



A GUIDE TO OBTAINING CERTIFICATE OF OCCUPANCY IN TARABA STATE



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A Certificate of Occupancy (C of O) serves as proof that the bearer is the legitimate owner of a property. Individuals and businesses can register their property with Taraba Geographic Information Services (TAGIS) in accordance with Section 5(b) of the Taraba State Lands Administration and Geographic Information Service Establishment Law & Other Related Matters Therewith 2023. Registering Property in Taraba State - Procedure, Time and Cost

1. Conduct a Property Title Search at the Land Registry Agency: Taraba State Lands Registration

- **Procedure:** Typically handled by a lawyer. The primary objective is to ascertain that the Vendor (seller) has a good root of title.
 - **A "good root of title" means:**
 1. The Vendor is the rightful owner of the land.
 2. The land is free from any encumbrance or pending or threatened litigation.
 3. The land is not the subject of government acquisition.
 4. The land is not subject to any overriding interests in land.
- **Time to Complete:** 1 day
- **Associated Cost:** NGN 2,363,391.55 (NGN 3,750 for search at Registry + Legal fees for the entire process. Legal fees are a sliding scale, with an average of roughly 7.5% of the total value. For values above NGN 20,000, it's 7.5% if acting for the buyer and 5% if acting for the seller. Includes all necessary steps until the new title is registered in the buyer's name.)

2. Draft and Execute the Deed of Assignment

- **Procedure:**
 - This is prepared by the lawyer.
 - Representatives of the companies (assignor and assignee) complete and affix the Companies' seals on Land Form 1C and three (3) copies of the Deed of Assignment.
 - Form 1C is obtained at the Land Registry and must be completed by the parties and duly notarized by a Notary Public or signed by a Commissioner for Oaths.
 - The Deed of Assignment is a legal instrument conveying the interest/title in a property to another and is to be executed by both parties in the presence of a witness.
- **Time to Complete:** 1 day
- **Associated Cost:** Included in the cost from procedure 1.

3. Obtain Certified True Copy (CTC) of Title Document and a Certified True Copy of the Survey Plan

- **Agency:** Land Registry
- **Procedure:**
 - To acquire a Certified True Copy of the ownership title, an applicant needs to pay the necessary amount.
 - The Office of the Surveyor General of the State approves the survey plan drawn for the property, and copies are given to the parties.
 - Nigerian law requires a definite record of the identity of the land to be sold. The survey plan includes the plot's coordinates and needs to match Taraba State's official map, indicating the property's border.

- If a private surveyor is hired to create the survey plan, they must be registered surveyors.
 - **Time to Complete:** 4 days
 - **Associated Cost:** NGN 7,500 (NGN 5,625 + NGN 1,875)
- 4. Payment at a Designated Bank of the Form 1C, Endorsement Fee, and Charting Fee**
- **Agency:** Taraba State TSA, Access Bank Account, 0777515446; government-accredited bank.
 - **Procedure:**
 - The fees for Charting, Endorsement, and Form 1C must be paid at a government-approved bank.
 - The Bank will issue a Government Revenue Receipt after receiving payment (cash, check, or bank draft).
 - The request for the governor's approval is filed with the receipts.
 - **Time to Complete:** 1 day
 - **Associated Cost:** NGN 10,500 (Charting Fees NGN 7,500 + Endorsement Fees NGN 1,500 + NGN 1,500 for Form 1C)
- 5. Submit Application for Processing Governor's Consent and Obtain the Title**
- **Agency:** TAGIS
 - **Procedure:**
 - The Land Use Act of 1978 gave the Governor of each state in the Federation ownership of all land (with the exception of land held by the Federal Government).
 - Prior approval from the Governor is necessary for any transfers or interest in land to be valid.
 - The process aims to grant consent 30 working days after a properly completed application is submitted (as reformed in August 2005).
 - **Required Documents for the Process:**
 1. Cover letter with address and Telephone No.
 2. Completed Form 1C.
 3. Certified True Copy of Title Document of the Assignor.
 4. Current tax clearance certificates of the Assignor and the Assignee. (Where any of the parties is a company, the tax clearance certificate of two directors).
 5. Three (3) copies of the deed on which consent is sought.
 6. Copy of the survey plan as approved by the Office of the Surveyor General and a picture of the land/property showing date and time.
 7. Evidence of payment of Charting fee, Endorsement fee, and Form 1C fee.
 8. Evidence of payment of Land Use Charge.
 9. Evidence of payment of Ground Rent up to the date of the application where the property is covered by a Certificate of Occupancy.
 - **Time to Complete:** 90 days
 - **Associated Cost:** No charges (Application form is FREE)
- 6. Charting of Survey Plans Attached to the Deeds**
- **Agency:** Office of the State's Surveyor General
 - **Procedure:**
 - After the application materials are submitted, the application is processed, assigned a special reference number, and sent to the State's Office of the Surveyor General so that the survey plan attached to the application can be charted.
 - This is to guarantee that the property is the real property described in the Deed of Assignment and is not subject to government acquisition.

- The Deeds are returned to the Directorate of Lands Services for the purpose of issuing the Assessment Notice if no questions are raised.
- An applicant receives notice of any queries made regarding the survey plan.
- **Time to Complete:** 8 days
- **Associated Cost:** No charges

7. Obtain Demand Notice for Registration Fees, Consent Fees, Neighborhood Improvement Charge at the Land Registry

- **Agency:** Chief Land Services Directorate
- **Procedure:**
 - The Directorate of Lands Services will evaluate the properties based on their fair market value relative to the area in which they are located.
 - The applicant will receive an assessment upon completion of the assessment, which will include the Neighborhood Improvement Charge, Capital Gains Tax, Registration Fee, Stamp Duty, and Consent Fee.
 - Consent Fee, Registration Fee, and Neighborhood Improvement Charge are to be paid into the designated Taraba State Government Account.
 - If the parties to the transaction are companies, payment of Stamp Duty and Capital Gains Tax is to be made into the Federal Inland Revenue Service Account.
- **Time to Complete:** 2 days
- **Associated Cost:** No charges

8. Obtain Demand Notice for Stamp Duty

- **Agency:** Taraba State Inland Revenue Service or Federal Internal Revenue Service (FIRS)
- **Procedure:** The applicant will receive an assessment letter following an investigation and determination of the property's true value. The amount of stamp duty, as confirmed by the Federal Internal Revenue Service, will be included in the letter.
- **Time to Complete:** 1 day
- **Associated Cost:** No charge

9. Payment of Stamp Duty, Registration Fees, Consent Fees, Neighborhood Improvement Charge at a Commercial Bank

- **Agency:** Government Designated Bank - Taraba State IGR Account, Access Bank Account, 0767571474
- **Procedure:**
 - The applicant pays the assessed rates by means of cash, cheque, or bank transfer at the Government Designated Bank.
 - The Applicant is then provided with receipts and is expected to make copies before submitting the original receipts to the Directorate of Lands Services for verification.
 - The consent fee is 1.5%. Capital Gains Tax, previously 2%, was reduced to 0.5%. The cost of Stamp Duty was reduced from 2% to 0.5%. Registration Fees were reduced from 3% to 0.5%.
 - Neighborhood Improvement Charges (N.I.C) (for private and excised lands) are calculated by taking the size of land x N2 per square meter x number of years of relevant title (10 years in the example scenario).

Step-by-Step Process for Obtaining a Certificate of Occupancy in Taraba State
1. Obtain and Complete the Application Form

Taraba State Certificate of Occupancy (C of O) Procedure Guide

This guide outlines the official process for obtaining a C of O in Taraba State and is compliant with transparency benchmarks under the State Action on Business Enabling Reforms (SABER).

Step-by-Step Breakdown

S/N	Step	Procedure Description	Responsible MDA(s)	Required Documents	Estimated Cost	Timeline	Legal/Policy Basis
1	1	Collect and fill out application form	TAGIS	Valid ID, Ownership documents	FREE	Same day	Land Use Act 1978; Executive Order No. 2 of 2023
		Submit completed application and documents	TAGIS Customer Desk	Survey Plan, Title Deed, Passport Photo	FREE		TAGIS SLA 2023
3	Request for GIS charting and site inspection	TAGIS Technical Unit	Application reference number ₦2.6 per sqm 3–5 days	₦2.6 per sqm	FREE	3–5 days	TAGIS SLA 2023
4	Land verification and technical site survey	Ministry of Lands and Survey	Cadastral and boundary records		Included above	3–5 days	Land Instruments Regulation
5	Receive initial bill and pay fees	TSIRS & TAGIS	Bill slip, proof of ownership		₦21,000 (application), ₦30,000 (admin), 6% of land value (assignment)	2-3 days	Taraba Revenue Law 2021

					nt fee), etc.		
6	Submit payment receipts and clearance certificates	TAGIS	Receipts and Tax Clearance Certificate		free	1-2 days	Internal Revenue Service Act
7	Legal and documentation review	Ministry of Justice / Lands	All filed documents		included	3-5 days	Land Registration Act
8	Approval and printing of C of O	TAGIS + Governor's Office	Cleared application file		₦5,000– ₦15,000 (Final Bill)	5–7 days	TAGIS SLA 2023
9	Certificate collection	TAGIS	Valid ID + Acknowledgment slip		free	Same day	Executive Order on EoD

Typical Total Duration: 21 working days, assuming no objection, rejections, or errors by applicant.

Grievance Redress & Dispute Resolution

-Customer Service Complaint: Visit TAGIS or call +234 803 521 5032.

-Formal Escalation: Submit grievance letter to the Director, TAGIS.

- Land Disputes or Appeals: Refer to Taraba State Lands Tribunal or Ministry of Justice. Small claims court

FOR MORE INFORMATION : PLEASE CONTACT US

Taraba Geographic Information Services (TAGIS):

- **Office Address:** TAGIS Headquarters, Along Jalingo–Yola Road, Opposite Taraba State University, Jalingo, Taraba State, Nigeria
- **Phone Number:** 📞 +234 803 521 5032
- **Email:** ✉ info@tarabagis.com *(based on official domain)*
- **Website:** 🌐 www.tarabagis.com
- **Office Hours:** Monday to Friday, 8:00 AM – 4:00 PM (WAT)