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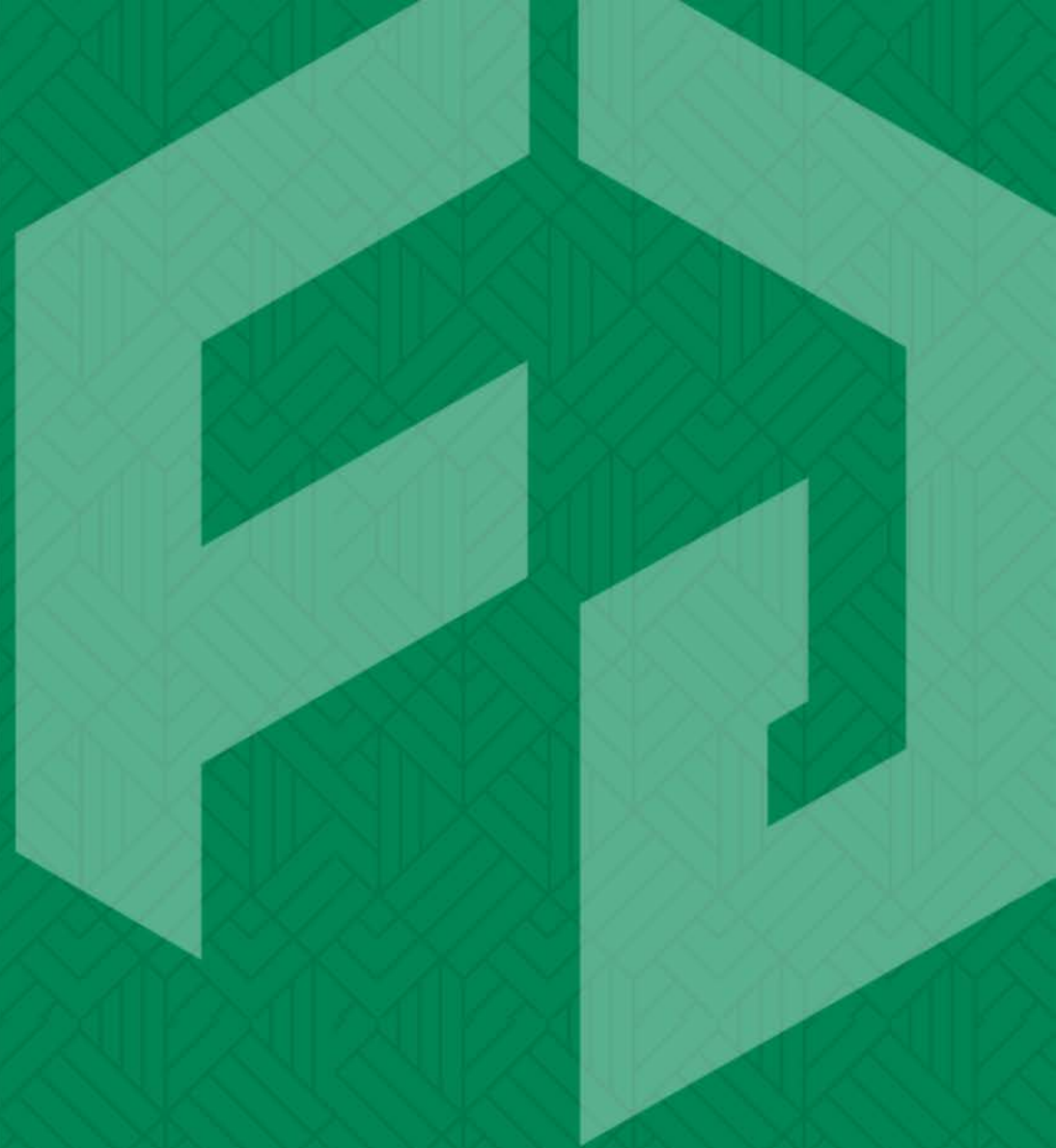
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FORTIS GREEN
— HOUSING —

Buying A Home

A Practical Guide to **Buying A Home** in Rwanda and the Steps Involved.



WELCOME

Owning your own home is one of the most rewarding investments you can make. Whether you're building a life for your family, securing a long-term asset, or returning to invest in your homeland, buying property in Rwanda is a journey filled with promise.

At Fortis Green Housing, we understand that the home-buying process can feel overwhelming. That's why we've created this easy-to-follow guide to help you understand how property transactions work in Rwanda - from first thoughts to final title.

Wishing you a smooth and rewarding journey to your new home!



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01

Understand Your Budget

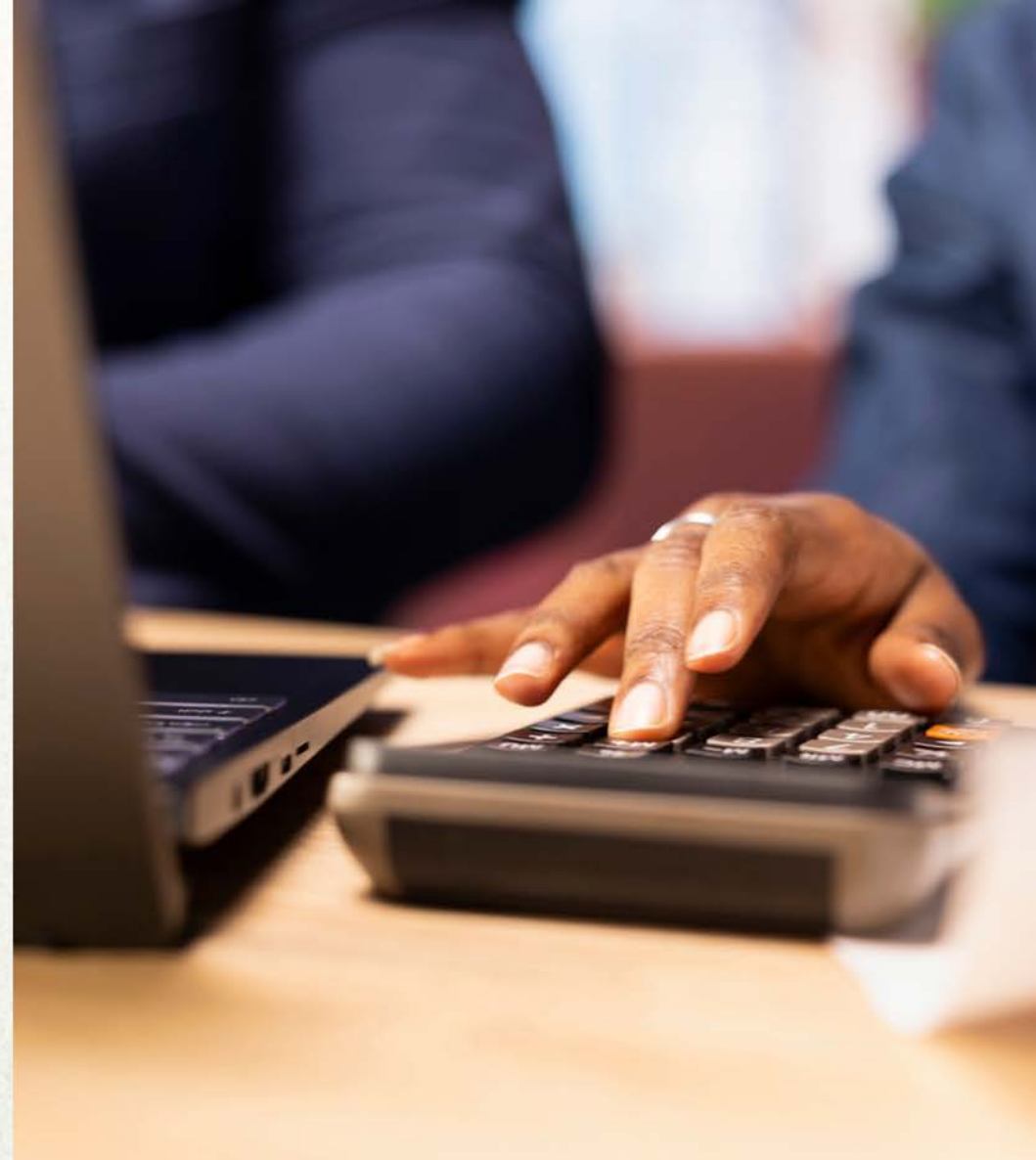
Before falling in love with a house or piece of land, it's essential to know what you can afford. Your budget should cover not only the purchase price, but also:

- Notary/legal fees (typically 1–5% of the transaction value)
- Property registration and transfer fees
- Mortgage interest or loan servicing costs (if applicable)
- Potential home finishing or furnishing costs
- Taxes (e.g., capital gains if selling later)

FINANCING OPTIONS

If you're considering a mortgage, it's best to consult with your bank early in the process. Most major Rwandan banks, including Bank of Kigali, Equity Bank, and Cogebanque, offer mortgage packages. Terms usually range from 5 to 20 years, with interest rates that may vary based on your income, employment type, and deposit amount.

Tip: Bank of Kigali operates a dedicated Mortgage Center for in-depth consultations with financing experts. Schedule an appointment to explore your eligibility and get pre-approval before house hunting.





02

Verify Land Ownership and UPI

In Rwanda, land ownership is secure and well-regulated through a digital land registry. Every parcel has a Unique Parcel Identifier (UPI), a code that acts like a digital ID for land.

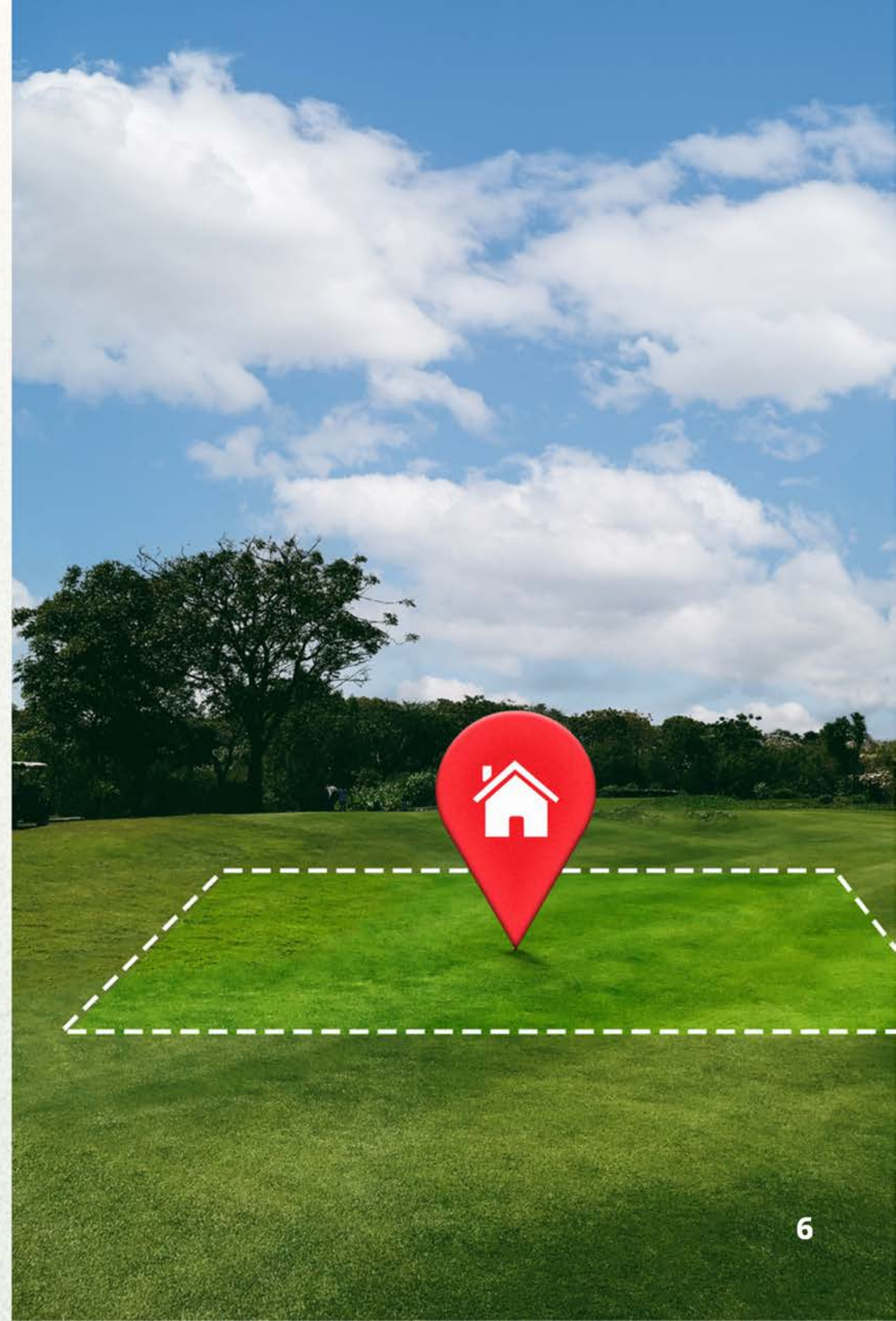
IMPORTANT

BEFORE PROCEEDING:

- Dial *651# to access the Rwanda Land Management and Use Authority (RLMUA) system.
- Enter the UPI to check who the registered owner is, land size, type (residential, commercial, etc.), and lease status.
- Confirm that the land is eligible for transfer and free from disputes.

Note: Never pay for land or sign an agreement without verifying the UPI.

You can also take a look at where exactly the UPI is located on the **Kigali Master Plan**, and view all the registered details such as zoning code, etc. Scan the code (right) to visit the Kigali Master Plan, and use the search bar to find the UPI in question.





03

Sign a Sales Agreement

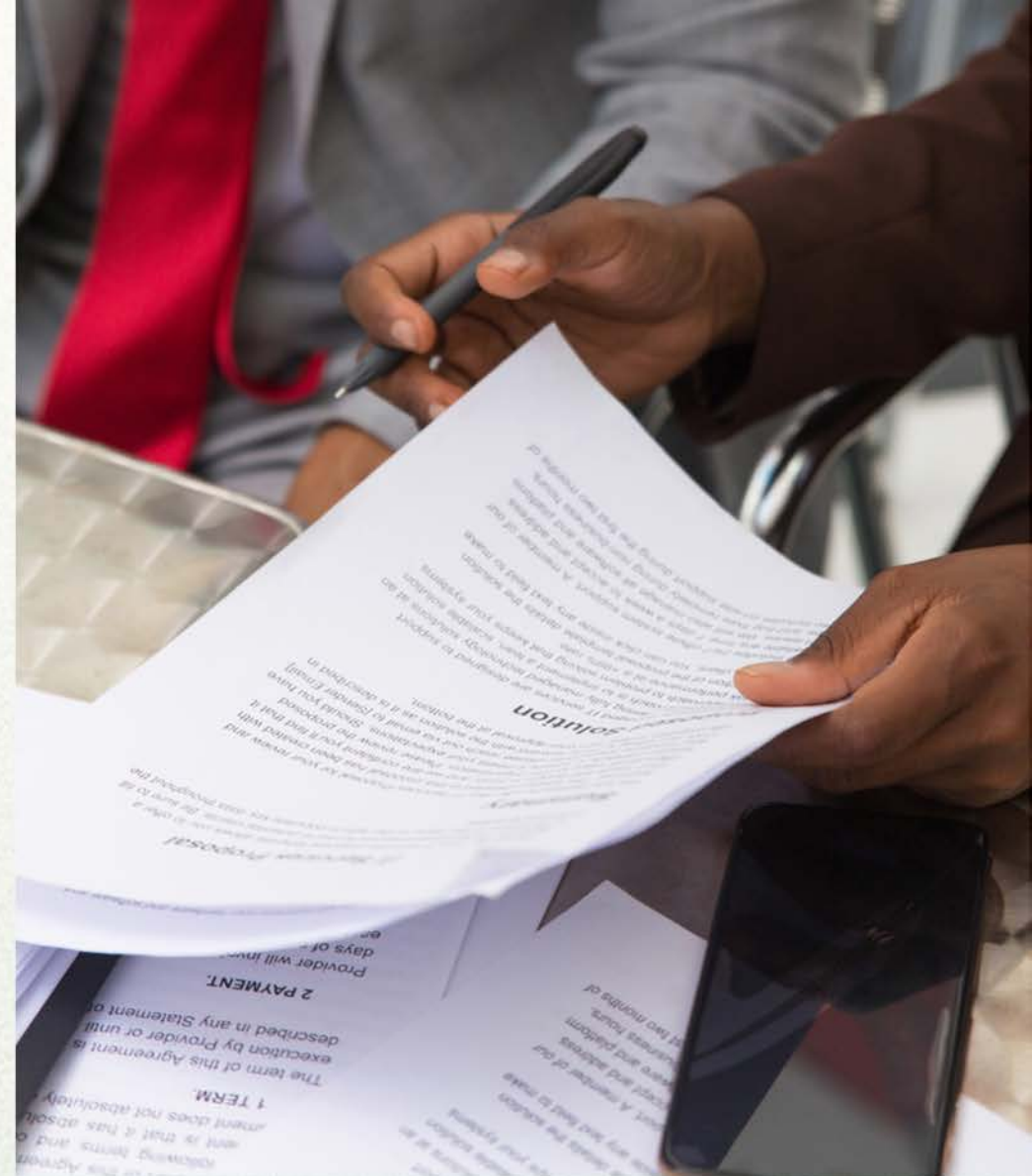
Once you've verified the ownership and agreed on a price, the next step is to draw up and sign a sales agreement. This document should include:

- Details of both buyer and seller
- Agreed purchase price
- Payment terms and deadlines
- Property description and UPI
- Provisions for deposit, penalties, or withdrawal

A licensed notary must witness and stamp this agreement for it to be legally valid.

At this stage you may also be required to pay a deposit on the property.

Tip: Have the agreement reviewed by a legal advisor - especially if buying from an individual rather than a registered developer.





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Transfer of Ownership

After the agreement is signed, ownership must be officially transferred via the Rwanda Land Management and Use Authority.

HERE'S WHAT TO DO:

- Visit the sector office with the seller.
- Submit the signed and notarized agreement along with all other required documents.
- The application for lease transfer is processed, and the title is updated in your name.

The process generally takes 7 to 21 working days if all documents are in order.

REQUIRED DOCUMENTS

- Sales agreement (notarized)
- Proof of identity
- Existing title
- Deed plan
- Marriage certificate (for married individuals)
- Proof of payment (for property, such as deposit)
- Land title transfer application letter





05

Receive Your Title

Once the ownership transfer is complete, you can request either:

- A printed title deed, collected at the sector office
- A digital e-Title, available through
- **<https://landinformation.lands.rw>**

This title is your official proof of ownership and should be stored securely.



06

Considerations

LOCATION

In real estate, location is everything. It affects your quality of life, access to services, and long-term property value.

When selecting where to buy, consider:

- Commute time to work or school
- Access to health services
- Proximity to markets, shopping, and entertainment
- Environment and lifestyle — do you want a quiet, green space or urban energy?
- Future development plans in the area

WHY CONSIDER MASAKA?

The Masaka area is quickly becoming one of Kigali's most promising residential zones. Its proximity to the Kigali Medical City, the new Bugesera Expressway, and the city center means excellent connectivity, increasing land value, and long-term potential for buyers and investors.

Masaka Views, our eco-estate development, is designed with families, professionals, and future-minded investors in mind. Masaka Views is not a luxury estate, but a well-priced, well-located development designed for comfort, convenience, and long-term value.

BONUS TIPS

- 1 Always work with a licensed real estate agent or trusted developer
- 2 Use a notary registered with MINIJUST (Ministry of Justice)
- 3 Make payments via traceable bank transfers - avoid cash deals
- 4 Request receipts for all fees paid, including notary, transfer, and registration fees
- 5 If buying from a developer, confirm that the entire estate has a master plan approved by RLMUA.



Scan code to view Masaka Views on Google Maps:





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