

ONEAFRICAPROPERTIES PRESENTS

A Buyer's Guide to Homeownership in Africa

oneafricaproperties.com

Your Guide to Home Ownership

OUTLINE

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Visit

SETTING EXPECTATIONS

When considering purchasing land or a home in Africa, it is ideal to take a trip to your area of interest, to get a good feel of the country, neighborhoods, and overall way of life. Doing so will put you in the best position to knowing with certainty that you are ready to commit to owning real estate, and possibly relocating to the country that you have selected within Africa.

During your sightseeing, be sure to reserve some time to check out some different cities and neighborhoods, learn about the nearby surroundings, any expat communities, and resources that are available to you. If possible, give yourself at least 10-14 days to make a fully informed decision on whether this is an area that is the right fit for you and/or your family.

PLANTING THE SEED..

**AFRICA IS THE FASTEST GROWING
ECONOMIC REGION IN THE WORLD.
THIS IS THE RIGHT PLACE TO INVEST.**

- ALIKO DANGOTE, PRESIDENT & CEO OF DANGOTE GROUP



Selection

FIND THE RIGHT LAND OR HOUSE

EXPLORE LISTINGS

Browse real estate listings to find the right land or house that checks all of your boxes. Your real estate agent can assist you to locate the right home.

LEARN ABOUT TRENDS

Learn trends, rates, news, and legislative changes that may affect real estate in the African country that you are interested in.

GET FAMILIAR WITH PRICE RANGES

As you browse more listings, you will begin to familiarize yourself with average prices in the area for the type and size home that you are looking for.



Things to Consider



Location



Affordability



Size

Research

THE FOUNDATION FOR SUCCESS

There are several questions to know prior to purchasing a piece of land or property in Africa:

- Where is the land situated? Are there any plans by the government to build nearby?
- Is the person that I am dealing with the one who has rights to sell?
- Is the land litigation-free without any problems with the title?
- Can non-residents own land here without any restrictions?
- Will I own the land forever? Or only for a specified timeframe after which I must renew my ownership?
- How will I fund the purchase, and is there any payment plans or mortgage financing available?



**BUYING A HOME IN AFRICA CAN BE A COMPLEX PROCESS,
BUT IT DOESN'T HAVE TO BE!**

**WORK WITH A REAL ESTATE AGENT WHO CAN EDUCATE YOU
ON THE STEPS TO SUCCESSFULLY COMPLETE YOUR HOME
PURCHASE, WHILE PROVIDING YOU WITH OTHER REAL ESTATE
PROFESSIONALS TO ADD TO YOUR TEAM.**



Building Your Team

REAL ESTATE AGENT

Ensure that you are working with a licensed real estate professional guide you through the purchasing process. Agents with the REALTOR® designation are not only licensed to practice real estate, but are also members of the National Association of Realtors (NAR). Members of must uphold to an enforceable set of ethical guidelines that are strictly enforced. Working with a professional that has someone that they are accountable to adds another layer of protection to you, the buyer.

Some agents also are certified as International Property Specialists (CIPS), and have specialized training to assist global buyers to purchase real estate in another country.

REAL ESTATE ATTORNEY

Of perhaps equal importance as working with a real estate agent, is identifying an attorney that practices in real estate. Your lawyer will assist you with thoroughly researching the background and history of the land or home that you would like to purchase, which is essential to making a sound purchase that is free from surprises or misfortune.

Many of the questions posed in the 'Research' section above will be answered through working with a real estate attorney. The attorney will often collect funds to put towards the purchase of the property, and transfer ownership over to you, then new buyer at settlement.

Building Your Team

REAL ESTATE DEVELOPER

If you plan to build your home after purchasing land or will buy your home “off-plan”, your first step is to identify a property developer or builder, who you can hire to construct the home of your dreams. Ensure that the company has a reputation of delivering their projects on schedule and to the terms agreed upon with the buyer. Your real estate agent and/or attorney can help you with this research, or to point you in the direction of some companies to explore.

MORTGAGE LENDER

If you do not intend to purchase your home in cash, there are options to consider as far as financing. Many real estate developers offer payment plans that can allow you to break down the purchase price over 12-18 months, while charging little to no interest. Mortgages are available for longer term financing, over a 10-20 year term. These loans often come at a higher interest rate than payment plans, but offer a viable means to own land or property without having to come up with the entire purchase price in one lump sum.





WHY HIRE EXPERTS?



**IF YOU THINK IT'S
EXPENSIVE TO HIRE A
PROFESSIONAL TO DO
THE JOB, WAIT UNTIL
YOU HIRE AN AMATEUR**

STEPS TO HOME OWNERSHIP



PROPERTY SEARCH

Identify your ideal location, and work with a real estate agent to find the land or house that matches your criteria.



FINANCIAL PREPARATION

Consider how you will pay for the property. Would a payment plan or mortgage loan be of assistance?



CLOSING THE DEAL

The attorney collects your funds, and completes the purchase. Be sure to register the property under your name to secure ownership rights.

HOW WE CAN HELP

CONNECT YOU TO LAND & HOMES

Our team of International Property Specialists can help you to identify vetted real estate listings for sale and will prepare you for the process.

ASSISTANCE WITH PAPERWORK

Real estate purchase agreements can vary from country to country. We will help you navigate the paperwork process.

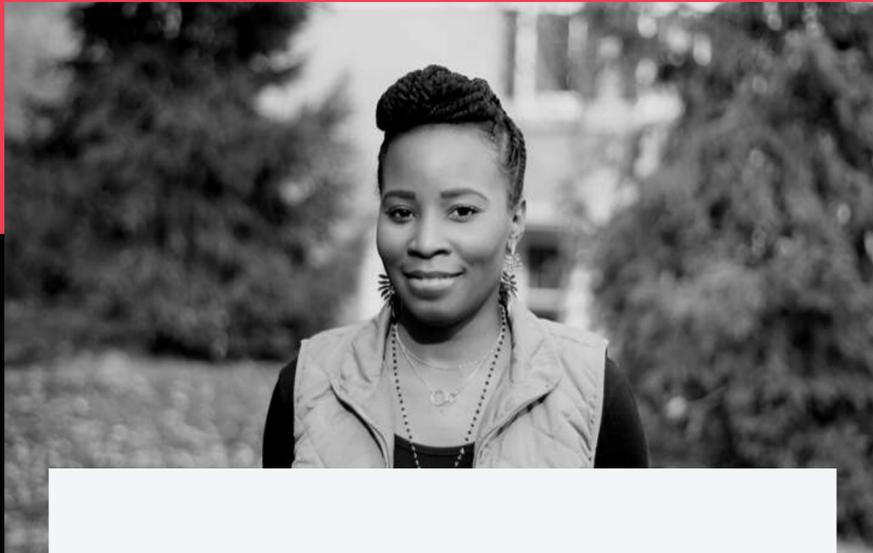
LIAISING WITH SELLERS

Let our International Property Specialists work with the seller and the seller's agent on your behalf to ensure that your wishes are upheld.

CONNECT YOU TO PROFESSIONALS

Tap into our network of trusted real estate professionals to build your team of developers, attorneys, mortgage lenders to ensure success.

Meet the Team



AURELIA PEART
Certified International Realtor



DYNAST AMIR
International Realtor



JANEL MUHAMMAD
Certified International Realtor

Let's find you a home!

CONTACT US TODAY

Have any questions about the process of owning land or a home in Africa, or ready to get started?

WEBSITE

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Our team of International Property Specialists is standing by and will be happy to help you begin your homeownership journey.

Thank you!

WE LOOK FORWARD TO WORKING WITH YOU.