The Complete Guide to Buying and Selling Your Own Home.

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Simple Guide for Selling a Home on Your Own

Why sell yourself?

It's so easy. Despite what an estate agent may say, selling a house is not rocket science. They know that, and soon you will too. Just follow the simple selling steps below. And, if you have any questions, call us and one of our representatives will try to answer any questions you may have.

Selling a home yourself, without an expensive estate agent is easier than most people think. However, it will take some work on your part. You will be doing a lot of things that a real estate agent might normally do. Just follow **dzimba.com** step-by-step selling guide below, and you'll not only save lots of money, but we'll make the house selling process as effortless as possible. Here are just some of the benefits of the selling privately with dzimba.com

- It’s simple, affordable and effective.
- You stay in control.
- Unparalleled worldwide online exposure for your property.
- Cut out the middleman.
- Save thousands in commission – GUARANTEED.
- Affordable selling package and your property could be listed within 24hours.
- A UK representative to handle all international enquiries.

Remember no one knows your home better than you do. YOU make the sale, keep commission and we market your home for you. Selling your home privately with dzimba.com will leave more money in your pocket.

You are not alone – **dzimba.com** will help you every step of the way. We are poised to become one of the largest and fastest growing real estate service companies in Zimbabwe. In fact, our web site is one of the top most visited property website in Zimbabwe. Thousands of eager home buyers visit us everyday. Perhaps one of them is looking for a home just like yours. We will help you sell your homes, saving you the home owner thousand of dollars. So let's get started. **SOLD** is only a phone call away,

What will you do with money you save?

Sell a Property the smart way and save thousands with Zimbabwe's leading private sale system.

8 Easy Steps to Selling a Home Yourself

Step 1. Preparing your home to sell - make it look great

Presentation is everything! Home buyers are attracted to clean, spacious and attractive houses. Your goal is to dazzle buyers. Brighten-up the house and remove all clutter from counter tops, tables and rooms. Scrub-down your house from top to bottom. Make it sparkle. Simple improvements such as trimming trees, planting flowers, fixing squeaking steps, broken tiles, shampooing rugs and even re-painting a faded bedroom will greatly enhance the appeal of your house. Also, make sure your house smells good. That's right, clean out the mess and light mildly scented candles.

Invite a friend over to walk through your house like a buyer would. Get their opinion on how it "shows." The stuffed donkey in the family room may have to go to your in-laws for a while.

Step 2. Pricing your home effectively

Do not over price your home. Over-pricing when you sell a home reduces buyer interest, makes competing homes look like better values, and can lead to mortgage rejections once the appraisal is in. Over-pricing when selling a home is the single biggest reason why many home sellers don't sell their homes successfully. Remember: the home selling market dictates the price (not what you think it should be worth). **Your house is worth what someone is prepared to pay for it.**

One of the best ways to correctly price your house when selling is to find out how much other homes, similar to your own, recently sold for in your neighborhood. Talk to home sellers, buyers and check out the classified listings in the newspapers and look at similar homes on sale online.

Typically, if you set the price of your home at 5% above the market price, you are likely to end up with an offer close to your home's true value. Also, you may try calculating the cost per square meters of your home compared to the house selling prices in your area (divide list price by square meters of livable space). If your house has more features or other desirable qualities, you may want to set a slightly higher house se

Finally, set your house selling price just under a whole number, such as $995,000 rather than $1million or $4 950 000 rather than $5 000 000

Step 3. Get a Property lawyer or Conveyancer

It is wise to hire a conveyancer who will protect your interests throughout the entire transaction. The legal and any transfer cost are normally paid for by the buyer but you do have a choice of who you want to represent you. An experienced conveyancer can help you evaluate complicated offers (those with a variety of conditions), act as an agent to hold the down payment, evaluate complex mortgages and/or leases with options to buy, review contracts and handle your home's closing process. They can also tell you what things, by law, you must do.

Unless you're significantly experienced in the home selling process, having a property lawyer at your side provides peace-of-mind to you and the buyer. You know you've got someone looking out for your interests, not just the buyers. To find a lawyer, ring us and we will give you a list from our panel.

Step 4. Marketing your home

Exposure, exposure, exposure. That's how sellers sell their home fast.

Dzimba.com provides extensive home exposure because. We are poised to become one of the largest and fastest growing real estate service companies in Zimbabwe. Thousands of eager home buyers visit us everyday. Perhaps one of them is looking for a home just like yours. We will help you sell your homes, saving you the home owner thousand of dollars. So let's get started.

Writing your sell ad

While **dzimba.com** allows help you with writing a property description, your advertising copy should be thorough yet short, simple and to-the-point. Long, flowery prose will not make your house sound more appealing. It will simply make it harder for the home buyer to read. Make sure to provide the critical facts buyers are looking for such as the house's number of bathrooms, a re-modeled kitchen, etc.

Most home buyers quickly scan ads, so it is important that your house stands out. For example, you may want to add a theme-line such as "Priced below market" or "Great schools." Stay away from industry jargon and use language that makes home buyers comfortable. Survey our web site and see how others have written their ads. You will quickly see which are "buyer friendly." Copy their approach for your ad.

Home Photos: Yes, a picture is worth a thousand words

When we come to take picture, be sure that the home's yard/driveway is uncluttered. Remove bikes, garbage cans and parked cars. The same applies for interior shots. People are looking to buy your house, not your possessions. Think of furniture as props and the room a stage. Move things around if you have to. Take lots of house photo the better and tidier your house is, the better the odds are that you'll get a few really good shots.

Open houses

Open houses are sometimes a good way to attract buyers to your home. They are a good way to attract buyers; we will help you organize an open house. The fact is that houses can sell due to an open house.

Home Brochures/Information sheets

It is a good idea to create an information sheet (with a photo) about your home to give potential buyers. Consider printing copies of your online brochure from **dzimba.com** to give to people who visit your home.

You are your home's best salesman

As every salesman knows, to be effective you have to really know your product. And who knows your home better than you? Certainly not a real estate agent, who, in all likelihood, has spent only a few moments in your house before showing it to prospective buyers.

Sell your neighborhood as well as your house. Show enthusiasm, but don't get caught-up talking too much about how "your daughter spent the best years of her life in this very room."

Step 5. Negotiating an offer on your home

When a home buyer makes an offer (this is often presented to you directly from the buyer), you can consult us on what to do for a free Sale Facilitation Process. At this point you will also need to notify your solicitor or appoint one if you haven’t done so already. The offer becomes binding to both parties when an agreement of sale is signed. Purchase price isn't everything. Too many contingencies can leave loopholes and cause a deal to collapse.

Assess your buyer's financial qualifications

Is the buyer a cash buyer or are they pre-approved for a loan? How much of a loan is the buyer seeking? Unless the market changes, most sellers tend to shy away from buyers purchasing with mortgages. This is because of hyperinflation and the time it will take to complete the sale. If this is the case, your buyer is obtain mortgage financing you may factor in the extra inflation cost and also have a completion date by in the agreement of sale.

Know the home selling market

How you judge an offer also can depend on market conditions. If the selling market is slow, you may feel vulnerable, especially if circumstances are pressing you to sell. In a hot market where multiple offers are likely, be wary of countering more than one offer at a time (you could end up in legal trouble if two buyers both accept your counter offer). Also be wary of offers that promise more money.

If you feel the home's offer is insufficient, make a counter offer. Rarely is a first offer the buyer's absolute highest price they are willing to pay. Negotiating is part of the home selling process. Again, your lawyer should review the details of all offers.

Step 6. Legal Stuff

Contracts most commonly take the form of an Agreement of Sale or Offer to Purchase which once accepted constitutes an Agreement of Sale. Once an Agreement of Sale has been signed by both parties it represents a valid and binding contract from which neither party can withdraw without incurring legal consequences, save in certain instances where the agreement is subject to certain conditions which are either fulfilled /not fulfilled

Step 7. Mortgage Valuation and other details

The mortgage lender will order a valuation of your home to make sure they are not paying more than the house is worth. They may also order a surveyor to make sure that the property boundaries are properly laid out. They will also order a title search to determine if there are any liens against your property. These tasks are all the responsibility of the buyer and the lawyer.At this point too, the mortgage company will issue a *commitment*. Again, the buyer (and the lawyer) must complete all conditions listed on the mortgage commitment.

Your current Mortgage Lender should be informed as soon as you have definitely decided to sell - not only when you sign the Agreement of Sale or you will be slapped with 3 month penalty will be chargedAfter a completion/ closing date has been agreed to, you should contact your utility providers and advise them of your final billing date.

Step 8. Completion

The day of the *completion*, the home's buyer will do a "walk through" of the property to make sure all agreed repairs are completed and that the home is in the same condition as when the buyer made their offer. If problems arise at this point, the completion can still take place with funds held.

At completion, all monies will be collected, any existing mortgage loan will be paid, the deed will be transferred, and insurance will be issued insuring a free and clear title. The home seller will receive the proceeds of their home in one to two business days after the closing.

Conclusion

This step-by-step home selling guide is a general overview of the process when selling a home. Selling a home yourself can be time consuming, but the financial rewards can be tremendous. With help from **dzimba.com**, we try to make the process of home selling on your own as easy as possible.

How do I classify my property?

These are the standard industry definitions for property types. We have compiled this list to assist you with your loan application.

Full Title

Full title describes the transfer of full ownership rights to the buyer.

- **House**
  This word is used to describe a normal house.

- **Cluster home**
  This is a freehold property, usually in a development of similar houses. The group of houses usually has limited access and good security. Each house is individually owned and there is no levy to be paid, unlike sectional title.

- **Residential property used for business purposes**
  The property will be regarded as residential property provided that no structural changes are made which may affect its description as a domestic residential dwelling.

- **Smallholding**
  A property is classified as a smallholding if it is situated in or within a 150km radius of a built-up area, does not exceed 20 hectares, and is able to be connected to a local authority water supply or has a borehole.

Sectional title

This describes separate ownership of a unit (section) within a complex.

- **Semi-detached house**
  This describes two houses that are attached to one another. They may be on separate stands and bonded individually as ordinary houses. They can also be on one stand and bonded together under one bond. The other alternative is that they are sold as separate units in a sectional title development.

- **Townhouse or flat**
  A townhouse or flat unit must be in an approved sectional title complex. The complex must only contain residential units.

The Legal Process of Buying and Selling Property

All contracts to acquire land must be in writing, contain certain prescribed information and be signed by both buyer and seller to be valid and legally binding. Contracts most commonly take the form of an Agreement of Sale or Offer to Purchase which once accepted constitutes an Agreement of Sale. Once an Agreement of Sale has been signed by both parties it represents a valid and binding contract from which neither party can withdraw without incurring legal consequences, save in certain instances where the agreement is subject to certain conditions which are either fulfilled /not fulfilled

Transfer Procedure

The registration of a property transaction is handled by a specially qualified legal practitioner known as a Conveyancer. It is customary for the seller to appoint the Conveyancer to attend to the registration of transfer of a property sold, whilst the costs attendant thereon are for the account of the purchaser, unless contractually agreed to otherwise. Upon payment of transfer fees to the Conveyancer, the Conveyancer prepares the requisite transfer documentation which, after signature by the purchaser and the seller, is lodged together with the cancellation of any existing mortgage bonds and new mortgage bonds to be registered at the Deeds Office.

The deeds are subject to an intense examination process where after they are made available for registration. On the date of registration of transfer all existing mortgage bonds registered over the property are cancelled simultaneously with the registration of any new mortgage bonds by the purchaser in favour of the bank granting financial assistance. One copy is retained in the Deeds Office with the Declarations, Power of Attorney and Rates Certificate, the other is returned to the Conveyancer.

The purchaser is recorded as the new owner of the property and the purchase price is paid to the seller. It is important to note that upon transfer to the new owner, any liabilities in respect of the property incurred by the previous owner, remain with the previous owner and do not necessarily pass to the new owner, unless otherwise agreed to.

Just Remember: It is standard practice that Conveyancers are paid before they lodge the documents for transfer The transfer fees will include the Conveyancers statutory fee, the Stamp Duty, the registration fee and any additional charges. 15% Capital Gains Withholding Tax is required to be paid by the Seller prior to the Conveyancer lodging the deeds at the Deeds Office, the balance of 5% to be paid at the end of the tax year.

If the Seller is over 60 years of age he is able to apply for a tax exemption providing it is the Seller's principal private residence.

Rates Clearance Certificate also needs to be obtained from to the local authority under whose jurisdiction the property falls by the seller or their Conveyancer. The local authority will provide an assessment of how much is payable by way of advance rates and outstanding rates, if any. Before one can transfer a property all the rates due should be paid to the local authority. These rates are paid by the Purchaser as pro forma costs, which will then be reimbursed by Seller on the date of the transfer for the advance rates paid calculated on pro rata basis from the date of payment to date of transfer (where purchaser does not have vacant possession or occupation prior to transfer since in this event risk and profit in the property has usually passed in terms of the agreement of sale.

Costs

The purchaser is responsible for the payment of transfer costs and the costs of registering any new mortgage bonds over the property purchased. Transfer costs include transfer duty. Conveyanver's ' fees for attending to the transfer and registration of mortgage bonds are calculated according to a tariff. Further sundry charges are imposed by the Deeds Registry and the Bank granting financial assistance.

Signature of Documents

Documentation prepared by the Conveyancer pertaining to the registration of transfer of the property and any mortgage bond to be registered over the property is required to be signed and must be authenticated if signed outside Zimbabwe. This is sometimes inconvenient and it is possible, and often advisable, to leave a General Power of Attorney in favour of a trusted person in Zimbabwe to assist in this regard.

The Offer to Purchase /Agreement of Sale will contain certain of the following standard provisions;

Purchase Price

A deposit is not mandatory but serves as a gesture of good faith on the part of the purchaser and an indication of financial ability. This amount will be invested by Conveyancer in an interest bearing trust account for the benefit of the purchaser.

Provision will be made in the Agreement for a guarantee to be called for in respect of the balance of the purchase price. In general, a guarantee will only be acceptable if issued by a local financial institution which means that the funds will actually have to be remitted to Zimbabwe in order for a local bank to issue such a guarantee or, alternatively, arrangements must be made between a foreign and local bank for a back to back guarantee to be issued. It is, however, possible to negotiate the issue of a Standby Letter of Credit from an overseas institution in certain circumstances.

Occupation, Possession, Transfer and Occupational Interest
Occupation is the physical occupation of the property whereas possession is generally deemed to be the date upon which the purchaser assumes responsibility for the property and it is customary for the risk of ownership to pass on the date of possession. Transfer refers to the actual date of registration of ownership in the Deeds Registry in favour of the purchaser. Occupational interest is the rental payable by the party occupying the property belonging to another where the date of occupation and date of transfer differs, which is better expressed in Zimbabwe dollars terms or as a percentage of the outstanding balance of the purchase price.

It is not standard in Zimbabwe to conduct property surveys but these can be arranged and should be included as a condition of the purchase.

Fixtures and Fittings
A property is sold together with all fixtures and fittings of a permanent nature. Generally fixtures and fittings include anything which is attached to the property or which by virtue of its considerable mass accedes to the property. In the event of any uncertainty, the purchaser is cautioned to ensure that all items intended to be included in the purchase price are specified in writing in the Agreement of Sale.

Exchange Control/Repatriation of Funds

The Foreign Exchange Control Act does not prohibit foreign investors from moving assets between Zimbabwean and foreign accounts, but it does require accommodation exchange at a fixed, artificially low rate.

Sub Division Transfers or buying land with no title deeds

The process of subdivision is a long tedious one and can take years. If you are planning on selling, make sure you get the title first. First you need get surveyors to do the subdivision for approval by the Director of works and property diagrams will also need to be approved by the Survey General which will then need to be incorporated into the deeds by a property lawyer. This is just a summary but in reality it will take years of going back and forth and dealing with a lot of bureaucracy.

If you are looking to buy land or a property which hasn’t been approved you need to talk and seek advise from a property lawyer as the procedure can take years and you do not have a guarantee you will get a title. When purchasing a portion of sub-divided land without its own deed, it’s always wise to ensure that the seller has a permit for the sub-division from the director of works and approved diagrams from the Surveyor General.

A purchaser also needs to be aware of the risks in buying land with no deeds (normally referred to as in-service land). While some developers have finished their projects, some have collected money and done very little or nothing to develop the land. In such instances there is nothing much you can do without a title and the local authorities will not allow any building to take place until the area is fully serviced.

Capital Gains Tax

It is a tax levied on capital gain on sale of immovable property and any marketable security and is assessed by the Zimbabwe Revenue Authority (ZIMRA), which determines how much is payable by way of capital gains tax.

The tax is paid by the seller; the application is done by the Seller, his accountant or the conveyancer. The tax is calculated on the basis of the difference between the original cost price (which includes cost of improvements, subsequent estate agents' commission, original transfer duties and basically any cost which can be related to the acquisition, disposal and improvement of the property) and selling price.

The tax rate is currently 20% of the capital gains made if the Seller is under 59 years of age. If the Seller is 59+ years, is selling his principal residence (which he can prove to the satisfaction of ZIMRA) then he is exempt from CGT. If he is deemed to be selling a secondary home then his CGT liability is 10% of the capital gain assessed. The seller under 59 years may opt to tender 15% of the gross as a withholding tax pending a detailed assessment by ZIMRA in order to obtain the clearance certificate (or prove he is exempt if 59+ and selling his principal residence or tender 10% for payment after transfer if selling a secondary property).

Alternatively in order to obtain the clearance certificate he can approach ZIMRA before transfer to have the assessment done and then must pay the CGT assessed within 30 days or risk incurring draconian penalty interest irrespective of when transfer may happen.

Instances where capital gains tax is not payable.

Sale of a principal private residence (not a vacant piece of land) where proceeds are used to acquire another principal private residence.

- Transfers of specified assets between spouses.
- Transfers in a scheme of reconstruction approved by the Commissioner General.
- Transfer of business property used for the purposes of his trade by an individual to a company under his control where such company will continue to use it for the purposes of trade

In addition some organizations and public bodies are exempt

A Simple Guide for Buying Your Home

If you could think of one word to describe how you feel about selling a house, what would it be? Stressful? Expensive? Exciting? Nerve-wracking? Whatever your feelings, it will no doubt be a life-changing event for you. Buying a home can be a hair raising experience. You will experience a roller coaster of emotions while finding the right place, securing the mortgage and finally moving in. For most of us, buying a house is the largest investment we've ever considered. The emotions of purchasing something so expensive and personal can often cloud our business judgment.

Most home buyers do little or no research before they invest their nest egg. Doesn't it make sense to become as completely informed as possible before you buy your home?

Top 10 Mistakes to avoid

It happens every year, home buyers regret their purchase after the house becomes theirs. Regrets are often a result of listening to poor advice from friends, family members and real estate pros, but sometimes buyers get so emotionally attached to a property that they overlook its faults and rush into a purchase. Take a bit of time to learn which mistakes are most common–it will help you make sure that your home buying experience is a good one.

1) Letting Your Emotions Take Over
Keep a cool head during the entire home buying process. Be realistic. No home is perfect, especially older homes. It's not unusual for new owners to take care of some repairs themselves. Don't let the seller's refusal to do a small repair kill the deal on a home you truly love.
On the other hand, don't fall so much in love with the house that you'll buy it no matter what needs to be done–unless you're sure you can handle it emotionally and financially. Decide what type of repairs you can realistically tackle, and then stick with the decision.

2) Neglecting to Plan for the Future
Take into account future considerations, children, add-ons, amenities, and fix-ups. Your dream home is certainly worth a sacrifice but don't mortgage your entire future.
Will you live in the house for the rest of your life? Probably not, so you'll want the property to appeal to potential buyers. Buying a home with good resale value sometimes takes a little patience and research, but you'll love the payback when it sells quickly and puts extra money in your bank account. A low price isn't a "deal" if it buys a house you'll be stuck with for a very long time.

3) Assuming the Estate Agent Would get them "the Best Deal"
The Estate Agent was hired by the home seller to obtain the best possible price and terms for the property. That doesn't mean the estate agent can't work with you in a fair and ethical manner, but it does mean that you should have a full understanding of where the agent's loyalties are before you dial his phone number.

4) Failing to Imagine the Property Vacant - Your furnishings and decorations will be the ones filling this new home. Don't be swayed by beautiful furniture; it leaves with the owner. Amenities, and fix-ups. Your dream home is certainly worth a sacrifice but don't mortgage your entire future.

5) Moving too slowly - Don't move too quickly but don't move on the first property you see. You should be able to view enough properties to get a good overall perspective of the home market. When you find the right property all the leg work will be worth it

6) Neglecting to Get All Agreements in Writing
Hand-shake agreements sometimes work out just fine, but it's risky to depend on verbal agreements for any portion of your home buying contract. Verbal agreements can be binding but unless terms are in writing there's no guarantee that you and the person you are working with will have the same memory and interpretation of what was agreed to. Put every aspect of your contact in writing and make sure that everyone involved signs the agreement.

7) Don't Become Best Friends with the Seller
I'll get some flack on this one. It's great to be friendly, but don't get into too many long discussions with the sellers, because personality conflicts often cloud judgments. Remember, this is their home. You're no doubt excited about moving in, and if you didn't like the house you wouldn't have offered to buy it. But you'll make changes– everyone does. A casual statement about "ripping up that ugly carpet" might be hurtful enough to keep the seller from negotiating with you about repairs or other issues that crop up.

8) Taking on Too Much Debt
With interest rates at an all time high, if you are purchasing with a mortgage you need to think seriously about the cost. If your equity is low, and the local property market bubble bursts, you might owe more for the house than it's worth. That's not a problem if you can stay put until prices come back up, but an unexpected move could force you to find extra money to pay off the loan when you sell. Other things to consider are personal circumstances may change, what if you have a family or plan to have a bigger family what implication will this have

9) Failing to Plan For Flexibility - Completion dates are not written in stone. Allow for contingencies and have a back-up plan. If you or the sellers need a little more time to conclude the final arrangements, don't let these delays upset or frustrate you. These types of circumstances are not uncommon in property transactions

10). Not Doing a Final Walk-Through - Visit the property after all furnishings have been moved out to be sure there are no surprises. Be absolutely positive the property was left exactly as you had agreed upon in the contract. Things that could have been spotted in a final walk-through are often unintentionally overlooked. Check out all costs and expenses before you sign. Utilities, taxes, insurance, maintenance and home owner dues if applicable.

In addition don't forget to Switch Utilities, that sounds simple, but you'd be surprised how many people forget to apply for utility service at their new home. Call the utility companies as soon as you have a contract.Don't forget to discontinue services at your old home.

The Legal Process of Buying and Selling Property

(Refer to this Section under Selling Guide)

Non-Residents

There are no known restrictions on property ownership by non-residents Zimbabweans and foreigners. There are, however, procedures and requirements which must be complied with in certain circumstances, such as, the exchange control act which means all persons in Zimbabwe must now use the official exchange rate when transacting in foreign exchange. For business wanting to invest you may need to contact Zimbabwe Investment Centre which approves foreign investment into the country.

Why use Dzimba.com for all your home buying needs?

First and foremost, Dzimba.com is your advocate. We are committed to helping you complete your home purchase using the best resources with the least amount of frustration possible while ensuring you receive the greatest value possible. We can help you by offering suggestions, guidance and resources to complete your transaction while keeping you in control.

Buyers Agent:
We have buyer's agents ready to help you. A buyer's agent is a specialist whose knowledge of the market in which you are searching for a home can have tremendous value to you during your home search. The ability to engage a buyer's agent to act as your advocate when buying a home can potentially save you significant time and money during the home buying process. You will have to pay a commission or success fee of around 2% of the purchase price.

One final note regarding why a buyer's agent may make sense: the home purchase/sale transaction can be complicated. And while we believe that this is a process that consumers can handle on their own, in some cases it can be helpful to have a professional buyer's agent involved in the process to ensure that it goes smoothly.

As with everything at Dzimba.com, our commitment is to your total satisfaction !