



KALAHARI PROPERTIES
your #1 property business partner in the region

Real People. Real Properties.
Lasting Value.

THE COMPLETE BUYERS & SELLERS GUIDE

Property in Zambia, Done Right.

A practical, plain-language handbook covering title verification, due diligence, statutory and traditional (customary) land, transfer procedures and professional guidance for anyone buying, selling or investing in Zambian property.

"Honesty and Excellence in Every Property Deal"

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HONESTY
INTEGRITY
PROFESSIONALISM
EXCELLENCE

FOREWORD

Welcome to the Guide

“Informed clients make better decisions — and better decisions make for safer, more profitable property deals.”

Buying or selling property is one of the most important financial decisions a person will ever make. Whether you are purchasing your first residential plot, investing in commercial real estate, selling family land, or acquiring farmland, understanding how property transactions actually work in Zambia is essential to protecting your money and your peace of mind.

This guide was developed by Kalahari Properties Zambia to help buyers and sellers navigate the Zambian property market confidently, safely and successfully. It draws on years of practical, on-the-ground experience helping individuals, families, investors and businesses complete property transactions across Lusaka and the wider region.

Beyond the standard buying and selling process, this edition includes an expanded, dedicated section on **traditional (customary) land** — an area where many Zambians and investors encounter the greatest confusion and the highest risk, simply because it is governed differently from titled land.

OUR MISSION

To help our clients achieve successful property transactions with integrity, transparency and professionalism — from the first enquiry to the day the keys change hands.

We hope this guide gives you the confidence to buy, sell or invest in Zambian property the right way.

The Kalahari Properties Zambia Team

WHO WE ARE

About Kalahari Properties Zambia

Kalahari Properties Zambia is a professional real estate and property services company committed to helping individuals, families, investors, businesses and institutions buy, sell, rent and manage property throughout Zambia.

Our Services

- ✓ Property Sales
- ✓ Property Marketing
- ✓ Land Sales
- ✓ Residential Property Sales
- ✓ Commercial Property Sales
- ✓ Property Management
- ✓ Property Consultancy
- ✓ Property Investment Advisory
- ✓ Property Documentation Support
- ✓ Valuation & Acquisition Assistance

What Guides Us

**Honesty**

Straight answers, even when they're not what a client wants to hear.

**Integrity**

Doing the right thing, especially when no one is watching.

**Professionalism**

Organised, responsive, and detail-driven at every step.

**Excellence**

Holding every transaction to the highest achievable standard.

OUR PROMISE

Property is more than land and buildings — it represents dreams, investments, security, legacy and wealth creation. Our commitment is to help every client make informed, profitable and secure property decisions.

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SECTION 1

Understanding the Zambian Property Market

Before buying, selling or investing, it helps to know which category a property falls into. Each category behaves differently in terms of pricing, demand, documentation and long-term potential.

RESIDENTIAL PROPERTY

Houses, apartments, flats and residential plots. The most common category for first-time buyers and owner-occupiers, driven by location, schools, security and access to utilities.

COMMERCIAL PROPERTY

Office buildings, shops, warehouses, shopping complexes and industrial premises. Value is driven by foot traffic, road access, zoning and tenant demand.

AGRICULTURAL PROPERTY

Farms, agricultural land and ranches. Buyers should pay close attention to soil quality, water rights, access roads and — very often — customary land considerations (see Section 5).

MIXED-USE PROPERTY

Properties combining residential and commercial activity, increasingly popular in growing urban corridors around Lusaka and other major towns.

WHY THIS MATTERS

Understanding which category a property belongs to helps you judge its suitability, financing options, applicable regulations and realistic resale or rental potential before you commit any money.

KALAHARI TIP

Land at the edge of a growing town often sits partly on titled ground and partly on customary land within the same neighbourhood. Always confirm which tenure applies to the specific plot you are viewing — see Section 5 for the full customary land guide.

SECTION 2

The Buyer's Guide

1 Determine Your Property Needs

Before searching for property, get clear on why you are buying:

- Building a home
- Investment purposes or rental income
- Farming
- Business expansion
- Land banking

Then ask: What is my budget? Which location do I prefer? What size property do I need? Do I require title deeds? Do I need financing? A clear objective saves time and money.

2 Understand Your Budget

Your budget should cover more than just the purchase price:

- ✓ **Purchase Price** — the agreed selling price
- ✓ **Legal Costs** — fees for transaction documentation
- ✓ **Property Transfer Costs** — government charges and registration
- ✓ **Valuation Costs** — where applicable
- ✓ **Survey Costs** — if required
- ✓ **Development Costs** — particularly for vacant land

GOLDEN RULE

Never commit all available funds to the purchase price alone. Always reserve funds for transaction and development expenses.

KALAHARI TIP

As a rule of thumb, set aside an additional 8–12% of the purchase price to cover legal fees, transfer costs, survey fees and incidental expenses — so a good deal doesn't turn into a cash-flow problem after you've paid the seller.

3 Verify Ownership

Ownership verification is one of the most important — and most often skipped — steps in a Zambian property purchase. **Never pay any money before verification is complete.**

BEFORE PAYING, REQUEST:

- ☐ Copy of the Title Deed
- ☐ NRC copy of the seller
- ☐ Site plan (where applicable)
- ☐ Council documentation (where applicable)
- ☐ Consent documentation (where applicable)

Cross-Check Everything

- ✓ Seller's names match the title exactly
- ✓ Property description matches the actual property
- ✓ Plot number corresponds with the documentation

VERIFY THROUGH THE MINISTRY OF LANDS

Verification through the Ministry of Lands and the Registry of Deeds is strongly recommended. Zambia's Lands and Deeds Registry framework governs the registration and transfer of interests in land, and is the authoritative source on who legally holds a given title.

4 Conduct Due Diligence

Never buy property based solely on photographs. A proper physical and legal review protects you from costly surprises after transfer.

PHYSICAL INSPECTION

Visit the property in person before committing any funds.

BOUNDARY VERIFICATION

Confirm the property's actual boundaries on the ground, not just on paper.

OCCUPANCY CHECK

Determine whether anyone currently occupies the property, and under what arrangement.

ENCUMBRANCE CHECK

Establish whether mortgages, caveats, disputes or court matters affect the property.

NEIGHBOURHOOD ASSESSMENT

Evaluate accessibility, utilities (water, power, sewer), security, and development potential of the surrounding area — these factors drive both liveability and future resale value.

5 Negotiate the Purchase

Professional negotiation should cover:

- ✓ Purchase price
- ✓ Payment terms
- ✓ Completion period
- ✓ Vacant possession
- ✓ Transfer obligations and responsibility for fees

DOCUMENT EVERYTHING

All agreements should be documented in writing. Avoid verbal agreements — they are very difficult to enforce if a dispute arises later.

6 Sign a Sale Agreement

A properly drafted Sale Agreement protects both parties and should include:

- ✓ Seller and buyer details
- ✓ Property description
- ✓ Purchase price
- ✓ Payment terms & completion date
- ✓ Default clauses
- ✓ Signatures of both parties

KALAHARI TIP

Ask your lawyer to confirm exactly who is responsible for each fee — transfer duty, legal fees, survey costs — in writing, before you sign. Assumptions about "who pays what" are one of the most common sources of last-minute disputes.

7 Complete the Transfer Process

Property transfers typically require supporting documentation such as the sale agreement, State consent (where applicable), tax clearance, registration documents and transfer instruments.

The Zambia Revenue Authority requires specific documentation for property transfer tax processing. Ownership becomes fully secure only once registration is completed and the transfer is properly recorded through the relevant authorities.

Buyer Mistakes to Avoid

- ✓ **Paying before verification** — always verify ownership first
- ✓ **Buying without inspection** — never buy unseen property
- ✓ **Ignoring legal advice** — professional advice protects your investment
- ✓ **Rushing transactions** — take time for proper due diligence
- ✓ **Trusting verbal promises** — document everything
- ✓ **Ignoring boundaries** — boundary disputes are expensive

KALAHARI TIP

If something feels rushed — a seller pushing for cash before documents are ready, or pressure to "skip the lawyer to save money" — treat that as a warning sign, not a bargain. Genuine sellers welcome proper verification.

SECTION 3

The Seller's Guide

1 Prepare Your Property for Sale

Gather your documentation early — organised paperwork increases buyer confidence and speeds up the sale:

- ✓ Title documents
- ✓ NRC
- ✓ Survey information
- ✓ Building plans (where available)
- ✓ Utility records and property rates information

2 Determine Market Value

Pricing is critical to a successful sale.

OVERPRICING CAUSES

Delayed sales, reduced buyer interest, and longer marketing periods.

UNDERPRICING CAUSES

Direct financial loss to you as the seller.

GET TO FAIR MARKET VALUE

Use market comparisons, a professional valuation, and agent advice. The goal is always fair market value — not the highest possible ask, and not a rushed discount.

KALAHARI TIP

Sellers who price correctly from day one typically sell faster and closer to their ideal figure than sellers who start high and discount repeatedly — repeated price drops can signal desperation and invite lower offers.

3 Present the Property Professionally

EXTERIOR

Clean surroundings, grass cutting, and timely repairs.

INTERIOR

Cleaning, minor maintenance, proper lighting and decluttering.

First impressions influence buyer decisions significantly — often within the first few minutes of a viewing.

4 Market Effectively



Professional Photography

High-quality images attract far more attention.



Social Media

Facebook, Instagram, WhatsApp, LinkedIn.



Property Portals

Online property listings for wider reach.



Agent Networks & Signage

Professional networks and visible property signs.

5 Screen Potential Buyers

Serious buyers should demonstrate financial capability, genuine interest, and readiness to proceed. Screening early saves time and improves transaction efficiency.

6 Negotiate Professionally

Focus on purchase price, payment timelines, deposit requirements and transfer arrangements. Remain objective — emotional decisions often reduce the final value you achieve.

7 Complete the Sale

Work with qualified professionals to ensure documentation accuracy, compliance, transfer processing and proper payment handling. The final objective is a smooth, legally compliant transfer.

Seller Mistakes to Avoid

- ✓ Unrealistic pricing
- ✓ Hiding defects
- ✓ Incomplete documentation
- ✓ Delayed responses to enquiries
- ✓ Poor property presentation
- ✓ Accepting informal arrangements / not verifying buyers

SECTION 4

Title Deeds Explained

A Certificate of Title is one of the most important ownership documents in Zambia, issued within the country's statutory land registration system. The legal framework provides for the issuance, registration and transfer of interests in land through the Registry.

A Title Deed Generally Contains

- ✓ Owner information
- ✓ Property description
- ✓ Plot number
- ✓ Property size
- ✓ Lease details
- ✓ Registration details

GOOD TO KNOW: THERE IS NO FREEHOLD IN ZAMBIA

All land in Zambia is vested in the President, who holds it in perpetuity on behalf of the people of Zambia. What buyers acquire under statutory tenure is a **leasehold interest**, typically for a term of up to 99 years, rather than outright freehold ownership. This is a defining feature of the Zambian land system and applies even to prime, fully-titled urban property.

ALWAYS VERIFY BEFORE YOU CONCLUDE

Confirm title authenticity with the Ministry of Lands and the Lands and Deeds Registry before concluding any transaction. A title that "looks right" on paper can still be fraudulent, disputed, or already encumbered.

SECTION 5 · NEW

Buying Traditional & Customary Land

A large share of buyer confusion — and a large share of costly disputes — happens on customary land. This section explains how it differs from titled land and what that means for you as a buyer.

Zambia's Dual Land Tenure System

Zambia recognises two parallel systems of land tenure:

STATUTORY TENURE

Land held under a registered leasehold title (up to 99 years), administered through the Ministry of Lands and the Lands and Deeds Registry. This is the "titled land" covered in Sections 2–4.

CUSTOMARY TENURE

Land administered by Chiefs and their Headmen under customary law, based on locally recognised norms. Rights here are rights of use and occupation, not registered freehold ownership.

A STRIKING STATISTIC

It is estimated that as much as **90–93% of all land in Zambia** is held under customary tenure. For most rural land — and a great deal of peri-urban land on the fringes of growing towns — customary rules, not a title deed, govern who controls the land.

THE CORE LEGAL POINT EVERY BUYER MUST UNDERSTAND

Under the Lands Act, all land in Zambia vests absolutely in the President, who holds it in perpetuity for the people of Zambia. Nobody — on titled or customary land — owns land outright in the Western "freehold" sense. On customary land specifically, a person's rights are rights of occupancy recognised by the Chief, and those rights only become a fully registered, transferable leasehold once a formal conversion process is completed.

SECTION 5

Requirements & the Conversion Process

To acquire customary land with real long-term security, most buyers eventually convert the customary right into a registered leasehold title. Under the Lands Act and the Lands (Customary Tenure)(Conversion) Regulations, the process generally follows these steps:

1 Approach the Village Headman

State your intention to acquire or convert the land. The Headman investigates and confirms the genuineness of the occupant's rights and that there is no existing dispute over the plot.

2 Obtain the Chief's Consent

The Headman introduces the applicant to the Area Chief, who has discretion to consent to or refuse the application. Consent is typically recorded on a prescribed application form.

3 Council Review

Where the Chief consents, the application is referred to the local Council (e.g. City or District Council), which checks for conflicts with customary law and local planning requirements, and inspects the land.

4 Survey & Site Plan

A licensed surveyor prepares a site plan showing the exact extent of the land, which is required before conversion can proceed.

5 Ministry of Lands & Grant of Leasehold

The Council forwards its recommendation to the Commissioner of Lands. On approval, a leasehold title (up to 99 years) is granted and registered — only at this point does the holding become a fully secure, transferable statutory title.

DOCUMENTS A BUYER SHOULD INSIST ON

- ☐ Written consent/allocation letter from the Chief
- ☐ Headman's verification of genuine rights
- ☐ Council confirmation of no conflict
- ☐ Surveyor's site/sketch plan
- ☐ Seller's NRC & proof of occupation
- ☐ Conversion application (Form I), if applicable
- ☐ Ministry of Lands correspondence
- ☐ Receipts for consent, survey & ground rent fees

SECTION 5

Costs, Risks & Due Diligence

Typical Cost Categories

COST ITEM	WHY IT APPLIES
Chief's / Headman's consent fee	Customary practice varies by chiefdom; often a modest, negotiated amount
Survey / site plan fee	Required to define the exact boundaries of the land
Council application & inspection fee	Charged for processing and site inspection
Ministry of Lands processing fee	Statutory charge for conversion and title registration
Ground rent	Annual charge payable once a leasehold title is granted

Fees change from time to time and vary by chiefdom, council and land size — always confirm current figures with the relevant Chief's office, Council and Ministry of Lands before committing funds.

KEY RISKS TO WATCH FOR

- ✔ Paying the full price before the Chief's consent is confirmed in writing
- ✔ Skipping Headman verification, allowing double allocation or boundary overlap
- ✔ Treating an informal "sale" of customary land as equivalent to a title transfer
- ✔ Never pursuing conversion, leaving the buyer without a registrable, bankable title

KALAHARI'S RECOMMENDATION

Even where a written agreement with a customary landholder is possible, full legal security only exists once the Chief's consent, Council recommendation, and Ministry of Lands registration are all in place. Buyers intending to build, borrow against, or resell the property should budget time and money for full conversion to leasehold rather than relying on customary occupancy alone. We strongly recommend engaging a qualified lawyer or licensed surveyor for any customary land transaction.

SECTION 6

Property Investment Tips

Whether you are buying your first plot or building a portfolio, these principles apply across every category of Zambian property.

1 Location Matters

Good locations generally attract stronger, more resilient demand — even when the broader market slows.

2 Think Long Term

Property is most often a long-term wealth-building asset, not a get-rich-quick vehicle.

3 Research Infrastructure

Roads, schools, hospitals and commercial developments all directly influence a property's value over time.

4 Diversify

Consider a mix of residential, commercial and agricultural property to balance risk and return.

5 Buy Based on Facts

Avoid speculation without research — verify title, zoning and market comparables before you commit.

KALAHARI TIP

Before buying an investment property, work backwards from realistic rental income or resale value in that specific area — not the price you'd like to pay. Our team can help you benchmark against comparable sales in your target location.

SECTION 7

Why Work With Kalahari Properties Zambia

**Professional Guidance**

Support throughout the entire transaction, start to finish.

**Market Knowledge**

Deep understanding of local property trends and pricing.

**Due Diligence Support**

Helping reduce transaction risk at every stage.

**Marketing Expertise**

Maximum exposure and reach for sellers.

**Negotiation Support**

Professional representation that protects your position.

**Customer-Focused**

Your interests remain our priority, always.

**Traditional Land Expertise**

Practical experience navigating chief, council and Ministry processes.

**End-to-End Support**

From first enquiry to registered transfer.

OUR PROMISE

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Contact Us Today