

## **AFFORDABLE LUXURY BY CROSS & CHURCHILL**

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You know the feeling of discovering a first class living experience with all the pecks of a home yet accessible to all?

The euphoria of finding that one exceptionally conceptualized development yet affordable?

Or the feeling of getting an electronic mail/seeing an ad in a frontline real estate magazine talking about how you can buy your dream home at less than the market value and you're like WOW, then you ask yourself location location location; and where is this gorgeously luxurious yet affordable home?

Yes, every pocket conscious person likes those.

Seeing the word 'affordable' triggers interest and then you want to know how affordable and you realize it's gorgeously affordable –That's what Cross and Churchill offers.

AFFORDABLE HOUSING is a term used to describe housing units whose total housing costs are considered affordable to a group of people within a specified income range. Although the term is often applied to rental housing that is within the financial means of people in the lower income range of a geographical area, it is also applicable to renters and purchasers in all income ranges.

But while recent trends reveal that the demand for housing is on the rise, not many people can afford a decent home in Nigeria. United Nations (UN) estimates show that the nation has 17 million housing deficit and that it needs to construct 850,000 housing units annually in the next 20 years to bridge the gap –Nigeria is yet to witness a reduction in this trend.

Nigeria's housing needs has been on the rise owing to population growth (which has averaged 3.0 percent per annum) and urbanization (rural-urban migration), majorly. Other factors include Land Use Act restrictions, mortgage financing difficulties as well as private sector involvement hindrances in the housing industry.

Recent pronouncement by the Institute of Architects that Nigeria could achieve a housing target of 40,000 units annually is quite realistic but the question is how much of the population can afford it?

According to the 2006 Census, Nigeria has a population of over 140 million people, though we are over 170 million today, and looking at this figure, providing decent and affordable housing in Nigeria is imperative. Every Nigerian deserves a decent and affordable housing with the vast wealth of the country and the recent unprecedented pace of urbanization.

For more than eight (8) years, Cross and Churchill Estates, a Lagos-based Real Estate firm specializing in Affordable Luxury has conceived site and service developments around Ofada, Ikorodu, Igbesa, Lekki and Ibeju-Lekki axis, without compromising quality.

Cross and Churchill Estates has recently launched iconic and carefully conceived developments near the Lekki Peninsula Scheme 2; quite close to Africa's fastest growing real estate hub.



**PHOTO: SHEPHERD'S APARTMENTS, Off KM 42 Lekki-Epe Expressway, Ibeju-Lekki, Lagos.**

Cross and Churchill's developments in the Lekki Peninsula Scheme 2 area includes the Shepherd's Court, Shepherd's Apartments, Elay's Imperial Court, Fort Alexander & Orangeville Residences.

These developments are strategically located to allow the discerning home owner make the most out of life in a serene environment, while living in an ingeniously crafted residential haven yet AFFORDABLE.

Lekki Peninsula Scheme 2 is part of the new Lagos with properties selling fast. It's a brand new world, with brand new people, a brand new life, thus a brand new spirit.

Cross and Churchill Estates has worked on making the products very pocket-friendly by ensuring each of them is highly competitive in their various niche markets. The payment modality has been made most flexible and convenient. Great care and technical expertise is also employed to ensure that the projects are consummately finished.



**PHOTO: ELAY'S IMPERIAL COURT, Ogombo, Lekki, Lagos.**

With price of homes starting at NGN12.15 million for a two (2) Bedroom Apartment (all rooms en suite) to NGN29.5 million for a four (4) Bedroom Terrace Apartment (all rooms en suite), plus 1 Maid's Room. Cross and Churchill Estates offers flexible payment plans which allows a home buyer make a 10-30% initial payment, and spread the rest of the payment over 12-16 months.



**PHOTO: FORT ALEXANDER, Ogombo, Lekki, Lagos.**

Subscribing to any of the units does not just have you living in an apartment, but in a spacious and quintessentially designed apartment with great features and exceptional amenities. Some of the features which include comfortable bedrooms, top notch fittings, tastefully finished kitchens, and beautiful floor design with vitrified tiles, full multi-media sockets, etc. External features which include but not limited to security post plus gate house and full security apparatus, water treatment plant, paved compound, drains and walkways, parking space and even a CCTV!



**PHOTO: ORANGEVILLE RESIDENCES, Ogombo and Sangotedo, Lekki, Lagos.**

Above the price scope of the affordable units is The Renaissance Mews, Lekki –Consisting of Four (4) Bedroom Town Houses, plus a Servant’s Room in the range of NGN49 million–NGN50 million per unit.



**PHOTO: THE RENAISSANCE MEWS, Iroko-Awe, Via Ikate-Elegushi, Lekki, Lagos.**

Apart from the affordability of our homes and pocket-friendly/simple payment plans which has you laughing at money worries, Cross and Churchill Estates offers solid structures, with architectural designs in a class of its own, as well as clean and top notch finishing which is perhaps the most significant advantage that Cross and Churchill Estates has over its competitors.

We are currently expanding to provide affordable housing in new areas in Lagos.

Ultimately, it is necessary to note that a home including its location affects the outcome of one's life more than any other physical object you will ever encounter -housing should be adequate yet AFFORDABLE.

Thinking Affordable Luxury? That's Our Business.

Think Cross and Churchill Group.