



RENT AND TENANCY REFORM IN ABUJA:

Improving Rental Housing Affordability,
Tenant Protection, and Urban Housing
Governance





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POLICY BRIEF

Rent and Tenancy Reform in Abuja: Improving Rental Housing Affordability, Tenant Protection, and Urban Housing Governance

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EXECUTIVE SUMMARY



Rapid urbanization, rising housing demand, weak tenancy regulation, and growing affordability pressures have significantly affected rental housing systems in Abuja. The absence of a comprehensive tenancy framework within the Federal Capital Territory (FCT) has contributed to exploitative rental practices, excessive advance rent demands, weak tenant protection, and limited access to affordable dispute resolution mechanisms.

This policy brief presents key findings from a comparative assessment of tenancy governance in Abuja and Lagos, with the aim of identifying practical and institutionally feasible reform options for Abuja. While Lagos operates under a relatively structured tenancy framework through the Lagos State Tenancy Law (2011), Abuja relies primarily on the Recovery of Premises Act, which focuses mainly on eviction procedures and provides limited guidance on broader tenancy governance issues.

Dimension	Abuja (FCT)	Lagos State
Governing Framework	Recovery of Premises Act (procedural, eviction-focused)	Lagos State Tenancy Law (2011)
Scope of Regulation	Limited to eviction procedures; no broader tenancy governance	Structured framework covering wider tenancy governance issues
Dedicated Tenancy Law	None	Yes
Market Character	Largely market-driven, weakly regulated	Relatively structured and regulated

Table 1 - Comparative Tenancy Governance: Abuja vs Lagos

Tenancy governance in Abuja, therefore, remains largely market-driven and operates without a dedicated tenancy law. As a result, tenants frequently experience - high and prolonged advance rent demands, arbitrary rent increases, multiple and unregulated agency charges, informal tenancy arrangements, weak protection against unlawful eviction, and limited access to affordable dispute resolution mechanisms. These challenges have contributed to growing housing insecurity, financial stress, urban inequality, and reduced access to decent housing for economically vulnerable residents. The need for tenancy reform has therefore become increasingly urgent within the context of inclusive urban governance, housing affordability, and sustainable urban development.

To address these challenges, the brief proposes a set of phased and context-sensitive reforms that can be implemented administratively through the Federal Capital Territory Administration (FCTA) without necessarily requiring extensive legislative processes.



1.0 KEY FINDINGS

1.1 Weak Regulatory and Institutional Framework

Abuja currently lacks a comprehensive tenancy governance framework capable of regulating rental practices, protecting tenants, and improving market transparency. Existing legal provisions under the Recovery of Premises Act are largely procedural and insufficient for addressing broader affordability and governance concerns.

1.2 Rising Housing Affordability Pressures

A study conducted preliminary to this brief revealed that many households in Abuja spend between 40% and 60% of their income on rent, significantly above the internationally accepted affordability benchmark of 30%.

Category	Share of Household Income Spent on Rent (%)	Notes
International Affordability Benchmark	30	Widely accepted rent-to-income threshold
Abuja Households - Lower Bound	40	Lower end of range cited in the brief
Abuja Households - Upper Bound	60	Upper end of range cited in the brief

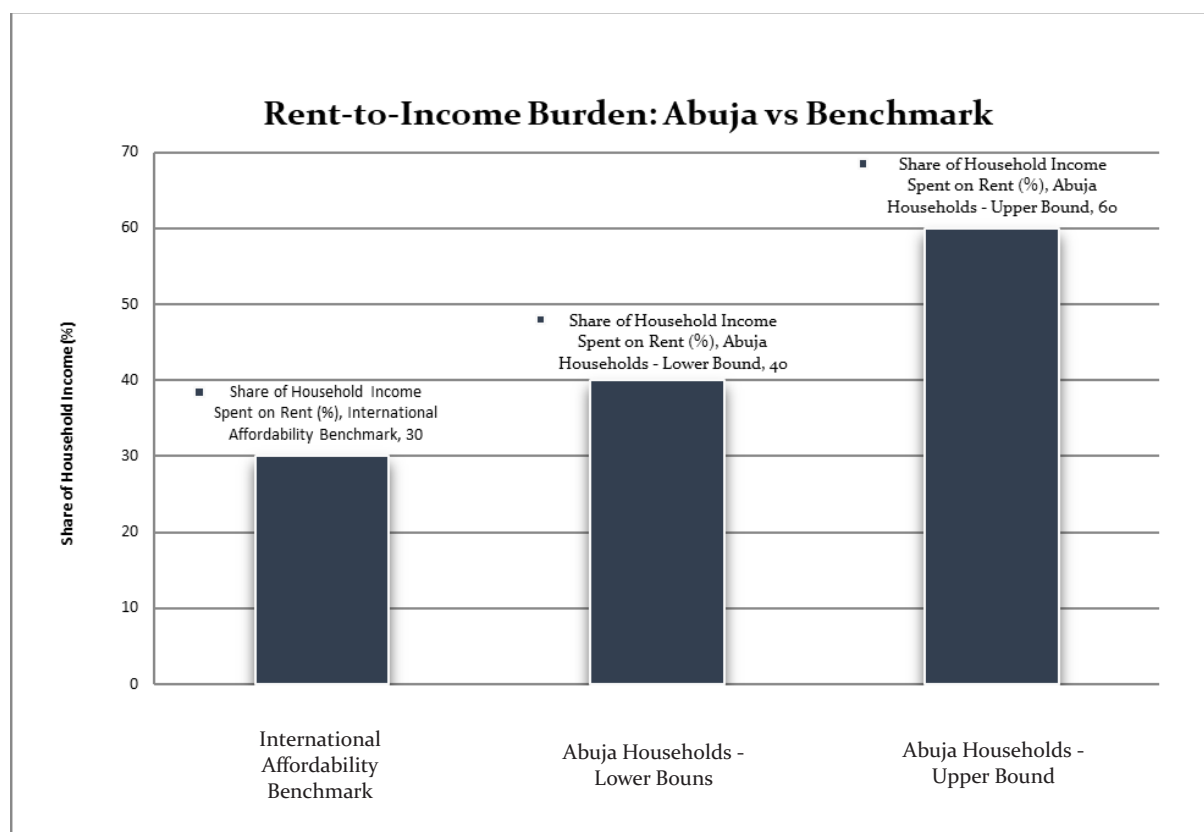


Figure 1 - Rent-to-Income Burden vs Affordability Benchmark

1.3 Exploitative Rental Market Practices

In Abuja, tenants frequently encounter excessive advance rent requirements (up to 2 years), multiple agency and legal fees, lack of transparency in tenancy agreements, informal rental arrangements, and arbitrary eviction practices.

1.4 Weak Access to Justice and Dispute Resolution

Dispute resolution systems are often slow, expensive, and inaccessible for many tenants in Abuja. The absence of localized mediation systems contributes to unresolved conflicts and increased housing insecurity.

1.5 Institutional Coordination Gaps

Coordination among relevant institutions responsible for housing governance, tenancy monitoring, and urban development within the FCT is very limited.

Finding	Summary
1.1 Weak Regulatory and Institutional Framework	No comprehensive tenancy governance framework; existing law is procedural and insufficient.
1.2 Rising Housing Affordability Pressures	Households spend 40-60% of income on rent, well above the 30% benchmark.
1.3 Exploitative Rental Market Practices	Advance rent of up to 2 years, multiple agency/legal fees, opaque agreements, arbitrary evictions.
1.4 Weak Access to Justice and Dispute Resolution	Dispute resolution is slow, costly, and largely inaccessible; no localised mediation systems.
1.5 Institutional Coordination Gaps	Limited coordination among institutions responsible for housing governance and monitoring.

Table 2: Summary of Key Findings

2.0 POLICY REFORM PRIORITIES

2.1 Development of Administrative Tenancy Guidelines

Administrative tenancy guidelines have to be developed to establish minimum standards for rental housing governance within Abuja. The guidelines should address the following:

- Standard tenancy agreements;
- Regulate the rights and responsibilities of landlord and tenants;
- Establish rent payment and eviction procedures;
- Regulate housing standards and dispute resolution mechanisms;
- Set property management standards; and
- Development of digital tenancy monitoring systems.

Suggested Management Authorities

These guidelines can be implemented administratively through the office of the FCTA (Legal Secretariat department), supported by Federal Competition and Consumer Protection Commission (FCCPC), Federal Ministry of Youth Development, FCT Urban and Regional Tribunal, Legal Aid Council of Nigeria, and the Area Council Services Secretariat (ACSS).

Proposed Implementation Time Frame: 12 – 18 months

2.2 Regulation of Rent Payment Practices



This suggests the introduction of necessary measures to regulate rent payment practices within the FCT. The following activities are therefore proposed:

- Moderation of rent payment practices across the different locations in Abuja;
- Encourages low-flexible rent payment systems;
- Encourages digital tenancy agreement;
- Monitoring of agents-related charges;
- Regulation of advance rent payments; and
- Promotion of payment transparency through proper documentation.

Suggested Management Authorities

This reform can be managed by the Legal Secretariat Department of Federal Capital Territory Administration (FCTA), supported by Federal Capital Development Authority (FCDA), Federal Competition and Consumer Protection Commission (FCCPC), Landlord Associations, Real Estate Developers Association of Nigeria (FCT REDAN), Nigerian Bar Association (FCT NBA), and Nigerian Institute of Estate Surveyors and Valuers (FCT NIESV).

Proposed Implementation Time Frame: 06 Months

2.3 Strengthening Dispute Resolution Mechanisms

This can be achieved through the establishment of accessible mediation and Alternative Dispute Resolution (ADR) systems for tenancy-related disputes. These systems will see to the:

- Improvement of access to legal support and mediation systems;
- Improve access to justice;
- Reduce litigation costs;
- Improve landlord-tenant relationships
- Enhances protection against unlawful eviction; and
- As well reduce pressure on courts.

Suggested Management Authorities

This can be handled by the FCT Legal Secretariat Department. Supported by Nigerian Bar Association (FCT branch), FCT Social Development Secretariat (SDS), FCT Judiciary, Area Council Services Secretariat (ACSS), Legal Aid Council of Nigeria, Federal Competition and Consumer Protection Commission (FCCPC), and the Institute of Chartered Mediators and Conciliators (ICMC).

Proposed Implementation Time Frame: 06 Months

2.4 Regulation and Professionalization of Agents' Activities

Agents' activities can be regulated and standardized through the:

- Introduction of registration and licensing system for agents;
- Standardization of agency and inspection fees;
- Set standard operating procedures for agents; and
- Improve market transparency.

Suggested Management Authorities

This can be managed by the Department of Mass Housing (FCDA). Supported by Department of Legal Services Secretariat (FCTA), Federal Competition and Consumer Protection Commission (FCCPC), and the Real Estate Developers Association of Nigeria (FCT REDAN).

Proposed Implementation Time Frame: Within the same period as the Development of Administrative Tenancy Guidelines

2.5 Promotion of Tenant Awareness

Here, the following objectives will be achieved

- Informing and educating tenants on their rights, responsibilities, or available opportunities;
- Assisting tenants in making decisions and taking appropriate actions;
- Community sensitization on risk prevention; and
- Prevention of conflicts among tenants, landlords, and agents.

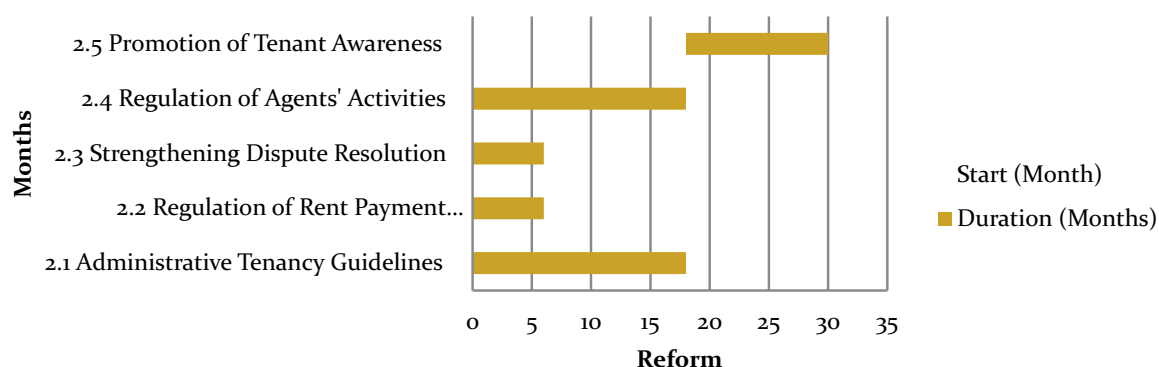
Suggested Management Authorities

This can be well managed by the National Orientation Agency (FCT NOA), supported by Nigeria Union of Journalists (FCT NUJ), Faith-Based Organization (FCT FBO), Non-Governmental Organizations (NGOs), Civil Society Organizations (CSOs), Legal Aid Council of Nigeria, and Federal Ministry of Youth Development.

Proposed Implementation Time Frame: This is a continuous process. It can however start after the completion of the above processes (i.e. reform 1-4).

Reform	Lead Authority	Key Supporting Institutions	Timeframe
2.1 Administrative Tenancy Guidelines	FCTA Legal Secretariat	FCCPC, Fed. Min. of Youth Dev., FCT Urban & Regional Tribunal, Legal Aid Council, ACSS	12-18 months
2.2 Regulation of Rent Payment Practices	FCTA Legal Secretariat Department	FCDA, FCCPC, Landlord Associations, FCT REDAN, FCT NBA, FCT NIESV	6 months
2.3 Strengthening Dispute Resolution	FCT Legal Secretariat Department	FCT NBA, FCT SDS, FCT Judiciary, ACSS, Legal Aid Council, FCCPC, ICMC	6 months
2.4 Regulation of Agents' Activities	Department of Mass Housing (FCDA)	FCTA Legal Services Secretariat, FCCPC, FCT REDAN	Same period as Reform 2.1
2.5 Promotion of Tenant Awareness	National Orientation Agency (FCT NOA)	FCT NUJ, FCT FBO, NGOs, CSOs, Legal Aid Council, Fed. Min. of Youth Dev.	Continuous, following Reforms 1-4

Reform Rollout Timeline (Months from Adoption)



3.0 KEY STAKEHOLDERS FOR ENGAGEMENT

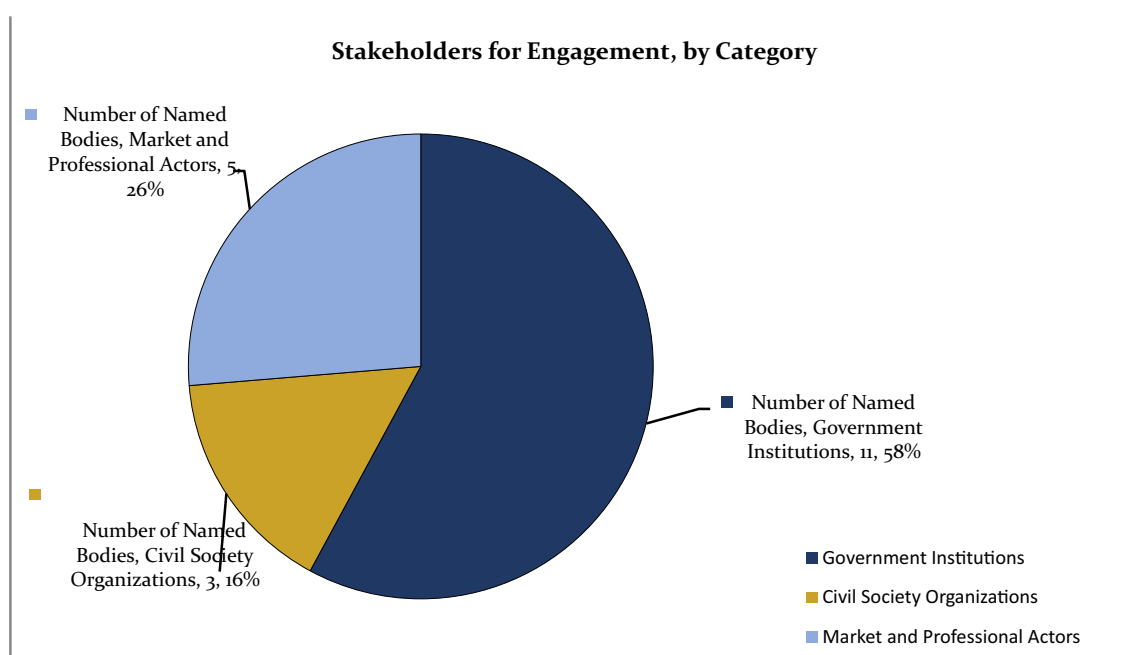


Figure 3: Stakeholder Composition for Engagement

Stakeholder Category	Number of Named Bodies
Government Institutions	11
Civil Society Organizations	3
Market and Professional Actors	5

The success of tenancy reform in Abuja depends on broad stakeholder collaboration with:

3.1 Government Institutions

- ✓ Federal Capital Territory Administration (FCTA)
- ✓ Federal Capital Development Authority (FCDA)
- ✓ Federal Competition and Consumer Protection Commission (FCCPC)
- ✓ Federal Ministry of Youth Development
- ✓ FCT Urban and Regional Planning Tribunal
- ✓ Legal Aid Council of Nigeria
- ✓ Social Development Secretariat (SDS)
- ✓ Federal Ministry of Mass Housing
- ✓ Area Council Services Secretariat (ACSS)
- ✓ FCT Judiciary
- ✓ FCT National Orientation Agency (NOA, FCT Directorate)

3.2 Civil Society Organizations

- ✓ Faith-Based Organizations (FBO)
- ✓ Non-Governmental Organizations (NGO)
- ✓ Civil Society Organizations (CSO)

3.3 Market and Professional Actors

- ✓ Institute of Chartered Mediators and Conciliators (ICMC)
- ✓ Real Estate Developers Association of Nigeria (REDAN)
- ✓ FCT Nigeria Bar Association (FCT-NBA)
- ✓ Nigerian Institute of Estate Surveyors and Valuers (NIESV)
- ✓ Landlords/Property Owners

4.0 CALL TO ACTION

The Government Institutions in Abuja, Civil Society Organizations, and Market & Professionals Actors should prioritize tenancy reform as part of broader urban governance and housing affordability strategies. Immediate action is required to:

- ✓ Improve tenant protection
- ✓ Strengthen housing governance systems
- ✓ Enhance affordability and transparency
- ✓ Promote equitable access to rental housing
- ✓ Build a more inclusive and sustainable urban housing system in Abuja.

PHOTOS FROM DIFFERENT STAKEHOLDERS ENGAGEMENTS (TENANTS, PROFESSIONAL BODIES AND GOVERNMENT)



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Rent and Tenancy Reform Discussion with Tenants, held on 16 June 2026 at DE Silver Green Luxury Hotel, Gudu, Abuja, Federal Capital Territory.
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Rent and Tenancy Reform Discussion with Professional Bodies, Civil Society Organisation and NGOs, held on 18 June 2026 at DE Silver Green Luxury Hotel, Gudu, Abuja, Federal Capital Territory.
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Rent and Tenancy Reform Discussion with Government Ministries, Departments and Agencies, held on 23 June 2026 at DE Silver Green Luxury Hotel, Gudu, Abuja, Federal Capital Territory.
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