



Why Abuja Buyers Hesitate

For many people in Abuja, the words “land banking” immediately raise questions. Is it legitimate? Who really owns the land? What happens if the government changes its land policies? What if the land is later acquired for another purpose? What if the documents look genuine today but become a problem tomorrow?

These concerns are understandable. Land remains one of the most valuable assets in Nigeria, but it is also one of the areas where buyers can expose themselves to significant risk if they do not carry out proper checks. In Abuja, recent cases involving disputed properties, questionable documents and cancelled allocations have made many potential investors even more cautious. But there is an important distinction to make. Land banking is not the same thing as land fraud. Land banking is a real estate strategy where an investor acquires land and holds it for the future, usually with the expectation that development, infrastructure, population growth and urban expansion will increase its value over time. BusinessDay described land banking in 2026 as a long term real estate strategy in which undeveloped land is acquired and held until surrounding growth increases its value.

The real question, therefore, is not simply whether land banking is safe or unsafe. The more important question is what land are you buying, who is selling it, what documents support the transaction and how can those claims be verified?

Why Abuja Buyers Are Nervous

Abuja has experienced genuine land related problems, so the caution people express should not simply be dismissed.

In February 2026, the Federal Capital Territory Administration cancelled 485 area council land allocations in parts of Bwari, AMAC and Kuje after verification exercises found that the affected documents were fake or not genuine. The affected applications had been submitted for regularisation but failed official scrutiny.

There have also been ongoing legal proceedings involving alleged land fraud in Abuja. In one 2026 case, a prosecution witness told the Federal High Court in Abuja that certain defendants allegedly sold portions of disputed plots without producing documents establishing their ownership or authority to sell the properties. The disputed locations included Guzape and Katampe. The defendants have denied the allegations.

Stories like these naturally affect public confidence. Someone who has spent years saving for

property does not want to discover that the land they purchased was improperly allocated, already belonged to someone else or was never properly documented.

That fear is therefore not completely without reason.

However, fear should lead to better due diligence, not necessarily complete withdrawal from the property market.

Can Land Laws Change?

This is another concern frequently raised by prospective buyers. Nigeria's land administration system is governed by legislation, including the Land Use Act, and the administration of land can involve government policies, regulations, documentation requirements and enforcement actions. The important point is that owning land does not mean being completely outside the legal framework governing that land.

AGIS explains that a valid land title in the FCT may be affected where the holder breaches conditions attached to the Right of Occupancy, such as failure to pay ground rent, unauthorised transfer or change of land use, or failure to develop the land where development is required. It also notes that land may be affected where it is required for an overriding public purpose, subject to the law.

This is why a responsible land investor should not think only about the price of the land. They should think about the legal status, documentation, conditions attached to the title and the process through which the property is being acquired.

A Certificate of Occupancy, deed, survey plan or offer letter should not simply be accepted because a seller presents a document with an official looking stamp. The underlying transaction needs to be properly examined.

What Makes Land Banking Safer?

The first layer is verification.

In Abuja, AGIS provides land title and registration related services, including title searches, land records and other documentation processes. Its official portal also allows registered users to access information connected to their land files, track applications, view property details and handle ground rent related services.

The second layer is understanding the seller's authority.

A person or company offering land for sale should be able to demonstrate how they obtained the right to sell it. A payment receipt issued by a company does not, by itself, establish ownership of the underlying land. A proper transaction may involve documents such as a deed of assignment, power of attorney, title documents and other supporting records depending on the circumstances.

The third layer is understanding what you are actually buying.

Land banking should not be presented as instant wealth. It is generally a long term strategy. The investor is betting on the future development of an area rather than expecting immediate rental income from the land.



That means location matters. Infrastructure matters. Planning matters. Documentation matters. The credibility of the developer matters.

The Calm Approach

The safest response to Abuja's land concerns is neither blind trust nor complete fear. It is careful investing.

Nigeria's land system has genuine complexities, and Abuja's property market has experienced real cases of fraudulent or disputed transactions. At the same time, the existence of these risks does not mean every land investment is fraudulent.

The better approach is to ask questions before making payment. Verify the land. Examine the title. Understand the transaction. Confirm the seller's authority. Understand the development plans around the location. Know the terms attached to the property and keep proper records of the transaction.

Land banking becomes much easier to understand when it is treated as a structured investment rather than simply "buying land and hoping the price goes up."

What De Velli Can Help With

At De Velli, we help investors approach land ownership with clearer information, structured property options and a focus on documentation, location and long term value. The next step is simple: understand the property before you commit to it.