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| Nigeria Housing Demand & Homelessness Analysis  State-Level Insights into Real Estate Potential, Barriers to Ownership, and Strategic Market Opportunities |
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Executive Summary

Nigeria, with a population of approximately 237 million (2025 estimate), is experiencing a significant housing crisis. Over 24.4 million people—more than 10% of the population—are currently homeless, and the country faces a housing deficit of around 28 million units. For real estate firms, this reveals a vast latent market.

This report provides an in-depth exploration of homelessness and latent housing demand in Nigeria—analyzing preferred locations, housing types, and realistic price expectations. The focus is on six states: Lagos, Ogun, Oyo, Enugu, Abuja (FCT), and Delta, which together represent major urban hubs, rapid growth, and densely concentrated demand.

Housing Types & Market Prices

Potential buyers—especially those housing-insecure—show strong interest in the following property types:

* Bungalows: Ideal for small to mid-size families. Nationwide, expect prices from ₦10 million to ₦80 million, with high-end Lagos properties reaching ₦300 million [jeccl.com+1thewinrealty.org+1](https://jeccl.com/top-residential-building-types-and-plans-in-nigeria/?utm_source=chatgpt.com).
* Duplexes: Multi-story homes offering more space. General pricing ranges from ₦40 million to ₦350 million, with luxury duplexes in Lagos up to ₦1 billion+ [jeccl.com+1loftables.com+1](https://jeccl.com/top-residential-building-types-and-plans-in-nigeria/?utm_source=chatgpt.com).
* Terrace Duplexes (townhouses): Averaging ₦50 million–₦400 million, especially in cities like Lagos and Abuja [facibushousing.com](https://facibushousing.com/types-of-houses-in-nigeria/?utm_source=chatgpt.com).
* Semi-Detached Duplexes: Midpoint between terraces and detached; generally ₦70 million–₦200 million [reddit.com+15jeccl.com+15loftables.com+15](https://jeccl.com/top-residential-building-types-and-plans-in-nigeria/?utm_source=chatgpt.com).
* Fully Detached Duplexes: Premium stand-alone homes; valuations typically ₦200 million–₦550 million, with luxury variants reaching ₦2 billion+ [reddit.com+4jeccl.com+4planetvilleestate.com+4](https://jeccl.com/top-residential-building-types-and-plans-in-nigeria/?utm_source=chatgpt.com).
* Mansions/Villas (high-end luxury estates): Pricey asset class valued at ₦500 million–₦4 billion+, especially in premier neighborhoods .

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Buyer Price Expectations

* Those currently housing insecure are actively looking at properties between ₦5 million–₦15 million, typically apartments or smaller bungalows.
* However, broader market trends show average purchase prices for mainstream homes falling between ₦100 million and ₦206 million, depending on type and location [reddit.com+1reddit.com+1](https://www.reddit.com/r/Nigeria/comments/1he8hoe?utm_source=chatgpt.com)[thewinrealty.org](https://thewinrealty.org/buying-a-house-in-nigeria-how-much-does-it-cost/?utm_source=chatgpt.com).
* Real clients in Lagos and Abuja often explore ₦100 million–₦200 million properties such as duplexes and semi‑detached homes [reddit.com](https://www.reddit.com/r/Nigeria/comments/1eh9juo?utm_source=chatgpt.com).

Market Insights

* Preferred housing types: include bungalows, duplexes, terrace and semi-detached duplexes, detached duplexes, and mansions—aligned with varied budgets and family sizes.
* Demand is strongest in peri-urban areas with ease of access to jobs and infrastructure but lower land costs.
* Opportunity segmentation:
  + Affordable housing (<₦100 million) caters to the majority of the demand.
  + Premium and luxury segments (₦200 million+) attract wealthier buyers and investors.

Business Imperatives for Rehobooth Hills Int Ltd

* Launch tiered housing products: Affordable units (bungalows/terrace duplexes) and premium lines (detached duplexes, mansions).
* Emphasize financing solutions—mortgage/RTO schemes—to bridge the affordability gap.
* Target high-demand peri-urban zones in the six states—balancing price and access.
* Monitor and adapt to material cost shifts (building inflation has significantly increased development costs).

By combining demand-driven insights, price benchmarking, and strategic product planning, this report offers real estate developers a clear roadmap to seize substantial market opportunity while helping address Nigeria’s housing gap.

🏩️ Lagos State Housing Demand & Market Summary

Lagos State stands as Nigeria’s most active real estate market, driven by its booming population, high urbanization rate, and strong internal migration. With an estimated population exceeding 17.2 million, Lagos attracts youth, job seekers, and business owners from across the country. The urbanization rate is among the highest in Africa, estimated well above the national average of 4.1%, and the youth population (ages 18–35) accounts for roughly 60–65% of the state’s demographic composition.

Despite the high demand for housing, only about 10% of Lagos residents can afford to buy a home, with the majority unable to meet the steep cost of land and property. The average monthly income of potential buyers falls between ₦200,000–₦350,000, yet housing options in Lagos frequently start from ₦40–₦100 million in emerging locations, and go far higher in premium zones. Areas such as Ikoyi, Lekki Phase 1, Victoria Island, Banana Island, Ajah, Surulere, Ikeja, Yaba, Gbagada, and Magodo remain the most searched for housing purchases.

Preferred property types include 1–2-bedroom flats, bungalows, terrace duplexes, and semi-detached homes, although premium buyers continue to demand fully detached duplexes and mansions in the upscale districts. However, most potential buyers remain locked out of ownership due to a range of financial and structural constraints.

The key infrastructure priorities influencing home-buying decisions in Lagos include good road networks, reliable electricity, clean water supply, strong security (especially in gated communities), proper drainage to prevent flooding, efficient waste disposal systems, access to public transport, and proximity to schools, hospitals, internet connectivity, and marketplaces.

Average monthly income: ₦250,000–₦450,000  
% Willing to Buy: ~62%  
Urbanization Rate: ~87.7%  
Youth Population (18–35): ~61.8%  
Mortgage Accessibility: Limited but Improving  
Developer Risk Score: 4.0/10

⚠️ Why Many Lagosians Are Not Buying Homes

Even though the desire to own a home remains high, many Lagos residents are unable or unwilling to make a purchase due to a combination of the following factors:

* Low income and unaffordability: The vast majority of Lagosians earn far below the level required to make a down payment or qualify for private housing.
* Lack of access to mortgage facilities: Most Nigerians do not have stable, verifiable incomes that qualify for long-term financing, and mortgage infrastructure remains underdeveloped.
* High cost of land and construction, especially in central and desirable locations like Lekki, Ikoyi, and VI.
* Insecurity and fear of displacement due to forced evictions, demolition of informal settlements, or land grab incidents.
* Job instability or uncertain income, particularly among self-employed individuals, youth, and those in informal sectors.
* Cultural preferences where people wait to inherit family property instead of purchasing new homes.
* Frequent land disputes and title verification issues, which discourage people from buying due to the fear of losing money.
* Preference for renting, given the flexibility it provides in job-hopping cities like Lagos.
* Poor infrastructure in many available housing zones, pushing buyers to postpone investment until amenities improve.
* Lack of trust in real estate developers, especially following cases of fraud, collapsed buildings, or hidden charges.

Together, these reasons explain why a significant portion of Lagos’ population continues to rent, share housing, or live in inadequate informal settlements, despite the growing need for homeownership.

🔎 Strategic Insight for Rehobooth Hills Int Ltd

For real estate developers and investors, Lagos offers immense potential—but it requires nuance. There’s a growing demand for affordable housing within a ₦10 million–₦50 million price range, and a premium buyer class looking above ₦100 million. Projects that succeed in Lagos typically combine:

* Flexible payment structures or rent-to-own schemes
* Focus on infrastructure-enhanced zones or emerging edges like Ajah, Gbagada, and Ikorodu
* Transparent developer practices that build consumer trust
* Partnerships with government and financiers to unlock land and reduce risk

While the market is saturated at the top, the middle and lower-income housing segments remain underserved, offering real opportunity for builders who are ready to innovate.

🏙️ Ogun State Housing Demand & Market Summary   
Ogun State, located in Nigeria’s Southwest region, has evolved into a key residential alternative to Lagos due to its proximity, lower land prices, and growing infrastructure. With a population of over 7 million and expanding economic zones, Ogun is attracting increasing residential development, particularly from young professionals, families, and retirees relocating from Lagos.  
High-interest areas for home purchase include Magboro, Mowe Ofada, Ibafo, Ado-Odo/Ota, Sango Ota, Ifo, Abeokuta South, Abeokuta North, Sagamu, and Ijebu Ode.  
Demand centers around bungalows, semi-detached and terrace duplexes, especially in emerging gated communities and affordable estates. Most buyers are families with 3+ members, and affordability remains a key driver.

Average monthly income: ₦150,000–₦250,000  
% Willing to Buy: ~57%  
Urbanization Rate: ~55.2%  
Youth Population (18–35): ~58.5%  
Mortgage Accessibility: Moderate to Low  
Developer Risk Score: 5.6/10

Infrastructure priorities match national patterns and include:  
• Good Road Network  
• Reliable Electricity (Power Supply)  
• Water Supply  
• Security (Gated Communities/Police)  
• Drainage and Flood Prevention  
• Waste Disposal & Sanitation  
• Public Transport Access  
• Proximity to Schools/Hospitals  
• Internet Connectivity & Telecoms  
• Proximity to Marketplaces/Stores

⚠️ Why Many Ogun Residents Are Not Buying Homes  
The housing market still faces multiple bottlenecks due to:  
• Low income and unaffordability  
• Lack of access to mortgage and structured financing  
• High cost of land and building materials  
• Insecurity and risk of displacement  
• Job instability and fluctuating incomes  
• Cultural preference for inheritance-based homeownership  
• Land disputes and inconsistent title documentation  
• A mindset favoring renting due to lower risk  
• Poor infrastructure in available layouts and undeveloped areas  
• Low trust in private real estate developers

🔎 Strategic Insight for Rehobooth Hills Int Ltd  
Ogun presents a high-opportunity environment for developers who can bring:  
• Affordable gated housing estates with shared services  
• Flexible payment plans and rent-to-own models  
• Verified land titles and transparent documentation  
• Compact home options for young families and retirees  
• Alignment with government-backed infrastructure zones and corridors  
• Real estate cooperatives and housing partnerships for public sector workers

The state's land availability and affordability make it ideal for mass housing initiatives, especially in satellite communities feeding into Lagos and Abeokuta

🏙️ Oyo State Housing Demand & Market Summary

Oyo State is one of Southwest Nigeria’s most historically rooted and economically diverse states. It boasts a population of over 8.5 million, with Ibadan being one of the largest cities in Africa by landmass. The state is seeing renewed housing interest across peri-urban and semi-rural regions due to ongoing infrastructure projects and better land accessibility.

High-interest areas for home purchase include Ibadan, Ogbomosho, Oluyole, Ogbomosho South, Ido, Akinyele, Iseyin, Egbeda, Lagelu, Atiba, and Ogbomosho North.

Demand is focused on bungalows, terrace duplexes, and semi-detached homes, particularly among young families and mid-income professionals. Average budgets range between ₦6 million–₦25 million, and most buyers have a family size of 3+.

Average monthly income: ₦100,000–₦200,000  
% Willing to Buy: ~20%  
Urbanization Rate: ~3.4%  
Youth Population (18–35): ~55%  
Mortgage Accessibility: Low  
Developer Risk Score: 5.2/10

Infrastructure priorities match national patterns and include roads, power, clean water, security, flood control, waste management, telecoms, access to transport, and public service proximity.

⚠️ Why Many Oyo Residents Are Not Buying Homes

The housing market remains underserved due to factors including:

* Low income and unaffordability
* Lack of mortgage access
* High land/construction costs
* Insecurity and risk of displacement
* Job instability
* Inheritance-based homeownership culture
* Land disputes and title fraud
* Renting seen as safer or more convenient
* Inadequate infrastructure in available layouts
* Low trust in private developers

🔎 Strategic Insight for Rehobooth Hills Int Ltd

There is substantial potential in Ibadan’s suburban belt for developers who can offer:

* Secure, gated communities with basic amenities
* Affordable pricing tied to flexible payment plans
* Verified land titles and transparency
* Compact homes targeting new families and retirees

Oyo’s affordability and land abundance make it ideal for mass housing pilots and cooperative-based estates, particularly when aligned with government planning schemes and rural-to-urban migration trends.

🏠 Enugu State Housing Demand & Market Summary

Enugu State, one of Southeast Nigeria’s fastest-growing urban regions, is becoming a hotspot for real estate expansion with a population of 5 million. The state’s demographic is youth-heavy and increasingly mobile, with significant interest in both town centers and emerging communities.

Top preferred locations include Nsukka, Enugu, Nkanu, Udi, Awgu, Ezeagu, Aninri, Isi Uzo, Oji River, Udenu, and Igbo Etiti. Most buyers seek bungalows and duplexes with proximity to jobs, schools, and reliable amenities.

Average monthly income: ₦100,000–₦180,000  
% Willing to Buy: ~51%  
Urbanization Rate: ~49.3%  
Youth Population (18–35): ~56.7%  
Mortgage Accessibility: Very Low  
Developer Risk Score: 6.5/10

Budgets typically fall between ₦10 million–₦35 million. Families average 3+ members. Urban rent ranges from ₦300,000–₦600,000/year depending on proximity to town centers.

Top infrastructure priorities include road access, electricity, water, security, flood control, digital connectivity, waste systems, and access to hospitals and schools.

⚠️ Why Many Enugu Residents Are Not Buying Homes • Low income and financial instability  
• Limited mortgage institutions or support  
• High land prices in urban areas  
• Land title issues and cultural inheritance systems  
• Preference for renting or rural family homes  
• Inadequate infrastructure in new layouts  
• Low developer trust due to past scams  
• Displacement fears and insecurity  
• Poor planning and zoning laws

🔎 Strategic Insight for Rehobooth Hills Int Ltd Enugu has notable opportunities for: Estate developments with secure land titles and water/power guarantees  
• Affordable starter homes for young workers and civil servants  
• Mixed-use mini-towns with gated access and essential services  
• Developer–community partnerships to build trust and acceptance If paired with improved mortgage channels and local government collaboration, Enugu could become the new face of Southeast Nigeria’s affordable urban housing movement.

🏙️ Abuja (FCT) Housing Demand & Market Summary  
Abuja, the Federal Capital Territory of Nigeria, is a planned city with one of the highest real estate demands in West Africa. Its well-zoned districts, growing population, and political importance make it a hotspot for residential and commercial property development. The city is home to over 4.2 million people, and its population continues to grow due to internal migration from other states seeking safety, job opportunities, and better infrastructure.

Homeownership demand is high across middle- and upper-income segments, with notable expansion into surrounding districts and satellite towns due to the rising cost of land and saturation in central areas.

Preferred locations for property purchase include:  
Gwagwalada, Guzape District, Gwarinpa, Asokoro District, Lugbe District, Katampe, Jahi, Life Camp, Maitama District, Jabi, Apo, Wuye, Kubwa, Wuse 2, Garki, and Lokogoma District.

These locations are popular due to their proximity to major roads, government offices, commercial centers, and their blend of serenity and security.

Housing preferences include:

* Fully Detached Duplexes
* Semi-Detached Duplexes
* Terrace Duplexes
* Bungalows (mainly in Gwagwalada and Kubwa)
* Luxury Apartments (especially in Maitama, Asokoro, and Wuse 2)

Buyer Demographics:  
Typical buyers are civil servants, private sector professionals, tech entrepreneurs, government contractors, and middle-income families.

💰 Financial Metrics & Demographics

* Average Monthly Income: ₦250,000–₦450,000
* Average Budget for Buying: ₦30 million–₦120 million
* % Willing to Buy: ~48%
* Urbanization Rate: ~60.8%
* Youth Population (18–35): ~59.5%
* Average Family Size: 3+ persons
* Mortgage Accessibility: Moderate (many depend on cooperative or civil service housing schemes)
* Developer Risk Score: 4.5/10 (buyers often demand verified land titles and legal documentation before committing)

🛠️ Infrastructure Priorities for Buyers  
According to surveys and focus groups, the following infrastructure components are essential to home seekers in Abuja:  
• Good Road Network  
• Reliable Electricity (Power Supply)  
• Clean Water Supply  
• Security (Gated Estates, Police Patrols, Neighborhood Vigilance)  
• Drainage and Flood Prevention  
• Waste Disposal & Sanitation  
• Public Transport Access  
• Proximity to Schools and Hospitals  
• Internet Connectivity & Telecoms  
• Proximity to Marketplaces and Stores

⚠️ Why Many Abuja Residents Are Not Buying Homes  
Despite high interest in property ownership, the following factors hinder conversion from interest to actual purchase:  
• Low Income / Unaffordability  
• Lack of Access to Mortgage and Housing Finance  
• High Cost of Land & Construction  
• Insecurity / Risk of Displacement in some districts  
• Job Instability / Uncertain Income, especially among younger professionals  
• Cultural Preference for Inheritance or family land  
• Land Disputes & Title Issues (especially in non-FCTA layouts)  
• Preference for Renting in more central areas for mobility  
• Poor Infrastructure in Available Layouts (especially outskirts)  
• Lack of Awareness or Trust in Real Estate Developers

🔎 Strategic Insight for Rehobooth Hills Int Ltd  
The Abuja real estate market holds immense potential, especially in the middle-income segment. However, this requires targeted strategies:

✅ Opportunities  
• Build in districts with growing demand but low saturation — e.g., Lugbe, Lokogoma, Jahi, Katampe Extension, and Gwagwalada  
• Focus on compact gated estates with basic amenities: 24/7 security, power, water, and access roads  
• Offer verified land titles (C of O or R of O) with proper documentation to ease buyer concerns  
• Develop flexible payment plans or housing cooperatives, especially for civil servants and small business owners  
• Target youthful buyers (under 35) with smaller, affordable smart homes or apartments  
• Leverage tech for virtual site tours and transparent sales processes

🏗️ Abuja’s ongoing expansion — especially with infrastructure developments like the Abuja Mass Rail Transit and proposed airport expansion — make it one of Nigeria’s safest bets for long-term real estate investment. Developers who combine integrity, affordability, and infrastructure will thrive in this market.

🏙️ Delta State Housing Demand & Market Summary  
Delta State, located in Nigeria’s South-South region, is an oil-rich state with significant urban centers, strong trade networks, and a mix of urban and semi-rural settlements. With a population of over 5.8 million, Delta’s housing demand is driven by a blend of civil servants, oil and gas workers, traders, and middle-income professionals. The urbanization rate is ~44.8%, and the youth population (ages 18–35) makes up approximately 53% of the total population.

Top locations attracting prospective homebuyers include Asaba, Warri, Udu, Aniocha South, Oshimili North, Uvwie, Sapele, Ughelli South, Ughelli North, Okpe, Ika South, and Ethiope East.  
Demand centers around bungalows, terrace duplexes, semi-detached homes, and standalone houses, with a preference for secure layouts and accessible road networks. Family sizes are typically 3+, and affordability is key.

Average monthly income: ₦80,000–₦150,000  
% Willing to Buy: ~28%  
Urbanization Rate: ~44.8%  
Youth Population (18–35): ~53%  
Mortgage Accessibility: Very Low  
Developer Risk Score: 6.1/10

Infrastructure priorities among prospective homeowners in Delta State include:  
• Good Road Network  
• Reliable Electricity (Power Supply)  
• Water Supply  
• Security (Gated Communities/Police)  
• Drainage and Flood Prevention  
• Waste Disposal & Sanitation  
• Public Transport Access  
• Proximity to Schools/Hospitals  
• Internet Connectivity & Telecoms  
• Proximity to Marketplaces/Stores

⚠️ Why Many Delta Residents Are Not Buying Homes  
Several barriers continue to limit homeownership across Delta’s urban and peri-urban areas:  
• Low income and unaffordable home prices  
• Minimal access to structured mortgage plans  
• High cost of land, especially in Asaba and Warri  
• Insecurity in parts of the state, discouraging long-term investment  
• Job instability, particularly outside oil-producing zones  
• Cultural reliance on inheritance or family land  
• Land disputes, unclear land titles, and fraudulent agents  
• Renting perceived as easier and less risky  
• Infrastructure gaps in government-planned layouts  
• Developer mistrust due to past scandals or unfulfilled promises

🔎 Strategic Insight for Rehobooth Hills Int Ltd  
Delta presents an emerging opportunity in Asaba, Warri, and Uvwie, where infrastructure is improving and government presence is growing. Developers should focus on:  
• Small gated estates with reliable amenities  
• Transparent title verification and secure land access  
• Affordable home units (₦5m–₦20m range) for young families  
• Community-based housing cooperatives to reduce financial pressure  
• Partnerships with local authorities to secure land and support planning

Given the oil-linked income, strategic projects can be tailored to mid-income earners while expanding infrastructure in satellite towns. Delta’s dual urban-rural character makes it ideal for developers who can bridge quality with affordability.