way to confirm authenticity.



FEATURE STORY: THE MILLION NAIRA MISTAKE

Chinedu had been in the UK for over a decade. Like many Nigerians in the diaspora, his dream was simple. Own land in Abuja. Build something tangible. Create a home base for the future.
So when he saw an advert for land in a fast developing corridor along Airport Road, it felt like the perfect opportunity.
The brochure was glossy.
The layout looked professional.
The agent spoke confidently.
Most convincing of all, the documents looked complete.

There was a Certificate of Occupancy.
There was a survey plan.
There was even a file jacket that appeared official.

The price was attractive but not suspiciously cheap. That gave him comfort. To him, it looked like a safe investment.
He did not conduct an Abuja Geographic Information Systems search.
He did not engage a property lawyer.
He relied on trust and appearance.
He paid ₦18 million in full. For months, he proudly told friends he now owned land in Abuja. Six months later, he travelled to Nigeria to begin fencing the property. What he met on ground shocked him.
Another man was already developing the plot. Blocks had been delivered. A foundation had been marked out. Work was ongoing, Chinedu was convinced there was a mistake.
Both parties presented their documents, both had a Certificate of Occupancy, both had survey plans.
The matter was taken to AGIS and the result was devastating.

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Only one title existed in the official registry. The document Chinedu received was a forged clone of the original. The file number had been copied. The layout details were identical. But it was never issued by the FCT.
His ₦18 million was gone.
There was no land, No legal title and no refund.
His case is not an isolated incident.
In a recent verification exercise, the Federal Capital Territory Administration cancelled hundreds of Abuja land documents after they were found to be fake, improperly processed, or not captured in AGIS. Many of the affected owners believed they had genuine titles because the documents looked authentic.
Chinedu’s greatest mistake was not buying land.
It was buying land without verification.
In Abuja, a document is only as valid as its record in AGIS.

WHAT EVERY BUYER MUST DO

Before paying for any land:

- Conduct AGIS search
- Confirm seller’s legal authority
- Verify title chain
- Check land use zoning
- Involve a property lawyer early

Never rely on verbal assurances or flashy documents.

FINAL WORD

At De Velli, we do not just sell land. We verify, document, and protect your investment from day one. Let our team handle your due diligence before you make any payment.

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