How to Buy Property in Pakistan

This article explains the general procedures for buying property in Pakistan. Read on for instructions, tips and warnings that you must consider before buying property in Pakistan.

Steps

1. **First, decide where you want to buy property.** Pick a city and even a neighborhood that you like. Do extensive research and consider visiting possible areas before coming to a decision.

2. **Figure out your budget.** How much money can you afford to spend on property, and how much of that will go to agents, furnishing, and other expenses? Consider factors like your income, expenses for yourself and your family, and amount of money saved.

3. **Think about why you want to buy property.** Are you planning to use the space, to live or work in? Or is the property a financial investment that you hope to make money on later?

4. **Decide what kind of property you want to buy.** Are you looking for a house, an apartment, an office building, or a vacant lot on which you can build whatever you want? Do you want arable land in the countryside for farming? Decide what kind of property you’re looking for.

5. **Decide how much land you want to buy.** If you’re buying a house, how big do you want it to be, and how much space do you want around it? If you’re buying land for a farm, think about how much space you’ll need to appropriately develop and run your farm.

6. **Contact a real estate agent.** Using a Pakistani real estate agent will help you negotiate the details of buying property in Pakistan, which is particularly helpful if you’re purchasing from abroad. A real estate agent is also very familiar with property in the area, so they will be able to show you properties meeting your criteria.
   - Research real estate agents online, read reviews and stories of others’ experiences, and find the best real estate agent in your area.

7. **When you find a property you like, meet the seller directly.** With your agent, examine the property thoroughly. Ask questions and visit the property to see if you like it.

8. **When you choose a property, negotiate the price.** Haggle with the seller to find the right price for both of you, without paying too much.

9. **Confirm the authenticity of property you want to buy.** Take the registry file to the registrar office and confirm that the property is original and legitimate. Then go to Patwar Khana, the property registration office, and transfer the property to your name. They will walk you through any other administrative proceedings necessary when purchasing property.

10. **Finally, pay for the property.** Decide on the method of payment and make all payments necessary. Also pay the commission to the property agent, if you bought the property through the agent.

Community Q&A

**Question**

Can you check land ownership online?
The property business system is not very advanced in Pakistan. You have to ask for a copy of papers from your estate agent, and consult any property lawyers.

Question
How much do I need in order to buy a two-bedroom house and some land outside the house?

Community Answer
Prices greatly vary. It depends on the city and the neighborhoods, as well as the facilities.

Question
Do I need to be there when I buy a property?

Community Answer
It is recommended that you are there if you buy a property. Though there are some policies where you can buy a property even when you are not there.

Tips

- Registrar office holds the registries of properties and you can visit the registrar office in the district courts, which hold separate departments dealing with the properties.
- Registry file confirms the real ownership of the property and its other particulars which confirm the location, area and value of the property.
- Patwaari, an officer in the patwar khana is supposed to transfer the property to your name. This process is called as 'intagaal'.
- After making mind for buying a particular property, you must give token (an initial part payment) to the seller for getting the photocopy of original property file, which in fact is the registry file of the property.

Warnings

- Agents may also hide the flaws in property. So, you need to scrutinize the property yourself and be skeptic in your dealings.
- Patwaaris sometimes ask for bribe to complete your transaction. So, its better for you to opt the legitimate way so that the patwaaris may not fool you.