

# CITY OF BULAWAYO



## Procedure for Obtaining Title Deeds

The council regularly receives inquiries on how to get Title Deeds for one's property, especially in the High Density areas. This article summaries the procedures to get freehold title and subsequently title deeds. Most of the houses in the high-density areas are on leasehold.

all such applications should start at the local housing office and not at the City Hall or Tower block. Below is the summary of the procedure:

### Now Read Carefully What Follows

1. If you are holding property on leasehold you have to apply to your housing officer to covert it to a freehold property.
2. The housing officer will process your application and forward it to the Director of Housing and Community Services.
3. At the Head Office they will check whether you own any other house.
4. The Housing Department will then liaise with the Valuation Section in the Chamber Secretary's Department for the determination of the stand price.
5. The Conveyancing Section in the Chamber Secretary's Department will liaise with the City Treasurer to check on any amounts outstanding i.e. rentals, supplementary charges etc.
6. The loan balance and all the outstanding amounts have to be paid in full before lawyers are instructed to transfer property.
7. The stand will be title surveyed and the survey records have to be approved by the Surveyor General first.
8. Thereafter, the Conveyancing Section instructs the relevant lawyers to transfer the house to the applicant.
9. Upon payment of legal charges, transfer fees and survey fees the lawyer then lodges the deed document for registration with the Deeds Office.
10. Once registered at the Deeds Office, Gogo becomes the proud owner of the house, with her Title Deeds safely kept (not under the mattress please, as that is a very important document - you can ask your lawyer or bank to keep it for you).

Because the procedure is long, particularly where title survey has not been done, it is advisable to start the process now, rather than when Title Deeds are required for say, collateral.