INVESTING IN AFRICA

How to Invest in African Real Estate

A practical guide for private and diaspora investors: where to invest across Ghana, Nigeria and Kenya, what you can actually own as a foreigner, the ways to invest, and how African Land handles the whole process for you.

Where to invest

African Land is deepest in Ghana and Nigeria, with a focused selection in Kenya. Each market offers a different mix of opportunity — and different rules on what a non-citizen can hold.

Ghana	Accra, Kumasi and Tema. Prime districts: East Legon, Cantonments, Airport Residential, Labone, Osu. A stable, English-common-law market with a large diaspora.
Nigeria	Lagos and Abuja — the continent's deepest pool of prime and new-build residential stock (Lekki, Ikoyi, Victoria Island, Ikeja GRA, Maitama, Asokoro).
Kenya	Nairobi and its prime suburbs — East Africa's commercial hub, with a fast-growing middle class and a mature leasehold framework.

What a foreigner can own

Most of Africa uses leasehold rather than freehold for non-citizens. This is general information, not legal advice — always take independent local advice, and African Land confirms the exact tenure before you commit.

Ghana	Under the Land Act 2020 (Act 1036), non-citizens cannot hold freehold; the maximum leasehold is 50 years per grant, renewable. You own any building outright. Ghanaian and diaspora (dual) citizens can hold up to 99 years.
Nigeria	Under the Land Use Act, land is held as a right of occupancy, not absolute freehold. Transfers need the Governor's consent, and the Certificate of Occupancy is the key title. Foreign investors commonly hold through a Nigerian company.
Kenya	Under Article 65 of the 2010 Constitution, non-citizens may hold leasehold of up to 99 years only — not freehold. Foreign-owned companies cannot hold freehold, and agricultural land is further restricted.

Four ways to invest with African Land

Specialist Buying Service We find, negotiate and acquire the right property for you end to end — search, due diligence, legal, refurbishment and letting.

Property Investment Fund Invest in prime African rental property through a professionally managed fund — sourcing, management and reporting handled for you.

Joint Ventures Partner with us and local developers on larger projects — pooled capital, shared upside, structured and managed professionally.

New Developments Reserve units in vetted off-plan and new-build developments across Accra, Lagos and Abuja, with payment plans and early-buyer pricing.

How it works

1. Tell us your goal 2. We source & verify 3. Structure & acquire 4. Refurbish & let 5. Manage & report. One partner, the full lifecycle — you hold the asset, we do the work.

A word on returns — and risk

We don't quote a single yield or promise a return, because real returns depend on the price you pay, voids, costs, currency and the market. We model a specific opportunity with you honestly, including the downside. **Property values and rental income can fall as well as rise, property can be hard to sell quickly, and your capital is at risk.** Nothing in this guide is an offer to invest or financial or legal advice — take independent professional advice before investing.

Talk it through: WhatsApp **+44 7535 697539** · enquiry@africanland.net · african.land/how-to-invest-in-african-real-estate

Sources: Ghana Land Act 2020 (Act 1036); Nigeria Land Use Act; Constitution of Kenya 2010, Article 65. Rules change and apply differently to each deal. © 2026 African Land. Capital at risk. Not an offer to invest.