

UNDERSTANDING FCDA, AGIS, AND THE LEGAL STRUCTURE OF LAND IN ABUJA

A PRACTICAL GUIDE FOR INVESTORS

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Buying land safely in Abuja requires a clear understanding of how the FCT land system works. Unlike many other cities, land ownership here is highly regulated and documented through government institutions. If you do not follow the process, your investment is not secure.

Two key institutions control land administration in Abuja:

1. FCDA

Federal Capital Development Authority

The FCDA is responsible for planning and development control. It regulates:

- Land use zoning
- Layout approvals
- Building setbacks
- Development guidelines

In simple terms, the FCDA determines what you can build on your land.
If you buy residential land and attempt to build commercial property on it, you risk stop work orders, penalties, or demolition.

2. AGIS

Abuja Geographic Information Systems

AGIS is the official land registry of the Federal Capital Territory. It handles:

- Land records
- Title registration

- File tracking
- Ownership verification

Every genuine land title in Abuja must be captured in AGIS.

An AGIS search confirms:

- The real owner of the land
- The title status
- Whether the land is under government acquisition
- Whether there are disputes or encumbrances

If a property is not in AGIS, it is not legally secure, no matter how genuine the documents look.

KEY LAND TITLES IN ABUJA

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1. Right of Occupancy (R of O)

This is the initial legal right granted to an allottee to occupy land for a specific period.
You must:

1. Accept the offer
2. Pay all statutory fees within the stipulated time
3. Begin development within the required timeframe

Failure to comply can lead to withdrawal of the offer.

2. Certificate of Occupancy (C of O)

This is the strongest title and confirms legal ownership rights.
However, it does not exempt you from:

- Ground rent
- Development timelines
- Land use restrictions

3. Deed of Assignment

This transfers ownership from the seller to the buyer and must be registered in AGIS.
Without registration, the transfer is incomplete.

4. Power of Attorney

Often used in estate transactions, but it does not replace a Deed of Assignment.

ZONING MATTERS

Abuja operates under a strict master plan that guides land use, infrastructure, and urban development. Every plot is assigned a specific purpose such as residential, commercial, institutional, or mixed use, and this classification is enforced by the Development Control Department of the Federal Capital Development Authority (FCDA, Development Control Guidelines, 2025).

Buying residential land and constructing a commercial building on it is a violation of the approved land use and can result in stop work orders, sealing of the property, or outright demolition by Development Control (FCTA Development Control Enforcement Reports, 2025).
Several enforcement exercises in the FCT have led to the removal of structures built on plots that did not comply with the approved zoning, even when the owners had invested significant amounts in construction (FCDA, Development Control Guidelines, 2025).

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Always confirm the land use at the FCDA before making any payment. A valid title does not override zoning regulations.



FEATURE STORY
THE DEMOLITION THAT NEVER HAPPENED

Aisha bought two plots in a developing district through a family contact, dreaming of building a shopping complex. She spent millions on foundations, until Development Control issued a stop work notice. Her land was zoned strictly for residential use (FCDA, Development Control Guidelines, 2025).

She faced two choices: apply for a land use change and pay penalties, or demolish the structure. Fortunately, she consulted a professional firm that guided her through approval, saving her investment.
Her mistake cost time and money, but it could have been much worse. Many others lose projects because they fail to confirm zoning before construction.
Lesson: Always verify land use before buying or building in Abuja.

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NEW COMPLIANCE REALITIES

Recent reforms in Abuja now require investors to provide National Identification Number (NIN) and Bank Verification Number (BVN) for Certificate of Occupancy (C of O) processing. This measure was introduced to reduce title cloning, fraud, and fake land sales, ensuring that all transactions are traceable and secure (FCTA Land Administration Guidelines, 2025).
The system is becoming stricter and more transparent, meaning that genuine buyers are now better protected, while fraudulent practices are easier to detect and penalize.

FINAL WORD

Abuja now requires NIN and BVN for Certificate of Occupancy (C of O) processing to reduce fraud and title cloning (FCTA Land Administration Guidelines, 2025). The system is stricter and more transparent, protecting genuine buyers.
At De Velli, we ensure every property is AGIS-verified, compliant, and secure, guiding you through all documentation so your investment is safe and hassle-free.