Answers to common questions

Do you have any questions about the National Social Housing Programme? Find answers to our frequently asked questions below and if you still have questions, feel free to contact us through any of our channels or through social media.

1. What is the National Social Housing Programme (NSHP)?

National Social Housing Programme (NSHP) is a bold response by the Buhari-led administration to tackle the adverse economic and health challenges faced by Nigerians due to the global COVID-19 pandemic.

The Family Homes Funds has been commissioned to implement the Social Housing Program as an integral part of The Federal Government's Economic Sustainability Plan.

The NSHP introduces a new and dynamic approach that brings together experience and expertise from multiple stakeholders to develop a sustainable and impactful solution to housing and unemployment in Nigeria.

2. How does it work?

We have put in place a seamless process in three simple steps

- 1. Apply
- 2. Qualify
- 3. Own

3. Who is eligible/qualifies to own a home on the NSHP?

To be eligible to own a home, you must fulfil the following criteria when the applications are open:

- Be a Nigerian citizen.
- Be over 18 years of age.
- Have a valid national identity card.
- You must then complete your profile by submitting your personal details, housing preferences (the type of house you are applying for).
- Show a reliable income stream/affordability
- 4. What is the structure of the homes?

Our objective is to ensure that Nigerians with low or medium income especially in the informal sector have access to homes they can afford.

To meet this objective, we have designed an extendible 1-bedroom self-contained apartment with a living/dining room, kitchen store, bedroom and two toilets. These apartments are detached and sits on at least 250sqm and can be extended to 2/3 bedrooms at minimal costs.

5. Where are these homes built?

The houses will be built in all states in Nigeria including the FCT. To reach the grassroot, members of the public will be informed as new projects are built. This is also to allow you choose your preferred location.

6. Can I own more than one home at a time?

The NSHP is set to provide low cost housing for Nigerians within the low income range and as such, allocation of houses will be free and fair. A person will not be allocated more than one house at a time.

7. Can two or more people buy a house together?

Two or more people can jointly pay for a home depending on the agreement made. This means that cooperatives or small groups can register their members for the National Social Housing Programme.

8. How long will it take for me to get an allocation?

Once the land/location as well as the list of beneficiaries for the specific location have been finalised, arrangements for allocation in that location can begin.

9. How can I know that my money is safe, and I will get as house as promised?

The program is managed by the FHFL owned by the Federal Ministry of Finance, Budget and National Planning and the Nigerian Sovereign Investment Authority. The mortgages/affordability will be enhanced by the CBN and FMBN for loans that will span appropriate periods suitable and affordable by beneficiaries.

10. Who do I talk to if I have a problem?

As soon as your application is verified, you will have access to the Housing Portal for necessary information as well as the Call Centre which is being set up at the moment.

11. What if I am no longer interested in the National Social Housing Programme

We strongly advise you stay committed once your application has been submitted and verified. However, we recognize that some circumstances are beyond your control; the government is committed to seeing that the project is successfully implemented.

12. How do I become a partner?

You can partner as a supplier, manufacturer, SME delivery partner, Independent Project Manager or Management Contractor.

You must start by expressing interest to provide certified goods or services for the construction value chain.