

SEVEN TIPS TO BUYING REAL ESTATE IN URBAN NIGERIA



1. Budget

What an architectural design is to a building project is what a budget is to a human living.

You must have a budget of how much you are willing to spend on your desired real estate investment portfolio. It helps you to know what to go for and reduces your stress when making choices.



2. Make a choice

Decision making is critical in choosing your investment goal. Decide where you want to play in the Real Estate sector.

One of the benefits of Real Estate is that it gives you options or choices, you can choose to buy land and keep which is called “land banking” or build apartments to sell, lease or rent, you can build malls, event centers or block of flat depending on your choice or buy a readily built houses or apartment for rent or lease.

This will also guide you against jumping at anything.



3. Good location

In Real Estate investment generally, location is a factor that has affected the value of properties in a great deal. This makes a lot of difference in capital appreciation on property investment, especially when the property is located in a developed or urban city.

The price of **location A** property can be different from the price of **location B** based on the level of development around it. Talk of amenities, accessibility or proximity to the major cities and government development.

This also guarantees a good return on investment in a good time.

4.Title Document

This is the document that shows the ownership of a particular property.

This helps to know the genuineness of the property. It also increase the value of the property to in respective of the location.

There different types of property title documents below are some of them:

Deed of Assignment: this is a document that shows the transference of property from a party to another. In most cases they are prepared by a lawyers. This document helps to know the history of the property, the price , the name of the seller and the name of the buyer, sometimes it consist of the coordinates of the land, etc

Certificate of Occupancy : This is a title document issued on land to an individual or a company to certify or confirm the ownership of a property to them. This document is usually released once in a life time

Survey: This is a title document that helps to know the location of a property. It gives the details of the position of the land including its accurate size and boundaries. Survey usually consist of Date, location , coordinates, surveyors name and signature , name of the owner of the surveyed land, beacon number, seal of the surveyor , stamp showing that the land is free from Government acquisition

Governor's Consent: as the name implies, it is is a document issued after notifying the governor of the purchase of the land , it is usually issued on a property with CofO as it can only be issued once in a life time. it carries the name of the buyer.



5.Using an expert

The importance of an expert or realtor in buying real estate in Nigeria cannot be over emphasized. They serve as representative between the buyer and the seller. they do a lot in helping buyer and seller save money especially identifying fake properties and advising you against them. An expert will help you see things from a different angle , carrying out offers and counteroffers and other relevant questions to the transaction.

6. Buy from a company

When you are considering investing into Real Estate , it is important to invest with a Real Estate Development company with good track records.

Most often it is safer and better to buy from a company especially when you are buying land and building. Their properties usually come with security which protects your own investment .

They try their best to protect their name and integrity, most of them have vision to build the country and they are doing a lot to achieve this.

7. Maximize the opportunity of Promo

In some cases especially towards the end of the year people tend to have reasons to sell property cheaper than what they usually cost, for so many reason.

Some real estate companies use this period to give their existing clients and would be client discount which can help them save some money in buying into real estate.

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