

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 tagged 'Jobs Through Homes' 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

- Show Interest
- Selection
- 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:

- 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).

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 grassroots, 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- and medium-income range spectrum 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?

There is no fixed time. NSHP is committed to giving you an allocation as soon as the preferred home option is available and you have saved at least 25%

This means that if the current price of your home is ₦3,000,000, you will be required to have saved a minimum of ₦ 750,000 before you are allocated a house. The quicker the minimum savings is reached, the quicker the allocation.

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

The NSHP commit to protecting all Nigerians against fraud hence all registered and verified participants' subscriptions are managed by a regulated financial institution. In addition, the following measures have also been put in place:

- You will get monthly statements of balance on your account which you can cross-check with your own records.
- All disbursements from the account will go towards actual construction of the housing units and can only be authorized by approved persons
- Your conditional sales agreement is a binding commitment from the NSHP. Once you achieve a minimum 25% savings on your account, we are obliged to make an allocation.

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

As soon as your application is verified, you will be allocated an adviser who you can speak to whenever the need arises including issues regarding rescheduling of your payment plan if you are unable to meet up due to temporary constraints.

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 control; saved funds will be refunded to you less 15% of administrative cost 30 days after notification.

12. How do I become a supplier?

As a supplier, you must be registered and certified to manufacture products for use in the construction value chain. Complete the form with your valid details as a pre-requisite for registration.