



MUFUKA & ASSOCIATES
Legal Practitioners

Weekly NewsFlash

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Mufuka & Associates Weekly Flash: The New Era of Property Ownership

The landscape of property ownership in Zimbabwe is undergoing its most significant transformation in decades. As discussed in recent professional circles—including the recent Law Society of Zimbabwe engagements in Mutare—the transition from traditional paper-based titles to a digitized, securitized system is no longer a future concept; it is a current legal mandate.

The Legal Framework: SI 76 of 2025

The program is birthed under Statutory Instrument 76 of 2025 (Deeds Registries Regulations, 2025), which officially repealed the 2018 regulations. This shift was necessitated by a rise in property fraud, double sales, and the sophisticated forgery of old paper deeds. By introducing "Securitized Deeds," the government aims to restore market confidence and align Zimbabwe with international best practices.

Why Digitization Matters

The core of this reform is the Securitization of Title Deeds. Unlike the old system, new deeds are:

- **Digitally Backed:** Recorded in a central electronic registry accessible 24/7.
- **Tamper-Proof:** Printed on specialized security paper with advanced counterfeit-deterrent features.
- **Fraud-Resistant:** The validation process eliminates "ghost" titles and ensures that only legitimate owners are migrated to the new system.

The Countdown: Timeframes and Deadlines

The regulations set a strict 24-month transitional period starting from the date of commencement (gazetted in July 2025).

- **The Initial Window:** All "Old Title Deeds" must be submitted for validation and replacement within this two-year period.
- **The Deadline:** While the Registrar has the discretion to extend this timeframe with Ministerial approval, property owners should operate under the assumption that old deeds will become legally obsolete by the end of this window.

What is Expected of You?

As a title deed holder, you are required to take proactive steps to "securitize" your property rights:

1. **Submit for Validation:** You must lodge your original "Old Title Deed" at the Deeds Registry (Harare or Bulawayo).
2. **Identity Verification:** Provide valid identification (National ID, Passport, or Driver's License). For companies, an Incorporation Number is required.
3. **Surrender and Exchange:** Once your old deed is validated and the digital version is created, you must surrender the original paper deed in exchange for the new Securitized Deed.

The Risk of Non-Compliance

If you fail to follow these procedures before the deadline, the consequences are severe:

- **Loss of Legal Recognition:** Your old deed will no longer be considered valid for legal or administrative purposes.
- **Transaction Paralysis:** You will be unable to sell, transfer, or lease your property.
- **Collateral Rejection:** Banks will not accept non-securitized deeds as security for loans.
- **Heightened Fraud Risk:** Properties not migrated to the digital system remain vulnerable to fraudulent claims and "insider" tampering.

A Final Word of Caution

Our team at Mufuka & Associates attended the Law Society deliberations in Mutare, where the consensus among legal practitioners was clear: while the system aims for efficiency, the "roll-out" will inevitably face administrative bottlenecks and glitches.

Our best tip: Do not wait for the final months. Work closely with your legal practitioner to monitor the progress of your submission. Your lawyer is best positioned to navigate the Deeds Registry's shifting timelines and ensure your real rights are fully protected.

Disclaimer: This article is for informational purposes and does not constitute a formal legal opinion. Always consult your legal practitioner for advice tailored to your specific property.

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