



## MINISTRY OF NATIONAL HOUSING AND SOCIAL AMENITIES

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### STAGES OF ACQUIRING A HOUSE IN ZIMBABWE

The process of acquiring a house in Zimbabwe involves several steps, which may vary depending on whether you are purchasing from an individual, local authority, a company, or the government. Below is a general guideline:

#### **1. Identify the Property**

Establish if the seller has title deeds for the property in their name. Also ascertain if the property has architectural drawings, engineering drawings and also check if the plans were approved by the local authority.

Conduct due diligence to ensure the property meets your requirements in terms of location, price, and conditions of payment.

#### **2. Verify Ownership and Legal Status**

- Obtain a copy of the title deed
- Conduct a title deeds search at the Deeds Registry Office to confirm ownership and check for any encumbrances (mortgages, disputes, or caveats).
- For properties without title deed, confirm with respective local authority for council land, respective government Ministry for Stateland.

#### **3. Negotiate and Agree on Terms**

Discuss the price, payment terms, and any conditions of the sale with the seller.

Engage a lawyer or estate agent to facilitate negotiations.

#### **4. Draft and Sign an Agreement of Sale**

A lawyer or estate agent should prepare a formal Agreement of Sale outlining the price, payment method, and conditions.

Both parties sign the agreement, and payment modalities are agreed.

#### **5. Obtain Tax Clearance Certificate**

The seller must obtain a Tax Clearance Certificate from the Zimbabwe Revenue Authority (ZIMRA) to confirm that all tax obligations related to the property sale have been met.

## **6. Transfer of Title**

The seller's conveyancer prepares transfer documents, which are lodged at the Deeds Registry Office. The buyer will be required to pay stamp duty at the point of registration at the Deeds Registry office, calculated based on the property value once processed, the new title deed is issued in the buyer's name.

## **7. Handover and Finalization**

After all payments are completed and the title is transferred, the seller officially hands over possession of the property to the buyer. Utility accounts (water, electricity, rates) should be updated to reflect the new owner.