



The Deed Validation & Securitisation Programme

Securing your property rights

01

Why Validation and Securitisation?

Over the years, Zimbabwe's land administration system has faced challenges that include the physical degradation, loss, or destruction of original title deeds. These fragile paper documents, often stored in homes, files, or banks are vulnerable to fraudulent tampering, theft, fire, water damage, and simple wear and tear.



This has created a "dead asset" crisis in the property market because when a title deed is lost, fraudulently tampered with or defaced, the owner cannot:

1

Sell their property.

2

Leverage it for a bond or loan.

3

Legally prove ownership, leaving their property rights in a state of uncertainty.

The Title Deed Validation and Securitisation programme is thus a Government of Zimbabwe's comprehensive solution to the above problems. The programme is designed to restore legal identity to property owners and unlock the economic value of their assets.

02

Where Else Has This Been Done?

Zimbabwe is not alone in pursuing the digitisation path as many countries globally have moved from paper-based land registries to digital systems to eliminate fraud, improve efficiency, and secure property rights.



Kenya:

Implemented the "ArdhiSasa" digital land management system for, among other things, scanning and indexing deed files.



Rwanda:

Successfully implemented a digital land administration system, which has reduced land-related disputes and increased investor trust.



Estonia:

Renowned as a digitally advanced society, Estonia has nearly all government services, including property registration, securely digital.

03

Introducing Deed Validation and Securitisation →

This process is not just about replacing an old piece of paper, it is a complete overhaul of how title deeds are verified, managed and stored. The process is guided by three core pillars.



Reconstruction:

Meticulously rebuilding lost or damaged ownership records.



Validation:

Rigorously verifying the legal chain of ownership to ensure the correct person or entity is recognised as the title holder.



Securitisation:

Issuing a new, secure, and digitally-stored deed that replaces the vulnerable paper document.

Which Law Requires Us to Do This?:

● Statutory Instrument (SI) 76 of 2025

The programme is being implemented in line with Statutory Instrument(SI) 76 of 2025, enacted by the Government of Zimbabwe on 18 July 2025.

● What Does SI 76 Of 2025 Say?

SI 76 of 2025 requires all Title Deed holders, from the date of enactment of the SI, to submit their **Original** Paper title deed and a Valid Proof of Identity (**National Identity Card or Passport**) to the Deeds Registry.

This submission must be done through a registered Conveyancer (legal professional) for official Verification and the Issuance of a new **Securitised Deed** by the Deeds Registry.

***NB You must not go and queue at the Deeds Registry to submit your deed. You are required to approach a conveyancer for this process.**

To give you adequate time to comply, the law has provided a transitional period of two years.

● What Happens After the Deadline?

After the deadline, only new securitised title deeds will be legally valid for property transactions, as provided for under SI 76 of 2025.

*** Do not wait until the last minute. Act now to secure your property rights.**

04

How Do I Validate & Securitise My Title Deed?

This process is designed to be secure and straightforward.

01

Engage A Conveyancer

Contact a registered Conveyancer/Legal Practitioner. The conveyancer is your official representative for this process and will handle all submissions and processes on your behalf. If you do not have a Conveyancer, please contact the Law Society of Zimbabwe for a referral.

02

Prepare Your Documents

Locate your Original Paper Title Deed. (If it is lost, your Conveyancer will advise you on the processes to follow.) Prepare a Valid Proof of Identity (National ID or Passport). Additional documents will be required for Trusts, Companies etc. Your conveyancer will notify you of these accordingly.

03

Submission & Verification

If everything is in order, your Conveyancer will submit your documents to the Deeds Registry. The Deeds Registry will then conduct a thorough verification of the ownership chain against the existing records.

04

Receipt Of New Deed

Once verified, the Deeds Registry will issue the new securitised deed. A copy of the new Securitised Deed will be stored in the electronic registry while a secure physical copy with advanced security features including a watermark and QR Code will be issued to you through your Conveyancer.

05

Your Questions Answered

01 Q: What if my original title deed is lost or destroyed?

Do not panic. Your Conveyancer will guide you through a supplementary process that you will have to follow. You will likely need to make a police report and or sign an affidavit attesting to the loss and ownership. The verification process will then use the records held by the Deeds Registry to confirm your ownership.

02 Q: How much will this process cost?

The entire process costs a total of USD200 (Excl VAT).

03 Q: I still have my original deed. Why do I need a new one?

You need a new deed because a securitised and digitised deeds system in Zimbabwe improves property security, reduces fraud and duplicate sales, speeds up property transactions, strengthens investor confidence, improves access to bank loans, and modernises land administration through secure digital records.

04 Q: I live in the Diaspora. How do I comply?




You can authorise a Conveyancer in Zimbabwe to act on your behalf via a Power of Attorney. Contact a Zimbabwean conveyancing firm to begin the process remotely.

06





Call To Action

This programme is one of the priority areas in Zimbabwe's National Human Settlement Policy and Vision 2030 Agenda. By participating, you are contributing to a more stable and transparent property market.

For the Individual Owner the benefits of participating include:

-  You gain peace of mind.
-  Your ownership is permanently secured in a digital format, immune to physical loss and fraudulent tampering.
-  You unlock the full economic potential of your property, allowing you to sell or borrow against it with ease.

For the Nation, A comprehensive, digitised land registry:

-  Builds trust.
-  Attracts investment.
-  Provides a solid foundation for economic growth.
-  Restores legal identity to countless properties, turning "dead" assets into live capital.



Security Features

Your new Securitised Title Deed will contain the following Security Features:

- ✔ **Microtext**
- ✔ **Holographic Zimbabwe Bird**
- ✔ **Guilloche Patterns**
- ✔ **UV Security Elements**
- ✔ **Watermark**
- ✔ **Unique Serial Number**
- ✔ **QR Code**

Secure Your Deed, Secure Your Legacy

Address:

Century House East,

38 Nelson Mandela Ave, Harare

Tredgold Building,

2nd Floor, Room 222, Corner Fort Street & Leopold Takawira Street, Bulawayo.

Phone: 08677212440