

David K Chikumba

BUYING PROPERTY IN ZIMBABWE MADE SIMPLE

The Ultimate Guide for Buyers,
Sellers & Investors

**A Practical, Humorous & Must-Read Guide
Before You Buy Property in Zimbabwe**

Disclaimer

This book is intended for educational and informational purposes only. It simplifies legal concepts surrounding property law and conveyancing in Zimbabwe. It is not legal advice and should not replace professional legal consultation.

In other words:

Please do not march into a property transaction armed only with this book, a pen, confidence, and a prayer.

Consult your lawyer.

Preferably early.

Not after you have already paid the “seller” who later turns out to be somebody’s cousin who “was helping to facilitate the deal.”

Dedication

To every Zimbabwean who has ever:

- Bought a stand with no paperwork
- Been told “the title deeds are coming next week”
- Paid a deposit to a man wearing too much confidence
- Heard the words “it’s a quick transfer”
- Or discovered that five different people claim ownership of the same property

THE BOOK IS FOR YOU

TABLE OF CONTENTS

1. Preface
3. Property in Zimbabwe: Why Everyone Is Suddenly a Landlord
6. What Exactly is Conveyancing?
8. The Title Deed: The Boss of All Property Documents
10. Agreements of Sale
12. Due Diligence
14. Buying a Stand
16. The Deeds Office
18. Mortgage Bonds
20. Transfer Costs
22. Capital Gains Tax
23. Rates Clearance
25. Buying Property from a Developer
27. Joint Ownership
29. Inheritance and Deceased Estates
31. Fraudsters and Property Scams
33. Occupation Before Transfer
35. Buying Property in the Diaspora
36. Leases
37. Servitudes
38. Wetlands and Environmental Regulations
39. Property Disputes
41. Why People Fear Lawyers Until They Need One
42. The Psychology of Property Buying
47. Ten Golden Rules Before Buying Property
43. Conveyancer's Survival Checklist
45. Frequently Asked Questions
48. Conclusion
29. About the Author

PREFACE

Property in Zimbabwe is emotional.

It represents security.

Prestige.

Legacy.

Success.

Hope.

Family.

Sometimes even revenge.

A person buys a house and suddenly begins standing differently.

They now speak about "my property portfolio."

Meanwhile the portfolio is one incomplete cottage in Crowborough.

But property can also become one of the biggest financial disasters of a person's life.

This happens because many people buy property without understanding:

- Ownership
- Transfer procedures
- Conveyancing
- Agreements of sale
- Due diligence
- Title deeds
- Mortgage bonds
- Subdivision permits
- Local authority approvals
- And the beautiful art of avoiding scams

This book was written to simplify the law.

No heavy Latin.

No complicated legal jargon.

No unnecessary intimidation.

Just practical explanations.

Real-life examples.

Humour.

Satire.

And useful information.

If after reading this book you avoid one bad property deal, then this book has done its job.

Welcome.

CHAPTER 1

PROPERTY IN ZIMBABWE: WHY EVERYONE IS SUDDENLY A LANDLORD?

Zimbabweans love property.

Deeply.

Passionately.

Aggressively.

A Zimbabwean can survive inflation, fuel queues, load shedding, and network problems.

But tell them land prices are increasing and suddenly they become full-time property analysts.

Why?

Because property is seen as one of the safest investments.

Money disappears.

Cars depreciate.

Phones become outdated.

But land?

Land remains.

Or at least that is the theory.

The problem is that many people buy property emotionally rather than legally.

A person sees a beautiful stand.

The seller says:

"Boss this area is developing fast."

Immediately common sense leaves the body.

Before asking for title deeds, the buyer is already imagining:

- A double-storey mansion
- Two German Shepherds
- A gate that opens slowly
- And neighbours who greet them respectfully

This is how disasters begin.

Property law exists to bring order.

Without it:

- Ownership would be chaos
- Transfers would be impossible
- Fraud would multiply
- Banks would refuse financing
- And family gatherings would become war zones

Conveyancing is the legal process that transfers ownership from one person to another.

Think of a conveyancer as the pilot of the transaction.

Without one, everybody may look confident while the entire aircraft is heading directly into confusion.

CHAPTER 2

WHAT EXACTLY IS CONVEYANCING?

Let us simplify this.

Conveyancing is the legal process of transferring ownership of immovable property from one person to another.

That is the official definition.

Now let us translate it into ordinary human language.

Conveyancing is basically:

"The complicated legal dance that happens after people agree to buy and sell property."

The process involves:

- Agreements of sale
- Title deed checks
- Rates clearance
- Capital gains tax
- Transfer duty
- Mortgage bond cancellation
- Registration at the Deeds Office
- And enough paperwork to frighten an entire forest

The conveyancer is the lawyer responsible for handling this process.

In Zimbabwe, not every lawyer is automatically a conveyancer.

A conveyancer is a lawyer specially registered to handle property transfers.

This is important.

Because many people think:

"My cousin knows law."

No.

Your cousin once watched Suits and owns a briefcase. That does not make him a conveyancer.

A proper conveyancer ensures:

- The seller actually owns the property
- The property can legally be sold
- The transfer documents are correct
- Taxes are paid
- Ownership is registered correctly

Without conveyancing, buying property would resemble online dating.

Everybody claims to be genuine.
Nobody has proper verification.
And somebody eventually cries.

CHAPTER 3

THE TITLE DEED: THE BOSS OF ALL PROPERTY DOCUMENTS

A title deed is the most important property document.

Not the agreement of sale.

Not the receipt.

Not the WhatsApp chats.

Not the emotional speech from the seller.

The title deed.

This document proves ownership.

Think of it as the birth certificate of the property.

If your name appears on the title deed, the law recognizes you as the owner.

Without it, things become dangerous.

Many people say:

“We bought years ago but transfer has not yet happened.”

That sentence alone can cause a conveyancer chest pain.

Why?

Because until transfer happens:

- The property may still legally belong to somebody else
- The seller may die
- The seller may sell it again
- Creditors may attach it
- Family disputes may arise
- Or the property may already be under mortgage

A title deed contains:

- The registered owner
- Property description
- Property size
- Conditions affecting the property
- Previous transfers
- Mortgage endorsements

Before buying property, always inspect the title deed.

If the seller says:

“The deeds are somewhere.”

Pause.

If the seller says:

“The deeds got lost but don't worry.”

Pause harder.

If the seller says:

“We don't really use title deeds in this area.”

Run.

CHAPTER 4

AGREEMENTS OF SALE: THE DOCUMENT PEOPLE SIGN WITHOUT READING

Zimbabweans have a dangerous habit.

Signing documents they have not read.

Some people sign agreements the same way they accept software updates.

Nobody knows what is inside.
Everybody just presses continue.

An agreement of sale is the contract between buyer and seller.

It records:

- * The parties
- * Purchase price
- * Payment terms
- * Property details
- * Transfer obligations
- * Default clauses
- * Occupation arrangements

A badly drafted agreement can destroy a transaction.

Common mistakes include:

- Wrong property descriptions
- No payment timelines
- No default clauses
- No transfer obligations
- No dispute mechanisms

Some agreements are written so badly they resemble emotional poetry.

"The seller hereby sells his beautiful stand with peace and happiness attached thereto."

What does that even mean legally?

A proper agreement must be clear.
Specific.
Legally enforceable.

Always let a lawyer review agreements before signing.

Not after.

BEFORE.

Because after signing, the sentence:

"But I didn't understand."

becomes very expensive.

CHAPTER 5

DUE DILIGENCE: TRUST IS GOOD, VERIFICATION IS BETTER

One of the biggest mistakes buyers make is trusting appearances.

A seller wears a suit.

Drives a nice car.

Speaks confidently.

Owens two phones.

Suddenly people assume legitimacy.

Fraudsters love confidence.

Due diligence means investigating the property and the seller before payment.

This includes:

- Checking ownership
- Confirming identity
- Inspecting title deeds
- Verifying rates
- Confirming boundaries
- Checking court disputes
- Confirming subdivision approvals

Some buyers do no investigations at all.

hey simply say:

"He seems genuine."

My friend.

Even fake prophets seem genuine.

Investigate.

Always confirm:

1. Who owns the property?
2. Is the seller authorized?
3. Are there disputes?
4. Are rates paid?
5. Is transfer possible?
6. Are approvals available?
7. Is the land legally recognized?

Due diligence may feel slow.

But it is cheaper than litigation.

And litigation in Zimbabwe can become:

- Expensive
- Emotional
- Long
- Confusing
- Spiritually exhausting

Some court cases begin when children are in primary school and end when they have beards.
Avoid that journey.

CHAPTER 6

BUYING A STAND: DREAMS, DUST AND DANGER

Buying a stand in Zimbabwe is an emotional experience.

You arrive at the site.

There is grass.

Maybe one road.

Two pegs.

A goat nearby.

Then the seller says:

"This area will become the next Borrowdale."

Immediately your imagination starts furnishing a house that does not exist.

But buying a stand requires caution.

Important questions include:

Is the subdivision approved?

Is there a permit?

Is there title?

Is it council land?

Is it state land?

Are services available?

Are roads approved?

Is there a developer permit?

Many people buy "stands" that are legally complicated.

Some are:

- * Illegal subdivisions
- * Wetlands
- * Disputed farms
- * Unapproved settlements
- * Or land being sold by people with absolutely no authority

A buyer must verify everything.

Especially where:

- * The deal feels rushed
- * Prices are too cheap
- * Documents are incomplete
- * The seller discourages lawyers

When somebody says:

“No need for lawyers, we trust each other.”

That is exactly when lawyers are needed most.

CHAPTER 7

THE DEEDS OFFICE: WHERE PROPERTY BECOMES OFFICIAL

The Deeds Office is where property ownership is formally registered.

This is where legal ownership changes.

Not at the gate.

Not after payment.

Not during celebration.

At the Deeds Office.

Many people misunderstand this.

They think:

"I paid already so I own it."

Not fully.

Legal ownership passes upon registration.

The Deeds Office records:

- Ownership
- Mortgage bonds
- Servitudes
- Conditions
- Cancellations
- Transfers

Conveyancers prepare documents and lodge them for registration.

This process requires precision.

One spelling mistake can delay registration.

Imagine buying property worth USD 150,000 and the transaction delays because somebody typed "Micheal" instead of "Michael."

Property law is humbling.

The Deeds Office can appear mysterious to outsiders.

People imagine secret tunnels and ancient legal rituals.

In reality, it is a structured system designed to maintain certainty in property ownership.

Without it, chaos would reign.

People would wake up and discover their house now belongs to somebody named Tatenda from Mutare.

CHAPTER 8

MORTGAGE BONDS: WHEN THE BANK ALSO OWNS YOUR HOUSE

A mortgage bond is security registered in favour of a bank.

When a bank finances property, it registers a bond over the property.

This means:

If you fail to pay, the bank may recover the debt through the property.

Many people emotionally announce:

“I bought a house!”

Meanwhile the bank quietly whispers:

“Technically, we are co-owners for the next 20 years.”

Mortgage bonds are serious.

Before transfer:

Existing bonds may need cancellation

New bonds may need registration

Bank instructions must be followed

Insurance requirements may arise

Banks do not play games.

Miss repayments and suddenly words like:

- * Default
- * Foreclosure
- * Judicial sale

enter your vocabulary aggressively.

Never buy property beyond your financial capacity.

Do not buy a mansion purely to impress relatives during Christmas.

Relatives will clap for one day.

The bank will pursue repayments for twenty years.

Choose peace.

CHAPTER 9

TRANSFER COSTS: THE PART THAT SHOCKS EVERYONE

Many buyers think the purchase price is the only cost.

Then transfer costs arrive.

Suddenly breathing changes.

Transfer costs may include:

- * Transfer duty
- * Capital gains tax
- * Conveyancing fees
- * Rates clearance
- * Deeds Office fees
- * Bond registration fees
- * Stamp duties
- * Administrative charges

Some people spend all their money on the purchase price and then act surprised when told:

"There are transfer costs."

My brother.

The government also wants to participate in your happiness.

Always budget properly.

Property transactions involve multiple stakeholders

Everybody invoices.

Even paper begins to look expensive.

A wise buyer asks for an estimated cost breakdown early.

Not after signing.

Because panic budgeting is not a legal strategy.

CHAPTER 10

CAPITAL GAINS TAX: THE TAX THAT APPEARS WHEN PEOPLE MAKE MONEY

Capital Gains Tax is payable in certain property transactions.

This tax applies when property is sold and value has increased.

Zimbabwe Revenue Authority participates in property transfers.

Very enthusiastically.

The seller usually bears capital gains obligations unless exemptions apply.

Certain transactions may qualify for exemptions.

Examples may include:

- Principal private residences
- Inheritances
- Certain company restructures

Tax compliance is important.

Because ZIMRA has two special talents:

1. Calculating tax
2. Remembering tax

Never ignore tax obligations.

That strategy rarely ends well.

CHAPTER 11

RATES CLEARANCE: PAY YOUR COUNCIL FIRST

Before transfer can happen, local authority rates usually need clearance.

Councils want outstanding amounts settled.

This includes:

- * Water
- * Refuse
- * Rates
- * Sewer charges

Some sellers disappear when rates statements arrive.

They suddenly become difficult to locate.

Phones go unanswered.

WhatsApp profile pictures vanish.

Yet last week they were replying within seven seconds.

Always confirm:

- * Outstanding balances
- * Service charges
- * Penalties
- * Supplementary charges

Failure to obtain clearance delays transfer.

And delays create frustration.

Especially because buyers usually become impatient immediately after payment.

The same person who took six months deciding suddenly wants transfer completed by Thursday.

Property law does not respect impatience.

CHAPTER 12

BUYING PROPERTY FROM A DEVELOPER

Developers play a major role in Zimbabwe's property market.

Some are excellent.

Professional.

Organized.

Transparent.

Others?

Let us just say confidence levels may exceed legal compliance.

Before buying from developers, investigate:

- Development permits
- Subdivision approvals
- Infrastructure obligations
- Servicing arrangements
- Title availability
- Payment terms

Some developments begin with:

- One billboard
- Big promises
- Drone videos
- A sales office with bottled water

And buyers become emotionally invested immediately.

Always investigate legality.

A beautiful brochure is not title.

Marketing is not ownership.

And a man saying "trust the vision" is not a legal guarantee.

CHAPTER 13

JOINT OWNERSHIP: LOVE, TRUST AND FUTURE ARGUMENTS

People buy property together for many reasons.

- * Marriage
- * Friendship
- * Business
- * Family arrangements
- * Optimism

Joint ownership can work well.

Until relationships change.

Then suddenly:

- * Contributions become disputed
- * Occupation becomes contested
- * One party wants to sell
- * Another refuses
- * Somebody's new partner appears

Property disputes become emotional quickly.

Especially where expectations were never documented

Always clarify:

- Ownership shares
- Contributions
- Occupation rights
- Exit procedures
- Sale arrangements.

A Deed of Trust or co-ownership agreement may help regulate arrangements.

Never assume:

"We are family so nothing can go wrong."

History has repeatedly disproved this theory.

CHAPTER 14

INHERITANCE AND DECEASED ESTATES

Property becomes complicated after death.

Especially where families did not plan properly.

Common problems include:

- No will
- Multiple spouses
- Disputed children
- Missing title deeds
- Unauthorized sales
- Family conflicts

A deceased estate must generally be administered before transfer.

This process may involve:

- Reporting the estate
- Appointment of an executor
- Estate administration
- Distribution
- Transfer procedures

Do not buy property from unauthorized relatives.

Just because somebody says:

"I am the eldest son."

Does not automatically create legal authority.

Many buyers discover too late that the seller had absolutely no authority to sell.

Then the sentence:

"We are still resolving family issues."

appears.

That sentence can delay matters for years.

CHAPTER 15

FRAUDSTERS: THE UNOFFICIAL REAL ESTATE ASSOCIATION

Property fraud exists.

Aggressively.

Common scams include:

- Fake title deeds
- Double sales
- Fake agents
- Fake owners
- Forged IDs
- Illegal subdivisions
- Non-existent stands

Fraudsters understand psychology.

They create urgency.

“This deal must close today.”

They create pressure.

“There are many buyers.”

They create false trust.

“I am a church person.”

My friend.

Even Judas attended meetings.

Verify everything.

Never pay large sums casually.

Never skip lawyers.

Never rely only on verbal assurances.

And never assume:

"This cannot happen to me."

That sentence has introduced many people to litigation.

CHAPTER 16

OCCUPATION BEFORE TRANSFER: A RISKY ROMANCE

Sometimes buyers move into property before transfer completes.

This is called early occupation.

It can be useful.

But dangerous.

Potential risks include:

- * Transfer delays
- * Ownership disputes
- * Damage disputes
- * Occupation disagreements
- * Seller insolvency

Always regulate occupation clearly.

The agreement should address:

- * Occupation date
- * Rental or holding charges
- * Risk
- * Maintenance responsibilities
- * Utility obligations

Never move into property casually.

Especially after hearing:

"Transfer is almost done."

In property law, "almost done" can mean:

- * Two weeks
- * Six months
- * One year
- * Or sometime before the next World Cup

CHAPTER 17

BUYING PROPERTY IN THE DIASPORA

Diasporans are major participants in Zimbabwe's property market. Unfortunately, they are also major targets for fraud. Distance creates vulnerability.

A relative says:

"Do not worry, I am handling everything."

Six months later there is:

- No property
- No paperwork
- No refund
- But somehow there is a new vehicle at home

Diasporans should:

- Use registered professionals
- Verify documents independently
- Avoid cash transactions
- Demand written updates
- Conduct searches
- Avoid emotional pressure

Never buy property purely through WhatsApp voice notes.

Property transactions require proper systems.

Not vibes.

CHAPTER 18

LEASES: NOT EVERY PROPERTY DEAL IS A SALE

Many people confuse leasing with ownership.

A lease grants occupation rights.

Not ownership.

Important lease terms include:

- Rental amount
- Duration
- Renewal rights
- Maintenance obligations
- Default clauses
- Termination provisions

Read leases carefully.

Some tenants sign leases without reading and later discover:

- They cannot operate certain businesses
- They are responsible for major repairs
- Rent increases aggressively
- Penalties are severe

Never sign blindly.

Legal documents are not motivational posters.

Read them.

CHAPTER 19

SERVITUDES: WHEN OTHER PEOPLE HAVE RIGHTS OVER YOUR PROPERTY

A servitude grants rights over another person's property.

Examples include:

- Rights of way
- Utility access
- Drainage rights
- Pipeline access

Imagine buying property then discovering people legally pass through your yard every day.

Surprise.

Always check conditions affecting property.

Some restrictions may limit:

- Building heights
- Usage rights
- Access
- Development

Property ownership is powerful.

But not unlimited.

The law balances competing interests.

CHAPTER 20

WETLANDS, REGULATIONS AND ENVIRONMENTAL REALITIES

Zimbabwe has increasing regulation around wetlands and environmental protection.

Some people buy land emotionally then later discover:

"You cannot build here."

That becomes a very expensive picnic site.

Always verify:

- * Environmental approvals
- * Zoning
- * Wetland restrictions
- * Local authority regulations

Not every open space is buildable land.

Some areas require specialist approvals.

Never assume.

Investigate.

CHAPTER 21

PROPERTY DISPUTES: WHEN DREAMS BECOME COURT FILES

Property disputes are among the most emotional legal battles.

Why?

Because property combines:

- Money
- Pride
- Family
- Legacy
- Security

People fight fiercely over property.

Common disputes include:

- Boundary disputes
- Double sales
- Inheritance conflicts
- Occupation disputes
- Failed developments
- Fraudulent sales

Litigation is stressful.

Expensive.

Time-consuming.

Emotionally draining.

Avoid disputes through:

- * Proper documentation
- * Due diligence
- * Legal advice
- * Clear agreements
- * Professional conveyancing

Prevention is cheaper than litigation.

Always.

CHAPTER 22

WHY PEOPLE FEAR LAWYERS UNTIL THEY NEED ONE

Many people avoid lawyers during property transactions.

Usually to "save money."

Then disaster happens.

Suddenly the same people begin searching for lawyers urgently.

Usually while stressed.

A lawyer is not merely there to "stamp papers."

A good conveyancer:

- Identifies risks
- Prevents disputes
- Ensures compliance
- Protects funds
- Drafts agreements
- Facilitates transfer

Think of lawyers like seatbelts.

People underestimate them until impact occurs.

CHAPTER 23

THE PSYCHOLOGY OF PROPERTY BUYING

Property buying is emotional.

Very emotional.

People make irrational decisions because:

- They fear missing out
- They want status
- They feel pressure
- They are excited
- They trust appearances

A smart buyer stays calm.

Never buy under pressure.

Never skip investigations.

Never confuse excitement with due diligence.

And never assume:

"Everything will work itself out."

Property law does not reward optimism alone.

It rewards preparation.

CHAPTER 24

CONVEYANCER'S SURVIVAL CHECKLIST

Before paying for any property in Zimbabwe, make sure you can answer the following questions:

Ownership

- Have I seen the title deed?
- Does the seller's name match the deed?
- Has a Deeds Office search been conducted?

Property Legality

- Is the property legally recognized?
- Are there subdivision approvals?
- Is the land on a wetland?
- Are local authority approvals available?

Financial Issues

- Are rates paid?
- Is there a mortgage bond?
- Are transfer costs budgeted for?
- Is Capital Gains Tax addressed?

Documentation

- Has a lawyer reviewed the agreement?
- Are payment terms clear?
- Are timelines included?
- Are occupation arrangements recorded?

Seller Verification

- * Is the seller the real owner?
- * Has identity been verified?
- * Is there written authority where representatives are involved?

If any answer is unclear:

Pause the transaction.

Excitement is temporary.

Bad property decisions are legendary.

CHAPTER 25

FREQUENTLY ASKED QUESTIONS

"Can I buy property without title deeds?"

Sometimes transactions occur without title deeds, especially in developing areas, cessions, or council allocations.

But risk increases significantly.

Always investigate the legal status carefully.

"Can one property be sold to two people?"

Unfortunately yes.

This is called a double sale.

And it has ruined many weekends.

"How long does transfer take?"

It depends on:

- Rates clearance
- Taxes
- Mortgage bonds
- Document preparation
- Deeds Office processing

Sometimes transfer is fast.

Sometimes it develops a personality.

"Can I move in before transfer?"

Yes, but risks exist.

Always regulate early occupation properly.

"Should I use a lawyer?"

Absolutely.

Skipping lawyers in property transactions is like attempting surgery after watching YouTube tutorials.

Confidence alone is insufficient.

"What is the biggest mistake buyers make?"

Trusting too quickly.

Property transactions require verification.
Not assumptions.

CHAPTER 26

TEN GOLDEN RULES BEFORE BUYING PROPERTY IN ZIMBABWE

1. Verify ownership.
2. Inspect title deeds.
3. Use a conveyancer.
4. Conduct due diligence.
5. Read agreements carefully.
6. Budget for transfer costs.
7. Confirm approvals.
8. Avoid rushed deals.
9. Keep records.
10. Never rely purely on trust.

If a deal feels suspicious, investigate.

If documents feel incomplete, investigate.

If the seller becomes defensive when asked questions, investigate harder.

CHAPTER 27

CONCLUSION: PROPERTY IS TOO IMPORTANT FOR GUESSWORK

Property can transform lives.

It creates:

- Stability
- Wealth
- Security
- Opportunity
- Legacy

But property can also create:

- Debt
- Fraud
- Litigation
- Family conflict
- Financial loss

The difference often lies in preparation.

This book was written to simplify property law and conveyancing in Zimbabwe.

The goal is not to make everybody a lawyer.

The goal is to make people informed.

An informed buyer is harder to scam.

An informed seller avoids mistakes.

An informed investor asks better questions.

And a society that understands property law becomes stronger economically.

So before buying property:

Pause.

Investigate.

Read.

Ask questions.

Use professionals.

Because in property transactions, confidence alone is not enough.

Even the smoothest-talking seller in Zimbabwe can still produce documents capable of ruining your entire year.

Choose wisdom.

ACKNOWLEDGEMENTS

Special appreciation to:

-
- Every client who ever asked, "So what exactly does a conveyancer do?"
- Every buyer who nearly purchased a property based purely on vibes
- Every Zimbabwean navigating the complicated world of land and property ownership
- The hardworking conveyancers, lawyers, estate agents, local authorities, and Deeds Office officials who keep the property system functioning

And finally:

To the readers.

May this book save you from stress, confusion, fraudsters, fake developers, forged title deeds, emotional purchases, and WhatsApp property experts.

PROPERTY BUYER RED FLAGS

Beware if:

- The seller refuses lawyers
- Documents are incomplete
- The deal feels rushed
- Prices seem unrealistically cheap
- The owner is mysteriously unavailable
- Payment must be made urgently in cash
- There are no approved plans
- Nobody can clearly explain ownership
- The seller becomes angry when asked questions
- You are told: "Trust me."

Trust is good.

Paperwork is better.

DK LAW QUICK TIPS

QUICK TIP 1

Never buy property because you are afraid someone else will buy it first.

Fear is not due diligence.

QUICK TIP 2

If a seller says:

"We don't need lawyers."

You definitely need lawyers.

QUICK TIP 3

A beautiful house can still have ugly paperwork.

Always investigate.

QUICK TIP 4

Title first.

Excitement later.

QUICK TIP 5

Never confuse possession with ownership.

Living in a property does not automatically mean you legally own it.

SAMPLE PROPERTY BUYER QUESTIONS

Before buying property, ask:

1. Who owns the property?
2. Can I see the title deed?
3. Are there any disputes?
4. Are rates fully paid?
5. Is there a mortgage bond?
6. Are there approved plans?
7. Is the property on a wetland?
8. Has subdivision been approved?
9. How soon can transfer happen?
10. Which conveyancer is handling the transaction?

If people become uncomfortable when you ask reasonable questions, something may already be wrong.

BACK COVER SYNOPSIS

Buying property in Zimbabwe can either become:

the greatest investment of your life,

or

the legal disaster your relatives discuss at family gatherings for the next ten years.

In this practical, humorous, and highly informative guide, Zimbabwean legal practitioner and conveyancer David K Chikumba simplifies the often confusing world of:

* title deeds,

- agreements of sale,
- conveyancing,
- property transfers,
- mortgage bonds,
- due diligence,
- developers,
- inheritance,
- fraud prevention,
- and property law in Zimbabwe.

Written in plain English with humor, satire, and real-world insight, this book is designed for:

- first-time buyers,
- diaspora investors,
- property sellers,
- young professionals,
- families,
- and anyone thinking about buying land or property in Zimbabwe.

Whether you are buying a stand, a house, an investment property, or simply trying to avoid being scammed by somebody calling himself “the facilitator,” this book gives you the knowledge to navigate Zimbabwe's property market intelligently.

Because before you buy property in Zimbabwe:

You need more than excitement.

You need information.

BONUS SECTION

THE UNOFFICIAL TYPES OF PROPERTY SELLERS IN ZIMBABWE

1. The Motivational Speaker

This seller cannot answer legal questions.

But can deliver a forty-minute speech about:

- Vision
- Growth potential
- Future developments
- International standards

Meanwhile there is no approved layout plan.

2. The Emergency Seller

Everything is urgent.

"Boss I am travelling tomorrow."

"Boss I need money immediately."

"Boss there are five other buyers."

Pressure is their strategy.

3. The Relative Representative

Claims to be selling on behalf of:

- Uncle
- Aunt
- Brother
- Late father
- Someone in South Africa

Yet possesses zero written authority.

4. The Invisible Owner

The actual owner is mysteriously unavailable.

Always.

Apparently they are:

Travelling

Busy

Sick

In Dubai

In prayer

At a funeral

Yet the property is somehow ready for sale immediately.

5. The Honest Seller

These ones exist too.

Organized.

Transparent.

Professional.

When you find one:

Respect them.

FINAL WORD

If this book saves you from:

- A fraudulent stand
- A fake title deed
- A bad agreement
- A disastrous transfer
- Or a "quick deal" that becomes a permanent headache

then it has achieved its mission.

And remember:

In Zimbabwean property transactions, the phrase:

"Don't worry, everything is under control."

should always be followed by:

"Please show me the paperwork."

THE END

ABOUT THE AUTHOR

DAVID K CHIKUMBA

David K Chikumba is a Zimbabwean legal practitioner, conveyancer, entrepreneur, and founder of David K Law Group.

He is passionate about simplifying legal knowledge and making property law understandable to ordinary people.

Through his legal work, business leadership, and public education content, he seeks to bridge the gap between technical legal systems and practical everyday realities.

He believes legal education should not be intimidating.

It should be practical.

Accessible.

Useful.

And occasionally funny.

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LLB UZ, LLM UZ
MASTERS IN COMMERCIAL LAW

David K Chikumba is a registered legal practitioner, notary public, and conveyancer based in Zimbabwe. With extensive experience in property law and commercial legal practice, he has built a reputation for translating complex legal principles into practical guidance for clients, investors, and the general public.

He is the founder of DK Law Group Attorneys, a firm focused on property law, conveyancing, and commercial legal services.

ABOUT THE BOOK

Property transactions in Zimbabwe are often described as complex, slow, and difficult to navigate. Yet behind every transfer, deed, and registration lies a structured legal process that can be understood with clarity.

In this accessible and practical guide, David K Chikumba breaks down the law and procedure of conveyancing into a simplified, step-by-step journey. From the agreement of sale, due diligence, and compliance requirements, through to registration and issuance of title deeds, the book explains not only what happens; but why it happens.

Written in a clear, engaging style, this work removes unnecessary legal complexity while maintaining professional accuracy. It is designed to empower readers with real understanding of property law in practice, particularly within the Zimbabwean legal system.

Whether you are a first-time homebuyer, seasoned investor, legal practitioner, or property professional, this book serves as a reliable companion to one of the most important transactions in life: acquiring immovable property.

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