RENEWED HOPE

RENEWED HOPE NATIONAL HOMEOWNERSHIP & HOUSING DEVELOPMENT CAMPAIGN

(STATE-BY-STATE)

2025 Edition

Organized by

KTNN
KNOW THIS NIGERIA NETWORK

In collaboration with

FEDERAL MINISTRY OF HOUSING AND URBAN DEVELOPMENT

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Background

Access to decent, affordable housing is vital for sustainable national development. Recognizing this, the Federal Government of Nigeria, under the **Renewed Hope Agenda** of His Excellency, President Bola Ahmed Tinubu, GCFR, has prioritized housing and urban development as a critical driver of inclusive growth, economic prosperity, and social stability.

In line with this vision, the **Federal Ministry of Housing and Urban Development** is implementing a range of bold, system-changing initiatives, including:

- The rollout of **Renewed Hope Cities and Estates** to deliver affordable, livable, and climate-resilient communities across the country,
- The planned launch of **Renewed Hope Social Housing Estates** targeted at low-income Nigerians,
- The planned establishment of a dedicated **National Social Housing Fund (NSHF)** to mobilize sustainable long-term financing for affordable housing,
- The implementation of the **Nigeria Land Registration, Documentation, and Titling Programme (NLRDTP)** to unlock land assets, improve security of tenure, and stimulate housing investment,

- The planned creation of **Building Materials Manufacturing Hubs** in each geopolitical zone to localize production, reduce housing construction costs, and generate employment, and
- The ongoing **reform and repositioning of the Federal Mortgage Bank of Nigeria (FMBN)** and **Federal Housing Authority (FHA)** to improve transparency, operational efficiency, and expand access to affordable mortgage financing.

In addition to these Ministry-led reforms, other national institutions are contributing significantly to deepening housing finance and enabling sustainable housing delivery:
- The **Nigeria Mortgage Refinance Company (NMRC)** is undergoing strategic restructuring to strengthen liquidity in the mortgage market and support long-term mortgage lending,
- The Family Homes Fund Limited (FHFL) making it easier for people to finance affordable housing projects that align with the New Urban Agenda and the Global Goals, and
- The **MOFI Real Estate Investment Fund (MREIF)**, established by the **Ministry of Finance Incorporated (MOFI)**, is designed to **stimulate the provision of lower-interest, long-term mortgage loans** to Nigerians by attracting institutional capital into the housing finance sector.

Beyond these efforts, there are massive opportunities at both the national and international levels—ranging from housing finance windows, technical assistance, and capacity-building support to public-private partnerships—that **State Governments can tap into to enhance the delivery of their housing development plans**.

However, a critical disconnect remains. Many **State Governments continue to operate in silos**, often unaware of the wide array of reforms, programmes, and resources available to them. As a result, they are unable to fully align with federal policy priorities or leverage these opportunities due to:
- Limited access to timely information,
- Weak institutional capacity, and
- Inadequate technical expertise.

To bridge this gap, **Know This Nigeria Network Limited** proposes the **State-by-State Renewed Hope Homeownership and Housing Development Campaign**. This initiative is designed to:
- Equip citizens with practical tools and knowledge for homeownership,
- Facilitate stronger collaboration between Federal and State actors, and
- Build institutional capacity at the subnational level to unlock housing delivery at scale.

Strategic Campaign Objectives

Public Empowerment

Equip Nigerians with practical knowledge to access affordable homeownership opportunities.

State-Federal Synergy

Strengthen collaboration between State Governments, Federal Housing Institutions, the Federal Ministry of Housing and Urban Development, and Development Partners.

Strategic Housing Advisory

Engage housing experts to review and enhance State Housing Development Plans based on national and global best practices.

Housing Reform Advocacy

Embed Housing and Urban Development Reform Champions within State Governments.

Deepening Housing Market

Connect States and citizens with national/international housing finance and technical assistance opportunities.

Campaign Components

A. Housing and Urban Development Executive Session
(Restricted Attendance | 2 Days)
Audience:
Governors, Deputy Governors, Commissioners (Housing, Land, Urban Development, Finance, Planning, Environment), State Legislators, CEOs of State Housing Corporations, Mortgage Institutions, PPP Directors, Private Developers.

Format:
Day 1 – Presentations by:
- Federal Ministry of Housing and Urban Development
- Federal Mortgage Bank of Nigeria (FMBN)
- Federal Housing Authority (FHA)
- Family Homes Funds Ltd (FHFL)
- Nigerian Mortgage Refinance Company (NMRC)
- Ministry of Finance Incorporated (MOFI)
- Development Partners (World Bank, Shelter Afrique Development Bank, IFC EDGE)

Focused Discussions on:
- National Housing Reform Agenda
- Unlocking Land for Housing
- Housing Finance Innovations and PPP Models
- Urban Renewal and Slum Upgrading
- Accessing Global Funds and Technical Assistance

Day 2 – Technical Workshops:
- Expert Review of State Housing Development Plans
- Tailored Advisory on Housing Delivery Acceleration
- Presentation of Strategic Insights per State

Networking Dinner:
An informal session to build relationships and deepen collaboration.

Special Additions:
- Engagement of housing experts to assess State Housing Programmes, Plans and Policies
- Delivery of reform recommendations and implementation strategies
- Designation of **Housing and Urban Development Reform Champions** for each Governor

B. Renewed Hope Homeownership Seminar

(Open to the Public | 2 Days)

Audience:
General public, civil servants, artisans, entrepreneurs, youth groups, professional associations, cooperative societies.

Day 1: Understanding the Pathways to Homeownership

Featuring Presentations by:

- Federal Ministry of Housing and Urban Development (FMHUD)
- Federal Mortgage Bank of Nigeria (FMBN)
- Family Homes Funds Limited (FHFL)

Topics Include:

- Accessing affordable mortgages
- Renewed Hope Housing Projects and pathways to ownership

Interactive Q&A with institution representatives

Day 2: Understanding the Pathways to Homeownership

Featuring Presentations and Workshops by:

- Nigeria Mortgage Refinance Company (NMRC)
- Family Homes Funds Limited (FHFL)
- Mortgage Refinance and Expansion Investment Fund (MREIF)

- **Sessions Include:**
    - Mortgage literacy and financial planning
    - Onsite application and registration support booths
    - Hands-on demonstrations of digital housing platforms

Exhibition Stands:
Banks, developers, housing associations, mortgage providers, fintechs

Expected Outcomes

1. Greater public enrollment in federal housing initiatives
2. Broader awareness of affordable housing options
3. Strengthened State housing delivery capacity
4. Better alignment of subnational efforts with national reform priorities
5. Creation of a national database of prospective homeowners

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