

Quid & Stones — Diaspora Buyer's Guide

Abuja & Lagos real estate · From our published FAQ · Contact us for current prices.
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This guide summarises process guidance for buyers, sellers, renters and diaspora investors. It is not legal advice. Always instruct an independent Nigerian lawyer for title searches at AGIS (Abuja) or the Lagos Lands Bureau.

For Buyers — Abuja & Lagos

How do I start buying property in Abuja or Lagos?

Clarify your budget (including legal, search, survey, consent/registration and agency costs), decide whether you want a completed home or off-plan, and shortlist areas that fit how you will use the property. Engage Quid & Stones to shortlist verified listings, then instruct an independent Nigerian lawyer to run title checks before you pay any substantial deposit. In Abuja, title records are administered through AGIS (Abuja Geographic Information Systems); in Lagos, through the Lagos State Lands Bureau / Land Registry.

Which title documents matter in Abuja and Lagos?

Under Nigeria's Land Use Act, land is held by right of occupancy. A Certificate of Occupancy (C of O) is a strong statutory title. A Right of Occupancy (R of O) is the correct title in some zones (including certain Area Council contexts in the FCT). A Deed of Assignment transfers interest from seller to buyer but is only as strong as the underlying title. When a property with an existing C of O is sold, Governor's Consent (or FCT Minister's consent processes administered via AGIS in Abuja) is generally required to complete the transfer. Always verify originals at AGIS (Abuja) or the Lagos Lands Bureau—not photocopies alone.

How should I verify a property before paying?

Have your own lawyer (not only the seller's or developer's counsel) conduct a registry search, confirm the seller is the registered holder, and check for encumbrances, court orders or government acquisition. Match the survey plan to the physical site. For off-plan, also confirm the developer's CAC registration, planning approval, land title and a track record of completed projects. Quid & Stones can coordinate inspections and introductions; final legal verification should still be independent.

What are the risks of buying off-plan in Abuja or Lagos?

Off-plan can offer early pricing, but risks include delayed delivery, specification changes, weak title on the land, or projects without proper planning approval. Tie payments to independently verified construction milestones where possible, get delivery timelines and remedies in writing, and avoid paying a large share of the price before meaningful progress. Prefer developers with completed, occupied projects you can inspect.

Which areas does Quid & Stones typically cover?

Our live portfolio and brokerage focus on Abuja neighbourhoods such as Maitama, Asokoro, Wuse 2, Guzape, Katampe (including Katampe Extension), Jahi, Life Camp, Kado, Kukwuaba and Mabushi, with Lagos opportunities in established corridors such as Lekki, Ikoyi, Victoria Island and Ajah when listed. Ask us for current availability in your preferred district.

For Sellers — Abuja & Lagos

How do I know what my Abuja or Lagos property is worth?

Compare recent sales of similar homes in the same micro-location, then instruct a registered Estate Surveyor and Valuer (NIESV) for an independent valuation if you need a formal figure for pricing, banking or diaspora reporting. Condition, title strength, access roads, power/water reliability and neighbourhood demand all affect value in FCT and Lagos markets.

What do I need ready before listing with an agent?

Gather your root title (C of O / R of O as applicable), prior Deeds of Assignment, survey plan, approved building plans where relevant, utility and service charge information, and clear photographs. Confirm there are no unresolved disputes or encumbrances. Quid & Stones can help package the listing and market it to local and diaspora buyers.

What fees should sellers expect in a Nigerian sale?

Budget for your lawyer, any outstanding ground rent or charges, and agency fees agreed in writing. Agency commission is typically a matter of contract; in Lagos, LASRERA rules cap shared commission among registered agents at 15% of the sale price where two or more registered agents share it. Consent and registration costs are often for the buyer's account but can be negotiated—confirm the split before you accept an offer. Always agree fees for your transaction in writing.

How do inspections and viewings usually work?

Serious buyers—especially diaspora clients—will want a scheduled physical inspection, often with video for relatives abroad. Prepare access, fix obvious defects, and have title copies ready for the buyer's lawyer. Quid & Stones can schedule accompanied viewings in Abuja and coordinate Lagos viewings for listed stock.

What legal steps close a sale in Abuja or Lagos?

After offer and acceptance, lawyers prepare the contract and Deed of Assignment, funds are paid through agreed channels (ideally traceable company or escrow-style arrangements), and the transfer is perfected with the required consent and registration at AGIS (Abuja) or the Lagos Lands Bureau. Do not hand over possession before your lawyer confirms payment and document execution terms.

For Renters — Abuja & Lagos

What should a rental agreement in Abuja or Lagos include?

Confirm rent amount and payment schedule (often annual in advance in many Nigerian markets), tenancy length, renewal terms, who pays service charge and utilities, permitted use, and the condition report at move-in. Read agency and legal fees before you sign. Keep receipts for every payment.

How do caution deposits usually work?

Landlords commonly take a refundable caution/security deposit alongside rent. Document the property's condition with dated photos or an inventory at handover, pay only to the agreed account, and get a written receipt stating the deposit is refundable subject to agreed deductions. Clarify timelines for refund at exit before you move in.

What should I check when viewing a rental?

Test water, power backup (inverter/generator), flooding history, security, estate rules and service-charge obligations. In Abuja districts such as Wuse 2, Jahi, Life Camp or Katampe—and in Lagos areas like Lekki or VI—service charges and estate standards vary widely, so ask for a written breakdown.

Can Quid & Stones help me find a rental?

Yes. Tell us your budget, preferred districts in Abuja or Lagos, bed count and move-in timing. We will shortlist suitable managed or brokered lettings from our network and arrange inspections. Availability changes quickly—contact us for the current list.

What if there is a dispute with my landlord?

Start with written notice citing the tenancy terms, keep all receipts and messages, and seek advice from a Nigerian lawyer early. Estate managers or your agent can sometimes mediate service-charge or repair issues. Avoid withholding rent without legal advice, as that can weaken your position under the tenancy contract.

Investing & Diaspora

How can diaspora buyers buy safely from abroad?

Use an independent Nigerian lawyer and, where needed, a registered surveyor/valuer who are not paid solely to close the deal. Insist on AGIS or Lagos Lands Bureau searches, video inspections, and payments to verified company accounts with receipts. Beware diaspora price inflation and “family introduction” deals without registry proof. Quid & Stones regularly supports diaspora clients with shortlists, inspections and introductions in Abuja and Lagos.

What payment plans are common for new developments?

Developers may offer staged payment plans tied to construction milestones or calendar schedules. Treat marketing payment plans as negotiable commercial terms: confirm total price, due dates, what happens if the project is delayed, and whether payments are refundable. Never rely on verbal promises—get the schedule into the contract.

What costs sit on top of the purchase price?

Buyers typically budget for legal fees, title search, survey/charting, valuation (if required), stamp duty on transfer documents, and consent/registration charges assessed by AGIS or Lagos authorities. Agency fees are usually agreed in the mandate and may be paid by seller, buyer, or shared. Some project brochures quote a brokerage fee on that scheme alone—always confirm the figure that applies to your unit in writing.

Is mortgage finance the usual path in Nigeria?

Many Abuja and Lagos purchases are still cash or developer payment-plan led. Where mortgage or other institutional finance is used, lenders will require strong title and valuation. Do not assume a US-style pre-approval process; speak to your bank or mortgage broker in Nigeria about current products before you make an offer.

How does Quid & Stones support investors?

We focus on carefully selected residential and investment stock in Abuja (and Lagos when listed), combining brokerage with development, property and facility management services described on our About page and company brochure. Share your target yield, hold period and preferred districts, and we will align listings and next steps—including scheduling an inspection.