RENEWED Hope

HOMEOWNERSHIP GUIDE

Your Complete Pathway to Owning a Home Under the Renewed Hope Agenda

Prepared by:

Know This Nigeria Network (KTNN)

Introduction

About the Renewed Hope Homeownership Guide

The **Renewed Hope Homeownership Guide** is a **citizen-facing booklet** – clear, attractive, and practical designed to help Nigerians understand, step by step, **how to own a home** under the **Renewed Hope Housing Programmes** of President **Bola Ahmed Tinubu, GCFR**.

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 nationwide **Renewed Hope National Homeownership and Housing Development Campaign** – a citizen engagement and public enlightenment initiative implemented by **Know This Nigeria Network (KTNN)** in collaboration with the **Federal Ministry of Housing and Urban Development**, its agencies, and media partners such as **Housing TV Africa**.

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 under the Renewed Hope Agenda.

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 through Renewed Hope programmes.

Why This Guide Matters

For many years, owning a home in Nigeria seemed complicated, expensive, and out of reach for ordinary citizens. The **Renewed Hope 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.

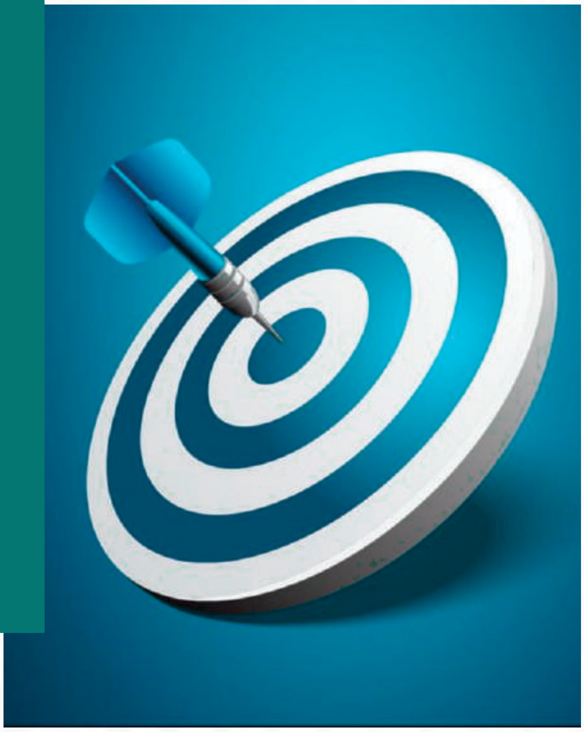
It is more than a booklet — it is an **empowerment tool**, part of a larger national effort to **educate, engage, and connect Nigerians** to real housing opportunities under the Renewed Hope Agenda. By putting verified information in the hands of citizens, it promotes **transparency**, fights misinformation,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

Prepared by Know This Nigeria Network (KTNN) *as part of the* **Renewed Hope National Homeownership and Housing Development Campaign** *in collaboration with the Federal Ministry of Housing and Urban Development (FMHUD) and Partner Institutions.*



Joint Foreword

By the Honourable Minister and Honourable Minister of State for Housing and Urban Development
Arc. Ahmed Musa Dangiwa, FNIA, FCIB
Rt. Hon. Abdullahi Ata

Arc. Ahmed Musa Dangiwa, FNIA, FCIB
Minister of Housing and Urban Development

Rt. Hon. Yusuf Abudullahi Ata
Minister of State Housing and Urban Development

Housing is at the heart of human dignity and national development. It shapes families, builds communities, and drives economies. Under the visionary leadership of **President Bola Ahmed Tinubu, GCFR**, the Federal Ministry of Housing and Urban Development is transforming Nigeria's housing sector through bold reforms, inclusive programmes, and renewed partnerships across all levels of government. The **Renewed Hope Homeownership Guide** is an important part of this transformation. It brings together, in one citizen-friendly publication, all the information Nigerians need to understand and access the housing opportunities available under the **Renewed Hope Agenda**.

For the first time, citizens can clearly see the **pathways to homeownership** — through mortgage, rent-to-own, social housing, cooperative, or direct purchase — and connect directly with the institutions that make these opportunities possible: 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)**.

This Guide is also part of the nationwide **Renewed Hope National Homeownership and Housing Development Campaign**, implemented by **Know This Nigeria Network (KTNN)** in collaboration with the Ministry and its partner agencies. The Campaign embodies our collective vision to take the message and benefits of homeownership to every Nigerian — from our cities to our rural communities, from professionals to artisans, and from cooperatives to diaspora investors.

As you turn the pages of this Guide, you will find practical information, inspiring stories, and clear directions on how to begin your journey toward owning a home. More importantly, you will see that this administration's commitment is not only to build houses, but to build hope — and to make that hope real for every Nigerian.

Together, let us continue to build a Nigeria where **every family has a home, every community has opportunity, and every citizen shares in the promise of Renewed Hope.**

Arc. Ahmed Musa Dangiwa, FNIA, FCIB
Honourable Minister of Housing and Urban Development

Rt. Hon. Abdullahi Ata
Honourable Minister of State for Housing and Urban Development

Message from the Permanent Secretary

Federal Ministry of Housing and Urban Development
Dr. Shuaib Belgore, OON

The **Renewed Hope Homeownership Guide** represents an important step in our collective effort to bring government closer to the people — not through words, but through clear, practical, and accessible information that empowers citizens to take part in their own progress. For decades, many Nigerians have struggled to understand how to access affordable housing opportunities. Complex procedures, misinformation, and lack of coordination often created barriers between citizens and the institutions designed to serve them. This Guide changes that narrative.

It provides a **simple, transparent, and step-by-step roadmap** for every Nigerian from public servants and private workers to artisans, traders, and members of cooperatives to understand the multiple **pathways to homeownership** available under the **Renewed Hope Housing Programme** of **President Bola Ahmed Tinubu, GCFR.** From the **Renewed Hope Cities and Estates** and the **Social Housing Programme**, to **Mortgage**, **Rent-to-Own**, and **Cooperative Housing**, this Guide outlines how citizens can access these opportunities, what criteria apply, and which federal housing institutions to contact.

It also reflects our Ministry's commitment to **institutional transparency, accountability, and efficiency** ensuring that every programme is people-centered and every home built represents a step toward inclusive national development. The collaboration between the **Federal Ministry of Housing and Urban Development** and **Know This Nigeria Network (KTNN)** in producing this publication is a model of public-private synergy for national enlightenment. By working together, we can ensure that the message of Renewed Hope reaches every home, every cooperative, and every community across Nigeria.

I encourage every reader to make use of this Guide explore the pathways, contact the relevant institutions, and take that first step toward homeownership. Our Ministry stands ready to support you on that journey.
Renewed Hope. Real Homes. For Every Nigerian.

Dr. Shuaib Belgore, OON
Permanent Secretary
Federal Ministry of Housing and Urban Development

2 Understanding the Renewed Hope Housing Ecosystem

The Renewed Hope Housing Ecosystem is the coordinated network of institutions, programmes, and financing vehicles established under the leadership of President **Bola Ahmed Tinubu, GCFR**, to make homeownership **affordable, accessible, and inclusive** for all Nigerians. It represents a unified system where every institution performs a clearly defined role — from policy formulation and financing to construction, delivery, and capacity building — under the supervision of the **Federal Ministry of Housing and Urban Development (FMHUD)**.

2.1 The Federal Ministry of Housing and Urban Development (FMHUD): The Policy Driver

At the centre of this ecosystem is the **Federal Ministry of Housing and Urban Development**, led by **Arc. Ahmed Musa Dangiwa, FNIA, FCIB**. The Ministry provides:

- **Policy direction, coordination, and oversight** of all federal housing institutions.
- **Strategic programme design** under the *Renewed Hope Agenda*, including:
  - The *Renewed Hope Cities & Estates Programme*
  - The *National Urban Renewal and Slum Upgrade Programme (NURSUP)*
  - The *National Land Registration, Documentation, and Titling Programme (Land4Growth)*
  - The *Building Materials Manufacturing Hubs Initiative*
  - The *National Artisan Skills Acquisition Programme (NASAP)*

FMHUD ensures that housing development aligns with the President's Renewed Hope priorities: affordability, inclusiveness, sustainability, and local content. It also acts as the bridge between state governments, the private sector, and international development partners.

2.2 The Financing Pillars

The Renewed Hope Housing Ecosystem rests on **four key financing pillars**, each represented by a specialized institution with a distinct mandate:

A. Federal Mortgage Bank of Nigeria (FMBN)

The **FMBN** is Nigeria's apex mortgage institution and serves as the financial backbone for affordable homeownership. It mobilizes funds through the **National Housing Fund (NHF)** a contributory savings scheme and provides **low-interest mortgage loans**, **rent-to-own products**, and **construction financing** for individuals and cooperatives.

FMBN makes it possible for low- and middle-income earners to own homes by paying over long tenors of up to **30 years**at an affordable interest rate of **6% per annum**.

B. Family Homes Funds Limited (FHFL)

The **FHFL** focuses on **social housing and affordability**. It targets Nigerians earning less than ₦100,000 per month people who are often excluded from traditional mortgage markets. FHFL delivers homes priced between **₦2 million and ₦10 million**, creates jobs through construction, and partners with developers and state governments to deliver *Renewed Hope Social Housing Estates* nationwide.

C. Federal Housing Authority (FHA)

The **FHA** is the government's **housing delivery agency**, responsible for building, managing, and maintaining housing estates across Nigeria. It offers **direct sales**, **rent-to-own**, and **site-and-services** schemes for Nigerians seeking ready-to-occupy homes or plots to build on. FHA also leads *urban renewal projects* that revitalize old estates and upgrade city housing infrastructure.

D. Nigeria Mortgage Refinance Company (NMRC)

The **NMRC** strengthens mortgage market liquidity by **refinancing mortgage loans** issued by banks and primary mortgage institutions. It sets uniform lending standards, develops mortgage-backed securities, and ensures banks can lend to homebuyers at longer tenors and lower interest rates. Through its **Mortgage Market Information Portal (MMIP)**, Nigerians can compare mortgage products nationwide.

E. Ministry of Finance Incoprated's Real Estate Investment Fund (MREIF)

The **MREIF** is a new institutional mechanism designed to **crowd in private and institutional capital** into housing delivery. It provides:

- **Single Digit Mortgage Financing through Primary Mortgage Banks**
- **Off-take guarantees** for developers ensuring their built units are purchased by end-buyers.
- This helps developers access financing earlier and gives homebuyers more affordable options.

2.3 The Land and Infrastructure Enablers

Affordable housing cannot thrive without access to serviced land, infrastructure, and secure land tenure. To address these systemic gaps, FMHUD is driving:

- **The Land4Growth Programme:** A nationwide initiative to modernize land administration, streamline titling, and digitize registries across all states. It enables citizens and developers to obtain secure titles faster, which in turn unlocks access to credit and investment.

- **The National Urban Renewal and Slum Upgrade Programme (NURSUP):** Upgrading informal settlements, improving drainage, sanitation, and road networks, and creating inclusive urban spaces.

- **Building Materials Manufacturing Hubs:** Located across Nigeria's six geopolitical zones, these hubs will localize production, reduce import dependence, stabilize prices, and create jobs.

- **National Artisan Skills Acquisition Programme (NASAP):** Training and certifying artisans and craftsmen to raise quality, improve productivity, and create jobs tied directly to housing projects.

2.4 The Partnership and Private Sector Interface

The Renewed Hope Housing Ecosystem is not government-driven alone it is **government-enabled and private-sector-led**. Through the Ministry's partnerships with:

- **Development Finance Institutions (DFIs)** e.g., World Bank, IFC, AfDB, Shelter Afrique Development Bank.
- **Guarantee Institutions** e.g., MOFI and InfraCredit.
- **Professional Bodies and Academia** e.g., Nigerian Institute of Architects (NIA), NIQS, NIESV, and the University of Lagos Centre for Housing and Sustainable Development.

These partnerships bring in financing, innovation, green-building certification (e.g., IFC EDGE), and technical expertise to scale delivery and ensure sustainability.

2.5 The Unified Homeownership Delivery Framework

At its core, the Renewed Hope Ecosystem functions as a **single, interconnected system**:

Function	Lead Institution	Output
Policy & Oversight	FMHUD	Vision, regulation, coordination
Mortgage Finance	FMBN	Long-term, low-interest home loans
Affordable Housing	FHFL	Low-cost housing and rent-to-own
Housing Development	FHA	Construction and estate delivery
Mortgage Liquidity	NMRC	Refinance, standardization, MMIP
Developer Support	MREIF	Off-take guarantees and equity
Land Titling	Land4Growth	Secure, digital titles
Skills & Local Content	NASAP, Hubs	Jobs and cost reduction

Together, these create a **360° ecosystem** from land to loan, from construction to title designed to make homeownership possible for every Nigerian.

3 Pathways to Homeownership

The Renewed Hope Homeownership framework provides **multiple pathways** designed to match the income levels, employment types, and financial realities of Nigerians. Whether you are a civil servant, artisan, trader, self-employed entrepreneur, or salaried worker, there is a *clear and accessible route* to owning your home under the Renewed Hope Agenda of President **Bola Ahmed Tinubu, GCFR**.

This section explains those pathways — from **Social Housing** for low-income earners, to **Affordable Housing Mortgages** for middle-income Nigerians, and **Private Sector & Developer-Backed Schemes** for higher-income groups. Each pathway connects you to one or more federal housing institutions, programmes, and financing products.

3.1 The Renewed Hope Housing Ladder

At the core of the Renewed Hope Homeownership strategy is the **Housing Ladder Model** a progressive system that allows Nigerians to **enter at any level and move upward over time**.

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

3.2 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.

3.3 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.

3.4 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.

3.5 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.

3.6 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.

3.7 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.

3.8 Choosing the Right Path

To help Nigerians easily identify where they fit, the **Renewed Hope 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.

3.9 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**.
This is the essence of Renewed Hope: a government that opens many doors so that every citizen can find their key.

4 The Homeownership Actors and their Offerings

4. The Homeownership Actors and Their Offerings
The Renewed Hope 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.
Together, they form one unified housing delivery system under the leadership of the **Federal Ministry of Housing and Urban Development (FMHUD)**.

4.1 Federal Ministry of Housing and Urban Development (FMHUD)

Mandate: To provide national policy direction, coordination, and regulation of the housing and urban development sector in line with President Bola Ahmed Tinubu's **Renewed Hope Agenda**.
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.

4.2 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.

4.3 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.

4.4 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.

4.5 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.

4.6 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 Renewed Hope 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

4.7 How the Institutions Work Together

Each of these institutions plays a **distinct but interconnected role** in the Renewed Hope Housing delivery chain:

Function	Institution	Contribution
Policy, Coordination & Reform	**FMHUD**	National programmes, regulatory oversight
Affordable Mortgage Finance	**FMBN**	NHF, rent-to-own, cooperative housing
Housing Construction & Estate Management	**FHA**	Estate delivery and sales
Social & Affordable Housing for Low-Income	**FHFL**	Rent-to-own, construction financing
Mortgage Liquidity & Market Stability	**NMRC**	Refinance & standardization
Investment & Developer Support	**MREIF (MOFI)**	Off-take guarantees, equity funding

This integrated approach ensures that Nigerians can **find a pathway that fits their reality** — from conception to completion, from **dream to ownership**.

5 How to Apply (Step by Step)

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

Owning a home under the Renewed Hope Agenda has been made **simpler, faster, and more transparent** than ever before. Whether you're applying for a mortgage, joining a cooperative, or opting for rent-to-own, the process follows a clear and structured path.

This section walks you through every stage of the journey from **interest** to **inspection**, from **application** to **allocation**, and finally to **ownership**.

5.1 The Renewed Hope 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

Tip: Many projects are branded as **Renewed Hope Cities**, **Renewed Hope Estates**, or **Social Housing Estates** — look out for these labels when choosing.

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.

5.2 Visual Flow: The Renewed Hope Homeownership Application Process

5.3 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

5.4 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.

5.5 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.

5.6 Your Journey, Our Commitment

The Federal Ministry of Housing and Urban Development and its agencies are committed to making the homeownership process **transparent, inclusive, and sustainable.**
With the Renewed Hope Agenda, **every Nigerian young or old, rural or urban, formal or informal now has a pathway to call a house their home.**

“Your key to homeownership is in your hands. Start today, and let Renewed Hope unlock the door to your own home.”

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

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

The Renewed Hope Homeownership vision is not just about building houses it is about **building systems that make homeownership sustainable for generations.** To achieve this, the Federal Ministry of Housing and Urban Development (FMHUD), under the leadership of **Arc. Ahmed Musa Dangiwa, FNIA, FCIB**, has launched a suite of transformative programmes that address the root causes of Nigeria's housing challenges: **high costs**, **limited access to land**, **unskilled labour**, and **weak urban infrastructure.**

These programmes work hand-in-hand with federal housing institutions and private partners to reduce costs, expand access, and empower communities.

6.1 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.

6.2 Renewed Hope Social Housing Programme

Bringing Affordable Homes to Every Community

Purpose

The **Renewed Hope Social Housing Programme (RH-SHP)** is the **flagship pro-poor housing initiative** of the **Renewed Hope Agenda** of **President Bola Ahmed Tinubu, GCFR**. Its goal is to ensure that **every Nigerian no matter how modest their income has a chance to own a decent home**.

This programme directly targets **no income, low-income earners and informal-sector workers** teachers, drivers, artisans, traders, and others earning **the bare minimum wage (N70,000) per month** who have long been excluded from formal housing markets.

Under this scheme, the Federal Government plans to **deliver 77,400 affordable homes 100 units in each of Nigeria's 774 Local Government Areas (LGAs)**.
This makes it the **most inclusive, community-based housing rollout** in the nation's history.

Key Features

Flexible Rent-to-Own & Installment Plans: Payments spread conveniently to match household income levels.
Grassroots Coverage: 100-unit estates in each LGA to reduce rural-urban migration and balance development.
Local Content & Jobs: Labour-intensive construction using local artisans and materials.
Blended Finance Model: Government seed fund + DFI loans + private equity = sustainable funding.
Livable Communities: Each estate includes basic infrastructure — roads, drainage, electricity, water, schools and clinics.

Target Beneficiaries

- Artisans, market women, mechanics, drivers, okada riders, and other informal workers.
- Teachers, nurses, and civil servants stationed in rural or semi-urban areas.
- Persons with disabilities, widows, IDPs, and other vulnerable groups.
- Youth entrepreneurs and agro-preneurs seeking starter homes near economic opportunities.

Expected Impact

Impact Area	Outcome
Homes Delivered	77,400 units (100 per LGA) nationwide
Jobs Created	Over 2 million direct and indirect jobs
Local Industry Boost	Growth for artisans, suppliers and SMEs in building materials
Economic Revival	Revitalized rural economies and small-town markets
Improved Living Standards	Safe, decent homes with basic services
Balanced Urbanization	Slows rural exodus and spreads development evenly across states

6.3 National Urban Renewal and Slum Upgrade Programme (NURSUP)

Purpose: To improve the **living conditions of millions of Nigerians** living in informal settlements and inner-city slums by upgrading infrastructure, sanitation, and access to services.

Components:

- Provision of basic infrastructure (roads, drainage, water supply, streetlights).
- Community upgrading rather than displacement.
- Social amenities — schools, health centres, and markets.
- Relocation and compensation where necessary.

Goals:

- Upgrade **slum areas** across Nigeria's six geopolitical zones.
- Improve the lives of **over 500,000 urban poor residents**.
- Promote inclusion, safety, and resilience in cities.

6.4 Land4Growth – National Land Registration, Documentation and Titling Programme

Purpose: To make **land administration more transparent, efficient, and accessible** unlocking land as a true asset for Nigerians and enabling homeownership and mortgage access.

Core Objectives:

1. Digitize and harmonize land registries nationwide.
2. Develop state-level **Land Information Systems (LIS)** and **Geospatial Data Hubs.**

3. Support state governments in issuing Certificates of Occupancy (C of O) within 30 days.
4. Reduce disputes and fraud through a national land database.
5. Enable citizens to use titled land as collateral for housing loans.

Key Components:

- **Model State Land Use Bill:** modernizing the Land Use Act's implementation at state level.
- **Standard Operating Procedures (SOPs):** ensuring efficiency and uniformity.
- **National Land Titling Toolkit:** to guide state land registries.

Impact:

- Faster land titling and documentation for developers and individuals.
- Improved investor confidence in real estate projects.
- Reduction in project delays and costs caused by land disputes.

6.5 Building Materials Manufacturing Hubs Initiative

Purpose: To localize production of key building materials — reducing reliance on imports and making housing construction more affordable and sustainable.
Concept: Each of Nigeria's six geopolitical zones will host a **Building Materials Manufacturing Hub**, providing infrastructure and facilities for local and international investors to establish manufacturing plants.

Products to be Produced:

- Cement and concrete products
- Steel and rebar
- Roofing materials and tiles
- Paints and finishing products
- Doors, windows, sanitary fittings, and solar equipment

Expected Impact:

- Over **50,000 jobs per hub** in manufacturing, logistics, and retail.
- Reduction in building material costs by **25–40%.**
- Attraction of **private investment exceeding ₦500 billion** over five years.
- Enhanced backward integration and local content in the housing sector.

Example: The proposed **Lekki Building Materials Hub (South-West Zone)** will host over 100 manufacturers producing steel, tiles, and paints, directly supporting affordable housing delivery in Lagos and neighbouring states.

6.6 National Artisan Skills Acquisition Programme (NASAP)

Purpose: To address the shortage of skilled artisans and ensure quality, safety, and sustainability in housing construction.

Objectives:

- Train and certify 10,000 artisans annually across Nigeria.
- Establish Artisan Training Centres within Renewed Hope Estates and Hubs.
- Link certified artisans to housing projects nationwide through a digital "**Artisan Marketplace Platform**."

Target Trainees: Bricklayers, plumbers, electricians, tilers, painters, carpenters, welders, and solar technicians.

Partnerships:

- **National Board for Technical Education (NBTE)**
- **TVET Agencies, State Governments, and Private Contractors**

Impact:

- Creation of **decent, well-paying jobs** for youth.
- Reduction of dependence on foreign artisans.
- Improved quality and timely delivery of housing projects.
- A new generation of "Certified Nigerian Builders" driving industrial growth.

Example: In Nasarawa State, the NASAP pilot has already trained 500 artisans for Renewed Hope Estate projects — with direct job placements guaranteed upon certification.

6.7 Other Supporting Initiatives

a. National Housing Data Centre (NHDC): Establishing a unified housing data system to track supply, demand, prices, and financing trends — providing policymakers and investors with accurate, real-time insights.

b. Green Building and Sustainability Programme (in partnership with IFC EDGE): Promoting energy-efficient, climate-smart housing designs through training, certification, and incentives for developers.

6.8 The Big Picture How These Programmes Work Together

Challenge	FMHUD Intervention	Impact
High cost of housing materials	Building Materials Hubs	Lower construction costs
Unskilled workforce	NASAP	Job creation & quality improvement
Insecure land tenure	Land4Growth	Faster land titling & easier access to credit
Urban slums and poor infrastructure	NURSUP	Upgraded communities & improved living standards
Limited housing supply	Renewed Hope Cities & Estates	Increased availability of affordable homes

6.9 The Renewed Hope Promise

"Our approach is holistic — from land to title, from skill to structure, from brick to key. Every programme we implement is designed to make it easier, cheaper, and faster for Nigerians to own a home." **Arc. Ahmed Musa Dangiwa, FNIA, FCIB**
Honourable Minister of Housing and Urban Development

Excellent. Here's the expanded **Section 7: Partner & Investor Ecosystem** for the *Renewed Hope Homeownership Guide*.

This section explains how partnerships with development finance institutions, investors, professional bodies, and state governments form the **financial and institutional backbone** of Nigeria's Renewed Hope Housing Revolution.

7 Partner & Investor Ecosystem

Building Renewed Hope Through Partnerships and Shared Investment

The Renewed Hope Housing and Homeownership vision is not driven by government alone — it is powered by **partnerships**. Under the leadership of **President Bola Ahmed Tinubu, GCFR**, and the direction of the **Honourable Minister of Housing and Urban Development, Arc. Ahmed Musa Dangiwa**, the Federal Ministry of Housing and Urban Development (FMHUD) has built a robust network of **national and international partners** that work together to expand housing finance, lower construction costs, and accelerate delivery nationwide.

These partnerships ensure that **public resources catalyse private investment**, creating a sustainable pipeline of affordable housing opportunities for Nigerians in every state.

7.1 The Partnership Framework

FMHUD's partnership framework rests on four interconnected pillars:

Pillar	Focus Area	Core Partners
Finance & Investment	Mobilizing long-term capital for affordable housing	MOFI (MREIF), InfraCredit, Shelter Afrique, AfDB, World Bank, IFC, private banks
Technology & Innovation	Promoting green, efficient, and cost-saving construction methods	IFC EDGE, UN-Habitat, FMBN, Local developers.
Policy & Reform	Strengthening land governance, housing finance policy, and urban planning	State Governments, NMRC, FHF, academia, professional bodies
Capacity Building	Training artisans, professionals, and institutions to improve standards.	NBTE, TVET agencies, universities, international training partners.

Together, these partners form the **Renewed Hope Partner Network** — a coalition that finances, builds, trains, and sustains Nigeria's housing transformation.

7.2 Development Finance Institutions (DFIs) and Multilateral Partners

A. International Finance Corporation (IFC) – EDGE Green Building Partnership

- The IFC, a member of the World Bank Group, works with FMHUD to mainstream **green building standards** and promote **climate-smart housing**.
- Through its **EDGE (Excellence in Design for Greater Efficiencies)** platform, IFC provides:
  - Certification for energy-efficient and resource-saving housing.
  - Technical training for ministry staff, developers, and builders.
  - Access to concessional climate financing for certified projects.
- The partnership aligns with FMHUD's drive to reduce energy costs and environmental impact.

Impact:

- Over **5,000 housing units** targeted for EDGE certification across Renewed Hope Estates.
- Reduction in building energy and water consumption by up to **40%**.

B. Shelter Afrique Development Bank (ShafDB)

- A Pan-African housing development bank jointly owned by African governments, including Nigeria.
- Partnering with FMHUD to:
  - Provide **long-term development finance** for affordable housing projects.
  - Offer **technical support and capacity building** for developers.
  - Finance public-private partnership housing schemes.
- FMHUD and ShafDB are co-developing a **Housing PPP Framework** that connects Nigerian developers with ShafDB-backed funding.

Impact:

- Joint pipeline of **5,000 housing units** under Renewed Hope Cities initiative.
- Access to **USD 100 million** in concessional financing for Nigerian developers.

C. African Development Bank (AfDB)

- Supporting FMHUD's efforts to create a **Regional Housing and Urban Infrastructure Fund**.
- Financing renewable energy, urban regeneration, and housing data systems.
- Working with MOFI and FMHUD to support infrastructure financing for building materials hubs.

Impact:

- Co-financing of infrastructure and slum upgrade projects in NURSUP.
- Alignment with the AfDB's *"Jobs for Youth in Africa"* programme through NASAP.

D. World Bank Group

- Provides policy, research, and technical advisory support to FMHUD on:
  - Affordable housing finance systems.
  - Land titling reforms and digitization.
  - Urban resilience and climate adaptation.
- Collaboration with FMHUD and the Nigeria Governors' Forum to improve state-level housing delivery frameworks.

Impact:

- Strengthening mortgage frameworks and expanding access to housing credit.
- Integrating digital land systems with World Bank's *Ease of Doing Business* agenda.

E. United Nations Human Settlements Programme (UN-Habitat)

- Partnering with FMHUD to align Nigeria's housing and urban reforms with the **New Urban Agenda** and **Sustainable Development Goal 11 (Sustainable Cities and Communities).**
- Provides capacity building on:
  - Inclusive urban design and planning.
  - Affordable housing data and research.
  - Climate resilience and sustainable building practices.

Impact:

- Integration of UN-Habitat's *Participatory Slum Upgrading Programme* (PSUP) into NURSUP.
- Improved global visibility for Nigeria's housing reforms.

Partner	Role
Nigerian Institute of Architects (NIA)	Design excellence and sustainability.
Nigerian Institute of Quantity Surveyors (NIQS)	Cost management and project valuation.
Nigerian Institution of Estate Surveyors and Valuers (NIESV)	Land valuation, title verification, and property management.
Council of Registered Builders of Nigeria (CORBON)	Quality control and builder certification.
Centre for Housing and Sustainable Development (University of Lagos)	Research and policy analysis.

7.4 Private Developers and PPP Partners

FMHUD's partnerships with private developers are at the heart of its delivery model. Through **Public-Private Partnerships (PPPs)**, the Ministry provides:

- **Land access and infrastructure** support.
- **Off-take guarantees** via MREIF and FHFL.

- **Financing linkages** to FMBN, NMRC, and InfraCredit.
- **Policy incentives** for developers committed to affordability.

Developer Benefits:

- Reduced project risk through guaranteed sales.
- Access to long-term, low-cost financing.
- Inclusion in the Renewed Hope brand network — ensuring visibility and credibility.

Examples of PPP Projects:

- Renewed Hope City, Karsana (Abuja).
- Renewed Hope City, Ibeju Lekki, Lagos
- Renewed Hope City, Kano

7.5 The Renewed Hope Partner Network: A Collective Impact Model

Partner Category	Role in the Ecosystem	Benefit to Nigerians
Federal Housing Institutions	Policy, regulation, and delivery	Coordinated and transparent access
DFIs & International Partners	Technical expertise, long-term finance	Affordable, sustainable housing
Private Developers & Investors	Project execution and innovation	Increased housing supply
State Governments	Land and enabling environment	Lower costs, faster delivery
Professional & Academic Institutions	Standards and research	Quality assurance and innovation

7.6 The Renewed Hope Advantage

"When public leadership, private capital, and global expertise work together, homeownership becomes not just a dream — but a national reality."

Arc. Ahmed Musa Dangiwa, FNIA, FCIB

Honourable Minister of Housing and Urban Development

Through this ecosystem, every naira invested in housing multiplies across the economy creating jobs, empowering artisans, strengthening industries, and transforming cities into centres of Renewed Hope

8 Frequently Asked Questions (FAQ)

Everything You Need to Know About Owning a Home Under the Renewed Hope Agenda

1. What is the Renewed Hope Housing Programme?

The Renewed Hope 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 Renewed Hope 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:

- A **Renewed Hope 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 under the Renewed Hope Programme?

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:www.renewedhopehoms.fmhud.gov.ng
   - FMBN –www.fmbn.gov.ng
   - FHA – www.fha.gov.ng
   - FHFL –www.familylhomesfunds.com
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 **Renewed Hope 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. Renewed Hope 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: **@fmhudnigeria**.
- 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 Renewed Hope 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 **Renewed Hope 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.familyhomesfunds.com	info@familyhomesfunds.com	CBD, Abuja
NMRC	www.nmrc.com.ng	info@nmrc.com.ng	Wuse II, Abuja
MOFI / MREIF	www.mofi.gov.ng	info@mofi.gov.ng	CBD, Abuja

26. What is the long-term vision of the Renewed Hope Agenda for Housing?

The goal is to build a Nigeria where **every family regardless of income or location can own a decent, secure, and affordable home.** Through the combined efforts of FMHUD, its agencies, and private partners, housing will continue to drive **job creation, urban renewal, industrial growth, and national dignity.**

9 Contact Directory

Where to Find Help, Apply, or Get More Information

The Renewed Hope 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 Secretariat Complex, Mabushi, Abuja, Nigeria.
- **Social Media:**
    - Twitter/X: @fmhudnigeria
    - Facebook: facebook.com/fmhudnigeria
    - Instagram: @fmhudnigeria
    - 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.*

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.familyhomesfunds.com
- **Email:** info@familyhomesfunds.com
- **Phone:** +234 (0) 9 904 7000
- **Headquarters:** 12th Floor, Nigerian Reinsurance Building, 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 (0) 9 291 8972
- **Headquarters:** 5th Floor, Ndola Square, Plot 611, Aminu Kano Crescent, Wuse II, Abuja.
- **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:** Ministry of Finance 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 **Renewed Hope Housing Programme**, please contact the **Renewed Hope Housing Help Desk** via:
helpdesk@fmhud.gov.ng

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

Online Portal:
www.renewedhopehomes.gov.ng
(coming soon)

"Help is just one click, one call, or one visit away. The Renewed Hope team is ready to guide you — from inquiry to key."

RENEWED Hope

HOMEOWNERSHIP GUIDE