

3 STEP GUIDE TO MITIGATE HIDDEN RISKS IN REAL ESTATE IN NIGERIA.

ANU BIOYE-OYENIRAN (@The Real Estate Hunter)



Introduction

I welcome you and want to e-greet you and I promise to not waste your time as I will go directly into what you want to know. My name is Anu Bioye-Oyeniran and I want to tell you that you are in a better place now than where I was before by virtue of this guide in your hand.

I entered into real estate by accident and shortly lost everything I had invested.

Everything...

But this material is a guide to you so that you do not make the same mistake that cost me much because I didn't know what could have saved me. My joy is that you put this information into use as you make your investment decisions.

Once again, welcome!

Why Do You Need to Consider Investing In Real Estate?

Real estate is any land and any structures e.g. a house or improvements attached to the land, whether it is natural or man-made.

And with the shortfall that presently exists in the country (estimated at about 28 million housing (2023 data)), this requires about N21 trillion to provide for the entire housing needs in Nigeria.

So what does this mean for you?

As long as the population in Nigeria keeps increasing at the present growth rate of 3.5% every year, the real estate gap in the country will keep increasing. (2023 research data).

So, real estate and any housing investments will continue to be a point of reference and an investment vehicle for a very long time. YOU can continue to buy and sell real estate for residential, commercial, industrial, raw land or for any other special use and make huge profits.

You see,... reading Robert Kiyosaki's book - *Rich Dad, Poor Dad* opened my eyes and fueled my drive for buying assets, because I saw the patterns in the rich. This then made real estate the top 1% vehicle for me.

So here's the thing, several new entrepreneurs have used this same mechanism to grow from nothing into multiple 8-figure business entrepreneurs today.

I will tell you how they did it later but first I need to show you the risk you need to be aware of so as not to invalidate this goal so that you too can reap huge benefits from the real estate market. The Nigerian real estate market most especially is a hungry and starving market.... *Take advantage of it!*

Benefits of Investing in Real Estate In Nigeria

1. You will have steady Income & consistent savings

Investing in real estate will provide you a reliable and consistent source of income because of the daily, weekly, monthly or annual rental payments. And unlike other investments it is somewhat quite predictable. You can rely on it as long as you have your assets (building or your land).

2. Investment's Appreciation

Real estate investments appreciates over time, and as the demand for real estate continues because of the situation we presently encounter in Nigeria, property values will continue to be on the rise.

This means that investing in real estate is a valid source of long-term wealth. And as the value of your property appreciates you can sell it for a profit or refinance it to access equity for more profits.

This is a **smart move** used by investors to grow their wealth over the long term (more on that later.)

3. Multiple Use of Property

A single property can be used for multiple purposes. This means that an estate property can serve more than one function either at the same time or different times.

A good example is a part of the residential property owned by a family that intends to travel for a while can be used for “Airbnb” while they are away.

This provides greater flexibility either at the same time or different times allowing for much potential returns on investment.

A commercial property can also be used for office or industrial purposes. This approach by real estate investors allows for adaptation and maximizes returns on property as things change.

4. Reduce Risk in Hard Times

In challenging economic situations, the value of most real estate declines as inflation rises. But in Nigeria, the value of most real estate investments appreciates as inflation rises...the cost of housing and real estate increases during inflation.

So it means your real estate investments can perform well even when other investments are struggling, thus providing stability for your investment in and out of recession.

Additionally, real estate can provide a level of stability to a person's investment portfolio that other investments don't match. Diversifying your investment portfolio with real estate can help you achieve your financial goals that you have been pushing away because of lack of funds.

5. Leverage:

Real estate investments can be leveraged to increase returns. Unlike other investments that require you to pay the full purchase price upfront, real estate can be purchased with a down payment and a mortgage. This means that you can control a large asset with a relatively large amount of cash.

Your ability to leverage real estate investments can significantly increase returns, making it a valuable opportunity to grow wealth. Additionally, the interest paid on a mortgage can be tax-deductible, providing additional tax benefits to real estate investors.

6. Retirement income

This is a big one for most. When you own rental properties you create a means for a steady stream of rental income, while when you sell properties you get a bulk money to be used to support retirement expenses.

Additionally, real estate investments appreciate over time, providing a valuable asset that can be sold or used as collateral to access funds during retirement.

This will help you maintain your lifestyle without solely relying on a pension or other retirement benefits. Which is a big deal.

There are a few more but these will do for now.

What Risks Are Associated with Real Estate in Nigeria?

Like any real estate investment, there are risks associated with investing in Nigeria. Hence, the need to do due diligence to mitigate these risks.

Let's take a look at these top ones:

1. Legal Risks.

Includes risks such as fraud, land disputes and lack of clear land titles. This is a major factor that poses significant threat to real estate buyers.

When you see too cheap land offered for sale - BEWARE!!! That alone could tell you volumes, maybe the land is not being sold by the actual owner, may not have title at all or may have titles that are not clear. BEWARE also!!! Third is that it could be under legal disputes still in court or awaiting court decision. You see, legal risks could wear different faces. But, most fall amongst these.

2. Technical Risks

Investments in real estate can be adversely affected by technical risks, including inadequate construction quality, quacks fronting as professionals, labour quality, insufficient or no maintenance which may decrease their value and profitability.

This factor alone has made some people abandon their projects and let go of their real estate dreams. And for some people these problems turned them bankrupt. In fact, there are people that will only buy ready made homes because of this reason alone. They have been disappointed a lot of times, scammed by suppliers of materials,

disturbed and frustrated because of inaccurate documentation papers, and discouraged by the menace of omo-onile or land grabbers.

3. Market Risks

Low demand, over supply and market saturation are some of the market risks that can impact real estate investment returns.

You see, a lot of people say “*Land is Land*”, *you can buy anywhere as long as it's a piece of land*, right?

WRONG!!!

Land is not created equal...not every land will give you the same gains and profits. You cannot compare the land in Ikorodu with the land in Phase 1 or Chevron in Lekki, Lagos.

And not all lands will give you capital gains equally...there are lands in some areas that cannot give you 100% in 10 years whereas others are just beginning to have that momentum for increase most especially if you don't have huge amounts of money to purchase upfront.

Do you get it?

Don't worry if you don't grab it right now, all will become clearer as we go on.

Hence you need to be discreet and guidance when you are purchasing your property or real estate.

Others evident ones are:

4. Political Risks

Investing in real estate in Nigeria comes with significant risks due to the country's history of political instability, as well as the potential for unforeseen consequences resulting from changes in government policies and regulations. Most of these results in an increase in the cost of estate development in Nigeria.

5. Economic Risks

The risk of investing in the Nigeria economy is real, however this does not take away the fact that real estate is a good way to secure your future investment and the means popularly used by the rich and big boys.

Where the issue lies is that it affects the projected returns on your investment i.e. per adventure you have projected to earn an amount or expected a certain percent of returns within a time period that might not take shape based on the level of inflation at that time period based on inflation, devaluation, and high interest rates.

How Do You Mitigate Real Estate Risks?

Step 1.) Do Your Due Diligence to Avoid Problems.

Take time to *verify titles before investing*. Care must be taken to seek legal advice on clear land titles and land disputes. Taking hasty steps without research on *the history, documentation, and potential liens* could spell problems during the ownership of a property.

Also consider the *crime rate* in the area. This could be a put off for potential families to rent an apartment in an environment where crime rate is high.

Consider the *accessibility to roads, security and amenities* so it does not rob on the rental yields of the property. If you want to make MONEY as an investor, this is a biggie!

Step 2.) Use an Institution or Developer.

Fact is, most people who want to build do not have the mental energy and stamina to supervise the construction of their buildings because of the rigours the gatekeepers put people through. I mean starting from the owners of the land, the construction workers, the suppliers, the laymen and everyone in between. Hence, for them the ready made or off-plan purchases makes sense.

Off-plan purchase is when you invest in an estate or property already in the state of construction with the intent of it being completed and the keys handed over to you in a specified time period mutually agreed with you, the buyer.

This stage is crucial and sometimes helps you faster than ever to become a homeowner.

People tell stories of regrets every time when they engage companies to build for them. They pay but don't get what they paid for at the time they agreed. The hack is that you can do this the easier and efficient way, which I will tell you, just hang on!

I have got some special information for you if buying and owning your property in little or no time and ZERO stress is something that sounds interesting to you. But first, I need to tell you of the last piece in the puzzle.

Because without it, making all the investments could be worth nothing.

Step 3.) Validate the Reputation of the Real Estate Developer.

This last step is critical and could flaw the whole investment for a buyer. Hence the need to find developers whose hands are on the pulse of things in real estate development.

Those who are apt at completing real estate development at the set time and also eyes for knowing investments that are prone to increase to 5x within a short period of time.

It all begins with using the right real estate company with good reputation and word of mouth about their performance over the years.

Fact is, having multiple real estate projects by a real estate company is commendable and we see that all around. But the question is: **How many of them are finished very quickly in 2 short years?**

That's why we see a lot of haphazard projects scattered all around by developers and real estate companies that take several years to complete and some are even abandoned mid-way.

A simple look around when travelling on any highway will confirm that to you. They have beautiful looking gates but nothing to show almost 5 or 7 years after starting.

Aside from that, the usage of substandard materials for finishings, fittings, & every other aspect increases the overall maintenance cost in the long run and this significantly reduces the returns on investments.

Don't get me wrong, it is good to invest long term with real estateI am totally down to earth about that ...but *when we use them* for WHAT REASON and **how we use those types of investment** is the difference.

That's the kicker between those who use real estate to grow into wealthy individuals and those who just get by.

When you want returns quickly and reliably from that property and care about guaranteed ROI in little time there is a type of property you buy...and when you need to hold for a while for capital appreciation for future bigger projects, there are other types you need to buy...

Are you getting the gist now?

Hence the need to spot-check for only developers that have their mindset toward this type of direction because these alone could make a difference in your bottom-line (pocket).

Now to make huge returns in the near future. This alone has been a HUGE eye-opener for us.

Real estate is here to stay..invest in it and let it give you benefits that takes care of you in the future.

If this looks interesting and it is something you want to go for, then click the link here

What to do Next:

Click Here => [Mouth Watering Real Estate Offer](#). It takes you to a waiting list where you enter your email so as to be notified as wealth building real estate **offers** come up.

- **Step 1.)** Click on [Here](#) → **Enter Your email address** to keep you informed as soon as those mouth watering offers come up.
- **Step 2.)** Go to **your email inbox** → **To confirm subscription to receive emails from me.....**you will then be notified immediately those offers come up.