



BE RWANDA WISE · DOING BUSINESS IN RWANDA

The guide for foreign and Rwandan investors

Chapter 5 of 11

Land & Real Estate

Land in Rwanda is held on emphyteutic lease or in freehold under Law N° 27/2021 governing land, recorded in a single national register kept by the National Land Authority, and planned through master plans that decide what can be built where. Foreign investors may hold leases and concessions for investment, rarely freehold, and must apply to renew their leases in good time. This chapter sets out the rules on tenure, title, tax, building, leasing, expropriation and security as they stand at 10 October 2026.

Reviewed 10 October 2026. Prepared by a commercial lawyer with over 30 years' international experience. Legal and tax information, not legal advice. Rates, thresholds and procedures change: confirm anything important with the relevant authority or an advocate registered with the Rwanda Bar Association before you act. Laws are published in Kinyarwanda, English and French in the Official Gazette; check the official text before relying on a translation.

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Legal and tax information, not legal advice. Rates, thresholds and procedures change: confirm anything important with the relevant authority or an advocate registered with the Rwanda Bar Association before you act. Laws are published in Kinyarwanda, English and French in the Official Gazette; check the official text before relying on a translation.

Land & Real Estate

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AT A GLANCE

Governing law

- [Law N° 27/2021 of 10/06/2021 governing land \(in force 10 June 2021\)](#)
- [Prime Minister's Order N° 008/03 of 03/07/2022 determining modalities for land allocation and acquisition, emphyteutic lease, and State land concession and lease](#)
- [Law N° 048/2023 of 05/09/2023 determining the sources of revenue and property of decentralized entities \(property, rental and sale taxes\), with Ministerial Order N° 002/23/10/TC of 24/11/2023 on land-tax rates](#)
- [Law N° 32/2015 of 11/06/2015 relating to expropriation in the public interest](#)
- [Ministerial Order n° 002/MoE/24 of 10/07/2024 relating to temporary requisition of land and termination of land ownership contract](#)
- [Law N° 10/2009 of 14/05/2009 on mortgages, as modified by Law N° 13/2010 of 07/05/2010](#)
- [Law N° 10/2012 of 02/05/2012 governing urban planning and building in Rwanda, with the 2019 Ministerial Orders on building permits and regulations](#)

Key figures

Emphyteutic lease term	49 years (residential, commercial, industrial); 99 years (agricultural, forestry)
Foreigner's renewal application	At least 90 days before expiry

Who you will deal with

- National Land Authority (NLA), under the Ministry of Environment: the land register, titles, registrars of land titles, master plans, surveying and State land; its Director General is the Chief Registrar of Land Titles
- Ministry of Environment (the Minister in charge of land): land orders, State land concessions and leases, requisition of idle land
- City of Kigali and District Councils and their One Stop Centres: building permits, land use monitoring and fines, land-tax rates within national bands, and approval of routine transfers
- Rwanda Revenue Authority (RRA): assessment and collection of property tax, tax on sale of immovable property and rental income tax for the Districts
- Rwanda Development Board (RDB): State land requests for investors, environmental impact certificates, and mortgage registration on eMRS through the Office of the Registrar General
- Ministry of Infrastructure (MININFRA) and the Rwanda Housing Authority: building regulations, urbanisation policy and the Kubaka building permit system

What changed in 2024–26

- Ministerial Order n° 002/MoE/24 of 10/07/2024 set the rules for temporary requisition of idle agricultural land of 5 hectares or more and for terminating land ownership contracts, including for serviced urban land left unexploited for five consecutive years.

Freehold cap for an individual	2 hectares without a Ministerial Order
Land tax	RWF 0 to 80 per m²
Property tax on buildings	0.5% residential, 0.3% commercial, 0.1% industrial
Tax on sale of immovable property	2% or 2.5% of value above RWF 5 million
Expropriation compensation	Market value plus 5% for disturbance, paid within 120 days
Master plan breach fine	RWF 1 to 3 million; ten times for a company

- The City of Kigali Council raised its land-tax rates in February 2025, taking many plots to the RWF 80 per m² ceiling of the 2023 national bands.
- On 29 April 2025 the Kubaka building permit system replaced the BPMIS platform, alongside the National Urbanisation Policy 2025; MININFRA later suspended conditional land-use permits in 2025.
- In 2025 NLA launched an online land dispute platform (20 June) and the Ministry of Justice authorised 51 private land notaries (from 15 July); NLA has also announced that legal officers in the District One Stop Centres approve routine transfers by sale, gift, exchange and inheritance.
- Since 16 October 2025 NLA has not accepted powers of attorney given by people in Rwanda for land transfers, pending the Ministry of Justice's e-notary system; powers of attorney from abroad filed on Irembo are still accepted.

Who this applies to. Most of the land regime applies equally to Rwandans and foreigners: the same leases of 49 or 99 years fixed by land use, the same registration and transfer formalities, the same master plans, property taxes and expropriation rules. The differences are concentrated in tenure. A Rwandan may hold freehold and an emphyteutic lease for any purpose, renewed automatically. A foreigner, which includes nationals of East African Community and COMESA states and companies with foreign legal personality, may hold only an emphyteutic lease or land concession, only for investment, must apply in writing at least 90 days before expiry to renew, and obtains freehold only by Presidential Order. A company incorporated in Rwanda with foreign shareholders has Rwandan legal personality and, on the text of the Land Law, is not a foreigner, but the point should be confirmed with NLA.

How land is held in Rwanda

Law N° 27/2021 of 10/06/2021 governing land (the Land Law) treats land as the common heritage of all Rwandans and gives the State the sole power to grant rights of tenure, but it does not make all land State-owned. Holders have full rights to exploit their land and are protected from dispossession except by expropriation with prior fair compensation (Article 41). Land is held in one of two forms (Article 9): an **emphyteutic lease**, a long-term contract with the State under which almost all urban land is held, or **freehold**, which gives full and indefinite rights. The exact lease term depends on the land's designated use under Prime Minister's Order N° 008/03 of 03/07/2022: 49 years for residential, commercial and

industrial land, 99 years for agricultural and forestry land. A Rwandan's lease renews automatically. The State also grants concessions and leases of its own private-domain land for strategic investment. The tenure forms, State land, freehold, the holder's obligations, master plans and sanctions are in [The Land Law and land tenure](#).

What a foreign investor can hold

Article 16 of the Land Law allows a foreigner an emphyteutic lease or a land concession, and allocates these rights only for investment. Freehold is available to a foreigner only by Presidential Order for exceptional circumstances of strategic national interest; one such Order, of 16 July 2021, covers about 2.4 hectares in Kigali. The lease term is not shorter for foreigners, but renewal is not automatic: a foreign holder must apply in writing at least 90 days before expiry or lose the land to the State. Investors reach land by buying an existing lease, by a registered sub-lease, by requesting State land through RDB, which writes to the Minister in charge of land with the business plan, or by taking a plot in a special economic zone, where developers and operators hold leasehold under the zone law. Who counts as a foreigner, each route, agricultural land and a decision guide are in [How foreign investors access land](#), and the investment registration that often comes first is in [RDB registration and the investment certificate](#).

Buying land and checking title

Rwanda's land register is national, title-based and largely digital, and each parcel carries a unique parcel identifier (UPI). The certificate of land registration is conclusive evidence of lawfully acquired rights, and a transfer is valid only once registered (Articles 18 and 24). Every registered holder, and both spouses where land is jointly held, must consent; the contract must be notarised by a land notary; and the transfer runs through the Irembo portal, often in a single day for commercial and industrial property. The transfer service and the new title are fee-exempt. Since 16 October 2025, NLA has refused powers of attorney given by people in Rwanda, so local parties must attend in person. Because the register does not show planning, permits or tax, a buyer must also search zoning, building and occupancy permits, the mortgage register and property tax. The procedure, the searches and a checklist are in [Land registration, titles and due diligence](#).

What land costs to hold and transfer

There is no longer an annual lease fee as such. The recurrent charge is the immovable property tax under Law N° 048/2023 of 05/09/2023, collected by the Rwanda Revenue Authority (RRA) for the Districts: RWF 0 to 80 per square metre on land, within bands set by Ministerial Order N° 002/23/10/TC of 24/11/2023 and fixed locally, and a percentage of market value on buildings and their plots: 0.5% residential, 0.3% commercial and 0.1% industrial. Property is valued for five-year cycles, declared by 31 December and paid every year by 31 December. On a sale, the seller pays 2% or 2.5% of the value above RWF 5 million, depending on whether it is registered for income tax. Rental income, capital gains and VAT add further layers. The rates, the Kigali increase of 2025, exemptions and a worked example are in [Land tax, property tax and transfer costs](#), with the wider tax picture in [Capital gains, property and other taxes](#).

Building, leasing and the master plan

What may be built on a plot is decided by the land use and development master plan: the national plan established in 2022, the Kigali Master Plan 2050 launched in September 2020, and District plans established by Ministerial Order. A permit contrary to the plan is void, and breaches carry fines of RWF 1 to 3 million, ten times that for a company. Building permits have been processed since 29 April 2025 on the Kubaka platform, with standard fees of RWF 20,000 to RWF 200,000 by floor area under Article 13 of Presidential Order N° 075/01 of 04/12/2023; the occupancy permit issued on completion is what allows a building to be converted to freehold and taxed as commercial or industrial. The permit types, the planning rules and the environmental assessment are in [Building permits and the Kigali master plan](#).

Many investors never hold land at all: they lease offices, warehouses, shops and staff housing. Article 16 of the Land Law restricts foreigners' rights over land, not tenancies of buildings, so a foreign company can rent freely. Every rental contract must be in writing and a copy lodged with the tax administration within 15 days, individual landlords pay rental income tax, and condominium units can be bought, leased and mortgaged as separate parcels. Lease terms, condominiums and housing are covered in [Commercial leases, offices and housing](#).

Expropriation, security and the property business

Article 10 of Law N° 006/2021 of 05/02/2021 on Investment Promotion and Facilitation declares private property inviolable and allows expropriation only with fair compensation, and Law N° 32/2015 of 11/06/2015 relating to expropriation in the public interest sets the procedure: valuation by certified valuers at market value plus 5% for disturbance, seven days to object to the valuation, 15 days to go to court, and payment within 120 days or the expropriation lapses unless otherwise agreed. Separately, idle land can be requisitioned or the land contract terminated under the 2024 Ministerial Order. The steps, time limits and practical risks are in [Expropriation and compensation](#).

Land is the main collateral in Rwandan lending. Mortgages under Law N° 10/2009 of 14/05/2009 on mortgages, as modified by Law N° 13/2010, are registered online by lenders on RDB's eMRS system, rank by date of registration and are enforced through a receiver appointed by the Registrar General and a public auction. Real estate investment trusts are regulated by the Capital Market Authority (CMA), and NLA consulted in July 2026 on the first rules to license property brokers and managers. These are in [Mortgages, security and real estate business](#).

How to use this chapter

Read the chapter in the order a transaction runs. Start with [The Land Law and land tenure](#) and [How foreign investors access land](#) to establish what right the investor can hold and for how long; then [Land registration, titles and due diligence](#) before any deposit is paid, and [Land tax, property tax and transfer costs](#) to price the holding and the exit. Development projects continue with [Building permits and the Kigali master plan](#); occupiers with [Commercial leases, offices and housing](#); and every holder and lender should read [Expropriation and compensation](#) and [Mortgages, security and real estate business](#).

Each section ends with the Be Rwanda Wise FAQs on the subject, the official sources and a question you can put to Rwandabot, the AI legal-information chatbot, about your own facts. The guide states the law at 10 October 2026. Several points are moving: NLA's suspension of in-country powers of attorney lasts until e-notary is in use, Kigali's land-tax rates and District master plans are reviewed locally, and the broker regulations were still in draft. Check the position again before a 2027 transaction, and take advice from a Rwandan advocate on any specific plot.

OFFICIAL SOURCES

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- National Land Authority: One Step One Day Transfer (procedure, notaries and fees) — <https://www.lands.rw/one-step-one-day-transfer>
- National Land Authority: notice of 16 October 2025 suspending in-country powers of attorney for land services — <https://www.lands.rw/updates/news-detail/inyandikomeshabubasha-zabaye-zihagaritswe-byagateganyo-muri-serivisi-zubutaka>
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- Capital Market Authority: Guidelines No. 21 of 05/07/2016 governing the development of Real Estate Investment Trusts — https://www.cma.rw/fileadmin/user_upload/Guidelines_governing_the_development_of_real_estate_investment_trust.pdf

The Land Law and land tenure: Law N° 27/2021, emphyteutic lease and freehold, lease durations of 49 and 99 years, State land concessions and leases, the State's public and private domain, land-holder obligations, master plans and sanctions

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WHAT YOU NEED TO KNOW

- Land is held under Law N° 27/2021 of 10/06/2021 governing land, in force since its publication on 10 June 2021, in one of two forms of tenure: an emphyteutic lease, which is a long-term contract with the State, or freehold, which gives full and indefinite rights (Articles 2 and 9).
- Emphyteutic leases and land concessions may not exceed 99 years and are renewable, and a Rwandan's lease is renewed automatically on expiry (Article 10 of the Land Law).
- Prime Minister's Order N° 008/03 of 03/07/2022 fixes the exact term of an emphyteutic lease at 49 years for residential, commercial, industrial, public, administrative, open-space and transport land, and at 99 years for forestry, agricultural, livestock, wetland, water-body and buffer-zone land, whatever the holder's nationality (Article 18).
- A Rwandan is entitled to freehold, capped at 2 hectares per individual unless a Ministerial Order allows more, while a foreigner may receive freehold only by Presidential Order for exceptional circumstances of strategic national interest (Article 6 of the Land Law).
- Every holder must exploit land productively, pay land tax and fees and respect the land use master plan; the State may terminate the land contract after 90 days' written notice for non-compliance (Article 49), and breach of the master plan carries an administrative fine of RWF 1,000,000 to RWF 3,000,000, multiplied by ten for a company (Articles 76 and 78).

Law N° 27/2021 and the instruments beneath it

Rwandan land law is codified in **Law N° 27/2021 of 10/06/2021 governing land** (the Land Law), published in the Official Gazette n° Special of 10/06/2021 and in force on that date under Article 90. It repealed Law n° 43/2013 of 16/06/2013 governing land in Rwanda and Law n° 24/2012 of 15/06/2012 relating to the planning of land use and development in Rwanda (Article 89), so tenure, registration, State land, land use planning and sanctions now sit in one statute. Orders made under the 2013 and 2012 laws survived only for nine months after publication to the extent consistent with the new law (Article 87). No amendment to the Land Law had been identified at 10 October 2026.

Much of the detail sits in implementing orders. The most important for an investor are Prime Minister's Order N° 008/03 of 03/07/2022 determining modalities for land allocation and acquisition, emphyteutic lease, and State land concession and lease (the Land Allocation Order), which fixes lease durations and

renewal; the Ministerial Order determining categories of land subject to freehold and modalities for granting freehold, published on 22 February 2022 (the Freehold Order); Ministerial Order N° 006/MoE/22 of 12/05/2022 on land registration; Ministerial Order n° 002/MoE/24 of 10/07/2024 relating to temporary requisition of land and termination of land ownership contract; Presidential Order N° 038/01 of 20/05/2022 establishing the National Land Use and Development Master Plan; and a set of Ministerial Orders of 12 May 2022 on land committees, servitudes, sub-leases and commercial infrastructure. The National Land Authority (NLA), established by Presidential Order N° 030/01 of 06/05/2022 and supervised by the Ministry of Environment, keeps the land register, issues titles and prepares master plans; its Director General is the Chief Registrar of Land Titles.

The State's role and the rights of a land holder

Article 3 declares land part of the common heritage of all Rwandans, past, present and future. Without prejudice to recognised rights, the State has absolute power to manage all land within the national territory in the general interest and is the sole authority to grant rights of tenure and use. This is often summarised, wrongly, as "all land is State-owned". The Land Law does not say that. Article 41 gives a holder of land rights full rights to exploit the land in accordance with the law, and protects the holder against dispossession, in whole or in part, except by expropriation in the public interest under the relevant laws, which require prior fair compensation (Article 2(16)). Buildings, crops and other property on land are presumed to belong to the land holder unless the law or an agreement provides otherwise (Article 42).

Two limits run through every title. All rights of ownership and control of natural resources on, under or upon any land are vested in the State (Article 43), and Article 3(a) of Law N° 072/2024 of 26/06/2024 on mining and quarry operations says the same specifically of minerals and quarry products, notwithstanding private ownership of the land, so owning land never confers mining rights; that point is developed in [The Mining Law 2024 and regulators](#). And Article 5 prohibits discrimination in access to land, with the land rights of spouses following the matrimonial regime they chose under Law N° 27/2016 of 08/07/2016 governing matrimonial regimes, donations and successions, which is why spousal consent features in every transfer.

Two forms of tenure: emphyteutic lease and freehold

Article 9 recognises only two ways of holding land, whether it was acquired by inheritance, succession, purchase, donation, exchange, land sharing or grant: an **emphyteutic lease** and **freehold**. An emphyteutic lease is "a type of land ownership based on a long-term contract between the State and a person granting him or her rights on land" (Article 2(21)); freehold is a form of tenure based on a contract with the State that grants "full and indefinite rights over the land" (Article 2(9)). The State itself allocates land in the form of emphyteutic leases and land concessions (Article 10).

Most privately held land in Rwanda, including almost every urban plot, is held on emphyteutic lease. The lessee is not a tenant in the ordinary sense. Under Article 8 of the Land Allocation Order, the holder may use the land as he or she wishes within the land use rules, enjoy its produce and income, and transfer the rights. Article 21 of the Land Law lists the ways rights pass between persons: succession, donation, inheritance, lease, sale, sub-lease, exchange, mortgage, concession and other lawful means. A buyer of a house in Kigali therefore usually buys the remaining term of an emphyteutic lease, and a lender

usually takes a mortgage over one. Rights previously granted by the State only for occupation and exploitation and later transferred are recognised, but are converted into emphyteutic leases on registration (Article 86).

How long a lease lasts, and how it is renewed

Article 10 caps emphyteutic leases and land concessions at 99 years, renewable, and provides that "when the emphyteutic lease period expires, the lease period for a Rwandan is renewed automatically". The exact duration is set by Article 18 of the Land Allocation Order according to the designated use of the land, not according to the holder's nationality: **49 years** for residential, commercial, industrial, public facility, public utility, administration, open-space and transport land, and **99 years** for forestry, agricultural, livestock, wetland, water-body and buffer-zone land.

Renewal is where nationality matters. Under Article 20 of the Land Allocation Order, the registrar of land titles renews a Rwandan's lease without any application. A foreigner who wishes to renew must apply in writing to the registrar at least 90 days before expiry; if the application is refused or not made, the foreigner loses the rights and the land becomes State land in the private domain, a category Article 32 of the Land Law expressly lists. The consequences for foreign investors are covered in [How foreign investors access land](#). Leases and concessions of State land for investment are renewed on request under the contract, and lapse if no request is made or it is refused (Article 21 of the Land Allocation Order).

State land: public domain, private domain, concessions and leases

State land is either in the public domain or in the private domain (Article 29). Public domain land is inalienable (Article 30) and includes lakes and rivers and their protected banks, springs, natural forests, national parks, protected swamps, islands, national roads and land reserved for public activities, cemeteries and genocide memorial sites (Article 31). It can be moved to the private domain by Prime Minister's Order, except memorial sites. Private domain land, such as vacant and escheat land, land repossessed by the State, unprotected swamps and land from non-renewed leases issued to foreigners (Article 32), is alienable. Swamps belong to the State and can be granted only by concession, never definitively (Article 33). State land is registered in freehold in the name of the State, but State land used for commercial activities is held on emphyteutic lease and may be registered to a State-owned company or specialised organ (Article 36).

The State grants two investment-specific rights over its private domain. A **land concession** (Article 11) is granted for social welfare or for strategic investment in agriculture, livestock, forestry, tourism, social welfare, sports and leisure, mining and quarrying, and scientific research, for a term that may not exceed 49 years, renewable by agreement; the concessionaire cannot sell, transfer or mortgage the land itself, only the concession rights over the property on it. A **State land lease** (Article 12) is granted for strategic investment in commercial infrastructure such as trade centres, hotels, real estate, schools, hospitals, transport stations and industries, for up to 99 years; the lessee cannot sell the land but may mortgage it. The Land Allocation Order sets 49 years as the standard term for both, which may be shorter or, for a lease and with the Minister's approval, longer up to 99 years (Article 19). Both are allocated by competition unless the Cabinet approves otherwise (Article 13 of the Land Law), and both can be repossessed if the investor departs from the contract and approved business plan (Article 14).

Freehold: who may hold it and how it is obtained

Under Article 6 of the Land Law a Rwandan is entitled to freehold. Freehold held by a private individual may not exceed 2 hectares per person unless a Ministerial Order authorises more, and a foreigner may receive a freehold title only by Presidential Order "for exceptional circumstances of strategic national interest". The only published example located is Presidential Order N° 077/01 of 16/07/2021, which granted a freehold title over about 2.4 hectares in Remera, Gasabo District, tied to an approved business plan and liable to cancellation for non-compliance ([FAQ 44](#)).

The Freehold Order makes two categories of land eligible: privately held land developed in accordance with the master plan, and State land (Article 2). The applicant files with the registrar of land titles for the zone, on NLA's form, presenting the emphyteutic lease, the certificate of land registration and the **occupancy permit** for the building, plus the company or legal-personality certificate where relevant, the Presidential Order for a foreigner and a Ministerial Order for land above 2 hectares (Articles 3 and 4). The registrar must issue the freehold and the registration certificate within 14 working days of receipt, or explain the delay in writing (Article 6). Because an occupancy permit is required, undeveloped plots cannot be converted; development comes first, under the permit rules in [Building permits and the Kigali master plan](#).

The obligations that come with land

A holder must protect, conserve and exploit land in accordance with its intended use (Article 44), accept servitudes (Article 45), exploit the land productively and so as to increase its value (Article 46), not obstruct lawful public-interest works under or above it, against fair compensation for any loss (Article 47), and pay land tax and fees under the relevant laws (Article 48). The charges themselves, now property tax under Law N° 048/2023 of 05/09/2023 rather than an annual lease fee, are explained in [Land tax, property tax and transfer costs](#). Land planned for agriculture must be used in line with land use consolidation (Article 65).

The enforcement tools are significant. Under Article 49, the State may terminate the land ownership contract after a written notice of 90 days if the holder has not complied with its obligations, unless the holder shows reasonable grounds. Under Article 70, the Minister may requisition agricultural, livestock or forestry land left unexploited without sound reason; Ministerial Order n° 002/MoE/24 of 10/07/2024 applies this to holdings of 5 hectares or more and makes serviced urban land left unexploited for five consecutive years a ground for termination, as explained in [Expropriation and compensation](#). Finally, a person who holds land continuously, publicly and unequivocally for 30 years may acquire it by prescription (Article 50), but not a sub-lessee, not a person who acquired the land fraudulently (Article 52) and never between members of the same family (Article 53).

Master plans, change of use and sanctions

Land use is governed by the land use and development master plan for the area (Article 54). The national plan is established by Presidential Order N° 038/01 of 20/05/2022; City of Kigali and District plans are established by Order of the Minister in charge of economic planning (Article 59), as Huye District's was in 2024; and the City or District Council adopts the detailed plot and site plans (Article 58). Every user must comply with the plan, and any land use permit granted in contradiction with it is

"null and void and has no effects irrespective of any kind of prescription" (Article 61). A change of use must be consistent with the plan and approved by NLA (Article 63). These rules, and the Kigali Master Plan 2050, are why zoning is the first thing to check on any plot ([FAQ 45](#)).

The Land Law's sanctions are administrative and criminal. Non-compliance with the master plan carries an administrative fine of RWF 1,000,000 to RWF 3,000,000 and removal of the offending works at the offender's cost (Article 76), imposed by NLA, the City of Kigali or the District (Article 77) and multiplied by ten where a company, cooperative or non-governmental organisation commits the fault (Article 78). Using a land title for unlawful purposes is punishable by five to seven years' imprisonment and a fine of two to four times the value of the land (Article 79); giving false information to obtain land rights by one to three months and RWF 200,000 to RWF 500,000 (Article 80); and self-allocating State land by three to six months and three to five times its value (Article 82). Fines for these offences are also multiplied by ten for legal persons (Article 83).

The tenure rights compared

Right	Granted by and to	Term	Renewal	Can the land be sold or mortgaged?
Emphyteutic lease (Land Law Articles 2(21), 9 and 10)	The State, through the registrar of land titles, to any person; to a foreigner only for investment (Article 16)	49 years for urban and built uses; 99 years for agricultural, livestock, forestry and similar land (Land Allocation Order Article 18)	Automatic for a Rwandan; written application at least 90 days before expiry for a foreigner (Article 20)	Yes: the rights can be sold, sub-leased and mortgaged (Land Law Article 21; Land Allocation Order Article 8)
Freehold (Articles 2(9) and 6)	The State to a Rwandan, up to 2 ha per individual; to a foreigner only by Presidential Order	Indefinite	Not applicable	Yes
Land concession (Article 11)	The State, from its private domain, for social welfare or strategic investment	Up to 49 years (Article 11; Land Allocation Order Article 19)	By agreement, on request (Article 21 of the Order)	No sale, transfer or mortgage of the land; the concession rights over property on it may be dealt with
State land lease (Article 12)	The State, from its private domain, for strategic investment in commercial infrastructure	49 years as standard; up to 99 with the Minister's approval (Article 19 of the Order)	On request under the contract (Article 21 of the Order)	No sale or transfer; mortgage allowed, and the creditor must keep the investment use

Right	Granted by and to	Term	Renewal	Can the land be sold or mortgaged?
Sub-lease (Articles 26 to 28)	A leaseholder or freeholder to another person, in writing	As agreed; 5 years maximum, renewable, if granted for a minor or person lacking capacity	As agreed	Agricultural sub-leases of 5 years or more must be registered

DECISION GUIDE

Which tenure regime governs this land?

A first sort for a plot an investor is considering. Answer in order; each outcome points to the rules that apply, and the title held by NLA is the final word.

Q1 Is the land in the State's public domain, such as a lakeshore buffer, protected swamp, national park, national road reserve or public facility site?

Yes It is inalienable and cannot be leased or sold to a private investor unless first moved to the private domain by Prime Minister's Order (Articles 30 and 31). Do not negotiate for it as if it were private land.

No Continue to Q2.

Q2 Is the land State private-domain land that the investor wants the State to grant directly?

Yes It will be granted as a land concession (up to 49 years, no sale or mortgage of the land) or a State land lease (49 years, up to 99 with approval; mortgage allowed), usually by competition (Articles 11 to 13).

No Continue to Q3.

Q3 Does the current holder's certificate show freehold?

Yes Freehold passes to a Rwandan buyer; a foreign buyer cannot take freehold without a Presidential Order and would normally take an emphyteutic lease instead (Articles 6 and 16).

No Continue to Q4.

Q4 Is the land designated for agriculture, livestock, forestry, wetland, water body or buffer zone?

Yes An emphyteutic lease of 99 years applies; check land use consolidation duties, requisition exposure for holdings of 5 ha or more, and sub-lease registration.

No An emphyteutic lease of 49 years applies to residential, commercial, industrial and similar land; check the remaining term, the master plan zoning and, for a foreign holder, the renewal date.

Exact lease durations under Article 18 of the Land Allocation Order

Designated land use	Exact duration	Renewal for a Rwandan	Renewal for a foreigner
Residential	49 years	Automatic	Written application at least 90 days before expiry
Commercial activities	49 years	Automatic	Written application at least 90 days before expiry
Industrial use	49 years	Automatic	Written application at least 90 days before expiry
Public facilities, public utility, administration buildings	49 years	Automatic	Written application at least 90 days before expiry
Open space and transportation	49 years	Automatic	Written application at least 90 days before expiry
Agriculture, livestock and forestry	99 years	Automatic	Written application at least 90 days before expiry
Wetland, water body and buffer zone	99 years	Automatic	Written application at least 90 days before expiry

WORKED EXAMPLE

Reading the tenure position of a mixed land portfolio

A Rwandan entrepreneur and her company, Imena Holdings Ltd, review their land before refinancing. The plots, dates and values are illustrative assumptions; the rules and the fine bands are those of the Land Law and its orders.

Plot 1: family home, Kicukiro

0.09 ha residential, emphyteutic lease registered on 1 July 2022. Exact duration 49 years under Article 18 of the Land Allocation Order: 1 July 2022 + 49 years = expiry on 30 June 2071. As a Rwandan, she has automatic renewal and needs to file nothing.

Plot 1: freehold option	The house has an occupancy permit, so the plot falls within the Freehold Order. She files the lease, the registration certificate and the occupancy permit; the registrar must decide within 14 working days. The plot is well below the 2 ha cap.
Plot 2: farm, Bugesera	3.4 ha agricultural land, lease registered on 1 September 2023 for 99 years: expiry on 31 August 2122. Freehold over the whole holding would exceed the 2 ha individual cap by 1.4 ha and need a Ministerial Order, and the Freehold Order targets developed land, so the farm stays leasehold.
Plot 2: use obligations	At 3.4 ha the farm is below the 5 ha threshold for temporary requisition under Ministerial Order n° 002/MoE/24, but it must still be used in line with land use consolidation (Article 65). Had it been 5 ha or more and left idle for a year, it could be requisitioned after 90 days' notice.
Plot 3: company warehouse	Imena Holdings has built a storage shed on a plot zoned residential. Non-compliance with the master plan: RWF 1,000,000 to RWF 3,000,000 x 10 for a company (Article 78) = RWF 10,000,000 to RWF 30,000,000, plus removal of the shed at its cost (Article 76). Any permit obtained for the shed is void (Article 61).
Outcome	She converts Plot 1 to freehold, keeps Plot 2 on lease, and applies to NLA for a change of use on Plot 3 if the master plan allows it; otherwise the shed is relocated before the lender's due diligence finds it.

Had the owner been a foreign company, Plot 1 would carry a written renewal application deadline: 30 June 2071 less 90 days = 1 April 2071 at the latest.

The 2 ha freehold cap is per individual; the Land Law does not set an equivalent cap for leasehold.

Questions investors ask

Is all land in Rwanda owned by the State?

No. Article 3 of Law N° 27/2021 makes land the common heritage of all Rwandans and gives the State absolute power to manage it and the sole power to grant tenure, but Article 41 gives holders full rights to exploit their land and protects them from dispossession except by expropriation with prior fair compensation. Private holders hold either an emphyteutic lease or freehold.

How long is an emphyteutic lease in Rwanda?

The Land Law caps leases at 99 years. Article 18 of Prime Minister's Order N° 008/03 of 03/07/2022 sets the exact term by use: 49 years for residential, commercial, industrial, public, administrative, open-space and transport land, and 99 years for agricultural, livestock, forestry, wetland, water-body and buffer-zone land. The term does not depend on the holder's nationality.

Is a lease renewed automatically when it expires?

For a Rwandan, yes: Article 10 of the Land Law and Article 20 of the Land Allocation Order provide for renewal without application. A foreigner must apply in writing to the registrar of land titles at least 90 days before expiry; if no application is made or it is refused, the rights are lost and the land becomes State private-domain land.

What is the difference between a land concession and a State land lease?

Both are granted from the State's private domain for investment, usually by competition. A concession under Article 11 covers activities such as agriculture, tourism and mining, lasts up to 49 years, and the land cannot be sold, transferred or mortgaged. A State land lease under Article 12 covers commercial infrastructure, lasts 49 years as standard and up to 99 with approval, and may be mortgaged.

Can a Rwandan hold more than 2 hectares in freehold?

Only with authorisation. Article 6 of the Land Law caps an individual's freehold at 2 hectares unless a Ministerial Order allows more, and the Freehold Order requires a copy of that Ministerial Order with any application for land above 2 hectares. Land above the cap can still be held on emphyteutic lease.

What happens if my plot is used contrary to the master plan?

Under Article 76 of the Land Law the holder faces an administrative fine of RWF 1,000,000 to RWF 3,000,000 and must remove the works or pay for their removal; Article 78 multiplies the fine by ten for a company. Any permit granted contrary to the plan is void under Article 61, and a change of use needs NLA approval under Article 63.

THE 2027 HORIZON

- No bill to amend Law N° 27/2021 had been identified at 10 October 2026. Watch the Official Gazette and amategeko.gov.rw, because the lease durations and renewal rules sit in a Prime Minister's Order that can be changed without Parliament.
- District land use and development master plans continue to be established by Order of the Minister in charge of economic planning, following Huye District's plan of 22 August 2024; each new plan can rezone plots and so change what can be built and what tax band applies.
- NLA reported in January 2026 a backlog of more than 55,000 survey files and a programme of boundary corrections to run into 2027; titles affected by subdivision or boundary errors should be checked again before any 2027 transaction.
- The Ministry of Justice's e-notary system, on which NLA has made the restoration of in-country powers of attorney for land transfers conditional, had not been announced as live at the date of writing.

Terms you will meet in the documents

English	Kinyarwanda	French	Meaning
Emphyteutic lease	<i>ubukode burambye</i>	<i>bail emphytéotique</i>	The long-term contract with the State under which most private land is held (Land Law Article 2(21)).
Freehold	<i>inkondabutaka</i>	<i>pleine propriété foncière</i>	Tenure granting full and indefinite rights over land (Article 2(9)); for Rwandans, and for foreigners only by Presidential Order.
Land concession	<i>intizo y'ubutaka</i>	<i>concession foncière</i>	A fixed-term right to use State private-domain land for investment or social welfare, up to 49 years (Article 11).
State lands lease	<i>gukodesha ubutaka bwa Leta</i>	<i>bail de terres de l'État</i>	A lease of State private-domain land for strategic investment in commercial infrastructure (Article 12).
Strategic investment	<i>ishoramari rirambye</i>	<i>investissement stratégique</i>	An investment approved as such by the competent authority (Article 2(14)); the basis for concessions and State land leases.
Land use and development master plan	<i>igishushanyo mbonera cy'imikoreshereze n'imitunganyirize by'ubutaka</i>	<i>schéma directeur d'utilisation et d'aménagement des terres</i>	The national, City or District plan that fixes permitted land uses (Articles 54 to 61).
Common heritage	<i>umurage rusange</i>	<i>héritage commun</i>	The status of land under Article 3, which grounds the State's power to manage and allocate it.
Termination of land ownership contract	—	<i>résiliation du contrat de propriété foncière</i>	The State's right to end a holder's contract after 90 days' written notice for non-compliance (Article 49).
Prescription	—	<i>prescription</i>	Acquisition of land rights by 30 years' continuous, public and unequivocal possession (Article 50).

FOREIGN V RWANDAN INVESTOR

Most of the Land Law applies to everyone: the same two tenure forms, the same 49-year and 99-year terms by land use, the same obligations, master plans and fines. The differences are concentrated in three places. A Rwandan is entitled to freehold, a foreigner only by Presidential Order (Article 6). A foreigner's land rights are limited to an emphyteutic lease or a land concession and are allocated only for investment (Article 16). And a Rwandan's lease renews automatically, while a foreigner must apply at least 90 days before expiry or lose the land (Article 20 of the Land Allocation Order).

The Land Law makes no exception for nationals of East African Community or COMESA states: Article 2(30) defines a foreigner as an individual without Rwandan nationality or a company, cooperative or organisation with legal personality from a foreign country. Whether a company incorporated in Rwanda but owned by foreigners is a "foreigner" is not settled by the text; on its wording it has Rwandan legal personality, but the point should be confirmed with NLA before a structure relies on it, as discussed in [How foreign investors access land](#).

WATCH OUT FOR

- Describing or treating land as "State-owned" in deal documents: holders have protected private rights under Article 41, and the precise tenure on the certificate is what is bought and mortgaged.
- Assuming a lease is 99 years: urban, commercial and industrial land carries 49 years under Article 18 of the Land Allocation Order, so check the registration date and the remaining term on the title.
- A foreign holder missing the 90-day renewal deadline under Article 20 of the Land Allocation Order, which forfeits the land to the State's private domain.
- Building or changing use before checking the master plan: a non-compliant permit is void under Article 61 and a company faces fines of RWF 10 million to RWF 30 million under Articles 76 and 78.
- Leaving land idle: unexploited agricultural holdings of 5 hectares or more can be requisitioned, and the State can terminate the land contract on 90 days' notice for breach of the holder's obligations.

OFFICIAL SOURCES

- Official Gazette n° Special of 10/06/2021: Law N° 27/2021 of 10/06/2021 governing land (Rwanda Environment Management Authority copy) — https://www.rema.gov.rw/fileadmin/user_upload/REMA/Publications/Laws_and_Regulations/Laws/5-Land_Law_2021.pdf
- National Land Authority: Prime Minister's Order N° 008/03 of 03/07/2022 determining modalities for land allocation and acquisition, emphyteutic lease, and State land concession and lease — https://www.lands.rw/fileadmin/user_upload/LANDS/Publications/Orders/Ministerial/Prime_minister_s_oder_on_modalities_for_land_allocation.pdf
- RwandaLII: Ministerial Order determining categories of land subject to freehold and modalities for granting freehold (2022) — <https://rwandalii.org/akn/rw/act/mo/minister-of-environment/2022/3/eng@2022-02-22>
- National Land Authority: laws and orders on land (including the 2022 orders on registration, land committees, servitudes and sub-leases) — <https://www.lands.rw/publications/orders>
- Official Gazette n° Special of 11/07/2024: Ministerial Order n° 002/MoE/24 of 10/07/2024 relating to temporary requisition of land and termination of land ownership contract (Ministry of Justice) — <https://www.minijust.gov.rw/index.php?eID=dumpFile&t=f&f=101999&token=330403a7d062a9cbc185a02d5d74c6fc8f3ceccd>
- Amategeko: official online portal of Rwandan laws and orders — <https://www.amategeko.gov.rw>

How foreign investors access land: Article 16 of the Land Law, emphyteutic leases and concessions for investment only, who counts as a foreigner, State land through RDB, special economic zones, freehold by Presidential Order, agricultural land and the 90-day renewal rule

Reviewed 10 October 2026 · Prepared by a commercial lawyer with over 30 years' international experience · Legal and tax information, not legal advice · [How we check](#) · [Open in the app](#)

WHAT YOU NEED TO KNOW

- Under Article 16 of Law N° 27/2021 of 10/06/2021 governing land, a foreigner has rights to an emphyteutic lease and a land concession, and these rights are allocated only for investment.
- A foreigner is defined in Article 2(30) of the Land Law as an individual without Rwandan nationality, or a company, cooperative or international organisation with legal personality from a foreign country; the Land Law makes no exception for East African Community or COMESA nationals.
- A foreigner may obtain freehold only by Presidential Order for exceptional circumstances of strategic national interest (Article 6 of the Land Law); the published example is Presidential Order N° 077/01 of 16/07/2021 over about 2.4 hectares in Gasabo District.
- State private-domain land is granted to investors by competition unless the Cabinet decides otherwise (Article 13 of the Land Law); without competition, RDB applies to the Minister in charge of land with a business plan, proof of strategic investment and the land size needed (Article 11 of Prime Minister's Order N° 008/03 of 03/07/2022).
- A foreign holder must apply in writing to the registrar of land titles at least 90 days before its emphyteutic lease expires; if it does not apply or is refused, it loses the land, which becomes State private-domain land (Article 20 of Prime Minister's Order N° 008/03 of 03/07/2022).

The rule: Article 16 and investment-only rights

Rwanda is open to foreign investment in almost every sector, and Article 9 of Law N° 006/2021 of 05/02/2021 on Investment Promotion and Facilitation (the Investment Code) gives foreign investors equal treatment with Rwandans on incentives and facilitation. Land is the principal exception. Article 16 of Law N° 27/2021 of 10/06/2021 governing land (the Land Law) provides that, without prejudice to Articles 6, 10, 11 and 12, "a foreigner has rights to: 1° an emphyteutic lease; 2° a land concession", and that these rights "are only allocated for investment". A Presidential Order may determine other modalities of land possession by a foreigner; none of general application had been located at 10 October 2026.

Three consequences follow. First, a foreigner cannot hold freehold, the strongest form of tenure, except through the Article 6 procedure described below. Second, a foreigner can hold the same emphyteutic lease a Rwandan holds, for the same 49-year or 99-year term fixed by land use under Article 18 of Prime Minister's Order N° 008/03 of 03/07/2022 (the Land Allocation Order); the term is not shorter for foreigners, contrary to some published summaries. Third, the right is tied to investment: the Land Law does not define "investment" for this purpose, so a foreign individual buying land purely for private use is on uncertain ground, and the purpose should be documented in the transfer file. Leasing a building as a tenant is a different matter: Article 16 governs rights over land, not tenancies of offices, shops or homes, which are covered in [Commercial leases, offices and housing](#).

Who counts as a foreigner

Article 2(30) defines a foreigner as "an individual without Rwandan nationality, individuals who co-own land, a company, an international organisation or cooperative, with legal personality from a foreign country". On that wording, a foreign individual, a company incorporated abroad and a branch of a foreign company, which has no legal personality separate from its foreign parent, are all foreigners. Nationals of East African Community and COMESA states are treated like any other foreign individual; the Land Law contains no regional exception.

The harder case is a company incorporated in Rwanda under the companies law but owned wholly or partly by foreigners. It has Rwandan legal personality, so on the text of Article 2(30) it is not a foreigner, and it would hold land as any Rwandan company does. The point is not settled by any published ruling, and the 90-day renewal rule and Article 16 would bite if NLA took the opposite view at renewal or registration. Investors who rely on a Rwandan subsidiary to hold land should obtain NLA's confirmation for the specific title, keep the investment purpose documented anyway, and diarise the renewal date as if the foreigner rule applied. How to form the subsidiary is covered in [Choosing a business vehicle](#).

Route 1: acquiring an existing emphyteutic lease

Most foreign investors obtain land by buying, or taking a sub-lease of, an existing emphyteutic lease from a private holder: a plot in Kigali for an office or hotel, a factory site, or a farm. Article 21 of the Land Law lists sale and sub-lease among the ways land rights are transferred, and Article 8 of the Land Allocation Order gives the leaseholder the right to transfer. The transfer must be in writing, signed by both parties, witnessed by a land notary or other notary recognised by the Chief Registrar of Land Titles, consented to by everyone on the title and by the seller's spouse, and it is valid only on registration (Articles 22 to 24). The buyer takes the land with its registered use, remaining term and any caveats or mortgages, which is why the search in [Land registration, titles and due diligence](#) comes before any deposit.

Where the seller holds freehold, a foreign buyer cannot take freehold without a Presidential Order. In practice the parties should establish with NLA, before signing, the form in which the buyer's right will be registered, usually an emphyteutic lease for the term matching the land's designated use. A sub-lease is the lighter alternative: a leaseholder or freeholder may sub-lease in writing (Article 26), and an agricultural sub-lease of five years or more must be registered (Article 28).

Route 2: State land requested through RDB

Investors needing land the State holds in its private domain apply for a **land concession** (Article 11), for activities such as agriculture, livestock, forestry, tourism, mining and research, or a **State land lease** (Article 12), for commercial infrastructure such as hotels, trade centres, real estate, schools, hospitals and industries. Allocation is by competition, organised by the Ministry in charge of land with the organ in charge of investment promotion, unless the Cabinet approves otherwise for specific grounds (Article 13 of the Land Law; Articles 9 and 10 of the Land Allocation Order), and is based on a business plan approved by the competent authority.

Without competition, the Rwanda Development Board (RDB), as the organ in charge of investment promotion, writes to the Minister in charge of land on the investor's behalf (Article 11 of the Land Allocation Order). The Minister checks the master plan, whether the land is reserved for other activities and whether it suits the project, provisionally reserves the land, and asks RDB to have an environmental impact assessment carried out before allocation (Article 12). The Ministry drafts the concession or lease on the basis of the investment project, the Minister and the investor sign it, and NLA and RDB then monitor compliance with its terms and the business plan (Articles 15 to 17). The standard term is 49 years; a State land lease may run longer, up to 99 years, with the Minister's approval (Article 19).

RDB's statutory land role found in the texts is this State-land channel and the monitoring that follows. Developing a privately held plot needs the City of Kigali's or District's permits through the One Stop Centre, not an RDB approval, unless the project's incentives or contract say otherwise; RDB's aftercare service can help with delays. Registration with RDB as an investor is covered in RDB registration and the investment certificate.

Route 3: special economic zones and industrial parks

Article 64 of the Land Law leaves land in special economic zones (SEZs) and industrial parks to a specific law: Law N° 05/2011 of 21/03/2011 regulating special economic zones in Rwanda, as amended by Law N° 55/2018 of 13/08/2018. Under Article 14 as replaced, developers and operators hold land on leasehold for a term agreed with the SEZ regulator, and operators may lease or sub-lease to zone users; mortgages are permitted (Article 15). The regulator approves the land prices proposed by developers and operators (Article 24 as replaced) and may suspend or revoke a licence and reclaim land where an investor does not make progress against its action plan (Article 25 as replaced). A Presidential Order of 27 April 2016 on land in SEZs is also listed among the zone instruments, but its text has not been reviewed here.

For a foreign manufacturer, a serviced SEZ plot is usually the quickest route to land with utilities. It does not carry freehold: statements that foreigners may hold freehold in SEZs are not supported by the Land Law or the amended SEZ law. Zone users should read the development deadlines in their sub-lease closely, because repossession for slow development has been reported as a policy aim. The regime, the regulator and the incentives for park developers are in Special economic zones.

Route 4: freehold by Presidential Order

Article 6 of the Land Law allows a Presidential Order, "for exceptional circumstances of strategic national interest", to approve the grant of a freehold title to a foreigner. The one published example located is Presidential Order N° 077/01 of 16/07/2021, published in the Official Gazette n° 27 of 19/07/2021, which approved freehold over about 2.4 hectares in Remera, Gasabo District, with the use of the land tied to the approved business plan and the grant open to cancellation for non-compliance. Once the Order is made, the holder applies to the registrar under the Freehold Order with the lease, the certificate of land registration, the occupancy permit and a copy of the Presidential Order, and the registrar decides within 14 working days (FAQ 44).

This is a negotiated, project-level concession, not a route an investor can plan on. It is pursued, if at all, through RDB as part of a strategic investment package. The Investment Code's high net worth individual category, which covers a person who acquires "a high-end property" of at least USD 500,000 (Article 2(22)), relates to residence and incentives and does not change the tenure: the property is still held on emphyteutic lease.

Agricultural land

Agricultural, livestock and forestry land carries a 99-year emphyteutic lease (Article 18 of the Land Allocation Order), and State land for commercial farming is usually granted as a concession of up to 49 years, renewable by agreement. A concessionaire for agricultural use may later be granted an emphyteutic lease based on the infrastructure it has installed (Article 11). A concessionaire cannot sell, transfer or mortgage the land, only the concession rights over the property on it, and cannot transfer those rights or change the activity without the prior approval of the organ in charge of investment.

Investors assembling land from smallholders usually take registered sub-leases (Articles 26 and 28). Use obligations are strict: land planned for agriculture must be used in line with land use consolidation (Article 65), and under Ministerial Order n° 002/MoE/24 of 10/07/2024 unexploited agricultural or forestry holdings of 5 hectares or more, idle for a year, can be temporarily requisitioned after 90 days' notice, for three years for agriculture and ten for forestry. The Minister may also allocate poorly exploited State private-domain land temporarily, for up to five years renewable, to a person able to make it productive (Article 72).

Keeping the land: renewal, compliance and exit

The single most important date on a foreign-held title is the expiry date. Under Article 20 of the Land Allocation Order, a foreigner must apply in writing to the registrar of land titles at least 90 days before the lease expires; if the application is refused, or not made, the foreigner "loses the rights on the land" and the land becomes State private-domain land, as Article 32(8) of the Land Law confirms. No compensation for this outcome is provided. Lenders financing a foreign-held plot should therefore require the renewal application as a covenant and check that the loan tenor ends well before the expiry date.

During the term, the holder must exploit the land productively and in line with the master plan and, for State land, with the contract and business plan; the State may repossess State land for non-compliance (Article 14) and may terminate any land ownership contract after 90 days' written notice (Article 49). A foreign investor that wants to exit before expiry can sell or sub-lease the lease to another investor, subject to the same transfer formalities, or sell the shares in the company that holds it; the tax consequences of each are compared in [Land tax, property tax and transfer costs](#).

The routes compared

Route	Legal basis	Term	Approvals	Can the land be mortgaged?
Buying or taking a transfer of an emphyteutic lease	Land Law Articles 16, 21 to 24; Land Allocation Order Article 8	Remaining term of a 49-year (urban, industrial) or 99-year (agricultural) lease	Consent of all registered holders and spouses; notarised contract; registration with NLA	Yes
Registered sub-lease from a lease or freehold holder	Articles 26 to 28	As agreed in writing	Written contract; registration compulsory for agricultural sub-leases of 5 years or more	Not as land; depends on the sub-lease terms
Land concession of State land	Article 11; Land Allocation Order Articles 9 to 21	Up to 49 years, renewable by agreement	Competition, or RDB request and Cabinet approval; environmental impact assessment; contract signed with the Minister	No; only the concession rights over property on the land
State land lease for strategic investment	Article 12; Land Allocation Order Articles 11 to 21	49 years; up to 99 with the Minister's approval	As for a concession	Yes; the creditor must keep the investment use
SEZ or industrial park plot	Law N° 05/2011 as amended by Law N° 55/2018, Articles 14, 15, 24 and 25	As agreed with the developer or operator under the regulator's terms	Zone licence; sub-lease from the developer or operator	Yes (Article 15)
Freehold	Land Law Article 6; Freehold Order	Indefinite	Presidential Order, then registrar decision within 14 working days	Yes

Requesting State land without competition

1 Prepare the project

Prepare a business plan, the document showing the project qualifies as a strategic investment, and the land size required. Register the investment with RDB if incentives are sought.

2 RDB writes to the Minister

RDB, as the organ in charge of investment promotion, writes to the Minister in charge of land on the investor's behalf with the three documents (Article 11 of the Land Allocation Order).

3 Assessment and provisional reservation

The Ministry checks the master plan, whether the land is reserved for other activities and whether it suits the project; if valid, the Minister tells RDB the size, location and boundaries provisionally reserved (Article 12).

4 Environmental impact assessment

The Minister asks RDB to evaluate the project's environmental impact assessment before any concession or lease; the ESIA certificate is issued through RDB's One Stop Centre.

5 Cabinet approval where needed

Allocation without competition requires the Cabinet's approval for specific grounds under Article 13 of the Land Law.

6 Contract and signature

The Ministry drafts the concession or State land lease on the basis of the investment project, and the Minister and the investor sign it (Articles 15 and 16). The right is then registered and a title issued.

7 Monitoring

NLA and RDB assess compliance with the contract and business plan (Article 17). Changing the activity requires prior approval, and non-compliance allows repossession (Article 14 of the Land Law).

DECISION GUIDE

Which route to land fits the project?

A decision guide for a foreign investor. Answer in order; the first outcome reached is the usual starting point, not the only option.

Q1 Is the project manufacturing, logistics or processing that could operate inside a special economic zone or industrial park?

Yes Start with a serviced zone plot on leasehold from the developer or operator, under the SEZ law; check the development deadline and the land price approved by the regulator.

No Continue to Q2.

Q2 Is a suitable privately held plot available from a willing seller or lessor?

Yes Buy the emphyteutic lease or take a registered sub-lease, after title, zoning and spousal-consent checks; the buyer takes the remaining term.

No Continue to Q3.

Q3 Does the project need State land for agriculture, tourism, mining or another concession activity?

Yes Seek a land concession of up to 49 years through competition or an RDB request; the land itself cannot be mortgaged.

No Continue to Q4.

Q4 Is it a strategic commercial infrastructure project, such as a hotel, school, hospital or industry, on State land?

Yes Seek a State land lease through competition or an RDB request: 49 years, up to 99 with approval, mortgageable.

No Consider renting buildings rather than holding land; Article 16 does not restrict tenancies.

WORKED EXAMPLE

A foreign dairy processor chooses its route to 5 hectares

A company incorporated in the Netherlands plans a milk-processing plant needing 5 hectares (50,000 m²) near Kigali, financed by a 15-year bank loan from 2027. Prices and dates are illustrative assumptions; the terms and deadlines follow the Land Law and the Land Allocation Order.

Option A: buy an existing industrial lease	A Rwandan company sells a 5 ha industrial plot whose 49-year lease was registered on 1 March 2023, so it expires on 29 February 2072. Illustrative price RWF 30,000 per m ² x 50,000 m ² = RWF 1,500,000,000. The buyer takes about 45 years of remaining term.
Option A: renewal date	As a foreign company, the buyer must apply in writing at least 90 days before expiry: 29 February 2072 less 90 days = 1 December 2071 at the latest. The 15-year loan ends in 2042, about 30 years before expiry, so the remaining term comfortably covers the lender's security.
Option B: State land lease via RDB	RDB requests 5 ha of State private-domain land for the project. Standard term 49 years from signature, extendable up to 99 years with the Minister's approval. The land cannot be sold but can be mortgaged; an environmental impact assessment and Cabinet approval for allocation without competition are needed first.
Option C: SEZ plot	A serviced 5 ha plot sub-leased from the zone developer at a price approved by the regulator, with utilities in place and a development deadline in the sub-lease. Mortgage permitted under Article 15 of the SEZ law.
Holding vehicle	The group forms a Rwandan subsidiary to hold the land. On the text of Article 2(30) it is not a foreigner, but the group asks NLA to confirm and still diarises 1 December 2071 as a hard deadline.
Decision	Option C for speed, with Option A kept open for a second site; Option B is reserved for a later, larger expansion that justifies the State-land process.

Missing the renewal deadline under Option A would forfeit a plot that cost RWF 1.5 billion, with no compensation provided for in the Land Allocation Order.

The investor should record in the transfer file that the land is held for its registered investment, because Article 16 allocates foreigners' rights only for investment.

Questions investors ask

Can a foreigner own land in Rwanda?

A foreigner can hold land on an emphyteutic lease or a land concession, allocated only for investment, under Article 16 of Law N° 27/2021. Freehold is available to a foreigner only by Presidential Order for exceptional circumstances of strategic national interest under Article 6. The lease term is the same 49 or 99 years that applies to Rwandans, fixed by land use.

Is a foreigner's lease shorter than a Rwandan's?

No. Article 18 of Prime Minister's Order N° 008/03 of 03/07/2022 fixes 49 years for residential, commercial and industrial land and 99 years for agricultural, forestry and similar land, without distinguishing by nationality. The difference is renewal: a Rwandan's lease renews automatically, while a foreigner must apply in writing at least 90 days before expiry.

What happens if a foreign holder forgets to renew its lease?

Under Article 20 of the Land Allocation Order, if a foreigner does not apply for renewal at least 90 days before expiry, or the application is refused, the foreigner loses the rights on the land and it becomes State land in the private domain. The order provides no compensation for this outcome, so the deadline should be diarised from the day the title is registered.

Is a Rwandan company owned by foreigners treated as a foreigner?

Article 2(30) defines a foreigner as an individual without Rwandan nationality or a company or cooperative with legal personality from a foreign country. A company incorporated in Rwanda has Rwandan legal personality, so on the text it is not a foreigner, but no published ruling settles the point. Confirm the position with NLA for the specific title before relying on it.

How does an investor obtain State land?

State private-domain land is granted as a concession or State land lease, by competition unless the Cabinet approves otherwise. Without competition, RDB writes to the Minister in charge of land with the business plan, proof of strategic investment and the land size; the land is provisionally reserved, an environmental impact assessment is required, and the Minister and investor sign the contract.

Can foreigners hold freehold in a special economic zone?

Not under the texts reviewed. Article 64 of the Land Law leaves zone land to the SEZ law, and Law N° 05/2011 as amended by Law N° 55/2018 gives developers and operators leasehold, which they may sub-lease to zone users. Freehold for a foreigner still requires a Presidential Order under Article 6 of the Land Law.

Does buying a property worth USD 500,000 give a foreigner freehold?

No. The Investment Code's high net worth individual definition includes acquiring a high-end property of at least USD 500,000, which matters for residence and incentives, but tenure is governed by the Land Law. The buyer still holds an emphyteutic lease unless a Presidential Order grants freehold.

THE 2027 HORIZON

- Article 16 allows a Presidential Order to set further modalities of land possession by foreigners. None of general application had been published at 10 October 2026; any such order would be the most important change for foreign investors and should be watched for in the Official Gazette.
- The US State Department's 2025 Investment Climate Statement reports a Ministry of Trade and Industry directive of February 2024 under which zone land not 70% developed within 18 months may be repossessed, not yet enforced; enforcement would affect zone users with slow build-outs.
- Whether a foreign-owned Rwandan company is a "foreigner" for Articles 16 and 20 remains unaddressed by published guidance; a ruling, an NLA practice note or an amending order would settle the renewal risk for many holders.
- Investors with leases registered since 2022 face no renewal before the 2070s, but lenders are already asking for renewal covenants; watch for NLA guidance on how renewal applications by foreigners are assessed.

Terms you will meet in the documents

English	Kinyarwanda	French	Meaning
Foreigner	<i>umunyamahanga</i>	<i>étranger</i>	An individual without Rwandan nationality, or a company, cooperative or organisation with foreign legal personality (Land Law Article 2(30)).
Emphyteutic lease	<i>ubukode burambye</i>	<i>bail emphytéotique</i>	The long-term contract with the State that is a foreigner's main form of land holding.
Land concession	<i>intizo y'ubutaka</i>	<i>concession foncière</i>	A right to use State private-domain land for investment, up to 49 years; the land cannot be sold or mortgaged.
Strategic investment	<i>ishoramari rirambye</i>	<i>investissement stratégique</i>	An investment approved as such by the competent authority, the basis for concessions and State land leases.
Competition (for State land)	—	<i>concurrence</i>	The default method of allocating State land concessions and leases (Article 13 of the Land Law).
Renewal of exact duration	<i>iyongerwa ry'igihe nyakuri</i>	<i>renouvellement de la durée exacte</i>	Renewal of the term of a lease or concession under Articles 20 and 21 of the Land Allocation Order.

English	Kinyarwanda	French	Meaning
Special economic zone	<i>ahantu hihariye mu by'ubukungu</i>	<i>zone économique spéciale</i>	A delimited, secured area administered by a competent organ to facilitate investment (Land Law Article 2(1)).
State land in private domain	—	<i>terres du domaine privé de l'État</i>	Alienable State land, including land from foreigners' non-renewed leases (Article 32).

FOREIGN V RWANDAN INVESTOR

This is the area of Rwandan law where nationality matters most. A Rwandan individual or company may hold freehold (up to 2 hectares per individual without a Ministerial Order) and an emphyteutic lease for any lawful purpose, renewed automatically. A foreigner, including a national of an East African Community or COMESA state and a branch of a foreign company, may hold only an emphyteutic lease or a land concession, only for investment, must apply for renewal at least 90 days before expiry, and can obtain freehold only by Presidential Order.

Everything else is the same: the 49-year and 99-year terms, the transfer and registration formalities, the master plan, property tax and the sanctions. A foreign investor that holds land through a Rwandan subsidiary is, on the text, outside Article 16, but should treat that conclusion as one to confirm with NLA rather than assume.

WATCH OUT FOR

- A seller or agent offering "freehold" to a foreign buyer: without a Presidential Order the buyer cannot register freehold, so establish with NLA the form of title that will be registered before paying.
- Missing the 90-day renewal application: the land is forfeited to the State's private domain under Article 20 of the Land Allocation Order.
- Assuming RDB approval covers land: RDB channels State-land requests, but private land development still needs District or City of Kigali permits and NLA registration.
- Taking a concession and expecting to mortgage the land: Article 11 bars sale, transfer and mortgage of concession land; only the concession rights over property on it can be pledged.
- Buying land through a foreign branch or offshore company without first considering a Rwandan subsidiary, given the Article 2(30) definition of a foreigner.

OFFICIAL SOURCES

- Official Gazette n° Special of 10/06/2021: Law N° 27/2021 of 10/06/2021 governing land, Articles 2, 6, 11 to 16, 21 to 28, 32 and 64 — https://www.rema.gov.rw/fileadmin/user_upload/REMA/Publications/Laws_and_Regulations/Laws/5-Land_Law_2021.pdf
- National Land Authority: Prime Minister's Order N° 008/03 of 03/07/2022 (State land concession and lease, lease durations and renewal) — https://www.lands.rw/fileadmin/user_upload/LANDS/Publications/Orders/Ministerial/Prime_minister_s_oder_on_modalities_for_land_allocation.pdf
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- Rwanda Development Board: Law N° 006/2021 of 05/02/2021 on Investment Promotion and Facilitation — <https://rdb.rw/wp-content/uploads/2021/04/new-investment-law-2021.pdf>
- RwandaLII: Ministerial Order determining categories of land subject to freehold and modalities for granting freehold (2022) — <https://rwandalii.org/akn/rw/act/mo/minister-of-environment/2022/3/eng@2022-02-22>

Land registration, titles and due diligence: the land register and certificate of land registration, transfer formalities and spousal consent, notarisation through Irembo, the 2025 suspension of in-country powers of attorney, title searches, caveats and boundary disputes

Reviewed 10 October 2026 · Prepared by a commercial lawyer with over 30 years' international experience · Legal and tax information, not legal advice · [How we check](#) · [Open in the app](#)

WHAT YOU NEED TO KNOW

- Every person must register their land (Article 17 of Law N° 27/2021 of 10/06/2021 governing land), the certificate of land registration is conclusive evidence of land rights whenever they were lawfully acquired (Article 18), and a transfer of land rights is valid only upon its registration in the land register (Article 24).
- A transfer must be consented to by everyone registered on the title and, for land held jointly by spouses, by both spouses even if one is not registered (Article 22), and the written contract must be signed by both parties and witnessed by a notary competent in land matters or recognised by the Chief Registrar of Land Titles, with digital signature permitted (Article 23).
- The service of transfer of ownership of immovable property and the certificate of land registration are exempt from fees under Article 26 of Presidential Order N° 075/01 of 04/12/2023, while a public notary charges RWF 500 per page of a certified contract (Article 15) and NLA states a private land notary charges RWF 6,500 per copy.
- Since 16 October 2025 the National Land Authority has not accepted powers of attorney given by people in Rwanda for land transfers, citing forgery; powers of attorney from people abroad submitted through Irembo are still accepted, and the suspension lasts until the Ministry of Justice's e-notary system is in use.
- A caveat may be lodged with the registrar of land titles where land is the subject of a claim or a court orders it, and a non-court caveat found baseless after hearing both parties is cancelled (Article 74); boundary and systematic-registration disputes go to the District within 30 days, then NLA within 30 days, which decides within 45 days (Article 73).

Registration is compulsory, and it is what makes a transfer valid

Rwanda has a single, title-based land register covering the whole country, built through the systematic land registration programme and kept by the National Land Authority (NLA). Article 17 of Law N° 27/2021 of 10/06/2021 governing land (the Land Law) places every person under an obligation to register their land, and the State under the same obligation for its own land. Ministerial Order N° 006/

MoE/22 of 12/05/2022 sets the modalities. According to the Ministry of Environment, land that no one has registered is provisionally registered as State land until a claimant proves rights over it, which gives unregistered holdings a real practical risk.

The register is constitutive, not merely evidential. Under Article 24, "a transfer of land rights is valid upon its registration in the land register": a signed and notarised sale that has not been registered does not pass title, and a buyer who has paid but not registered is exposed to a later registered transaction. The **certificate of land registration**, which is an original copy of the register signed by the registrar of land titles and may be issued electronically or on paper, "constitutes a conclusive evidence of the land related rights whenever their acquisition is lawful" (Article 18). The register and the deeds approved by the registrar are authentic, but that authenticity falls away where they were established on false information (Article 19). Conclusive, in other words, does not protect a title obtained by fraud, so diligence still matters.

Who keeps the register: NLA, registrars and notaries

NLA's Director General is the Chief Registrar of Land Titles; registrars of land titles work from NLA's five regional offices, which NLA lists as Nyarugenge (for Kigali), Nyanza, Karongi, Musanze and Rwamagana, and new registrars took their oath before the President of the Supreme Court on 11 March 2026. Only the registrar inserts, modifies or deletes entries in the register (Article 20). Each parcel carries a unique parcel identifier (UPI), which links the land register to the mortgage register, the building permit system and the tax system. Holders can view their titles through NLA's e-title service on amakuru.lands.rw and track applications there.

Land notaries authenticate transfer contracts. They include public land notaries at District and Sector level, the registrar offices, the District One Stop Centres and the One Stop Centre of the Rwanda Development Board (RDB), and private land notaries: the Ministry of Justice authorised 51 private notaries for land services from 15 July 2025. NLA has also announced that legal officers in the District One Stop Centres' land, infrastructure and settlement units approve transfers by sale, gift, exchange and inheritance, which moves routine approvals closer to the land.

What a valid transfer needs

Four requirements apply to every sale, gift, exchange, lease or mortgage of land rights. **Consent:** before it is carried out, a transfer must be consented to by all persons registered on the title, and land held jointly by spouses must be approved by both of them "even if one of the spouses is not registered on the land title" (Article 22). Minors and persons deprived of capacity are represented as the law provides. Spouses' rights follow the regime they chose under Law N° 27/2016 of 08/07/2016 governing matrimonial regimes, donations and successions, which offers community of property, limited community and separation of property (Article 4); the marriage certificate records the regime and should be checked for every individual seller.

Form: the contract must be in writing, signed by transferor and transferee, and "approved and witnessed by the signature of the notary competent in land matters or any other notary recognised by the chief registrar of land titles"; it may be signed electronically with digital signatures issued by the competent organ (Article 23). **Registration:** the transfer takes effect only when registered (Article 24).

Tax: the seller's tax on the sale of immovable property under Law N° 048/2023 of 05/09/2023 must be declared, and the buyer becomes liable for property tax from the date of transfer, as explained in [Land tax, property tax and transfer costs](#). A company acting through its directors should also produce evidence of their authority from its RDB registration record.

The transfer procedure: Irembo and the one-day transfer

NLA's published procedure, which it calls the One-Step One-Day Transfer, is designed to complete transfers of commercial and industrial properties in one day at one location. The applicant applies for the property transfer service on the Irembo government services portal and, while applying, chooses a land notary office: a registrar of land titles, a private land notary, a District One Stop Centre, the RDB One Stop Centre or a Sector land notary. The parties attend with identification, which for individuals is a national identity card or passport and for a company its certificate of registration, and the contract is notarised. The registrar then records the transfer and issues the new certificate, which may be electronic (Article 18). NLA's client charter of October 2023 sets a maximum of five working days for a transfer by voluntary sale handled through the Sector and District, and one working day under the one-day procedure for commercial and industrial land; donations, exchanges and inheritance take up to 13 working days.

The official charges are low. Article 26 of Presidential Order N° 075/01 of 04/12/2023 determining fees levied on services and certificates delivered by decentralised entities exempts from fees "the service of transfer of ownership on immovable property" and "a certificate of land registration". Certifying a contract before a public notary costs RWF 500 per page (Article 15(e)); NLA states that a private land notary charges RWF 6,500 per copy of the contract. Older figures, such as a RWF 20,000 transfer fee still shown on RDB's business procedures portal, cite instruments that have been replaced and should not be relied on. The real costs of a transfer are taxes, valuation, surveying where boundaries must be fixed, and legal fees.

Powers of attorney: the October 2025 suspension

On 16 October 2025 NLA announced, over the signature of its Director General, that it had temporarily stopped accepting powers of attorney given by people in Rwanda for land transfer services. The reason given was a rise in forged powers of attorney used to transfer land by people who did not own it. Powers of attorney given by people outside Rwanda are still accepted when submitted through Irembo and meeting the usual requirements, and powers of attorney given by prisoners follow the existing procedure with a covering letter from the competent authority. A person who cannot appear in person may refer the case to NLA, which reviews it through the land registry offices or its headquarters.

The suspension is to last until the Ministry of Justice's electronic notarisation system (e-notary) is in use, and no end had been announced at the date of writing. In practice, a seller or buyer resident in Rwanda must attend the notary personally, or for a company through a director or officer whose authority is shown on its company record, and a deal timetable should allow for this. A foreign parent's signatory abroad can still act through a power of attorney filed on Irembo ([FAQ 49](#), which should now be read with this suspension).

Due diligence: the searches and what each shows

A buyer, lessee or lender should start with the UPI and the certificate of land registration and confirm, from NLA's register rather than from the seller's copy: the registered holder or holders, the tenure (emphyteutic lease or freehold), the registration date and term, the designated use, the area, and any caveat, mortgage or requisition note. Mortgages are registered by lenders on the electronic mortgage registration system (eMRS) of RDB's Office of the Registrar General and appear by UPI. Notices of temporary requisition and termination of land ownership contracts under Ministerial Order n° 002/MoE/24 of 10/07/2024 are recorded in the register and are a red flag for idle land.

The land register says nothing about planning, buildings or tax, so four further searches are needed. Zoning: the master plan for the area, which for Kigali is published on the City's Master Plan 2050 portal and is linked by UPI in the Kubaka building permit system. Permits: the building and occupancy permits for every structure, because a permit contrary to the master plan is void under Article 61 of the Land Law. Tax: property tax declarations and payments with the Rwanda Revenue Authority (RRA), which collects the decentralised taxes; under Article 10 of Law N° 048/2023 the buyer is liable from the transfer date, while the former owner remains liable for its own fines and late-payment interest. Disputes and expropriation: pending boundary claims, court cases and any public project announced for the area under Law N° 32/2015 of 11/06/2015 relating to expropriation in the public interest, covered in Expropriation and compensation.

Caveats, boundary disputes and the 2025 dispute platform

A person may apply in writing to the registrar of land titles to lodge a caveat where the land is the subject of a claim or a court has ordered one (Article 74). The registrar cancels it on a court decision or at the request of the person who lodged it, and, except for a caveat lodged by a court, may cancel a caveat found baseless after hearing both parties. A caveat blocks registration of a transfer, so a buyer should insist that any caveat is lifted before completion and that the purchase price is held in escrow until registration.

Disputes over boundaries and systematic registration follow Article 73. The claim goes to the District, or the City of Kigali, which decides within 30 days. A dissatisfied party, or one who receives no decision, may appeal to NLA within 30 days; NLA invites the parties to mediation and decides in writing within 45 days. NLA's decision is final administratively and becomes enforceable unless challenged in court within 30 days. NLA launched an online platform for land disputes on 20 June 2025. The survey backlog matters here: NLA reported more than 55,000 pending survey files in January 2026, after the Land Law removed minimum subdivision sizes for agricultural land, and has deployed about 100 private surveyors under a cadastral surveying manual requiring filing through Irembo. Litigation more generally is covered in The court system and choice of forum.

The title searches

Search	Where	What it shows	Why it matters
Land register and e-title	NLA register by UPI; amakuru.lands.rw	Registered holders, tenure, term, use, area, caveats, requisition or termination notes	Only the register is conclusive (Article 18); a transfer is valid only when registered (Article 24)
Mortgages	eMRS, RDB Office of the Registrar General, by UPI	Registered mortgages, ranking and lenders	An unregistered mortgage is unenforceable; a registered one follows the land
Zoning and master plan	City of Kigali Master Plan 2050 portal; District master plans; Kubaka by UPI	Permitted uses and building parameters	Non-compliant permits are void (Article 61); fines up to RWF 30 million for a company (Articles 76 and 78)
Building and occupancy permits	Kubaka (since 29 April 2025); earlier permits under the previous system	Whether each structure is authorised and complete	An occupancy permit is needed to convert to freehold and to treat a building as commercial or industrial for tax
Property tax	RRA, Rwanda Automated Local Government Taxes Management System	Declarations, assessments and arrears	The buyer is liable from the transfer date (Law N° 048/2023, Article 10)
Marital status and regime	Civil status records; marriage certificate	Whether a spouse must consent	Both spouses must approve jointly held land even if one is unregistered (Article 22)
Company authority	RDB company register	Directors and signing authority of a corporate seller	In-country powers of attorney are not accepted by NLA since 16 October 2025
Disputes and public projects	Courts, District, NLA dispute platform; expropriation notices	Claims, boundary cases, planned expropriation	Caveats block registration; expropriation follows Law N° 32/2015

Transferring a registered plot, step by step

1 Agree heads of terms

Agree price, deposit, conditions (caveats lifted, arrears paid, permits produced) and an escrow of the price until registration. Do not pay the balance on signature alone.

2 Run the searches

Obtain the register extract by UPI, the eMRS search, zoning, permits, tax position and marital or corporate authority, as in the table above.

3 Prepare the contract

A written transfer contract signed by both parties, with the consent of every registered holder and of the seller's spouse where the land is jointly held (Articles 22 and 23).

4 Apply on Irembo

Apply for the transfer service on Irembo and choose a land notary office: registrar, private land notary, District or RDB One Stop Centre, or Sector notary. A party abroad files its power of attorney through Irembo.

5 Notarise

Attend with identity documents or the company certificate. Public notary RWF 500 per page; private notary RWF 6,500 per copy. The transfer service itself is fee-exempt.

6 Approval and registration

The registrar or the District One Stop Centre's legal officer approves, the register is updated and a new certificate of land registration is issued, free of charge (Presidential Order N° 075/01, Article 26).

7 After completion

The seller declares the tax on sale of immovable property; the buyer registers for property tax from the transfer date, lodges any lease with RRA within 15 days and, if financed, the lender registers its mortgage on eMRS.

Before signing: a buyer's checklist

Points a buyer, lessee or lender should have confirmed in writing before committing funds.

- ☐ **The seller is the registered holder**
Names and identity numbers match the register extract obtained for the UPI, not a copy supplied by the seller.
- ☐ **All consents are available**
Every co-holder and the spouse of each individual seller will sign; minors or persons lacking capacity are properly represented.
- ☐ **No caveat, mortgage or requisition note**
Or a binding arrangement to discharge each one at completion, with the lender's written release.
- ☐ **Term and use fit the plan**
The remaining term covers the investment and financing horizon; the designated use and master plan zoning permit the intended activity.
- ☐ **Buildings are permitted**
Building and occupancy permits match what is on the ground; unpermitted structures are priced in or removed.

☐ **Taxes are paid**

Property tax declarations are filed and paid for past years; the year of transfer is apportioned in the contract.

☐ **Signatories can attend**

Each Rwanda-based signatory will appear in person, since NLA does not accept in-country powers of attorney; a signatory abroad has an Irembo-filed power of attorney.

WORKED EXAMPLE

Clearing a commercial building's title and tax position before completion

A Kenyan-owned Rwandan company buys a small office building in Kigali from a Rwandan individual, completing on 31 October 2026. The figures are illustrative; the rates come from Law N° 048/2023 and Presidential Order N° 075/01.

Register search	The extract by UPI shows the seller and his wife as joint holders on a 49-year commercial lease registered in 2022, no caveat, and one mortgage in favour of a local bank on eMRS. Both spouses must sign (Article 22) and the bank must release the mortgage at completion.
Tax search	The seller declared the building but did not pay 2025 property tax of RWF 2,400,000, due by 31 December 2025. By completion, ten months have started (January to October 2026).
Arrears exposure	Interest $1.5\% \times 10 \text{ months} \times \text{RWF } 2,400,000 = \text{RWF } 360,000$ (Article 51 of Law N° 048/2023). Surcharge $10\% \text{ of } \text{RWF } 2,400,000 = \text{RWF } 240,000$, capped at RWF 100,000. Total with the tax: $\text{RWF } 2,400,000 + 360,000 + 100,000 = \text{RWF } 2,860,000$. Had the seller also failed to declare, a 40% penalty of RWF 960,000 would be added.
Contract response	The arrears are the seller's (Article 10(2) of Law N° 048/2023), but the buyer requires them paid from the price at completion and apportions 2026 tax: assuming the same RWF 2,400,000 for 2026, the buyer bears 2/12 (November and December) = RWF 400,000, the seller RWF 2,000,000.
Signing	The buyer's director is in Nairobi and signs a power of attorney filed through Irembo, which NLA still accepts from abroad; the sellers, who live in Kigali, must attend in person.
Notarisation and registration	Contract of 14 pages before a public notary: $14 \times \text{RWF } 500 = \text{RWF } 7,000$. Transfer service and new certificate: RWF 0 under Article 26 of Presidential Order N° 075/01. The new certificate issues on registration, which is when title passes (Article 24).

The seller's tax on the sale itself is calculated separately; see section 5.4.

Had the buyer completed without the tax search, it would not owe the seller's arrears, but its own property tax account would start with an unresolved dispute over the plot.

Questions investors ask

When does ownership of land pass in Rwanda?

On registration. Article 24 of Law N° 27/2021 provides that a transfer of land rights is valid upon its registration in the land register. Signing and notarising the contract is not enough, so a buyer should hold back the price, or use escrow, until the registrar records the transfer and the new certificate of land registration is issued.

Does the seller's spouse have to sign?

Where the land is held jointly by spouses, yes, even if the spouse is not registered on the title (Article 22 of the Land Law). Whether land is jointly held depends on the matrimonial regime chosen under Law N° 27/2016, which is recorded on the marriage certificate. Every person registered on the title must also consent.

How much does it cost to transfer land in Rwanda?

The transfer service and the certificate of land registration are fee-exempt under Article 26 of Presidential Order N° 075/01 of 04/12/2023. Notarisation costs RWF 500 per page before a public notary or, according to NLA, RWF 6,500 per copy before a private land notary. The main costs are the seller's tax on the sale, valuation, surveying and legal fees.

Can I use a power of attorney to sell or buy land?

Only if it is given from abroad. Since 16 October 2025 NLA has suspended acceptance of powers of attorney given by people in Rwanda for land transfers, because of forgery. Powers of attorney from people outside Rwanda are accepted through Irembo. The suspension lasts until the Ministry of Justice's e-notary system is in use.

How do I check whether land is mortgaged?

Search the land register by the plot's UPI with NLA and search RDB's electronic mortgage registration system (eMRS), where lenders must register mortgages. Registration of a mortgage also places a note on the land record. A mortgage that is not registered is unenforceable, but a registered one follows the land, so require a written release at completion.

What can I do if someone has lodged a caveat on my land?

Under Article 74 of the Land Law, a caveat lodged without a court order can be cancelled by the registrar of land titles after hearing both parties if it is found baseless, or at the request of the person who lodged it. A caveat lodged by a court is lifted only by a court decision.

THE 2027 HORIZON

- The Ministry of Justice's e-notary system: once it is in use, NLA has said in-country powers of attorney can again be accepted, and notarisation of land contracts is expected to move online.
- NLA's boundary correction programme and the clearance of more than 55,000 pending survey files reported in January 2026 are expected to run into 2027; titles subdivided since 2021 should be re-checked against the updated cadastre.
- Draft regulations on real estate brokerage and property management, on which NLA consulted in July 2026 with a target of September 2026, would license agents and introduce a digital property code; they had not been confirmed as published at 10 October 2026.
- Digital signature of transfer contracts is already permitted by Article 23; watch for NLA guidance making fully electronic transfers available for individuals as well as companies.

Terms you will meet in the documents

English	Kinyarwanda	French	Meaning
Certificate of land registration	<i>icyemezo cy'iyandikishwa ry'ubutaka</i>	<i>certificat d'enregistrement foncier</i>	The signed copy of the register entry; conclusive evidence of lawfully acquired rights (Article 18).
Registrar of land titles	<i>umubitsi w'inyandikompamo z'ubutaka</i>	<i>conservateur des titres fonciers</i>	The public officer who keeps titles and updates the land register (Article 2(28)).
Chief Registrar of Land Titles	<i>umubitsi mukuru w'inyandikompamo z'ubutaka</i>	<i>conservateur en chef des titres fonciers</i>	NLA's Director General, who recognises notaries for land transfers (Article 23).
Land register	—	<i>registre foncier</i>	The electronic or printed data bank of land records (Article 2(19)).
Land title	—	<i>titre foncier</i>	The authentic document confirming a person's rights to land (Article 2(12)).
Land notary	<i>noteri w'ubutaka</i>	<i>notaire compétent en matière foncière</i>	The notary who approves and witnesses a transfer contract (Article 23).
Caveat	—	<i>opposition à la mutation foncière</i>	A note on the register blocking transfer while a claim or court order is pending (Article 74).
Land transfer	<i>iherekanya ry'ubutaka</i>	<i>transfert des droits fonciers</i>	Any passing of land rights by sale, gift, lease, mortgage or other lawful means (Article 21).

English	Kinyarwanda	French	Meaning
Power of attorney	<i>inyandikompeshabubasha</i>	—	Authority to act for another; suspended for in-country grantors in land transfers since 16 October 2025.
Systematic land registration	—	<i>enregistrement systématique des terres</i>	The national programme that registered land parcel by parcel; disputes arising from it follow Article 73.

FOREIGN V RWANDAN INVESTOR

Registration, consent, notarisatation and searches are the same for everyone, and the fee exemptions apply equally. Three practical differences remain. A foreign buyer must check, before signing, the form in which its right will be registered, because Article 16 of the Land Law limits a foreigner to an emphyteutic lease or land concession for investment. A foreign individual identifies with a passport rather than a national identity card. And a foreign company's signatory abroad can still use a power of attorney filed through Irembo, while a Rwandan resident cannot use one at all under NLA's October 2025 suspension, so for once the foreign party has the more flexible route.

Nationals of East African Community and COMESA states follow the foreigner's route on the same terms.

WATCH OUT FOR

- Paying the price on signature: title passes only on registration (Article 24), so use escrow or a retention until the new certificate issues.
- Relying on a seller's paper certificate: obtain the register extract by UPI, because only the register is conclusive and fraudulent entries can be set aside (Article 19).
- Missing the spouse: jointly held land needs both spouses' approval even if one is not on the title (Article 22).
- Planning to sign through a local attorney: NLA has not accepted in-country powers of attorney since 16 October 2025.
- Ignoring tax and permit history: neither appears on the land register, yet the buyer inherits the consequences of unpermitted buildings and starts its own property tax liability on the transfer date.

OFFICIAL SOURCES

- Official Gazette n° Special of 10/06/2021: Law N° 27/2021 of 10/06/2021 governing land, Articles 17 to 24, 73 and 74 — https://www.rema.gov.rw/fileadmin/user_upload/REMA/Publications/Laws_and_Regulations/Laws/5-Land_Law_2021.pdf
- National Land Authority: One Step One Day Transfer (procedure, notaries and fees) — <https://www.lands.rw/one-step-one-day-transfer>
- National Land Authority: notice of 16 October 2025 suspending in-country powers of attorney for land services — <https://www.lands.rw/updates/news-detail/in-yandikompeshabubasha-zabaye-zihagaritswe-byagateganyo-muri-serivisi-zubutaka>
- Rwanda Revenue Authority: Presidential Order n° 075/01 of 04/12/2023 determining fees levied on services and certificates delivered by decentralised entities — https://www.rra.gov.rw/fileadmin/user_upload/Iteka_rya_Perezida_04.12.2023_ku_mahoro_kuri_serivise_n_ibyemezo_bitangwa_2023.pdf
- National Land Authority: Ministerial Order N° 006/MoE/22 of 12/05/2022 on land registration — https://www.lands.rw/fileadmin/user_upload/LANDS/Publications/Orders/Ministerial/Iteka_rya_Minisitiri_N__006_MoE_22_ryo_ku_wa_12-05-2022_ryerekeye_lyandikishwa_ry_ubutaka.pdf
- Rwanda Development Board: The Mortgage Law Simplified (eMRS registration) — <https://rdb.rw/wp-content/uploads/2018/02/Booklet-Mortgage.pdf>

Land tax, property tax and transfer costs: immovable property tax under Law N° 048/2023, land tax bands of RWF 0 to 80 per square metre, rates of 0.1% to 0.5% of market value, exemptions, five-year valuation cycles, the 2% and 2.5% tax on sale of immovable property, rental income tax, VAT and capital gains

Reviewed 10 October 2026 · Prepared by a commercial lawyer with over 30 years' international experience · Legal and tax information, not legal advice · [How we check](#) · [Open in the app](#)

WHAT YOU NEED TO KNOW

- Immovable property tax under Law N° 048/2023 of 05/09/2023 determining the sources of revenue and property of decentralized entities is charged at RWF 0 to 80 per square metre of land, and at 0.5% (residential), 0.3% (commercial) or 0.1% (industrial, and micro and small business premises) of the market value of a building and its plot, with 0.25% for residential buildings of three floors and 0.1% for more than three floors (Article 16).
- Ministerial Order N° 002/23/10/TC of 24/11/2023 sets the standard land-tax bands within which District Councils and the Council of the City of Kigali fix the rate per square metre, from RWF 70 to 80 in Kigali's central business district for commercial, industrial and open-space land down to RWF 0 to 0.4 for agricultural and livestock land.
- Exempt from property tax are one building occupied by the owner as the family dwelling, agricultural, livestock or forestry land of 2 hectares or less, residential plots without basic infrastructure, condominium plots and common parts, and non-commercial State property (Article 12 of Law N° 048/2023).
- Property tax is declared by 31 December of the first year of each five-year assessment cycle and paid by 31 December every year, and late payment bears interest of 1.5% a month, a 10% surcharge capped at RWF 100,000 and, for a late or false declaration, a 40% penalty (Articles 13, 18, 22 and 51).
- A sale of immovable property is taxed at 2% of the sale value for commercial property sold by a seller registered for income tax, or 2.5% where the seller is not registered, on the value above RWF 5,000,000 (Article 17 of Law N° 048/2023), while the transfer service and the certificate of land registration are fee-exempt under Article 26 of Presidential Order N° 075/01 of 04/12/2023.

From lease fees to land tax: the current framework

Article 48 of Law N° 27/2021 of 10/06/2021 governing land obliges every holder of land rights "to pay land tax and fees in accordance with relevant laws". Older guides, and some investor FAQs, still describe an annual lease fee paid to the State on emphyteutic leases. No current instrument imposing a separate annual lease fee has been identified; the recurrent charge on land is the **immovable property**

tax under Law N° 048/2023 of 05/09/2023 determining the sources of revenue and property of decentralized entities, which came into force on its publication in the Official Gazette n° Special of 14/09/2023 and repealed Law n° 75/2018 of 07/09/2018. The May 2025 national tax package did not amend it.

Property tax, rental income tax and trading licence tax are revenues of the Districts and the City of Kigali (Article 5), but the Rwanda Revenue Authority (RRA) assesses and collects them as the tax administration for decentralised entities. Declarations are filed and assessments issued through RRA's Rwanda Automated Local Government Taxes Management System, and payment can be made by mobile money, internet banking and similar channels. Fees for local services, such as building permits, are set separately by Presidential Order N° 075/01 of 04/12/2023, under Article 48 of Law N° 048/2023.

Who pays, and on what base

The tax is assessed and paid by the owner, the usufructuary or any other person considered to be the owner (Article 6). Persons considered owners include a holder whose title deed has not yet been transferred into his or her name, a person who has occupied the property as owner for at least two years where the legal owner is unknown, the proxy of an owner who lives abroad, a usufructuary and the administrator of abandoned property (Article 9). An owner living abroad may appoint a proxy in Rwanda, who must fulfil the owner's tax obligations (Article 6(2)). Co-owners appoint a representative (Article 8). On a transfer during the year, the acquirer is liable from the date of the transfer, while the former owner remains liable for fines and interest on its own defaults (Article 10).

Article 11 sets four bases: the market value of a building and its related plot; the surface of land designated for construction but not built on; the surface of land not designated for residential use; and the surface of a plot carrying a building that is itself exempt. Where a property consists of a plot and a building, both taxable, the tax is calculated on the market value of both together (Article 11(2)), so a built commercial or residential property pays a percentage of value, while vacant building land, and the plot under an exempt family home, pay the land tax per square metre.

The rates on buildings

Article 16 sets the rates on the market value of building and plot: **0.5%** for residential use, **0.3%** for commercial use and **0.1%** for industrial use and for buildings and plots belonging to micro-enterprises and small businesses. A micro-enterprise has turnover of RWF 12,000,000 or less per tax period and a small business between RWF 12,000,001 and RWF 20,000,000 (Article 2). A residential plot and building "of three floors" is taxed at 0.25% and one with more than three floors at 0.1%, to encourage density. Machinery and equipment attached to a commercial or industrial building are excluded from its taxable value.

Two definitions matter in practice. A commercial or industrial building is one the competent authority authorised for that purpose and for which it issued the occupancy permit, and a residential building is one that has reached a level allowing occupation (Article 2). The text speaks of residential buildings "of three floors"; an RRA summary of 2023 described the band as buildings that "do not exceed three floors". On the Gazette wording, one- and two-storey houses that are not the owner's exempt dwelling are taxed at 0.5%; owners of such houses should confirm RRA's current treatment before filing.

Land tax per square metre and Kigali's 2025 increase

The land rate is RWF 0 to 80 per square metre (Article 16(1)(a)). Ministerial Order N° 002/23/10/TC of 24/11/2023 determining standard rates and other criteria applied to set the tax rate per square meter of the surface of land, which replaced Ministerial Order N° 001/20/10/TC of 10/01/2020, sets bands by class of city, level of development and land use, and the District Council or the Council of the City of Kigali fixes the actual rate within the band, considering the class of city, the level of development and the intended use (Articles 2 and 3). The bands run from RWF 70 to 80 for commercial, industrial and open-space land in Kigali's central business district (CBD) to RWF 0 to 0.4 for agricultural and livestock land wherever that use is listed.

The City of Kigali Council raised its rates in February 2025, moving many plots to the RWF 80 ceiling; one reported Kicukiro plot rose from RWF 10 to RWF 80 per square metre, and the City publicly explained the change on 5 January 2026. Because the bands depend on zoning, a rezoning under a new master plan can move a plot into a higher band, and investors holding land banks in Kigali should model the tax at the ceiling of the applicable band.

Exemptions

Article 12 exempts: one building the owner intends to occupy as the family dwelling, with its annexes on a one-family residential plot, which stays exempt even if the owner is absent; property of persons the Council determines to be vulnerable; property of the State, decentralised entities and public institutions, except where used for profit or leased; property of foreign diplomatic missions on reciprocity; land used for agriculture, livestock or forestry of **2 hectares or less**; land reserved for residential construction where no basic infrastructure has been provided, water, road and electricity being the elements that must be present (Article 2(d)); and the plot on which a condominium is built. Each separately owned condominium unit that is its owner's only family dwelling is exempt, and the common parts are wholly exempt.

Companies rarely benefit from the dwelling exemption, so a company that owns staff housing pays 0.5% on it. Agricultural holdings above 2 hectares pay land tax, although at the RWF 0 to 0.4 band the cost is small. Developers of specialised industrial and innovation parks registered under Law N° 006/2021 of 05/02/2021 on Investment Promotion and Facilitation may obtain a five-year property tax exemption and an exemption from land transfer fees where land is transferred in exchange for shares; the conditions are in [Investment incentives](#) (FAQ 39).

Valuation, declaration and payment

Property is valued at market value for five-year assessment cycles (Article 13). On the text of Article 2(g), the first cycle under Law N° 048/2023 began on 1 January 2024, so a general revaluation is due at the start of the next cycle on 1 January 2029; market movements in between do not trigger reassessment, but a change in the property of more than 20% must be declared within one month (Article 19). Under Article 14, a valuation or a free-market purchase price from the previous five years stands as market value if the buildings have not changed value by more than 20%; if RRA considers a

self-assessment too low it may counter-value, and its figure prevails if the difference exceeds 20%. Valuation is by a certified valuer, paid by whoever commissions it, or by computerised mass valuation; until those are effective, acquisition and construction cost remain acceptable (Article 15).

The owner declares by 31 December of the first tax period and again by 31 December of the last year of each cycle (Article 18), and pays by 31 December each year; absent a revision or assessment, the same amount is paid for five consecutive years (Article 22). RRA reviews declarations within six months from 1 January of the following year (Article 20). A taxpayer may apply for deferral at least 60 days before the due date; RRA must answer at least 30 days before it or the request is deemed accepted, and deferral of up to six months, payable in up to six instalments, carries interest but no fine (Articles 24 and 25). Late payment bears interest of 1.5% a month, non-compounding, with every month started counting in full, plus a surcharge of 10% capped at RWF 100,000; a late or false declaration attracts a penalty of 40% of the tax (Article 51). RRA's audit right lapses after five years, or ten in cases of evasion (Article 54).

Transfer costs: the tax on sale and the fees

Article 17 of Law N° 048/2023 levies a **tax on sale of immovable property** at 2% of the sale value of property for commercial use where the seller is registered for income tax, and at 2.5% of the sale value of immovable property sold by a person not registered for income tax. The first RWF 5,000,000 of the sale value is not taxed, the 2% tax is a deductible expense for the registered seller, and the tax is not levied on the price fixed once an auction has begun. It is declared through the Local Government Taxes system. Because the rates turn on the seller's status, the tax is the seller's in practice, but the contract should say who bears it. The text does not on its face tax a sale of residential property by a seller registered for income tax; that gap should be confirmed with RRA rather than assumed.

Registration costs are modest. The service of transfer of ownership of immovable property and the certificate of land registration are exempt from fees (Article 26 of Presidential Order N° 075/01 of 04/12/2023); a public notary charges RWF 500 per page of contract and, according to the National Land Authority, a private land notary RWF 6,500 per copy. Older figures such as a RWF 20,000 transfer fee and a RWF 60,000 surveyor fee, still shown on RDB's business procedures portal with references to instruments of 2005 to 2010, are out of date. The procedure is in [Land registration, titles and due diligence](#).

Income tax, capital gains and VAT on real estate

Rental income. Individuals and other persons not subject to corporate income tax pay rental income tax on rent from immovable property in Rwanda (Article 39): 0% on annual rental income up to RWF 180,000, 20% from RWF 180,001 to RWF 1,000,000 and 30% above, after deducting 50% of gross rent as deemed upkeep and, with proof, the actual bank interest on a loan to build or buy the property (Articles 42 and 43). The return and payment are due by 31 January of the following year, and every rental contract must be in writing with a copy lodged with the tax administration within 15 days of signature (Articles 41, 44 and 46). A company landlord pays corporate income tax at 28% on its rental profit instead, under Law N° 027/2022 of 20/10/2022 establishing taxes on income, as amended.

Gains. A company's gain on selling property forms part of its taxable business profit. Since 29 May 2025, capital gains tax on direct and indirect transfers of shares is 10% under Law N° 014/2025 of 27/05/2025 amending the income tax law, so selling the company that holds land rather than the land itself changes, but does not remove, the tax cost. Registered investors' exemption from capital gains tax under the Investment Code does not extend to income from selling commercial immovable property (FAQ 25). **VAT.** Under Law N° 049/2023 of 05/09/2023 establishing value added tax, as amended by Law N° 009/2025 of 27/05/2025, the sale or lease of land, the sale of residential buildings and residential lettings of more than 90 days are exempt; sales and lettings of commercial buildings are not on the exempt list, so a VAT-registered seller or landlord charges VAT at 18%. The detail is in [Capital gains, property and other taxes](#) and [VAT and electronic invoicing](#).

Immovable property tax rates (Article 16 of Law N° 048/2023)

Property	Tax base	Rate
Land designated for construction but not built on; plot under an exempt building; land not designated for residential use	Surface in square metres	RWF 0 to 80 per m ² , set by the Council within the Ministerial Order bands
Residential building and plot (not the owner's exempt dwelling)	Market value of building and plot	0.5%
Residential building and plot of three floors	Market value	0.25%
Residential building and plot of more than three floors	Market value	0.1%
Commercial building and plot (authorised and with occupancy permit)	Market value, excluding attached machinery	0.3%
Industrial building and plot; premises of micro-enterprises and small businesses (turnover up to RWF 20 million)	Market value, excluding attached machinery	0.1%
Sale of commercial property by a seller registered for income tax	Sale value above RWF 5,000,000	2% (deductible)
Sale of immovable property by a seller not registered for income tax	Sale value above RWF 5,000,000	2.5%

Standard land-tax bands in RWF per square metre (Ministerial Order N° 002/23/10/TC)

Location and level	Commercial	Residential	Industrial	Open space	Agriculture and livestock
City of Kigali: CBD	70 to 80	60 to 80	70 to 80	70 to 80	Not listed
City of Kigali: sub-urban centre	50 to 70	40 to 60	50 to 70	50 to 70	0 to 0.4
City of Kigali: trading, peri-urban and neighbourhood centres	20 to 50	10 to 40	20 to 50	20 to 50	0 to 0.4
Satellite and secondary cities: CBD	40 to 70	30 to 60	40 to 70	40 to 70	Not listed
Satellite and secondary cities: sub-urban centre	20 to 40	10 to 30	20 to 40	20 to 40	0 to 0.4
Satellite and secondary cities: trading, peri-urban and neighbourhood centres	10 to 20	5 to 10	10 to 20	10 to 20	0 to 0.4
Satellite and secondary cities: rural area	Not listed	0 to 5	Not listed	5 to 10	0 to 0.4
Elsewhere: trading, peri-urban and neighbourhood centres	10 to 20 (commercial or industrial)	5 to 20	10 to 20 (commercial or industrial)	10 to 20	0 to 0.4
Elsewhere: rural area	5 to 10 (commercial or industrial)	0 to 5	5 to 10 (commercial or industrial)	5 to 10	0 to 0.4

The annual property tax cycle for an investor

1 Classify each property

For each UPI, record the use (residential, commercial, industrial, agricultural), the floors, whether an occupancy permit exists, and whether any exemption under Article 12 applies.

2 Value it

Use a purchase price or certified valuation from the last five years, if the buildings have not changed value by more than 20%; otherwise commission a certified valuer. Keep the contract or certificate for RRA.

3 Declare

File the declaration on the Local Government Taxes system by 31 December of the first year of the cycle, and again by 31 December of the cycle's last year. Declare any change of more than 20% within one month.

4 Pay by 31 December

Pay each year by 31 December through mobile money, internet banking or another accepted channel. If cash is short, apply for deferral at least 60 days before the due date.

5 Check the assessment

RRA reviews declarations within six months from 1 January of the following year and may counter-value; contest any assessment through the tax administration's appeal procedure.

6 On a sale or purchase

The seller declares the tax on sale of immovable property; the buyer becomes liable for property tax from the transfer date and should apportion the year in the contract.

WORKED EXAMPLE

Holding and selling a commercial building in Kigali

A Rwandan company owned by a South African group holds an office building in Kigali's CBD and a vacant adjoining plot, and plans a sale in 2027. Values, the Council rate and the gain are illustrative assumptions; the rates are those of Law N° 048/2023 and Law N° 014/2025.

Office building	Market value of building and plot (certified valuation): RWF 1,200,000,000. Commercial rate 0.3%: $\text{RWF } 1,200,000,000 \times 0.3\% = \text{RWF } 3,600,000$ a year.
Vacant plot	1,500 m ² zoned commercial in the CBD, Council rate assumed at the RWF 80 ceiling: $1,500 \times \text{RWF } 80 = \text{RWF } 120,000$ a year.
Annual property tax	$\text{RWF } 3,600,000 + \text{RWF } 120,000 = \text{RWF } 3,720,000$, declared once for the cycle and paid by 31 December each year; $\text{RWF } 18,600,000$ over a five-year cycle if values are not revised.
Asset sale, registered seller	Sale price RWF 1,500,000,000. Tax on sale: $(\text{RWF } 1,500,000,000 - \text{RWF } 5,000,000) \times 2\% = \text{RWF } 29,900,000$, deductible in the company's income tax return. Transfer service and new certificate: RWF 0. The company's gain is also taxed within its profit at 28%.
If the seller were unregistered	Had the property been held directly by the foreign parent, not registered for income tax in Rwanda: $(\text{RWF } 1,500,000,000 - \text{RWF } 5,000,000) \times 2.5\% = \text{RWF } 37,375,000$.
Share sale instead	The parent sells the shares of the Rwandan company. No tax on sale of immovable property arises because the company still owns the building, but capital gains tax of 10% applies to the parent's gain: an assumed gain of $\text{RWF } 300,000,000 \times 10\% = \text{RWF } 30,000,000$, withheld and paid within 15 days after the month.

VAT

Sale of a commercial building is not on the VAT exempt list; if the seller is VAT-registered, VAT at 18% must be addressed in the price.

The buyer of the building would pay property tax from the transfer date and should insist on proof that the 2026 and earlier years are paid.

Treaty relief, the parent's home-country tax and the buyer's appetite for a share deal all affect the choice; see section 3.6 and Chapter 8.

Questions investors ask

Is there still an annual lease fee on land in Rwanda?

No current instrument imposing a separate annual lease fee has been identified. Article 48 of the Land Law requires holders to pay land tax and fees, and the recurrent charge is immovable property tax under Law N° 048/2023: RWF 0 to 80 per square metre on land, or a percentage of market value where the plot is built on.

What property tax does a commercial building pay?

0.3% a year of the market value of the building and its plot under Article 16 of Law N° 048/2023, excluding machinery attached to the building. Industrial buildings and premises of micro and small businesses pay 0.1%, and residential property that is not the owner's exempt dwelling pays 0.5%, or less for buildings of three floors or more.

When is property tax due?

The declaration is filed by 31 December of the first year of each five-year assessment cycle and the tax is paid by 31 December every year through RRA's Local Government Taxes system. Late payment bears 1.5% interest a month plus a 10% surcharge capped at RWF 100,000; a late or false declaration adds a 40% penalty.

Who pays tax when land is sold?

The tax on sale of immovable property under Article 17 of Law N° 048/2023 is tied to the seller: 2% of the sale value of commercial property sold by a seller registered for income tax, or 2.5% where the seller is not registered, on the amount above RWF 5,000,000. The transfer service and new title are fee-exempt.

How much land tax is charged per square metre in Kigali?

Ministerial Order N° 002/23/10/TC sets bands up to RWF 80 per square metre, with Kigali's CBD at RWF 70 to 80 for commercial land and RWF 60 to 80 for residential land. The City of Kigali Council fixes the actual rate; after its February 2025 increase many plots pay the RWF 80 ceiling.

Does a foreign owner living abroad have to pay Rwandan property tax?

Yes. The tax attaches to the property, not the owner's residence. Article 6 of Law N° 048/2023 allows an owner living abroad to appoint a proxy in Rwanda, who must meet the tax obligations, and the liability continues even if the owner disappears without appointing one.

THE 2027 HORIZON

- The first five-year assessment cycle under Law N° 048/2023 runs, on the text of Article 2(g), from 1 January 2024; the general revaluation due from 1 January 2029 should be prepared for from 2027, and computerised mass valuation under Article 15 would change how values are set.
- District Councils and the City of Kigali Council review land-tax rates within the 2023 bands; after Kigali's February 2025 increase, watch each Council's decisions for 2027, especially where new District master plans rezone land.
- No bill amending Law N° 048/2023 had been identified at 10 October 2026, and the May 2025 tax package left it untouched; any change to local property taxes would most likely come with the 2027/28 budget cycle, which should be watched from mid-2027.
- Investors relying on Investment Code incentives for park developers should check whether the 2023 to 2025 income tax amendments affect them before structuring a 2027 land transfer.

Terms you will meet in the documents

English	Kinyarwanda	French	Meaning
Immovable property tax	<i>umusoro ku mutungo utimukanwa</i>	<i>impôt sur les biens immobiliers</i>	The annual tax on land and buildings under Articles 6 to 26 of Law N° 048/2023.
Tax on sale of immovable property	<i>umusoro ku mutungo utimukanwa ugurishijwe</i>	<i>impôt sur la vente de biens immobiliers</i>	The 2% or 2.5% tax on sale value above RWF 5,000,000 (Article 17).
Rental income tax	<i>umusoro ku nyungu z'ubukode</i>	<i>impôt sur le revenu locatif</i>	Tax on rent received by individuals and others outside corporate income tax (Articles 39 to 46).
Market value	—	<i>valeur marchande</i>	The amount for which property would sell on the market on a given date (Article 2(a)); the base for the percentage rates.
Assessment cycle	—	<i>cycle d'évaluation</i>	The repeating five-year period for which property is valued (Articles 2(g) and 13).
Certified valuer	<i>umugenagaciro wemewe</i>	<i>évaluateur agréé</i>	A valuer whose valuation, paid for by whoever commissions it, may fix market value (Article 15).

English	Kinyarwanda	French	Meaning
Rental contract	<i>amasezerano y'ubukode</i>	<i>contrat de location</i>	The written lease of immovable property, a copy of which goes to the tax administration within 15 days (Article 41).
Usufruct	—	<i>usufruit</i>	The right to use and take the proceeds of another's property; the usufructuary pays the property tax (Articles 2(o) and 6).
Capital gains tax	<i>umusoro ku gaciro kiyongereye</i>	—	Income tax on gains, 10% on share transfers since 29 May 2025, relevant when a landholding company is sold.

FOREIGN V RWANDAN INVESTOR

Property tax, the land-tax bands and the transfer fees apply identically to foreign and Rwandan owners, and to East African Community and COMESA nationals; the tax follows the property. The differences arise at the edges. A foreign owner living abroad may, and in practice should, appoint a proxy in Rwanda to declare and pay (Article 6). A foreign company selling Rwandan property it holds directly is unlikely to be registered for income tax in Rwanda and so pays the 2.5% rate rather than 2%. And a foreign parent selling the shares of its Rwandan landholding company pays 10% capital gains tax on its gain, subject to any applicable tax treaty, rather than the tax on sale of immovable property.

The owner-occupied dwelling exemption is available to any individual owner regardless of nationality, but companies, foreign or Rwandan, cannot use it for staff housing.

WATCH OUT FOR

- Budgeting for an "annual lease fee" instead of property tax: the recurrent charge is property tax at a percentage of value on built land, which on a commercial building is far higher than the land tax on the plot.
- Assuming Kigali land-tax rates are low: many plots moved to the RWF 80 ceiling in February 2025, and rezoning can move land into a higher band.
- Missing a 20% change: an extension or demolition changing value by more than 20% must be declared within one month (Article 19), or RRA's counter-valuation may later apply with penalties.
- Leaving property tax arrears behind on a sale: the buyer is liable from the transfer date and should require proof of payment and apportion the year.
- Relying on outdated fee tables: transfer of ownership and the land title are fee-exempt under Presidential Order N° 075/01, but the 2% or 2.5% tax on sale and VAT on commercial buildings are real costs.

OFFICIAL SOURCES

- Rwanda Revenue Authority: Law N° 048/2023 of 05/09/2023 determining the sources of revenue and property of decentralized entities (Official Gazette n° Special of 14/09/2023) — https://www.rra.gov.rw/fileadmin/user_upload/LAW_DETERMINING_THE_SOURCES_OF_REVENUES_AND_PROPERTY_OF_DECENTRALIZED_ENTITIES.pdf
- Rwanda Revenue Authority: Ministerial Order N° 002/23/10/TC of 24/11/2023 determining standard rates and other criteria applied to set the tax rate per square meter of the surface of land — https://www.rra.gov.rw/fileadmin/user_upload/Ministerial_order_of_24.11.2023_about_rates_of_the_land.pdf
- Rwanda Revenue Authority: Presidential Order n° 075/01 of 04/12/2023 determining fees levied on services and certificates delivered by decentralised entities — https://www.rra.gov.rw/fileadmin/user_upload/Iteka_rya_Perezida_04.12.2023_ku_mahoro_kuri_serivise_n_ibyemezo_bitangwa_2023.pdf
- Rwanda Revenue Authority: local government taxes (immovable property tax, tax on sale of immovable property, rental income tax) — <https://www.rra.gov.rw/en/domestic-tax-services/local-government-taxes>
- National Land Authority: One Step One Day Transfer (notary fees and fee-exempt transfer) — <https://www.lands.rw/one-step-one-day-transfer>
- Rwanda Revenue Authority: laws, policies and rulings (income tax, VAT and the 2025 amending laws) — <https://www.rra.gov.rw/en/laws-policies-and-rulings>

Building permits and the Kigali Master Plan: master plans under the Land Law, zoning and change of use, the Kubaka permit system, permit types and fees, occupancy permits, environmental assessment, liability of construction professionals and the sanctions for building outside the rules

Reviewed 10 October 2026 · Prepared by a commercial lawyer with over 30 years' international experience · Legal and tax information, not legal advice · [How we check](#) · [Open in the app](#)

WHAT YOU NEED TO KNOW

- Under Articles 58 to 61 of Law N° 27/2021 of 10/06/2021 governing land, the national land use and development master plan is set by Presidential Order (Presidential Order N° 038/01 of 20/05/2022), City of Kigali and District plans by Order of the Minister in charge of economic planning, detailed plot plans by the City or District council, and any land use permit granted against the plan is null and void (Article 61).
- Article 83 of Law N° 10/2012 of 02/05/2012 governing urban planning and building in Rwanda requires a building permit for every building except removable temporary structures and national defence buildings, and Article 87 forbids occupying a completed building before an occupancy permit is issued.
- Since 29 April 2025 building permits are applied for on Kubaka (kubaka.gov.rw), launched by the Ministry of Infrastructure (MININFRA) to replace the Building Permit Management Information System used since 2016.
- Article 13 of Presidential Order n° 075/01 of 04/12/2023 sets building permit fees of RWF 20,000 up to 100 m² of floor area, RWF 100,000 above 100 m² up to 200 m², RWF 150,000 above 200 m² up to 500 m² and RWF 200,000 above 500 m², with the same rates for renewal or change of purpose.
- Breach of a master plan carries an administrative fine of RWF 1,000,000 to RWF 3,000,000, multiplied by ten for companies (Articles 76 and 78 of the Land Law), and building without authorisation a fine of RWF 50,000 to RWF 1,000,000, or RWF 2,000,000 to RWF 10,000,000 for non-residential, public or specific buildings (Article 91 of Law N° 10/2012).

The planning hierarchy: from the national plan to the plot

What an investor may build on a Rwandan plot is decided by plans before it is decided by permits. Chapter V of Law N° 27/2021 of 10/06/2021 governing land (the Land Law) builds a hierarchy of **land use and development master plans**. The national plan is adopted by the Cabinet and established by Presidential Order (Articles 58 and 59); it was established by Presidential Order N° 038/01 of 20/05/2022, published in Official Gazette n° 21 Bis of 23/05/2022. The City of Kigali plan and each

District plan are established by an Order of the Minister in charge of economic planning, so the Ministry of Finance and Economic Planning (MINECOFIN) gazettes them one by one; Ministerial Order no 005/24/10/TC of 22/08/2024, establishing the plan of Huye District, is an example. The council of the City of Kigali or of the District then adopts the detailed plan of plots and sites that implements the higher plans (Article 58). Each plan must comply with the plan above it (Article 60).

Article 61 makes the plan binding on everyone who uses land, and it carries a sanction that investors should keep in mind: a permit related to land use that contradicts the master plan is "null and void and has no effects irrespective of any kind of prescription". A building permit issued in error therefore does not protect the holder. The National Land Authority (NLA), as the institution in charge of land use and management, monitors compliance (Article 62), and the City of Kigali and the Districts monitor land use on the ground and may impose administrative fines (Articles 67 and 77). A **change of land use** must be consistent with the master plan and approved by the NLA (Article 63), and is not a matter the investor and the local authority can settle between themselves. The tenure rules that sit beneath the plans are in The Land Law and land tenure.

The Kigali Master Plan 2050 and conditional uses

The City of Kigali launched its revised **Master Plan 2050** on 4 September 2020. It groups land into nine land-use areas, reduced the commercial zones from nine to three and the residential zones from seven to five, introduced overlay zones and allowed more mixed use in the central business district. The zoning maps are published on the City's master plan portal and WebGIS service, and the zoning of a plot can be read against its Unique Parcel Identifier (UPI) through the land and permit systems. District plans outside Kigali are being gazetted by MINECOFIN order, so the instrument that governs a site outside the capital may be recent and should be read in its gazetted form.

Some uses are neither permitted nor prohibited in a zone but may be allowed on conditions, such as a shop in a residential area or a school that meets parking and noise standards. MININFRA suspended the issue of construction permits involving **conditional land use and overlay zones** in 2025, citing malpractice, until a proper framework is developed; The New Times reported the suspension in August 2025 and quoted experts as saying that projects already permitted should remain unaffected. As at 10 October 2026 no replacement framework had been published. A project that depends on a conditional use should therefore be treated as unpermissible for now, and a site should be chosen where the intended use is permitted outright.

The National Urbanisation Policy launched on 29 April 2025 sets the direction for the next plans: four pillars of coordination, densification, liveability and economic growth, and an urbanisation target of 70% by 2050 under Vision 2050. Densification matters to investors in two ways: plans increasingly favour taller and mixed-use buildings in serviced areas, and serviced land left idle in those areas is exposed to the termination rules described in Expropriation and compensation.

Law N° 10/2012: when a permit is needed

Law N° 10/2012 of 02/05/2012 governing urban planning and building in Rwanda, published in the Official Gazette n° Special of 30 May 2012, is the building statute. Article 83 requires a building permit for all buildings except temporary buildings that may be removed at any time without compensation and

specific buildings designed for national defence. Article 84 adds that works exempt from a permit must still be notified in writing to the Mayor of the District, and that the exemption does not release the owner from national rules on urban planning, building, security and hygiene. Article 85 leaves the conditions and procedure to an Order of the Minister in charge of urban planning and building; the current orders are Ministerial Order N° 02/CAB.M/019 of 15/04/2019 on building categories and permits and Ministerial Order N° 03/CAB.M/019 of 15/04/2019 on urban planning and building regulations, which MININFRA lists with the Urban Planning Code, the Building Code and the Green Building Minimum Compliance System. Press reports describe the 2019 categories order as requiring permits for most building activities outside categories 1 and 6; the guide has not been able to read its text, so the category of a specific project should be confirmed on Kubaka before design work starts.

Two further rules are often missed. Under Article 29 an approved execution plan is cancelled if works have not started two years after its approval, although the promoter may obtain an extension of up to six months on request with reasonable grounds. Under Article 87, once a building is completed the owner may not occupy it before obtaining an **occupancy permit** from the competent authority. The occupancy permit is also one of the documents the registrar requires before converting a lease into freehold under the 2022 freehold Ministerial Order, so an owner who never obtains it closes that door as well. The Rwanda Housing Authority (RHA) supervises building operations nationally (Article 86).

Kubaka: how applications run in 2026

On 29 April 2025 MININFRA launched **Kubaka**, a "zero trip" online building permit platform that replaced the Building Permit Management Information System (BPMIS) in use since 2016. Applicants file, pay and track applications online, and the platform draws on other government systems instead of asking for paper copies. The New Times, reporting on 23 April 2026, listed the services on Kubaka as new construction permits, inspection notices, renewals, demolition approvals, occupancy permits, temporary structure authorisations, project modifications, change of building use, refurbishment with or without structural changes, and fence permits, and described links to the Land Administration Information System (LAIS) for ownership and zoning, the National Identification Agency for identity, the Rwanda Revenue Authority (RRA) for tax status, the Rwanda Development Board (RDB) for environmental impact assessment certificates, the engineers' and architects' professional bodies (IER and RIA) for licences, and IremboPay for payment.

Processing times are not fixed in any text the guide has seen. Reports at the launch referred to 21 days in Kigali and 30 days in the Districts, and to construction permits valid for one year and renewable; one Kigali homeowner quoted in April 2026 received his permit in 23 days. Treat these as working assumptions, not entitlements, and build in time for corrections: the platform checks the land record and the zoning automatically, so an unregistered transfer, an unpaid tax or a use that does not match the plot plan will stop the file at the start. Delays also occur: The New Times reported on 8 October 2026 that some Kigali applications had taken more than 113 days because of backlogs, which Members of Parliament raised in September 2025. The same report described a permit transfer system introduced by the Rwanda Housing Authority in September 2026, under which the buyer of land that already carries an approved construction permit can take the permit over once the land transfer is complete, provided the approved project is unchanged and the seller makes the approved designs

available; otherwise a fresh application is needed. No published instrument setting out this system had been located at 10 October 2026, so a buyer relying on it should confirm the transfer on Kubaka before completion.

Fees: Presidential Order n° 075/01

Building permit fees are fixed by Article 13 of Presidential Order n° 075/01 of 04/12/2023 determining fees levied on services and certificates delivered by decentralised entities (Official Gazette n° Special BIS of 05/12/2023). The fee depends only on the floor area: RWF 20,000 up to 100 m², RWF 100,000 above 100 m² up to 200 m², RWF 150,000 above 200 m² up to 500 m², and RWF 200,000 above 500 m². The same rates apply to the renewal of a building permit and to an authorisation to change the purpose stated in the application. Article 26 exempts from fees the authorisation to renovate or rehabilitate a building, the authorisation to build a fence and a building permit in a rural village, as well as the transfer of ownership of immovable property and the certificate of land registration.

The permit fee is small beside the other costs of building. The larger figures are the professional fees, the environmental assessment, the land tax and immovable property tax that start to run on the plot and the completed building (Land tax, property tax and transfer costs), and the cost of delay if the application is refused for a zoning or title defect.

Environmental assessment and State land

Ministerial Order No 001/2019 of 15/04/2019 lists the projects that need an environmental impact assessment, and the environmental and social impact assessment certificate is obtained through the RDB One Stop Centre; Kubaka checks the certificate electronically. RDB's service charter, as republished in March 2026, gives service standards of 15 days for an EIA clearance and 45 days for an EIA certificate, so the assessment usually sits on the critical path ahead of the building permit. For a project on State land the order is reversed: under Article 12 of Prime Minister's Order N° 008/03 of 03/07/2022, the Minister in charge of land requires an environmental impact assessment before the land is allocated, after checking the master plan, availability and suitability of the land. An investor seeking State land should therefore commission the assessment before it has a site agreement, not after (How foreign investors access land).

Construction professionals, liability and insurance

Law N° 10/2012 treats the architect, the civil engineer, the contractor and any technician with a contract with the owner as construction professionals (Article 31). The architect is responsible for design and for conformity with regulations and development plans, the civil engineer for structural design, stability and technical compliance, and each assumes **ten years' liability** for works executed from the date of final acceptance (Articles 32 and 33). The contractor executes the works under their technical supervision (Article 34), furnishes a performance bond that it recovers one year after provisional acceptance (Article 35), insures the construction site against all risks when it opens (Article 41) and carries liability insurance for damage resulting from its actions (Article 42). Technical supervision by an approved supervising office is compulsory for complex commercial or industrial buildings, buildings for public use and other buildings presenting specific risks (Article 39).

A foreign contractor or design firm must hold the professional licences that Kubaka checks, and the Chamber of Deputies adopted a new law on construction professions on 24 July 2025; its publication in the Official Gazette had not been confirmed when this guide was prepared. Construction contracts should mirror the statutory regime: final acceptance dates, the ten-year liability, insurance certificates and the release of the performance bond. Contract drafting generally is covered in [Commercial contracts in Rwanda](#).

Sanctions and enforcement

Two sets of sanctions apply. Under the Land Law, failure to comply with the master plan is a fault punished by an administrative fine of RWF 1,000,000 to RWF 3,000,000 (Article 76), multiplied by ten where the offender is a company, a cooperative or an organisation with legal personality (Article 78); the person who carried out the works must also remove them or pay for their removal. Under Law N° 10/2012, faults are recorded by RHA staff with judicial police powers (Article 90), and building without the required authorisation is punished by an administrative fine of RWF 50,000 to RWF 1,000,000, rising to RWF 2,000,000 to RWF 10,000,000 for works on a non-residential building, a public building or a specific building (Article 91). For a foreign-owned company building offices or a factory, the realistic exposure is therefore a fine of up to RWF 30,000,000 for a plan breach plus up to RWF 10,000,000 for unpermitted works, before demolition costs and the loss of the building.

Building in Rwanda: the instruments and the numbers

Item	Rule	Source
National master plan	Adopted by Cabinet; established by Presidential Order	Land Law Arts 58-59; PO N° 038/01 of 20/05/2022
Kigali and District plans	Order of the Minister in charge of economic planning; detailed plot plans by the council	Land Law Arts 58-59
Permit contrary to the plan	Null and void, whatever the time elapsed	Land Law Art 61
Change of land use	Must fit the plan; approved by the NLA	Land Law Art 63
Building permit	Required for all buildings except removable temporary and defence buildings	Law N° 10/2012 Art 83
Exempt works	Written notification to the District Mayor	Law N° 10/2012 Art 84
Lapse of approval	Cancelled if works not started in 2 years; one extension of up to 6 months	Law N° 10/2012 Art 29
Occupancy	No occupation before an occupancy permit	Law N° 10/2012 Art 87
Permit fee	RWF 20,000 / 100,000 / 150,000 / 200,000 by floor area (100, 200, 500 m ² bands)	PO n° 075/01 Art 13
Professional liability	Architect and civil engineer: 10 years from final acceptance	Law N° 10/2012 Arts 32-33

Item	Rule	Source
Plan breach fine	RWF 1,000,000-3,000,000; x10 for companies	Land Law Arts 76, 78
Unpermitted works fine	RWF 50,000-1,000,000; RWF 2,000,000-10,000,000 for non-residential, public or specific buildings	Law N° 10/2012 Art 91

From plot to occupancy: the permit sequence

1 Read the zoning before you commit

Obtain the plot's UPI and read its zoning and permitted uses against the gazetted City or District plan and the detailed plot plan; reject any use that depends on a conditional use or overlay permit while the 2025 suspension lasts.

2 Clear the title

Confirm that the land is registered in the developer's name, that any transfer has been registered (a transfer is valid only on registration under Article 24 of the Land Law), and that taxes and mortgages are in order; Kubaka reads the land record. See [Land registration, titles and due diligence](#).

3 Environmental assessment

Check whether the project is listed in Ministerial Order No 001/2019 and, if so, obtain the certificate through the RDB One Stop Centre before filing.

4 Design by licensed professionals

Appoint an architect and a civil engineer licensed by their professional bodies, prepare drawings to the Building Code and the green building minimum standards, and appoint a supervising office where Article 39 requires one.

5 File and pay on Kubaka

Submit the application online, pay the Article 13 fee through IremboPay and answer queries promptly; reported processing is about 21 days in Kigali and 30 days elsewhere.

6 Build within the time limits

Start works within two years of approval (Article 29), insure the site (Article 41), keep the permit renewed and apply for a modification before changing the design or use.

7 Occupancy permit

After completion, apply on Kubaka for the occupancy permit and do not occupy or let the building until it is issued (Article 87).

DECISION GUIDE

Can I build what I plan on this plot?

A first screen for an investor choosing or acquiring a site. The answer is a starting point for the architect and the NLA, not a permit.

Q1 Is the intended use permitted outright in the plot's zone under the gazetted plan and the detailed plot plan?

Yes Continue to Q2.

No If the use is only conditional or depends on an overlay, assume no permit can be issued under the 2025 suspension; if it is prohibited, a change of land use needs NLA approval consistent with the plan (Article 63), which is not assured. Choose another site or redesign.

Q2 Is the land registered in the developer's name, free of caveats and with taxes paid?

Yes Continue to Q3.

No Register the transfer and clear arrears first; Kubaka checks the land record by UPI and will stop the application.

Q3 Is the project on the environmental impact assessment list in Ministerial Order No 001/2019?

Yes Obtain the certificate through the RDB One Stop Centre before filing on Kubaka.

No File on Kubaka with the licensed professionals' drawings and the Article 13 fee.

Q4 Will works start within two years of approval?

Yes Proceed, and diarise the occupancy permit before any occupation or letting.

No Plan for the six-month extension under Article 29 or a fresh approval, and remember that serviced land left unexploited for five years can lose its contract.

WORKED EXAMPLE

A 1,200 m² office building on a Kigali plot

A Rwandan subsidiary of a Kenyan group holds a registered 49-year emphyteutic lease of a 2,000 m² plot zoned commercial in a Kigali sub-urban area and plans a four-storey office building with 1,200 m² of floor area. All figures except the statutory fees and fines are illustrative.

Zoning check

Offices are permitted outright in the zone; no conditional use is needed, so the 2025 suspension does not apply.

Environmental assessment	Assumed not listed in Ministerial Order No 001/2019 for a building of this size; the architect confirms against the list before filing.
Permit fee	Floor area above 500 m ² , so RWF 200,000 under Article 13 of Presidential Order n° 075/01. A later change of the building's purpose would cost another RWF 200,000.
Land tax while building	Illustrative council rate of RWF 70 per m ² within the Kigali sub-urban band of RWF 50-70 for non-residential land: 2,000 m ² x RWF 70 = RWF 140,000 a year.
Timeline	Kubaka approval in about 3-4 weeks (illustrative); works must start within two years; occupancy permit applied for on completion in month 20.
If the developer had built without a permit	Fine of RWF 2,000,000 to RWF 10,000,000 for a non-residential building under Article 91 of Law N° 10/2012, plus regularisation or demolition.
If the building breached the plan (for example an extra storey beyond the zone limit)	Fine of RWF 1,000,000 to RWF 3,000,000 x 10 = RWF 10,000,000 to RWF 30,000,000 for a company, and removal of the non-compliant works at its cost.

The statutory permit fee is a fraction of one per cent of the project cost; the real risks are zoning, title and time.

Occupying or letting the offices before the occupancy permit breaches Article 87 and undermines the lease to the tenants (see section 5.6).

Questions investors ask

Who issues building permits in Rwanda?

Building permits are applied for online on Kubaka, the MININFRA platform launched on 29 April 2025, and are processed by the City of Kigali or the District One Stop Centre where the plot lies. The Rwanda Housing Authority supervises building operations nationally under Article 86 of Law N° 10/2012, and the NLA approves any change of land use.

How much does a building permit cost in Rwanda?

Article 13 of Presidential Order n° 075/01 of 04/12/2023 sets the fee by floor area: RWF 20,000 up to 100 m², RWF 100,000 up to 200 m², RWF 150,000 up to 500 m² and RWF 200,000 above 500 m². Renewals and changes of purpose cost the same; renovation, rehabilitation, fence and rural village permits are exempt.

Can I occupy a building before I get the occupancy permit?

No. Article 87 of Law N° 10/2012 provides that the owner of a completed building may not occupy it before obtaining an occupancy permit from the competent authority. The permit is also required before a registered lease can be converted into freehold, so it should be obtained as soon as works are complete.

Does a building permit protect me if the project breaches the master plan?

No. Article 61 of the Land Law declares any land use permit granted in contradiction with the master plan null and void, whatever time has passed. The developer remains exposed to fines of RWF 1,000,000 to RWF 3,000,000, multiplied by ten for a company, and to removal of the works under Articles 76 and 78.

Can I get a permit for a conditional use, such as a shop in a residential zone?

Not at present. MININFRA suspended permits involving conditional land use and overlay zones in 2025, citing malpractice, until a proper framework exists, and none had been published by 10 October 2026. Choose a site where the use is permitted outright, or treat the project as dependent on a future framework.

How long does a building approval last?

Article 29 of Law N° 10/2012 cancels an approved execution plan if works have not started within two years of approval, with one extension of up to six months on request. Reports on Kubaka describe construction permits as valid for one year and renewable at the Article 13 rates, so long projects need renewals diarised.

THE 2027 HORIZON

- Publication of the law on construction professions adopted by the Chamber of Deputies on 24 July 2025, which is expected to change the licensing and oversight of architects, engineers and contractors.
- A framework for conditional land use and overlay zone permits, which MININFRA said would precede any resumption of those permits; projects that depend on mixed or conditional uses should watch for it.
- Further District land use and development master plans gazetted by MINECOFIN order, following the Huye plan of August 2024; each one fixes the permitted uses for investors in that District.
- Implementation of the National Urbanisation Policy 2025 through densification rules and the termination of idle serviced land under Ministerial Order n° 002/MoE/24, which together raise the cost of holding undeveloped plots.

Terms you will meet in the documents

English	Kinyarwanda	French	Meaning
Building permit	<i>uruhushya rwo kubaka</i>	<i>autorisation de bâtir</i>	The authorisation required before building under Article 83 of Law N° 10/2012; fees under Article 13 of Presidential Order n° 075/01.

English	Kinyarwanda	French	Meaning
Occupancy permit	<i>uruhushya rwo gukoresha inyubako</i>	<i>permis d'occupation</i>	The permit without which a completed building may not be occupied (Article 87 of Law N° 10/2012).
Demolition permit	<i>uruhushya rwo gusenya</i>	<i>permis de démolir</i>	The permit for demolition works under Chapter V of Law N° 10/2012.
Land use and development master plan	<i>igishushanyo mbonera cy'imikoreshereze n'imitunganyirize by'ubutaka</i>	<i>schéma directeur d'utilisation et d'aménagement des terres</i>	The binding national, City or District plan that fixes permitted land uses (Articles 54 to 63 of the Land Law).
Real estate development	—	<i>promotion immobilière</i>	Operations of preparing plots and building for others, authorised on conditions set by Prime Minister's Order (Article 30 of Law N° 10/2012).
Owner of the works	—	<i>maître de l'ouvrage</i>	The person for whom the building is built, who applies for the permits and accepts the works.
Performance bond	—	<i>garantie de bonne fin</i>	The contractor's guarantee covering defects, recovered one year after provisional acceptance (Article 35 of Law N° 10/2012).
Technical supervising office	—	<i>bureau de contrôle technique</i>	An approved firm whose supervision is compulsory for complex commercial, industrial and public buildings (Articles 38 to 40 of Law N° 10/2012).

FOREIGN V RWANDAN INVESTOR

The planning and permit rules do not differ by nationality: a foreign-owned company, an East African Community (EAC) or COMESA investor and a Rwandan owner apply on Kubaka for the same permits, pay the same Article 13 fees and face the same fines. The difference lies upstream, in the land right on which the building stands. A foreigner holds land only by emphyteutic lease or concession and only for investment (Article 16 of the Land Law), so a change of the activity on State land leased for strategic investment needs prior approval (Article 12), and a foreign lessee must apply in writing to renew at least 90 days before expiry or lose its rights over the land (Article 20 of Prime Minister's Order N° 008/03). Foreign design and construction firms must also hold the Rwandan professional licences that Kubaka checks.

WATCH OUT FOR

- Buying or leasing a plot for a use that is only conditional: permits for conditional uses and overlay zones have been suspended since 2025.
- Relying on a permit that contradicts the master plan: Article 61 makes it void, and the company bears fines multiplied by ten and the cost of removing the works.
- Letting the two-year start period in Article 29 run out, or a one-year construction permit lapse, on a phased project.
- Occupying or letting a building before the occupancy permit, which also blocks any later freehold application.
- Assuming exempt works need nothing: Article 84 still requires written notification to the District Mayor.
- Construction contracts that ignore the ten-year liability, site insurance and performance bond rules in Articles 32 to 42 of Law N° 10/2012.

OFFICIAL SOURCES

- Official Gazette n° Special of 10/06/2021: Law N° 27/2021 of 10/06/2021 governing land, Articles 58 to 63, 76 and 78 (copy hosted by REMA) — https://www.rema.gov.rw/fileadmin/user_upload/REMA/Publications/Laws_and_Regulations/Laws/5-Land_Law_2021.pdf
- Rwanda Revenue Authority: Presidential Order n° 075/01 of 04/12/2023 determining fees levied on services and certificates delivered by decentralised entities, Articles 13 and 26 — https://www.rra.gov.rw/fileadmin/user_upload/Iteka_rya_Perezida_04.12.2023_ku_mahoro_kuri_serivise_n_ibyemezo_bitangwa_2023.pdf
- MININFRA: launch of the 2025 National Urbanisation Policy and the Kubaka building permit system (29 April 2025) — <https://www.mininfra.gov.rw/updates/news-details/rwanda-launches-2025-national-urbanisation-policy-and-unveils-kubaka-the-new-and-enhanced-building-permit-system-to-boost-smart-urban-development>
- MININFRA: urbanisation, human settlement and housing instruments (Law N° 10/2012, Ministerial Orders of 15/04/2019) — <https://www.mininfra.gov.rw/1/urbanisation-human-settlement-and-housing-development>
- City of Kigali: launch of the Kigali Master Plan 2050 — <https://www.kigalicity.gov.rw/news-detail/city-of-kigali-launches-new-master-plan-2050>
- National Land Authority: land laws and orders — <https://www.lands.rw/publications/laws>

Commercial leases, offices and housing: renting buildings under contract law, sub-leases of land rights, filing the lease with RRA, rent in Rwandan francs under the 2025 foreign-currency rules, rental income tax, VAT and property tax, condominiums, expatriate housing and affordable housing incentives

Reviewed 10 October 2026 · Prepared by a commercial lawyer with over 30 years' international experience · Legal and tax information, not legal advice · [How we check](#) · [Open in the app](#)

WHAT YOU NEED TO KNOW

- No statute specific to commercial tenancies was identified: a lease of a building is a contract governed by Law N° 45/2011 of 25/11/2011 governing contracts and by its own terms, while leases and sub-leases of land rights are transfers under Article 21 of Law N° 27/2021 of 10/06/2021 governing land, must be in writing (Article 26) and, for agricultural, livestock or forestry land for five years or more, registered (Article 28).
- Article 41 of Law N° 048/2023 of 05/09/2023 requires every rental contract for immovable property to be in writing and signed, with a copy submitted to the tax administration within 15 days of signature.
- Rental income tax under Articles 39 to 46 of Law N° 048/2023 applies to individuals and others outside corporate income tax at 0% up to RWF 180,000 of annual rental income, 20% from RWF 180,001 to RWF 1,000,000 and 30% above, after a 50% deemed-expense deduction and actual bank interest, declared by 31 January.
- Regulations N° 89/2025 of 23/05/2025 treat quoting, invoicing and fixing contract prices in foreign currency as pricing in foreign currency, punishable by a fine of RWF 5,000,000 (RWF 10,000,000 on repetition), unless the landlord is authorised or deemed authorised under Directive N° 4230/2025-00042 of 17/09/2025, which deems real estate companies whose RDB investment certificate approves foreign-currency transactions to be authorised.
- Residential lettings of more than 90 days are exempt from value added tax, so commercial lettings by a VAT-registered landlord bear VAT at the standard rate of 18%, and affordable housing is a priority sector carrying a preferential corporate income tax rate of 15% for qualifying registered investors under Law N° 006/2021.

What law governs a lease of a building

Most foreign investors in Rwanda start in rented premises: an office in a Kigali tower, a warehouse near the airport or a serviced plot in a special economic zone, and homes for expatriate staff. The guide has found no Rwandan statute dedicated to commercial tenancies, with fixed terms, security of tenure or

rent control of the kind found in some other jurisdictions. A lease of a building or part of a building is therefore a contract, governed by **Law N° 45/2011 of 25/11/2011 governing contracts** (Official Gazette n° 04bis of 23/01/2012) and, above all, by what the parties write. Notice periods, deposits, rent review, repair obligations, break rights and the consequences of default are matters for the lease itself; the guide does not state default figures for them because no statutory rule has been verified. General contract formation, interpretation and remedies are covered in [Commercial contracts in Rwanda](#), and the courts and arbitration options for a lease dispute in [The court system and choice of forum](#).

Three statutes add mandatory rules. The Land Law governs any lease or sub-lease of land rights; the tax law on decentralised entities requires the lease to be written and filed; and the 2025 foreign-currency rules decide in what currency the rent may be priced and paid. Each is taken in turn below, followed by condominium units, expatriate housing and affordable housing.

Leases and sub-leases of land rights

Where the tenant takes land itself, not only space in a building, the Land Law applies. Article 21 lists lease and sub-lease among the ways land rights are transferred, Article 22 requires the consent of everyone registered on the title (and of both spouses where they hold jointly, even if one is not registered), and Article 26 allows a holder of an emphyteutic lease or freehold to **sub-lease** by written contract. A sub-lease granted by the representative of a minor or a person without legal capacity cannot exceed five years, renewable (Article 27). A sub-lease of agricultural, livestock or forestry land for five years or more must be registered in the land register, and registration of a shorter one is optional (Article 28); Ministerial Order N° 009/MoE/22 of 12/05/2022 sets the modalities for sub-leasing farm land.

For other land, the Land Law does not expressly require a sub-lease to be registered, but Article 24 provides that a transfer of land rights is valid upon its registration in the land register. A tenant taking a long ground lease of a commercial plot, or one that intends to mortgage its interest or build on the land, should therefore register its right so that it binds buyers, lenders and the State. The procedure is in [Land registration, titles and due diligence](#).

A sub-lease can never be longer or stronger than the head lease. Emphyteutic leases of residential, commercial and industrial land run for 49 years under Article 18 of Prime Minister's Order N° 008/03 of 03/07/2022, and a foreign holder that fails to apply in writing at least 90 days before expiry loses its rights (Article 20). A tenant should check the landlord's remaining term and, where the landlord is foreign, its renewal position.

The written lease and the 15-day filing

Article 41 of Law N° 048/2023 of 05/09/2023 determining the sources of revenue and property of decentralized entities provides that a rental contract for immovable property is in writing and signed by the parties, and that a copy is submitted to the tax administration within **15 days** of signature. The rule is framed as a tax compliance duty of the landlord, since the Rwanda Revenue Authority (RRA) collects rental income tax for the Districts, but a corporate tenant should ask for evidence of filing: an unfiled lease is a red flag in due diligence and invites disputes about the rent actually agreed. An oral or unsigned arrangement for a commercial building should not be accepted.

Where the premises are mortgaged, the landlord's lender matters too. The Rwanda Development Board (RDB) guide to the mortgage law states that once a property is in the mortgage register the owner cannot transfer, sell, lease or donate it without the lender's prior approval, and Article 7 of Law N° 10/2009 of 14/05/2009 on mortgages bars both parties from exercising other rights over the security within the period in the mortgage contract. A tenant should search the mortgage register and, for a significant lease, obtain the lender's consent ([Mortgages, security and the real estate business](#)).

Rent in Rwandan francs: the 2025 foreign-currency rules

Rents in Kigali have long been quoted in US dollars. That practice now carries real risk. Article 39(6) of Law N° 033/2026 of 24/07/2026 governing the National Bank of Rwanda presumes every monetary obligation or transaction in Rwanda to be expressed and settled in Rwandan francs unless other laws provide otherwise, and the old allowance for currency "lawfully agreed upon between the parties" has gone. **Regulations N° 89/2025 of 23/05/2025** amending Regulation N° 42/2022 on foreign exchange operations define pricing in foreign currency to include displaying, quoting, advertising, requesting, invoicing and fixing contract prices in foreign currency. Pricing without permission is punished by a fine of RWF 5,000,000, or RWF 10,000,000 for a repeat breach, and transacting without permission by a fine of 50% of the amount, or 100% on repetition (new Article 34).

The exceptions are in Directive N° 4230/2025-00042 of 17/09/2025 of the National Bank of Rwanda (BNR). Its Article 4 deems certain persons authorised to transact in foreign currency, including **real estate companies holding an investment certificate approved by RDB to transact in foreign currency**, suppliers to diplomatic missions and international organisations, suppliers to expatriates and to persons with foreign-sourced income, and anyone the BNR authorises. Even an authorised landlord may not refuse Rwandan francs or compel payment in foreign currency unless the parties agree, and any price shown in foreign currency must also show the franc equivalent at the BNR daily average rate without a surcharge. Others may apply to the BNR through its e-correspondence portal; the BNR decides within 20 working days, extendable once by 10, after which silence counts as approval. Contracts that predated the Directive had six months from its publication to comply (Article 12); the date of its publication in the Official Gazette has not been located, but on any reading that period had ended well before 10 October 2026. The full regime is in [Foreign exchange rules](#).

Tax on rent: rental income tax, corporate tax, VAT and property tax

Who pays what depends on the landlord. An individual landlord, or another person not subject to corporate income tax, pays **rental income tax** to the District under Articles 39 to 46 of Law N° 048/2023 on income from rented buildings, improvements and other immovable property in Rwanda. The rates are 0% on annual rental income up to RWF 180,000, 20% from RWF 180,001 to RWF 1,000,000 and 30% above RWF 1,000,000 (Article 42). The taxable amount is gross rent less a deemed 50% for maintenance and upkeep, and less the actual bank interest paid on a loan to build or buy the property (Article 43). The declaration is due by 31 January each year (Article 44). A company landlord instead includes the rent in its taxable profit for corporate income tax.

Value added tax follows the type of letting. After Law N° 009/2025 of 27/05/2025 amended Law N° 049/2023 on value added tax with effect from 29 May 2025, residential lettings of more than 90 days remain exempt, so a VAT-registered landlord of offices, shops or warehouses charges VAT at the

standard rate of 18%, which a VAT-registered tenant can usually recover (VAT and electronic invoicing). **Immovable property tax** is due from the owner, usufructuary or deemed owner, at 0.3% of the market value of a commercial building and its plot and 0.1% for industrial premises (Article 16), with land tax on the plot set by the council within the national bands; both are declared and paid by 31 December. A lease should say expressly whether these taxes are passed on to the tenant. The rates and bands are set out in [Land tax, property tax and transfer costs](#).

Condominium units: offices and apartments in shared buildings

Many Kigali offices and apartments are units in buildings divided under **Law N° 15/2010 of 07/05/2010** creating and organizing condominiums and setting up procedures for their registration (Official Gazette n° special of 14/05/2010). A unit may be sold, leased or mortgaged (Article 16), and each unit together with its share of the common parts is registered as a separate parcel and taxed separately (Article 25). Article 25 also makes owners, tenants and lessees liable for the taxes on a unit, so a tenant of a unit should require the owner to keep them paid. Condominium plots and their common parts are exempt from immovable property tax under Article 12 of Law N° 048/2023, which leaves the units themselves taxable.

Whether a foreign individual may buy a residential unit for personal use is less clear than many sales brochures suggest. The Land Law gives foreigners rights over land only by emphyteutic lease or concession and only for investment (Article 16); the high net worth individual category in Article 2(22) of Law N° 006/2021 refers to acquiring high-end property of at least USD 500,000 but does not change the tenure the Land Law allows. The guide has found no provision that addresses a foreigner's purchase of a residential condominium unit as such, so a foreign buyer should obtain written confirmation from the National Land Authority (NLA) that the transfer will be registered before paying a deposit ([How foreign investors access land](#)).

Housing for expatriate staff

A foreign individual may rent a house or apartment without restriction: Article 16 of the Land Law limits a foreigner's land rights, not tenancies of buildings. The tax treatment is what employers need to plan. Under Article 18 of Law N° 027/2022 of 20/10/2022 establishing taxes on income, housing provided by the employer is a benefit in kind valued at 20% of the employee's cash employment income, and rent paid directly by the employer to the landlord is taxed as cash income, so a housing allowance or a company-paid lease is part of the PAYE base ([Personal income tax, PAYE and expatriates](#)). Where the employer pays rent to an individual landlord in foreign currency, the landlord must itself fall within an authorised category; suppliers to expatriates are deemed authorised under the 2025 Directive, but the franc-equivalent and no-refusal conditions still apply.

Affordable housing and housing developers

Affordable housing is one of the twelve priority economic sectors in Article 4 of Law N° 006/2021 of 05/02/2021 on Investment Promotion and Facilitation, and the annex to that law gives registered investors developing affordable housing that meet its criteria a **preferential corporate income tax rate of 15%**. Government support to affordable housing projects is organised under Prime Minister's Instructions N° 004/03 of 2015, which MININFRA lists among the housing instruments; the guide has

not reviewed their current text. Developers building for sale or rent also need the real estate development authorisation under Article 30 of Law N° 10/2012 of 02/05/2012 governing urban planning and building in Rwanda, discussed with the incentives and the developer's financing in [Mortgages, security and the real estate business](#) and [Investment incentives](#).

A commercial lease in Rwanda: the mandatory points

Item	Rule	Source
Form	Written and signed by both parties	Law N° 048/2023 Art 41; Land Law Art 26 for sub-leases of land
Filing	Copy to the tax administration within 15 days of signature	Law N° 048/2023 Art 41
Registration	Compulsory for farm, livestock or forest sub-leases of 5 years or more; transfers of land rights valid on registration	Land Law Arts 24 and 28
Currency	Presumed RWF; foreign-currency pricing only by authorised or deemed authorised persons	Law N° 033/2026 Art 39(6); Regulations N° 89/2025; Directive N° 4230/2025-00042
Fines for foreign-currency pricing	RWF 5,000,000; RWF 10,000,000 on repetition	Regulations N° 89/2025, Art 34
Fines for transacting in foreign currency	50% of the amount; 100% on repetition	Regulations N° 89/2025, Art 34
Rental income tax (non-corporate landlord)	0% to RWF 180,000; 20% to RWF 1,000,000; 30% above; 50% deemed expenses; declare by 31 January	Law N° 048/2023 Arts 42-44
VAT	Residential lets over 90 days exempt; commercial lets taxable at 18% if the landlord is registered	Law N° 049/2023 as amended by Law N° 009/2025
Property tax on the building	0.3% commercial, 0.1% industrial, on market value; due by 31 December	Law N° 048/2023 Art 16
Condominium unit	Separate parcel; owners, tenants and lessees liable for unit taxes	Law N° 15/2010 Arts 16, 25

Before you sign a lease of offices, a warehouse or a home

A tenant's checklist for premises in Rwanda. Items 1 to 4 concern the landlord's right to grant the lease; items 5 to 9 concern the terms.



Title and term

Search the land register for the registered holder, the remaining term of the emphyteutic lease and, for a foreign landlord, its renewal position; the lease cannot outlast the head lease.

☐ **Consents**

Obtain the consent of every person registered on the title and of a spouse holding jointly (Article 22 of the Land Law), and of any mortgagee recorded on eMRS.

☐ **Permits**

Confirm the zoning permits the intended use and that the building has an occupancy permit (Article 87 of Law N° 10/2012); a conditional use is not currently permissible.

☐ **Tax status**

Ask for evidence that property tax and land tax are paid, since unit taxes can follow tenants and lessees in a condominium (Article 25 of Law N° 15/2010).

☐ **Currency**

Price the rent in Rwandan francs unless the landlord shows that it is authorised or deemed authorised to price and receive foreign currency, and then state the franc equivalent.

☐ **Tax allocation**

State who bears VAT, property tax, land tax and service charges, and require the landlord to file the lease with RRA within 15 days.

☐ **Registration**

Register a long ground lease or sub-lease of land so that it is valid against third parties (Article 24 of the Land Law).

☐ **Expropriation and termination**

Provide for what happens if the land is expropriated or the landlord's contract is terminated for non-use: compensation is paid to the land owner and owners of property on the land under Law N° 32/2015, so the tenant's fit-out should be addressed in the lease.

☐ **Disputes**

Choose the forum, the governing law and, if wanted, arbitration at the Kigali International Arbitration Centre (KIAC).

DECISION GUIDE

Can the rent be priced in US dollars?

A decision guide for a lease signed or renewed after the 2025 rules. It applies to the landlord's pricing and receipt; the tenant should ask for evidence at each step.

Q1 Is the landlord a real estate company whose RDB investment certificate approves transactions in foreign currency, or a person the BNR has authorised?

Yes

It may price and receive foreign currency, but must show the franc equivalent at the BNR daily average rate and may not refuse francs unless the parties agree.

No

Continue to Q2.

Q2 Does the landlord fall within another deemed category in Article 4 of Directive N° 4230/2025-00042, such as a supplier to diplomatic missions and international organisations, or to expatriates and persons with foreign-sourced income?

Yes The landlord may be deemed authorised for those tenants; confirm the category in writing and keep the franc equivalent and no-refusal conditions.

No Continue to Q3.

Q3 Will the landlord apply to the BNR for authorisation through e-correspondence before signing?

Yes The BNR decides within 20 working days, extendable once by 10; silence then counts as approval. Sign the dollar clause only once authorised.

No Price and pay the rent in Rwandan francs. Pricing in foreign currency risks a fine of RWF 5,000,000 and receiving it a fine of 50% of the amount.

WORKED EXAMPLE

The tax and currency arithmetic of a Kigali office lease

A foreign-owned Rwandan company leases a whole 500 m² office building in Kigali for five years from a Rwandan individual who is registered for VAT and has no foreign-currency authorisation. Rent and values are illustrative.

Rent	500 m ² x RWF 15,000 per m ² a month = RWF 7,500,000 a month, or RWF 90,000,000 a year, priced in Rwandan francs because the landlord is not authorised.
VAT	18% x RWF 90,000,000 = RWF 16,200,000 a year, charged by the landlord and recoverable by a VAT-registered tenant.
Landlord's taxable rental income	RWF 90,000,000 less the 50% deemed expenses = RWF 45,000,000 (no mortgage interest assumed).
Landlord's rental income tax	0% on the first RWF 180,000; 20% x RWF 820,000 = RWF 164,000; 30% x RWF 44,000,000 = RWF 13,200,000; total RWF 13,364,000, declared by 31 January.
Property tax	Illustrative market value of building and plot RWF 1,500,000,000 x 0.3% = RWF 4,500,000 a year; the lease passes it to the tenant as an additional charge.
Filing	Signed lease filed with RRA within 15 days of signature; the tenant keeps the filing evidence.
If the rent had been fixed at USD 5,000 a month	Fixing a contract price in foreign currency without permission exposes the landlord to a fine of RWF 5,000,000, and receiving dollars to a fine of 50% of each amount received.

The rental income tax bands are applied here to the taxable amount after the Article 43 deduction.

A company landlord would instead pay corporate income tax on its rental profit, and a landlord with an approved RDB investment certificate could price in dollars with the franc equivalent shown.

Questions investors ask

Is there a commercial tenancy law in Rwanda?

The guide has found no statute specific to commercial tenancies. A lease of a building is a contract under Law N° 45/2011 governing contracts and its own terms, so notice, deposits, rent review and termination must be written into it. Leases and sub-leases of land rights are also governed by Articles 21 to 28 of the Land Law.

Must a lease be registered or filed anywhere in Rwanda?

Every rental contract for immovable property must be written and signed, and a copy filed with the tax administration within 15 days of signature (Article 41 of Law N° 048/2023). Sub-leases of farm, livestock or forest land for five years or more must be registered in the land register, and long ground leases should be registered so that they bind third parties.

Can rent in Rwanda be charged in US dollars?

Only by a landlord that is authorised or deemed authorised to transact in foreign currency, such as a real estate company whose RDB investment certificate approves foreign-currency transactions. Otherwise fixing or invoicing rent in dollars breaches Regulations N° 89/2025, with fines of RWF 5,000,000 for pricing and 50% of the amount for transacting.

What tax does a landlord pay on rent in Rwanda?

An individual landlord pays rental income tax to the District at 0% up to RWF 180,000, 20% to RWF 1,000,000 and 30% above, on rent less a 50% deemed-expense deduction and bank interest, declared by 31 January. A company landlord pays corporate income tax instead. Commercial lettings by a VAT-registered landlord also bear 18% VAT.

Can a foreigner rent a house or an office in Rwanda?

Yes. Article 16 of the Land Law limits the land rights a foreigner may hold, not tenancies of buildings, so foreign individuals and foreign-owned companies rent on the same terms as Rwandans. Buying land or a unit is different: foreigners hold land only by emphyteutic lease or concession for investment.

Is employer-provided housing taxed in Rwanda?

Yes. Housing provided by an employer is a benefit in kind valued at 20% of the employee's cash employment income, and rent paid directly to the landlord on the employee's behalf is taxed as cash income under Article 18 of the income tax law, so both enter the PAYE calculation.

THE 2027 HORIZON

- Real estate brokerage and property management regulations, on which the NLA consulted with the real estate brokers' association (RWAREB) and the Rwanda Housing Authority in July 2026 with a September 2026 target; reported features include certification and licensing of brokers and property managers and reference numbers for listed properties. They had not been seen in the Official Gazette by 10 October 2026.
- New BNR instruments under Law N° 033/2026 of 24/07/2026, which replaced the central bank law; landlords and tenants with foreign-currency clauses should watch for any change to the authorisation regime in Directive N° 4230/2025-00042.
- The professional body for real estate practitioners that the Government was reported on 28 September 2026 to be moving to establish, which would bring property managers and letting agents under common standards.

Terms you will meet in the documents

English	Kinyarwanda	French	Meaning
Rental contract	<i>amasezerano y'ubukode</i>	<i>contrat de location</i>	The written lease of immovable property that must be filed with the tax administration within 15 days (Article 41 of Law N° 048/2023).
Rental income tax	<i>umusoro ku nyungu z'ubukode</i>	<i>impôt sur le revenu locatif</i>	The decentralised tax on rent earned by individuals and other persons outside corporate income tax (Articles 39 to 46 of Law N° 048/2023).
Sub-lease	<i>ukwatira</i>	<i>sous-emphytéose</i>	A contract by which the holder of a lease or freehold grants land rights to another for a period (Articles 26 to 28 of the Land Law).
Emphyteutic lease	<i>ubukode burambye</i>	<i>bail emphytéotique</i>	The long-term contract between the State and a person that is the usual tenure of land in Rwanda; 49 years for commercial and residential land.
Immovable property tax	<i>umusoro ku mutungo utimukanwa</i>	<i>impôt sur les biens immobiliers</i>	The annual decentralised tax on land and buildings, due by 31 December (Law N° 048/2023).
Condominium	<i>isangiramutungo</i>	—	A building divided into units, each registered with its share of the common parts as a separate parcel (Law N° 15/2010).
National Bank of Rwanda	<i>Banki Nkuru y'u Rwanda</i>	—	The central bank, which authorises persons to price and transact in foreign currency in Rwanda.

FOREIGN V RWANDAN INVESTOR

Tenancies of buildings are open to everyone on the same terms: a foreign-owned company, an East African Community (EAC) or COMESA national and a Rwandan tenant sign the same contract, file it the same way and pay the same taxes. The foreign-currency rules do not depend on nationality either; they turn on residence and on transactions in Rwanda, and a company incorporated in Rwanda is resident whoever owns it, so a foreign-owned landlord or tenant is bound by the francs-only rule like any Rwandan. The difference appears only where the lease is of land itself or the tenant wants to buy: a foreigner's land rights are limited to emphyteutic leases and concessions for investment, and a foreign landlord's head lease ends unless renewal is applied for at least 90 days before expiry.

WATCH OUT FOR

- Dollar rent clauses signed or kept after the 2025 transition period by a landlord with no authorisation: fines fall on the landlord, and the clause may become a dispute.
- Leases never filed with RRA within 15 days, which weaken the tenant's evidence and suggest undeclared rental income.
- Leasing a mortgaged building without the lender's consent, which RDB's guide says the owner cannot give alone.
- A lease term longer than the landlord's remaining emphyteutic lease, or a foreign landlord that has not applied to renew in time.
- Fitting out premises that lack an occupancy permit or sit in a zone where the use is only conditional.
- Unregistered long ground leases or farm sub-leases of five years or more, which do not bind buyers and lenders.

OFFICIAL SOURCES

- Rwanda Revenue Authority: Law N° 048/2023 of 05/09/2023 determining the sources of revenue and property of decentralized entities, Articles 12, 16 and 39 to 46 — https://www.rra.gov.rw/fileadmin/user_upload/LAW_DETERMINING_THE_SOURCES_OF_REVENUES_AND_PROPERTY_OF_DECENTRALIZED_ENTITIES.pdf
- Official Gazette n° Special of 10/06/2021: Law N° 27/2021 of 10/06/2021 governing land, Articles 16 and 21 to 28 (copy hosted by REMA) — https://www.rema.gov.rw/fileadmin/user_upload/REMA/Publications/Laws_and_Regulations/Laws/5-Land_Law_2021.pdf
- National Bank of Rwanda: foreign exchange regulations and directives (Regulation N° 42/2022, Regulations N° 89/2025, Directive N° 4230/2025-00042) — <https://www.bnr.rw>
- National Land Authority: Law N° 15/2010 of 07/05/2010 creating and organizing condominiums and setting up procedures for their registration — https://www.lands.rw/fileadmin/user_upload/LANDS/Publications/Laws/Condominium_Law_gazetted_on_14.05.2010.pdf
- amategeko.gov.rw: Rwanda law portal (Law N° 45/2011 of 25/11/2011 governing contracts) — <https://www.amategeko.gov.rw>

Expropriation and compensation: the Investment Code guarantee, Law N° 32/2015 on expropriation in the public interest, who decides, valuation at market value plus 5%, objections and court challenges, the 120-day payment rule, and the 2024 rules on requisition and termination of land contracts for non-use

Reviewed 10 October 2026 · Prepared by a commercial lawyer with over 30 years' international experience · Legal and tax information, not legal advice · [How we check](#) · [Open in the app](#)

WHAT YOU NEED TO KNOW

- Article 10 of Law N° 006/2021 of 05/02/2021 on Investment Promotion and Facilitation declares private property inviolable and allows expropriation only after the investor is given fair compensation in accordance with relevant laws, and Law N° 32/2015 of 11/06/2015 relating to expropriation in the public interest (Official Gazette n° 35 of 31/08/2015) allows only the Government to order it, in the public interest and with prior fair compensation (Article 3).
- Expropriation is approved by the District Council, the Council of the City of Kigali, the Ministry in charge of land by Ministerial Order where several Districts are concerned, or the Prime Minister's Office by Prime Minister's Order for national security projects (Article 9 of Law N° 32/2015), and the decision must be published within 15 days (Article 16).
- Land and property are valued by valuers certified by the Institute of Real Property Valuers in Rwanda at prevailing market rates, plus compensation for disruption equal to 5% of the total value of the property expropriated (Articles 23 and 28 of Law N° 32/2015).
- A dissatisfied owner states its grounds within 7 days of approval of the valuation report, files a counter-valuation at its own cost within 10 days, receives the expropriator's decision within 5 working days and may go to court within 15 days, while the expropriator's figure is paid meanwhile (Articles 33 and 34).
- Compensation must be paid within 120 days of approval or the expropriation becomes null and void unless otherwise agreed, late payment or withdrawal after valuation adds 5%, and the owner then has 120 days to relocate (Articles 36 and 37).
- Ministerial Order n° 002/MoE/24 of 10/07/2024 allows the Chief Registrar of land titles, after a 90-day notice, to terminate the land contract of serviced urban land left unexploited for at least five consecutive years, the owner may sell during the notice period, and an investment agreement may vary these grounds (Articles 18 to 22).

The guarantee: inviolable property and prior fair compensation

Rwandan law protects property against arbitrary taking at three levels. Article 10 of **Law N° 006/2021 of 05/02/2021 on Investment Promotion and Facilitation** (the Investment Code) gives an investor the right to own private property individually or collectively, declares that property inviolable, provides that an investment or a right over property forming part of it cannot be seized or confiscated except where the law provides, and states that expropriation in the public interest is taken after the investor is given fair compensation in accordance with relevant laws. Article 41 of Law N° 27/2021 of 10/06/2021 governing land (the Land Law) gives holders full enjoyment of their land and protects them from dispossession other than by expropriation in the public interest with prior fair compensation. **Law N° 32/2015 of 11/06/2015 relating to expropriation in the public interest**, published in Official Gazette n° 35 of 31/08/2015 and replacing Law n° 18/2007, sets the procedure and the figures.

The guarantee is not a promise that land will never be taken. The Investment Code permits expropriation with compensation; claims that it forbids expropriation of investors' property, which appear in some secondary sources, are wrong. What the law guarantees is a process: a public interest purpose, a decision by a competent organ, a market valuation, a right to contest and payment before relocation. A foreign investor whose structure qualifies may also have treaty protection, discussed in [Investor-State disputes and treaty protection](#).

What counts as public interest

Article 3 reserves the power to order expropriation to the Government and limits it to the public interest with prior and fair compensation. Article 5 lists 22 activities of public interest, among them roads and railways, water pipes, reservoirs, dams and treatment plants, electric, gas, oil and communication lines, airports, car parks, stations and ports, protected and historical areas, security facilities, hospitals, schools, Government buildings, markets, cemeteries, genocide memorial sites, **activities to implement land use and development master plans**, and minerals and other natural resources in the public domain. The Minister in charge of lands may add other activities by Order.

The master plan category deserves attention because it can reach private projects that implement a plan. Article 6 requires the initiator of such a project first to negotiate with the owners of the affected assets; only if negotiation fails are the expropriation formalities followed, on the request of the expropriator and the initiator, and the price is paid by the initiator before any work starts. Minerals are a separate case. All rights of ownership and control of minerals and quarry products in, under or upon any land in Rwanda are vested in the State under Article 3(a) of Law N° 072/2024 of 26/06/2024 on mining and quarry operations (the Mining Law), notwithstanding private ownership of the land, and Article 43 of the Land Law vests natural resources generally in the State. Under Article 4 of the Mining Law, a mining licence holder must give the land owner or lawful occupier fair compensation before mining operations start, after which the land acquired is registered to the State, while an exploration or quarry licence holder concludes a written lease with the owner and hands the land back when operations end. The Mining Law sets no valuation method of its own ([Minerals chapter](#)). Article 47 of the Land Law adds that a holder of land rights may not obstruct underground or overhead works of public interest, such as cables and pipes, but receives fair compensation for any loss they cause.

Who decides, and how the decision is made public

The organ that determines the project depends on its reach (Article 7): the District Executive Committee for one District, the City of Kigali Executive Committee for several Districts within Kigali, and the relevant Ministry for several Districts or a national project. A supervision committee at the same level examines the request (Article 8). The application must contain the nature and public purpose of the project, the master plan of the land with maps, the assets and the list of right holders, an environmental document, proof that compensation funds are available, a note on the suitability of the land, minutes showing that the population was sensitised, and a study of the consequences for those to be expropriated (Article 10).

The committee assesses relevance within 30 days of the request and holds a consultative meeting with the local population (Article 11), then sends its written decision within 15 days of that meeting (Article 14). The approving organ under Article 9 is the District Council, the Council of the City of Kigali, the Ministry in charge of land by **Ministerial Order** for projects covering more than one District, or the Prime Minister's Office by Prime Minister's Order for national security and sovereignty projects, and it approves within 15 days of the committee's decision (Article 15). A recent example is Ministerial Order no 006/MoE/25 of 03/10/2025, approved by the Cabinet on 15 September 2025 and published in the Official Gazette n° Special of 07/10/2025, approving expropriation for a dam and water supply system from Gicumbi District to Nyagatare District.

Within 15 days of approval the decision is announced on a radio station and in a newspaper with wide coverage, and the list of registered right holders and property is posted at the offices of the City of Kigali, the District, the Sector and the Cell (Article 16). From publication the owner may not start new long-term activities on the land; anything built afterwards is not compensated (Article 17).

Challenging the decision and the list

A person affected may ask the organ directly above the one that decided to review the decision within **30 days** of publication, stating the grounds in writing; that organ must answer in writing, with reasons, within 30 days (Article 18). The applicant for expropriation has the mirror right if the project is refused: 15 days to apply for review, 30 days for the decision (Article 19). Within 15 days of publication of the initial list of persons to be expropriated, anyone affected may ask the organ that drew it up to review it, and that organ decides within 7 working days (Article 20); the Mayor or the Minister then approves the final list within 7 working days, and it becomes the basis of the inventory (Article 21). An investor whose name, plot or buildings are missing or wrongly described must act within these windows, because the list drives the valuation.

Valuation: market value plus 5%

Values are anchored in an annual list of land values and prices for property on land, established by the **Institute of Real Property Valuers in Rwanda (IRPV)** at prevailing market rates, approved by the regulatory council for real property valuation and published in the Official Gazette (Article 22). Once expropriation is decided, the expropriator appoints IRPV-certified valuers (Article 23) and announces

the start date of measurement and inventory at the Cell office and on radio and in the press (Article 24). The valuation is done in the presence of the owners or their lawful representatives and local officials, and minutes record who attended (Article 25).

The owner must produce its land title and evidence of ownership of the property on the land, with civil status and matrimonial regime documents for an individual; a person who was dispossessed, occupies unlawfully or developed activities prohibited by law receives nothing (Article 26). Three items are valued: the land, the activities carried out on it for its efficient management or rational use, and the disruption caused (Article 27). Land and property are valued by size, nature, location and prevailing market rates, and the **disruption compensation is 5% of the total value** of the property expropriated (Article 28). Valuation must be completed within 30 days, extendable by 15 (Article 29); the expropriator decides on the report and publishes it within 15 days (Article 31), and owners who agree sign it within a window of 7 to 21 days (Article 32).

Contesting the amount

An owner who disagrees with the value must state its grounds in writing within **7 days** of approval of the valuation report and, at its own expense, commission an IRPV-recognised valuer or firm, whose counter-valuation must be ready within 10 days (Article 33). The expropriator decides within 5 working days of receiving it. If it accepts, the counter-valuation replaces the original report; if not, minutes recording the points of disagreement are signed by both sides and their valuers (Article 34). The owner may then refer the matter to the competent court within **15 days** of signing those minutes. The expropriator's figure is paid in the meantime so that the project is not suspended. These are short periods for a company whose decision-makers sit abroad, and they are the most common way investors lose leverage.

Payment, relocation and mortgaged property

Compensation is paid in Rwandan francs or in any other form agreed, and must be paid before the owner relocates (Article 35). It must be paid within **120 days** of approval by the District or City Council or the Ministry; if it is not, the expropriation becomes null and void unless the parties agree otherwise, and once paid the owner has up to 120 days to move, without planting crops that take longer to harvest (Article 36). An expropriator that withdraws after valuation, or pays late, owes an extra 5% of the compensation; if the parties agree to continue after a late payment, the 5% is paid first and the extension may not exceed one year, and a withdrawal after such an agreement costs a further 5% (Article 37).

Money is paid into a bank account of the owner's choice, into a joint account for co-owners, into the public treasury where co-owners disagree or no account is provided within 30 days, and, where the property secures a loan, into the account designated by the bank or financial institution (Article 38). A lender therefore has a direct claim on the compensation, and a borrower should expect its bank to be involved from the valuation stage (Mortgages, security and the real estate business).

Requisition and termination for non-use: the 2024 Order

Separate from expropriation, the State may act against land that is not used. Article 49 of the Land Law allows it to terminate a land ownership contract after a **90-day written notice** where the holder has not met its obligations, unless the holder shows reasonable grounds, and Article 70 allows the Minister to requisition unexploited farm, livestock or forest land. **Ministerial Order n° 002/MoE/24 of 10/07/2024** relating to temporary requisition of land and termination of land ownership contract (Official Gazette n° Special of 11/07/2024) supplies the detail. Agricultural or forest land of 5 hectares or more left idle for a year without sound reason may be requisitioned temporarily after 90 days' notice, for 3 years for agriculture and 10 for forestry.

Article 18 lists the grounds for termination: the owner's own written request; failure to exploit land that is served with basic infrastructure such as road, water and electricity, located where building permits may be issued and where the master plan is being implemented or in a prime area designated by the council, and not exploited in line with the plan for at least **five consecutive years**; failure to reclaim requisitioned land or to meet the conditions attached to it; or another reason approved by the Cabinet. Article 18(2) allows an investor's agreement with the competent authority to vary these grounds. The Mayor of the City or District applies to the Chief Registrar of land titles with five years of reports and of letters asking the owner to exploit the land, the last two years' letters reminding it of its right to transfer (Article 19). The Chief Registrar gives a 90-day notice, recorded in the land register (Article 20). During the notice period the owner may sell or transfer the land to someone able to exploit it, but the buyer's contract terminates automatically if it does not develop the land within two years (Article 21). On termination the land is valued, the value is paid to the owner after deduction of the cost of works, and the land is registered to the buyer (Article 22).

Practice, and how investors protect themselves

Experience on the ground has not always matched the statute. A 2024 Transparency International study, cited in the United States Government's 2025 Investment Climate Statement, reported short notice, that only 41.3% of those affected were informed beforehand, and compensation that often did not reflect prevailing market rates. Those findings are secondary, but they explain why the statutory deadlines matter: an owner who has its documents ready and its own valuer instructed can use the 7-day and 10-day windows, while one that waits cannot.

Practical protection starts long before any notice. Register every transfer and building so that the land title and the evidence Article 26 requires exist; keep records of improvements and their cost; negotiate in any investment agreement with the State the termination grounds that Article 18(2) of the 2024 Order allows to be varied, and the compensation basis for any taking; and diarise the 30-day, 15-day, 7-day and 10-day periods as soon as a project is published. Where compensation is inadequate, the court route in Article 34 and, for qualifying foreign investors, treaty remedies remain; public law challenges are discussed in [Regulatory, tax and public law disputes](#).

The statutory clock under Law N° 32/2015

Step	Time limit	Article
Committee assesses relevance and consults the population	30 days from the request	Art 11
Committee sends decision to the approving organ	15 days from the consultative meeting	Art 14
Approval by District Council, City Council, Ministerial Order or Prime Minister's Order	15 days from the committee's decision	Arts 9, 15
Publication on radio, in the press and at local offices	15 days from approval	Art 16
Owner's request for review of the decision	30 days from publication; answer within 30 days	Art 18
Review of the list of persons to be expropriated	15 days from publication; decision within 7 working days	Art 20
Valuation	30 days, extendable by 15	Art 29
Approval and publication of the valuation report	15 days from submission	Art 31
Signature of the report by satisfied owners	7 to 21 days from publication	Art 32
Objection and counter-valuation	7 days to object; counter-valuation within 10 days	Art 33
Expropriator's decision on the counter-valuation; court referral	5 working days; then 15 days to go to court	Art 34
Payment of compensation	120 days from approval, or the expropriation is void unless agreed	Art 36
Relocation after payment	Up to 120 days	Art 36
Late payment or withdrawal	Extra 5% of the compensation	Art 37

When a project notice affects your land

A response checklist for an owner or lessee whose plot appears in a published expropriation decision.

☐ **Diarise every deadline**

Count 30 days for a review of the decision, 15 days for a review of the list, and prepare for 7 days to object and 10 days for a counter-valuation once the valuation report is approved.

☐ **Check the list**

Confirm that the company, its plot (by UPI) and every building and improvement appear correctly on the posted list of right holders and property.

☐ **Assemble the evidence**

Gather the land title, building permits, occupancy permit, invoices for improvements and corporate documents, which Article 26 makes the condition of payment.

☐ **Stop new long-term works**

Works started after publication are not compensated (Article 17); finish only what protects the existing assets.

☐ **Attend the valuation**

Send an authorised representative to the measurement and inventory, and make sure the minutes record the attendance and the assets counted (Article 25).

☐ **Instruct your own valuer early**

Engage an IRPV-recognised valuer before the report is published so that the counter-valuation can be delivered within 10 days.

☐ **Involve your lender and tenants**

Tell any mortgagee, whose account will receive the payment (Article 38), and any tenants, whose fit-out and relocation the lease should already address.

☐ **Watch the 120 days**

If payment is not made within 120 days of approval, the expropriation is void unless you agree to continue; any agreement to continue should secure the 5% first (Article 37).

WORKED EXAMPLE

A warehouse on a road-widening route

A Rwandan subsidiary of a South African logistics group holds a registered emphyteutic lease of a 5,000 m² plot in Kigali with a warehouse, mortgaged to a Rwandan bank. A road widening is approved by the Council of the City of Kigali. All values are illustrative.

Expropriator's valuation

Land 5,000 m² x RWF 60,000 = RWF 300,000,000; warehouse and yard RWF 450,000,000; total property RWF 750,000,000.

Disruption compensation	5% x RWF 750,000,000 = RWF 37,500,000 (Article 28); offer RWF 787,500,000.
Objection	The company objects in writing on day 5 and delivers an IRPV-recognised counter-valuation of RWF 900,000,000 for the property on day 14 (within 10 days of applying): with 5%, RWF 945,000,000.
Expropriator's decision	Rejected within 5 working days; minutes of disagreement signed; the company sues within 15 days.
Payment meanwhile	RWF 787,500,000 is paid within 120 days of approval into the account designated by the mortgagee bank (Article 38), which applies it to the loan.
If payment had been late	The parties agree to continue: the City first pays 5% x RWF 787,500,000 = RWF 39,375,000, and the extended period may not exceed one year.
Relocation	The company has up to 120 days after payment to move; the lease to its tenant provides for termination and a share of the fit-out compensation.

The court claim concerns the difference of RWF 157,500,000 between RWF 945,000,000 and RWF 787,500,000.

Had the company not met the 7-day and 10-day limits, the expropriator's valuation would have stood.

Questions investors ask

Can the Rwandan Government expropriate a foreign investor's land?

Yes, but only in the public interest, by a competent organ and after fair compensation. Article 10 of the Investment Code declares private property inviolable and allows expropriation only with fair compensation under the law, and Law N° 32/2015 sets the procedure, the market-value valuation, the 5% disruption payment and the 120-day payment deadline.

How is compensation for expropriation calculated in Rwanda?

Valuers certified by the Institute of Real Property Valuers value the land and the property on it by size, nature, location and prevailing market rates, using the annual values list as a reference, and add disruption compensation of 5% of the total value of the property expropriated (Articles 22, 23 and 28 of Law N° 32/2015).

How can I challenge an expropriation valuation in Rwanda?

Object in writing within 7 days of approval of the valuation report and obtain a counter-valuation from an IRPV-recognised valuer at your own cost within 10 days. The expropriator decides within 5 working days; if it refuses, you may go to court within 15 days of signing the minutes of disagreement, and its figure is paid meanwhile (Articles 33 and 34).

What happens if expropriation compensation is not paid on time?

Compensation must be paid within 120 days of approval. If it is not, the expropriation becomes null and void unless the parties agree otherwise; an agreement to continue requires the expropriator first to pay an extra 5% of the compensation, and the extension may not exceed one year (Articles 36 and 37 of Law N° 32/2015).

Can my land be taken because it is not developed?

Not by expropriation, but the land contract can be terminated under Ministerial Order n° 002/MoE/24 where serviced, permit-eligible urban land has not been exploited in line with the master plan for five consecutive years. The Chief Registrar gives 90 days' notice, the owner may sell during it, and on termination the land's value is paid net of works costs.

Who receives the compensation if the land is mortgaged?

Where the property secures a loan from a bank or financial institution, Article 38 of Law N° 32/2015 requires the compensation to be paid into the account the lender designates. The lender therefore applies it to the debt first, and the borrower should involve the bank from the start of the valuation.

THE 2027 HORIZON

- No bill to amend Law N° 32/2015 had been found as at 10 October 2026; investors should watch the Official Gazette for one, since the law is now more than ten years old and the 2021 Land Law and 2024 Order have changed the surrounding framework.
- Enforcement of Ministerial Order n° 002/MoE/24 against idle serviced plots, as Kigali applies its 2025 land tax increases and the National Urbanisation Policy's densification goal; owners of undeveloped Kigali plots should expect letters under Article 19 to accumulate.
- Each year's IRPV list of land values and property prices published in the Official Gazette under Article 22, which sets the reference point for any valuation that year.
- Further Ministerial Orders approving multi-District expropriations for water, energy and transport projects, following the October 2025 Gicumbi to Nyagatare water order.

Terms you will meet in the documents

English	Kinyarwanda	French	Meaning
Expropriation in the public interest	<i>kwimura abantu ku mpamvu z'inyungu rusange</i>	<i>expropriation pour cause d'utilité publique</i>	The taking of land and property by the Government for a listed public purpose with prior fair compensation (Law N° 32/2015).
Fair compensation	<i>ingurane ikwiye</i>	<i>juste indemnisation</i>	Payment at market value plus 5% for disruption, made before relocation (Articles 28 and 35 of Law N° 32/2015).

English	Kinyarwanda	French	Meaning
Land valuation	<i>igenagaciro ry'ubutaka</i>	<i>évaluation foncière</i>	Valuation by certified valuers under the land and valuation laws, the basis of compensation.
Land use and development master plan	<i>igishushanyo mbonera cy'imikoreshereze n'imitunganyirize by'ubutaka</i>	<i>schéma directeur d'utilisation et d'aménagement des terres</i>	The binding plan whose implementation is itself a public interest activity (Article 5(21) of Law N° 32/2015).
Temporary requisition	—	<i>réquisition temporaire</i>	Taking over idle farm or forest land of 5 hectares or more for 3 or 10 years under Ministerial Order n° 002/MoE/24.
Termination of land ownership contract	—	<i>résiliation du contrat de propriété foncière</i>	Ending a holder's land contract after 90 days' notice for breach or non-use (Article 49 of the Land Law; Articles 18 to 22 of the 2024 Order).
Registrar of land titles	<i>umubitsi w'inyandikompamo z'ubutaka</i>	<i>conservateur des titres fonciers</i>	The official who keeps the land register; the Chief Registrar gives notice of and pronounces termination.

FOREIGN V RWANDAN INVESTOR

The expropriation procedure, the valuation basis and the deadlines are the same for every owner: a foreign-owned company, an East African Community (EAC) or COMESA investor and a Rwandan household are valued at market rates plus 5% and paid within 120 days. Two differences favour the foreign investor on paper: the Investment Code guarantee in Article 10 is addressed to investors, and a qualifying foreign investor may have access to investment treaty remedies that a Rwandan owner lacks. One difference cuts the other way in practice: the 7-day objection and 10-day counter-valuation periods are short for a company whose decision-makers are abroad, so a foreign investor needs a local representative with authority to act.

WATCH OUT FOR

- Missing the 7-day objection or the 10-day counter-valuation window, after which the expropriator's figure stands.
- Starting new long-term works after the decision is published: Article 17 denies compensation for them.
- Unregistered transfers, buildings without permits and missing invoices: Article 26 makes documentary proof the condition of payment, and unlawful works earn nothing.
- Serviced plots in Kigali left undeveloped for five years, which can lose their land contract under the 2024 Order regardless of expropriation.
- Assuming the Investment Code bars expropriation of investors' property: it permits it with fair compensation.
- Leases that say nothing about expropriation, leaving tenant fit-out and relocation costs unallocated.

OFFICIAL SOURCES

- National Land Authority: Law N° 32/2015 of 11/06/2015 relating to expropriation in the public interest, Official Gazette n° 35 of 31/08/2015 — https://www.lands.rw/fileadmin/user_upload/LANDS/Publications/Laws/Expropriation_Law_Official_Gazette_of_31.08.2015.pdf
- Rwanda Development Board: Law N° 006/2021 of 05/02/2021 on Investment Promotion and Facilitation, Article 10 — <https://rdp.rw/wp-content/uploads/2021/04/new-investment-law-2021.pdf>
- Ministry of Justice: Official Gazette n° Special of 11/07/2024, Ministerial Order n° 002/MoE/24 of 10/07/2024 relating to temporary requisition of land and termination of land ownership contract — <https://www.minijust.gov.rw/index.php?elD=dumpFile&t=f&f=101999&token=330403a7d062a9cbc185a02d5d74c6fc8f3ceccd>
- Official Gazette n° Special of 10/06/2021: Law N° 27/2021 of 10/06/2021 governing land, Articles 41, 43, 47, 49 and 70 (copy hosted by REMA) — https://www.rema.gov.rw/fileadmin/user_upload/REMA/Publications/Laws_and_Regulations/Laws/5-Land_Law_2021.pdf

Mortgages, security and the real estate business: Law N° 10/2009 on mortgages as modified in 2010, registration on eMRS, spouses and priority, enforcement by receivership and auction, insolvency, foreign lenders and foreign-currency loans, and the rules for developers, brokers and real estate investment trusts

Reviewed 10 October 2026 · Prepared by a commercial lawyer with over 30 years' international experience · Legal and tax information, not legal advice · [How we check](#) · [Open in the app](#)

WHAT YOU NEED TO KNOW

- Under Law N° 10/2009 of 14/05/2009 on mortgages (Official Gazette n° special of 15/05/2009), any owner of immovable property, including a holder of a leasehold or sublease, may mortgage it for an existing or future debt (Articles 2 and 3), a mortgage is valid when recorded in the register kept by the Registrar General at the Rwanda Development Board (Article 4), and mortgages rank by order of registration (Article 8).
- Mortgages are registered online on RDB's Electronic Mortgage Registration System (eMRS) by the lender with the written approval of the borrower, the owner and spouses; RDB's guide states that registration takes up to 24 hours, costs RWF 20,000 (RWF 10,000 for an amendment or transfer) and places a caveat on the land record.
- Article 2 of Law N° 13/2010 of 07/05/2010 requires the lender, on default, to notify the mortgagor in writing of its chosen remedy, with a copy to the Registrar General, 30 working days before acting; the Registrar General appoints a receiver (Article 16 of Law N° 10/2009) whose remuneration may not exceed 5% of receipts (Article 17), and the property is sold at market price by auction (Article 19 as replaced).
- Article 12 of Law N° 075/2021 of 06/12/2021 relating to insolvency leaves secured claims unstayed when insolvency proceedings start, unless the debtor applies with a reorganisation plan, in which case the stay may not exceed six months.
- Directive N° 46/2026 of 08/04/2026 on lending in foreign currency requires a Rwandan lender's foreign-currency borrower to earn or be authorised to transact in foreign currency, with foreign-currency cash flow of at least 120% of annual debt service, and collateral from non-residents of at least 120% of the loan.
- Real estate agents are reporting persons under Article 8 of Law N° 001/2025 of 22/01/2025, customer due diligence is required on both buyer and seller in every real estate transaction under Regulations N° 002/FIC/2026 of 22/06/2026, and real estate investment trusts are governed by Capital Market Authority Guidelines No. 21 of 05/07/2016 (minimum capital RWF 1 billion and at least seven investors).

The legal framework for security over real estate

Security over land and buildings in Rwanda rests on **Law N° 10/2009 of 14/05/2009 on mortgages**, published in the Official Gazette n° special of 15/05/2009, as modified and complemented by **Law N° 13/2010 of 07/05/2010** (Official Gazette n° special of 14/05/2010), which rewrote the default and sale provisions and repealed the 30% cap on mortgages of a family's only livelihood property. Instructions of the Registrar General of 12/05/2020 on the management, lease, auction and acquisition of mortgages, amended on 02/07/2021, govern the mechanics of enforcement. The guide has found no later law replacing this framework; the 2009 law remains the basis on which banks lend.

The scope is broad. Article 2 defines a right to land as any right to immovable property, including ownership, leasehold and sublease, so an **emphyteutic lease**, the tenure most investors hold, is mortgageable, and Article 21 of Law N° 27/2021 of 10/06/2021 governing land (the Land Law) lists mortgage among the ways land rights are transferred. Two kinds of State land are treated specially. A strategic investor holding a State land lease under Article 12 of the Land Law cannot sell the land but may mortgage the land and the activities on it under its agreement with the State, and a creditor or buyer on enforcement must keep the land in the specified investment use for the rest of the term. A strategic concessionaire under Article 11 cannot mortgage the land at all, only its concession rights over the property on the land. Security over movable assets, such as equipment and receivables, is governed by Law N° 34/2013 of 24/05/2013 on security interests in movable property (Official Gazette n° 21 of 27/05/2013), which repealed Law N° 11/2009 on security interests in movable property, and registered with the same Office of the Registrar General; RDB's tariff for that registry is RWF 20,000 to register, RWF 10,000 to amend or transfer and RWF 1,000 to remove a security interest.

Creating and registering a mortgage

Registration is the step that makes a mortgage exist. Article 4 provides that a mortgage is valid when recorded in the mortgage register of the Office of the Registrar General, and that the Registrar General of companies is also the Registrar General of mortgages. In practice registration is online through RDB's **Electronic Mortgage Registration System (eMRS)**, and is done by the lender with the written approval of the borrower, of the owner if different, and of their spouses. RDB's guide to the law describes four steps: search the property on eMRS by its Unique Parcel Identifier (UPI); submit the mortgage abstract, a valuation report by a certified valuer, the mortgage agreement and the fee payment slip; receive the registration certificate by email; and the Land Administration Information System (LAIS) automatically records a caveat on the land. The guide states that registration takes up to 24 hours and that the fees are RWF 20,000 for a new registration and RWF 10,000 for an amendment or transfer; a company borrower adds a notarised board resolution authorising the loan.

Registration has consequences for the owner. Under Article 7 neither party may exercise other rights over the secured property within the period set in the mortgage contract, and RDB's guide states that once registered the owner cannot transfer, sell, lease or donate the property without the lender's prior approval. The mortgagor must notify the lender of any change affecting the property and the Registrar General of any change to the mortgage (Article 13), the lender may vary the interest rate only on notice and as the contract allows (Article 10), a mortgage may be transferred to a new borrower at the mortgagor's written request with the lender's approval and notice to the Registrar General (Article 12),

and partial releases are possible where enough of the debt has been repaid (Article 9). On full repayment the lender files the waiver online, the mortgage is deregistered and the caveat is lifted (Articles 11 and 23).

Spouses, priority and second mortgages

Rwanda's matrimonial property rules reach into every security package. Article 5 provides that a mortgage of a **matrimonial home** is valid only if the documents are signed by the mortgagor and the spouse living there, or there is evidence of their consensus, and makes the lender responsible for finding out whether the mortgagor has a spouse. Article 22 of the Land Law separately requires both spouses who hold land jointly to approve any transfer, even if one is not registered on the title. A lender taking security from an individual or a family company should therefore obtain spousal consent as a matter of course; a missing signature can make the mortgage unenforceable.

Mortgages rank by their order of registration (Article 8), and an owner may grant second and subsequent mortgages (Article 3). RDB's guide adds two points of practice: lenders may agree to rank equally by a *pari passu* agreement, and a later lender should first obtain the consent of the first-ranked lender before lending against the same property. Because the eMRS search is by UPI and the LAIS caveat is automatic, a lender's due diligence should combine an eMRS search with the land title search described in [Land registration, titles and due diligence](#).

Enforcement: notice, receiver and auction

Enforcement is out of court, through the Registrar General. As replaced by Article 2 of Law N° 13/2010, Article 14 requires the mortgage contract to contain clauses giving the lender power to manage, lease, sell or take over the property on default and to specify the time, place and terms of sale and the procedure. On default the lender notifies the mortgagor in writing of the remedy it has chosen, with a copy to the Registrar General, and the notice is given **30 working days** before action, counted from the day the Registrar General receives its copy. The notice states the amount outstanding and how the lender will proceed (Article 15).

The lender may then ask the Registrar General to appoint a **receiver**, who is appointed in writing with notice to both parties (Article 16). The receiver's remuneration is agreed but may not exceed 5% of the amount received (Article 17); the receiver collects the income of the property, pays the costs of managing it and applies the balance to the loan (Article 18). A sale is conducted by the receiver at market price, determined by prevailing market conditions, under auction procedures (Article 19 as replaced), and must be advertised (Article 20). The buyer takes the property with full rights and free of the mortgage (Article 20), and the lender is preferred if its bid equals the best other offer (Article 21). The mortgagor may pay off the debt at any time before the lender and a buyer agree the sale (Article 23); RDB's guide states that the borrower may not itself bid at the auction. A mortgagor who disputes the price or the contract may go to court (Articles 19 and 24).

Proceeds are applied in a fixed order (Article 22): first any interest, rents, taxes, charges or other amounts due on the property; then the expenses of the sale and the receiver's remuneration; then the first secured loan; then later mortgages in order of priority; and any balance goes to the owner. Property tax arrears therefore come out of the price before the lender is paid, which is one more reason to check tax status at the outset.

Insolvency and expropriation

Law N° 075/2021 of 06/12/2021 relating to insolvency (Official Gazette n° Special of 30/12/2021) protects secured lenders in principle. Article 12 provides that the rights of secured creditors and holders of a right of retention are not stayed by the commencement of insolvency proceedings. Where the debtor shows with its application an intention to submit a reorganisation plan, all claims, secured ones included, are stayed from the application; the plan must be submitted within three months and the stay may not exceed six months, after which, if the court has not decided, the secured creditor may enforce. Article 88 allows a secured creditor to apply to court for relief from a stay where, for example, the secured asset may lose value or deteriorate and the creditor is not compensated. The ranking and the reorganisation process are in [Insolvency and restructuring](#).

If mortgaged land is expropriated, Article 38 of Law N° 32/2015 of 11/06/2015 requires the compensation to be paid into the account designated by the bank or financial institution holding the security, so the lender's position is preserved ([Expropriation and compensation](#)).

Foreign lenders and foreign-currency loans

No statutory bar on a foreign lender taking a Rwandan mortgage has been found, and a resident borrower may freely contract foreign-currency loans from non-resident banks, international financial institutions and other non-residents under Article 26 of Regulation N° 42/2022 of 13/04/2022 governing foreign exchange operations; banks record repayments for reporting. Registration on eMRS is by the lender, so an offshore lender needs a local agent able to file, and the mortgage contract must contain the Article 14 enforcement clauses.

Rwandan lenders face tighter rules. **Directive N° 46/2026 of 08/04/2026 on lending in foreign currency** of the National Bank of Rwanda (BNR) allows a foreign-currency loan only to a borrower that earns foreign currency or is authorised to transact in it, requires its foreign-currency cash flow to be at least 120% of annual debt service and repayment in the loan currency, and requires collateral from non-residents of at least 120% of the loan, or 100% where it is cash or a guarantee in the same currency; bank lending above 20% of core capital needs a BNR non-objection, given within 10 working days. A real estate developer earning rents in Rwandan francs will usually not qualify unless it holds an authorisation; a real estate company whose RDB investment certificate approves transactions in foreign currency is deemed authorised under Directive N° 4230/2025-00042 of 17/09/2025. Interest paid abroad generally bears withholding tax at 15%, with exceptions for exempt development finance institutions ([Offshore loans and external borrowing](#)).

Developers: authorisation, incentives and tax

Article 30 of Law N° 10/2012 of 02/05/2012 governing urban planning and building in Rwanda subjects real estate development operations to an authorisation on conditions set by Prime Minister's Order; Prime Minister's Order N° 114/03 of 19/06/2015 determining conditions for authorisation to carry out real estate development operations is listed by the Ministry of Infrastructure as current, although the guide has not verified its text. Under Law N° 006/2021 of 05/02/2021 on Investment Promotion and Facilitation, affordable housing is a priority sector and qualifying registered investors developing it pay corporate income tax at 15%; mortgage finance is among the financial services eligible for the same rate; and 50% first-year accelerated depreciation for construction projects requires an investment of at least USD 1,800,000.

On exit, a registered investor's exemption from capital gains tax does not extend to income from selling commercial immovable property, and the District charges tax on the sale of immovable property at 2% of the sale value for an income-tax-registered seller of commercial property, or 2.5% where the seller is unregistered, on the value above RWF 5,000,000 (Article 17 of Law N° 048/2023 of 05/09/2023).

Transfer and title registration themselves are free of fees. The details are in [Land tax, property tax and transfer costs](#) and [Investment incentives](#).

Brokers, property managers and anti-money laundering

Real estate brokerage was unregulated as at 10 October 2026. In July 2026 the National Land Authority (NLA), with the real estate brokers' association (RWAREB) and the Rwanda Housing Authority, consulted on draft **real estate brokerage and property management regulations** that would introduce certification and licensing, sanctions for unlicensed operators and reference numbers for listed properties, with a September 2026 target; they had not been seen in the Official Gazette. On 28 September 2026 the press reported that the Government was moving to establish a professional body for real estate practitioners.

Anti-money laundering rules already apply. Real estate agents are reporting persons under Article 8 of **Law N° 001/2025 of 22/01/2025** on the prevention and punishment of money laundering, terrorist financing and the financing of proliferation of weapons of mass destruction, and Article 15 of Regulations N° 002/FIC/2026 of 22/06/2026 of the Financial Intelligence Centre (FIC) requires customer due diligence on all real estate transactions, covering both buyer and seller. Suspicious transactions must be reported to the FIC within 24 hours, and records kept for 10 years. A foreign buyer should expect agents, notaries and banks to ask for the source of funds and the beneficial owners of a corporate purchaser ([Anti-money laundering and sanctions compliance](#)).

Real estate investment trusts and funds

Collective real estate investment is regulated by the Capital Market Authority (CMA). Its **Guidelines No. 21 of 05/07/2016** governing the development of real estate investment trusts (D-REITs), published in the Official Gazette no. 34bis of 22/08/2016, allow development REITs to be offered to professional investors only, with a minimum investment parcel of RWF 50 million, capital of at least RWF 1 billion, at least seven investors and a 25% free float; at least 30% of assets must be in development within a year, borrowing is capped at 60% of assets (75% for six months with approval), and leasehold property must

have at least 25 years unexpired. Collective investment schemes generally are governed by Law N° 062/2021 of 14/10/2021. The guide has not verified separate rules for income REITs or the tax treatment of REITs; fund structures and the Kigali International Financial Centre (KIFC) incentives are discussed in [Capital markets](#), [project finance](#) and [KIFC funds](#).

Security over Rwandan real estate: the numbers

Item	Rule	Source
What can be mortgaged	Any right to immovable property, including ownership, leasehold and sublease	Law N° 10/2009 Arts 2-3
Validity	On recording in the Registrar General's mortgage register	Law N° 10/2009 Art 4
Registration	Online on eMRS by the lender; up to 24 hours; RWF 20,000 new, RWF 10,000 amendment or transfer	RDB mortgage guide
Matrimonial home	Signed by mortgagor and resident spouse, or evidence of their consensus	Law N° 10/2009 Art 5
Priority	Order of registration	Law N° 10/2009 Art 8
Default notice	30 working days from the Registrar General's receipt of the copy	Law N° 13/2010 Art 2 (new Art 14)
Receiver's remuneration	Agreed, maximum 5% of amounts received	Law N° 10/2009 Art 17
Sale	Market price, by auction, advertised	Law N° 10/2009 Arts 19-20 as modified
Order of payment	Taxes and charges; costs and receiver; first loan; later mortgages; balance to owner	Law N° 10/2009 Art 22
Insolvency stay	None for secured claims, except a reorganisation application: plan within 3 months, stay at most 6 months	Law N° 075/2021 Art 12
Foreign-currency loans by Rwandan lenders	FX cash flow at least 120% of debt service; non-resident collateral at least 120%	Directive N° 46/2026
Movable security registry fees	RWF 20,000 register; RWF 10,000 amend or transfer; RWF 1,000 remove	RDB tariff; Law N° 34/2013

Taking and enforcing a mortgage over a Rwandan property

1 Search

Search the property by UPI on eMRS for existing mortgages and on the land register for the title, caveats and remaining lease term; check property tax and land tax status.

2 Consents

Identify the owner, any co-holders and spouses (Article 5 of Law N° 10/2009; Article 22 of the Land Law), any first-ranked lender and, for State land leased for strategic investment, the terms of the investor's agreement with the State.

3 Document

Sign a mortgage contract containing the Article 14 clauses on management, lease, sale and takeover and on the time, place and terms of sale; obtain a certified valuation and, for a company, a notarised board resolution.

4 Register

File the notarised abstract, valuation, contract and fee on eMRS; the certificate issues by email and LAIS records a caveat. Unregistered, the mortgage is not valid.

5 Default notice

On default, serve written notice of the chosen remedy with a copy to the Registrar General, and wait 30 working days from the Registrar General's receipt.

6 Receiver and auction

Ask the Registrar General to appoint a receiver; the receiver advertises and sells by auction at market price under the Registrar General's instructions.

7 Distribute and discharge

Apply the proceeds in the Article 22 order, return any balance to the owner and deregister the mortgage so the purchaser takes a clean title.

WORKED EXAMPLE

Enforcing a development loan over a Kigali office building

A Rwandan bank lent RWF 2,000,000,000 to a developer, secured by a first-ranked mortgage over the developer's emphyteutic lease of a Kigali plot and the office building on it; a second lender holds a second mortgage for RWF 200,000,000. The developer defaults. All figures are illustrative.

Notice	The bank serves notice choosing sale, copied to the Registrar General, who receives it on 2 March; the bank may act after 30 working days.
Receiver	The Registrar General appoints a receiver; agreed remuneration is the maximum 5% of the amount received.
Auction	The property is advertised and sold at auction for RWF 2,600,000,000; the developer did not pay off the debt before the sale was agreed.
1. Taxes and charges	Property tax arrears of RWF 30,000,000.

2. Costs and receiver	Auction expenses RWF 20,000,000; receiver 5% x RWF 2,600,000,000 = RWF 130,000,000.
3. First mortgage	Outstanding principal and interest RWF 2,150,000,000.
4. Second mortgage	RWF 200,000,000, paid in full.
5. Balance to owner	RWF 2,600,000,000 - 30,000,000 - 150,000,000 - 2,150,000,000 - 200,000,000 = RWF 70,000,000.

Had the loan been in US dollars from a Rwandan bank, Directive N° 46/2026 would have required the developer to earn or be authorised to transact in foreign currency, with cash flow covering 120% of debt service.

The buyer takes the lease free of both mortgages but subject to the remaining lease term and any use conditions attached to it.

Questions investors ask

Where is a mortgage over land registered in Rwanda?

With the Office of the Registrar General at the Rwanda Development Board, online through the Electronic Mortgage Registration System (eMRS). Article 4 of Law N° 10/2009 makes the mortgage valid only when recorded in that register; eMRS is linked to the land information system, which records a caveat on the land title automatically.

Can a leasehold be mortgaged in Rwanda?

Yes. Law N° 10/2009 defines a right to land as any right to immovable property, including ownership, leasehold and sublease, so an emphyteutic lease can be mortgaged. A strategic State land lessee may mortgage the land but the buyer must keep its investment use, while a concessionaire may mortgage only its rights over the property on the land.

How does a bank enforce a mortgage in Rwanda?

Out of court. The lender serves written notice of its chosen remedy with a copy to the Registrar General and waits 30 working days; the Registrar General then appoints a receiver, paid at most 5% of receipts, who sells the property at market price by public auction and pays taxes, costs and lenders in the order set by Article 22.

Does a spouse have to consent to a mortgage in Rwanda?

For a matrimonial home, yes: Article 5 of Law N° 10/2009 makes the mortgage valid only if signed by the mortgagor and the spouse living there, or with evidence of their consensus, and the lender must check whether a spouse exists. Jointly held land also needs both spouses' approval under Article 22 of the Land Law.

Can a foreign bank take security over Rwandan property?

No statutory bar has been found, and resident borrowers may freely borrow in foreign currency from non-residents. The foreign lender must register on eMRS, usually through a local agent, and include the enforcement clauses Article 14 requires. Rwandan lenders' foreign-currency loans are restricted by Directive N° 46/2026.

Are real estate agents regulated in Rwanda?

Not by a licensing regime yet: draft brokerage and property management regulations were under consultation in July 2026. Agents are, however, reporting persons under the 2025 anti-money laundering law and must carry out due diligence on both buyer and seller in every real estate transaction and report suspicious ones within 24 hours.

THE 2027 HORIZON

- Adoption of the real estate brokerage and property management regulations consulted on in July 2026, which would require brokers and property managers to be certified and licensed and give listed properties reference numbers.
- Establishment of a professional body for real estate practitioners, reported on 28 September 2026 as being prepared by the Government.
- The draft Capital Market Business Bill of August 2025, which would replace Law N° 01/2011 regulating the capital market and could affect how REITs and other real estate funds are offered.
- New BNR instruments under Law N° 033/2026 of 24/07/2026, which may revisit foreign-currency lending and authorisation rules that affect developers' financing.

Terms you will meet in the documents

English	Kinyarwanda	French	Meaning
Mortgage	<i>ubugwate</i>	<i>hypothèque</i>	Security over immovable property, valid when recorded in the Registrar General's register (Law N° 10/2009).
Mortgagee	—	<i>créancier hypothécaire</i>	The lender that holds the mortgage and may enforce it on default.
Receiver	—	<i>administrateur d'hypothèque</i>	The person the Registrar General appoints to manage and sell mortgaged property, paid at most 5% of receipts (Articles 16 to 19 of Law N° 10/2009).
Registrar General	<i>Umwanditsi Mukuru</i>	<i>Registraire Général</i>	The RDB officer who keeps the companies register and the mortgage register.

English	Kinyarwanda	French	Meaning
Caveat	<i>itambamira</i>	<i>opposition</i>	An entry on the land register that blocks dealings without the holder's consent; eMRS triggers one when a mortgage is registered.
Secured creditor	<i>uberewemo umwenda ufite ingwate</i>	<i>créancier garanti</i>	A creditor holding security, whose claim is not stayed by insolvency except during a reorganisation application (Law N° 075/2021).
Real estate development	—	<i>promotion immobilière</i>	Developing plots and buildings for others, subject to authorisation under Article 30 of Law N° 10/2012.
Emphyteutic lease	<i>ubukode burambye</i>	<i>bail emphytéotique</i>	The long lease from the State that is the usual collateral for Rwandan real estate loans.

FOREIGN V RWANDAN INVESTOR

The mortgage law draws no distinction by nationality: a foreign-owned Rwandan company, a foreign lender and a Rwandan bank use the same eMRS registration, the same priority rules and the same receivership and auction. The differences come from elsewhere. A foreign borrower's collateral is almost always an emphyteutic lease, whose remaining term and renewal (a written application at least 90 days before expiry) limit what a bank will lend; a Rwandan may hold freehold. Foreign-currency lending by Rwandan lenders is restricted by Directive N° 46/2026, which demands 120% collateral from non-residents, and an offshore lender needs a local agent to register and enforce. An East African Community (EAC) or COMESA national is a foreigner for the Land Law, even though Article 2 of the Investment Code does not class it as a foreign investor, so its collateral is also a lease.

WATCH OUT FOR

- Unregistered mortgages: Article 4 makes registration a condition of validity, and an unregistered charge cannot be enforced.
- Missing spousal consent on a matrimonial home or jointly held land, which can defeat the security.
- Mortgage contracts without the Article 14 clauses on management, lease, sale and takeover and on the terms of sale, which Law N° 13/2010 made compulsory.
- Counting the 30-day notice in calendar days, or from service on the borrower instead of the Registrar General's receipt.
- Security over a strategic concession, where only the rights over the property on the land, not the land, can be mortgaged.
- Dollar loans from Rwandan lenders to developers with franc income, which Directive N° 46/2026 does not permit without authorisation.

OFFICIAL SOURCES

- RwandaLII: Law N° 10/2009 of 14/05/2009 on mortgages and Law N° 13/2010 of 07/05/2010 modifying and complementing it — <https://rwandalii.org/akn/rw/act/law/2009/10/eng@2009-05-15>
- Rwanda Development Board: The Mortgage Law Simplified (eMRS registration, fees and enforcement) — <https://rdb.rw/wp-content/uploads/2018/02/Booklet-Mortgage.pdf>
- Rwanda Development Board, Office of the Registrar General: security interests in movable property, fee tariffs — <https://org.rdb.rw/security-interests-in-movable-property/fee-tariffs/>
- National Bank of Rwanda: Directive N° 46/2026 of 08/04/2026 on lending in foreign currency and foreign exchange regulations — <https://www.bnr.rw>
- Capital Market Authority: Guidelines No. 21 of 05/07/2016 governing the development of Real Estate Investment Trusts — https://www.cma.rw/fileadmin/user_upload/Guidelines_governing_the_development_of_real_estate_investment_trust.pdf
- Official Gazette n° Special of 10/06/2021: Law N° 27/2021 of 10/06/2021 governing land, Articles 11, 12 and 21 (copy hosted by REMA) — https://www.rema.gov.rw/fileadmin/user_upload/REMA/Publications/Laws_and_Regulations/Laws/5-Land_Law_2021.pdf