

# GHANA REAL ESTATE INVESTMENT GUIDE

A PLAIN-LANGUAGE GUIDE TO BUYING LAND SAFELY IN GHANA · PDBGLOBAL.COM



ADVISORY SERIES · LAND & RISK

# Land Title Due Diligence

The complete framework for buying land in Ghana  
— without buying a dispute.

- 01** **Why title comes first**  
THE WHOLE GAME, EXPLAINED IN PLAIN LANGUAGE
- 12** **Warning signs that should stop a sale**  
WHAT TO WATCH FOR, RANKED BY HOW SERIOUS
- 07** **Checks every buyer should run**  
FAMILY & CHIEF'S CONSENT · BOUNDARIES · HIDDEN CLAIMS



# Seven simple checks, in the right order

This guide is more than a checklist. For every item it tells you what to check, why it matters, how to do it, and when to get help – in plain language, with nothing assumed about what you already know.

<b>7</b> SHORT CHECKLISTS	<b>36</b> THINGS TO CHECK	<b>12</b> WARNING SIGNS	<b>13<sup>yr</sup></b> YEARS OF GHANA KNOW-HOW
<b>01</b>	<b>Checking the documents</b>		6 CHECKS
<b>02</b>	<b>Checking who owns it</b>		6 CHECKS
<b>03</b>	<b>The Lands Commission search</b>		5 CHECKS
<b>04</b>	<b>Checking the boundaries</b>		5 CHECKS
<b>05</b>	<b>Family &amp; customary land</b>		4 CHECKS
<b>06</b>	<b>The land itself</b>		4 CHECKS
<b>07</b>	<b>Permits &amp; planning rules</b>		6 CHECKS

# Land should be a blessing, not a battle

Every week, somewhere in this country, someone hands over their savings for a piece of land that was never safe to buy.

I have spent most of my working life around land in Ghana — first inside the system that records it, and ever since helping people buy, value, and hold it with confidence. In all that time, one thing has not changed. The people who get hurt are almost never careless. They are hopeful, hardworking, and trusting. They simply did not know which questions to ask, or who to ask them of. That gap is what this guide is here to close.

The hard truth about land is that the danger is rarely the land itself. It is what you cannot see from the roadside — a name that does not match, a family member who never agreed, a loan that was never cleared, a boundary that quietly moved. None of it shows up in a handshake. All of it shows up later, when the money is gone and the only road left runs through a courtroom.

The good news is just as simple. Almost every one of these problems can be caught beforehand, by ordinary people, with a few days of patient checking. You do not need to be a lawyer or a surveyor to begin. You need to know what to look at, and to trust the feeling that tells you to slow down when something is not right.

So we have taken what professionals do, removed the jargon, and laid it out in plain steps anyone can follow. Read it before you pay, not after. Use it to ask sharper questions. And when a check is bigger than you can handle alone, treat that as your cue to bring in help — not as a reason to look away.

Land has lifted more families in Ghana than almost anything else. Done with care, it still can. Let this guide help you buy with your eyes open.

*Felix Nikoi Hammond*

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Managing Director · Property Databank Ghana



## START HERE

# Buying land in Ghana: check the title first

Land can be a great investment. It can also go wrong fast. The thing that protects you is simple – making sure the person selling really owns the land, and that nobody else can claim it.

BY FELIX NIKOI HAMMOND, MRICS · MANAGING DIRECTOR, PROPERTY DATABANK GHANA

**B**uying land is one of the best ways to grow your money in Ghana. It is also one of the easiest ways to lose it. The danger is rarely the land itself. It is what you cannot see – a hidden claim, a missing signature, a sale that has already happened.

The problem, in one sentence: you pay for a piece of land, and later someone else turns up saying it is theirs. Maybe the seller never really owned it. Maybe the same plot was sold to two or three people. Maybe a family signed the papers, but one important member did not agree. The trouble can show up next month, or in ten years. When it does, it is slow, costly, and stressful to fix.

## Why land here is tricky

In Ghana, most land is not owned by the government. A lot of it belongs to families and to traditional communities – what people call family land and stool or skin land – and chiefs and family heads look after it on everyone's behalf. This is normal and accepted. But it means one piece of land can have several owners, or several rights, at the same time. So the real question is never just “does this person want to sell?” It is “does this person actually have the right to sell, and has everyone who needs to agree, agreed?”

## What “title” really means

Title is just a plain word for your legal right to the land. In Ghana, that right is recorded at the Lands Commission – the government office that keeps the official record of who owns what. Good title is written down, up to date, and has no other claims hanging over it. Weak title is missing, old, or

carries a problem the seller might not mention – an unpaid loan, a warning filed by someone else, or a court case. The papers a seller shows you are only the start. What counts is what the official record says, and what you can see for yourself when you visit the land.

**“The cheapest mistake in land is the one you catch before you pay.”**

## The things that go wrong

Most problems come from a short list. The same plot sold more than once. Family or community land sold without everyone's agreement. Boundaries on paper that do not match the markers on the ground, or a neighbour's wall that has crept over the line. A loan or a court case the seller hoped you would not find. And land that is hard to use at all – because it floods, sits in a mining area or a protected forest, or already has buildings put up without permission.

## What “checking” actually does

Checking the land before you pay does not promise that nothing can ever go wrong. What it does is more useful. It makes the risks clear, puts them in writing, and keeps them as small as possible. A good check answers three questions. Does the



seller have the right to sell? Is the land really what they say it is? And is there any claim, debt, or rule attached to it that you should know about?

### **How to use this guide**

The pages that follow turn those three questions into a simple set of checks, grouped into seven short lists. Take them one at a time. None of them

needs a lawyer to begin, though some will tell you when it is wise to bring one in. Whenever something does not add up, stop and ask for help before you go further. A careful check costs very little next to a piece of land you have to fight to keep.



# What each check gives you

Work through the seven lists in order, and finish one before you start the next. You do not need to be an expert. Where a check is more than you can do alone, it will tell you. The moment something looks wrong, stop and get advice before any money changes hands.

## **01** THE CHECK

Each item starts with the one thing you need to confirm before you trust it and move on.

## **02** WHY IT MATTERS

Then, in plain terms, what can go wrong if you skip that check.

## **03** HOW TO CHECK IT

Next come the simple steps to take, and which office or person to ask.

## **04** WHEN TO GET HELP

And finally, the signs that mean you should stop and bring in a professional before paying.

### ONE SIMPLE RULE

If a seller is rushing you, or an answer keeps changing, treat that as a reason to slow down — not to hurry up. Honest sellers do not mind careful buyers.

## CHECKLIST

# 01 Checking the documents

Start with the paperwork. You want to be sure the seller really has the documents that prove they own the land, and that those documents are real, up to date, and complete. Missing or odd paperwork is often the first sign of trouble.

## Title deed

The document that names the legal owner, recorded at the Lands Commission

### WHY IT MATTERS

The title deed is the main proof of who owns the land. If it is not registered, or it names someone other than the seller, that is a sign the seller may not really own it.

### HOW TO INVESTIGATE

Ask to see the original — not a photocopy. Check the name on it matches the seller's ID exactly. Make sure it is a full, registered deed, not a temporary or 'pending' one. If it names a different person or company, ask why the seller is the one selling.

## Survey plan

An official map showing the exact size and edges of the land

### WHY IT MATTERS

The survey plan is what fixes the boundaries on paper. If it does not match the land on the ground, you can end up in a boundary dispute later.

### HOW TO INVESTIGATE

Get the official survey plan from the Lands Commission and check its number and date. Compare what it shows to the actual land. If the plan is more than about ten years old, it is worth paying a surveyor to measure the land again.

## Proof of full ownership

Clear evidence the seller owns all of the land, not just a share

### WHY IT MATTERS

Sometimes a piece of land is owned by more than one person. If the seller owns only part of it, the other owners can later say the sale was not allowed.

### HOW TO INVESTIGATE

Ask for documents that show exactly what share the seller owns — for example inheritance papers or a family agreement. If other people own a share too, get their written agreement to the sale before you go ahead.

## Loan cleared

If the land backed a loan, written proof from the lender that it is fully paid

### WHY IT MATTERS

If the land was used as security for a loan that is not yet paid off, the lender still has a claim on it — and that claim can become your problem after you buy.

### HOW TO INVESTIGATE

Ask the seller for a letter from the lender (often called a 'discharge letter') confirming the loan is fully repaid and the lender no longer has a claim. Then check at the Lands Commission that no loan is still recorded against the land.

## Property tax receipts

Proof that property taxes are paid and nothing is owed

### WHY IT MATTERS

If taxes on the land have not been paid, the government has a claim for the unpaid amount — and as the new owner, you can be left to settle it.

### HOW TO INVESTIGATE

Ask for recent tax receipts and check that nothing is owed. If you are not sure, ask the local council directly what, if anything, is still outstanding.

## Building permit

For land with a building on it, proof the building was approved

### WHY IT MATTERS

A building put up without permission can be fined or even ordered to be pulled down, and banks may refuse to lend on it or insure it.

### HOW TO INVESTIGATE

Ask for the building permit and check it matches the building that is actually there. For older buildings, find out whether a permit was needed at the time. If there is no permit, ask whether the building can still be made legal.

## CHECKLIST

# 02 Checking who owns it

The papers can look fine and the person in front of you can still not have the right to sell. This list helps you confirm the seller truly has that right – and spot the cases where someone else has to agree first.

## The name matches

The same name on the deed, the seller's ID, and the sale agreement

### WHY IT MATTERS

Small differences – a missing middle name, a maiden name, a different spelling – can cause real confusion about who actually owns the land.

### HOW TO INVESTIGATE

Put the deed, the seller's ID, and the sale agreement side by side. The name should match on all three. If it does not, ask the seller to explain in writing, and get proof if they changed their name.

## Valid ID

Current, government-issued ID that matches the seller

### WHY IT MATTERS

Expired or odd identification can be a sign that the person is not who they say they are.

### HOW TO INVESTIGATE

Ask for a national ID, passport, or driver's licence that has not expired. Check the photo and name against the person in front of you, and against the deed. Keep copies.

## Free to sell

No court order or other legal block stands in the way

### WHY IT MATTERS

A court order can freeze land and stop it being sold. A sale made anyway can be cancelled later.

### HOW TO INVESTIGATE

Ask the seller to state in writing that the land is not tied up in any court case, loan, or freeze. For a large purchase, it is worth paying for a court and records search to confirm it.



## Co-owners agree

If more than one person owns the land, all of them agree to sell

### WHY IT MATTERS

One owner cannot sell land that belongs to several people. An owner who did not agree can undo the sale later.

### HOW TO INVESTIGATE

Find out from the deed and the records whether anyone else owns a share. Get each of them to agree in writing, signed and dated. If one cannot be found, you may need a court's permission to go ahead.

## The family agrees

For family land, everyone with a say has agreed

### WHY IT MATTERS

Family land usually needs the agreement of the family, not just one person. Without it, the sale can be challenged and undone.

### HOW TO INVESTIGATE

Meet the head of the family and the main members. Find out who has a say in the land, and get each of them to agree in writing. Make sure they understood what they were agreeing to.

## The chief agrees

For stool or skin land, the traditional owner has approved

### WHY IT MATTERS

Land held by a traditional community needs the approval of its chief or stool. Without it, the sale may not be valid under customary law.

### HOW TO INVESTIGATE

Find out which chief or stool the land belongs to, and get their written approval. Ask for proof that the elders were properly consulted. For a big purchase, meet them in person.

## CHECKLIST

# 03 The Lands Commission search

The Lands Commission is the government office that keeps the official record of land. A 'search' is simply a request to see what that record says about one piece of land — who owns it, and whether any loans, warnings, or disputes are noted against it. It is one of the most important checks you can do.

## The search is done

A certified search result from the Lands Commission, on their letterhead

### WHY IT MATTERS

Until you see the official record, you are taking the seller's word for everything. The search is what lets you check it.

### HOW TO INVESTIGATE

Go to the Lands Commission yourself, or pay an agent to do it. It usually takes a few days. Ask for a certified printout on their letterhead, and keep it safe.

## The record names the seller

The official owner on record is the person selling

### WHY IT MATTERS

If the record shows a different owner, that person — not your seller — is the one who can sell.

### HOW TO INVESTIGATE

Check the name on the search matches the seller's ID. If it is different, find out why. If the recorded owner has died, ask how the land passed on, and to whom.

## No loans against the land

The record shows no unpaid loan tied to the land

### WHY IT MATTERS

If a loan is recorded against the land, the lender has a claim on it, and you cannot get a clean transfer until that is cleared.

### HOW TO INVESTIGATE

If the search shows a loan, ask for a letter from the lender confirming it is paid, and make sure the record is updated before you complete the purchase.



## No warnings

No one has filed a formal claim, known as a caveat

### WHY IT MATTERS

A caveat is a note someone files to say they have a claim on the land. It usually means there is an unresolved dispute.

### HOW TO INVESTIGATE

If the search shows a caveat, find out who filed it and why, and get it sorted out or removed before you buy.

## No disputes

Nothing on record shows a fight over the land

### WHY IT MATTERS

A recorded dispute or court order means someone is challenging the ownership, and the land may be frozen or restricted.

### HOW TO INVESTIGATE

If anything shows up, get copies of the papers and ask a lawyer what it means before you go further.

## CHECKLIST

# 04 Checking the boundaries

This is about making sure the land you are shown is the same land that is on paper — the right size, in the right place, with clear edges. Boundary fights are slow and bitter, so it is far better to catch any problem now.

## Get a proper survey

A licensed surveyor measures the land with GPS

### WHY IT MATTERS

A modern survey shows exactly where the boundaries are. Without one, problems with the size or position of the land can stay hidden until they cause trouble.

### HOW TO INVESTIGATE

Hire a licensed surveyor to measure the land and compare it to the official plan. Ask for a signed report with the GPS points.

## Survey matches the plan

The surveyor's measurements line up with the official plan

### WHY IT MATTERS

If the two do not match, either the plan is wrong or the land has changed since it was drawn — both cause problems.

### HOW TO INVESTIGATE

Compare the survey and the official plan carefully. Note anything that does not line up — the position, the size, or the markers.

## Nothing crosses onto a neighbour

The land and any buildings stay within the line

### WHY IT MATTERS

If the land or a building crosses onto a neighbour's plot, they can take you to court, and building work can be stopped.

### HOW TO INVESTIGATE

Use the survey, and a walk around the edges, to check that nothing extends past the boundary.

## No neighbour crosses onto you

No neighbour's wall or building sits on the land

### WHY IT MATTERS

If a neighbour has built over the line, sorting it out can be slow — and if it has gone on a long time, they may even gain a right to that strip.

### HOW TO INVESTIGATE

Check with the survey and on foot for anything that has crept in, and find out how long it has been there.



## The markers match the plan

The pegs or markers on the ground are where the plan says

### WHY IT MATTERS

Markers can be moved, removed, or lost over time, leaving it unclear where the land really begins and ends.

### HOW TO INVESTIGATE

Walk the land and find the markers shown on the plan — pegs, stones, trees, streams. Check each one is where it should be.



## CHECKLIST

# 05 Family & customary land

Family land, and stool or skin land, come with extra steps, because the land belongs to a group rather than one person. This list helps you make sure the right people have agreed, and that there is no unsettled question over who is in charge.

## You know who controls it

You know which chief, stool, or family head is in charge

### WHY IT MATTERS

Different traditional owners follow different rules. You cannot get the right agreement until you know who to ask.

### HOW TO INVESTIGATE

Ask the seller and the neighbours which chief or stool the land belongs to, and confirm the name of the current leader.

## You have written approval

A signed, dated letter of agreement from the chief or stool

### WHY IT MATTERS

A spoken 'yes' is easy to deny later. A signed letter is proof the right authority agreed.

### HOW TO INVESTIGATE

Get a letter from the chief or stool agreeing to the sale, signed and dated.

## Inheritance is settled

It is clear who the family head is and who has inherited rights

### WHY IT MATTERS

Fights over who inherits land are some of the hardest in Ghana. If it is not settled, someone can appear later and challenge the sale.

### HOW TO INVESTIGATE

For family land, find out the history – who is the recognised family head, and who has a claim through inheritance.

## Everyone with a claim agrees

Every family member with a right to the land has agreed

### WHY IT MATTERS

Wives, children, parents, and brothers and sisters can all have rights. Any one of them who did not agree can challenge the sale later.

### HOW TO INVESTIGATE

List everyone in the family with a possible claim, and get each one to agree in writing. Make sure they understood what they were signing.



## CHECKLIST

# 06 The land itself

Even with clean papers, the land itself can carry problems — it might flood, sit in a restricted area, or have no water or power. This list is about what the land is actually like, and what you would be allowed to do with it.

## Check for flooding

Whether the land floods or sits in a flood-risk area

### WHY IT MATTERS

Land that floods is hard to build on, hard to insure, and can come with government restrictions.

### HOW TO INVESTIGATE

Ask whether it has flooded before, check with the local council and the Environmental Protection Agency, and visit during the rainy season if you can.

## Check for mining

Whether the land is in a mining area

### WHY IT MATTERS

Land in a mining area can come with mining rights or restrictions, and that can limit what you are able to do with it.

### HOW TO INVESTIGATE

Ask the Minerals Commission whether the land sits in a mining area, and look into the area's mining history.

## Check protected areas

Whether the land is in a forest, reserve, or sacred area

### WHY IT MATTERS

Protected land comes with rules, and building on it may be limited or not allowed at all.

### HOW TO INVESTIGATE

Check with the Forestry Commission and the Environmental Protection Agency whether the land is protected.

## Check water and power

Whether water, electricity, and drainage can be reached

### WHY IT MATTERS

If there is no water, power, or drainage nearby, bringing them in can be very expensive.

### HOW TO INVESTIGATE

Find out whether the land can connect to public water, the electricity grid, and proper drainage.



## CHECKLIST

# 07 Permits & planning rules

Finally, check the rules. Councils decide what can be built where, and some uses need extra permission. This list helps you confirm the land can legally be used the way you have in mind, with nothing left outstanding against it.

## Your plan is allowed

The council allows the use you have in mind

### WHY IT MATTERS

Land is set aside for certain uses. If yours is not allowed, you would need special permission, which is slow and not guaranteed.

### HOW TO INVESTIGATE

Ask the local planning office how the land is classified, and check that what you want to do with it is allowed.

## Existing buildings are approved

Any building already there has a permit

### WHY IT MATTERS

A building without a permit can be fined or pulled down, and banks may not lend on it.

### HOW TO INVESTIGATE

Ask for the permits for any buildings, and check they match what is actually built.

## Environmental permits, if needed

Any environmental permit your plans require is in place

### WHY IT MATTERS

Some uses need an environmental permit. Going ahead without one can bring fines and legal trouble.

### HOW TO INVESTIGATE

Find out whether your plans need an environmental permit, and if so, check it has been obtained.

## All approvals on file

Every approval your project needs has been collected

### WHY IT MATTERS

Some projects need a yes from more than one office. A single missing approval can stop you using the land.

### HOW TO INVESTIGATE

Work out which offices have a say over the land, and check you have every approval, in writing.

## **Nothing outstanding**

No unresolved breaches are recorded against the land

### WHY IT MATTERS

An unresolved breach means the land does not meet the rules. The owner can be fined and made to fix it – and that becomes yours after you buy.

### HOW TO INVESTIGATE

Ask the local planning office whether anything is recorded against the land.

## **Taxes up to date**

No property tax is owed

### WHY IT MATTERS

Unpaid property tax becomes a claim on the land, with penalties on top – and the new owner can be left to clear it.

### HOW TO INVESTIGATE

Ask the local council for a statement and check that nothing is owed.

## STOP &amp; LOOK HARDER

# Twelve warning signs

These are the signs that should make you stop and look harder before you go any further. None of them means a deal is dead. They mean: slow down, write things down, and get advice. Do not wave them away.

- Critical — could sink the deal or block it
- Red flag — a real problem to sort out first
- Warning — check it carefully before you trust it

- **The land is registered to someone other than the seller** CRITICAL  
The seller may have no right to sell it at all.

- **Family members will not sign their agreement** CRITICAL  
Anyone who refuses can undo the sale later.

- **Someone else is running a business on the land** CRITICAL  
A tenant may have the right to stay, which limits what you can do.

- **Neighbours say part of the land is theirs** CRITICAL  
An active fight over the boundary is a serious risk.

- **The seller cannot show the original title deed** RED FLAG  
Often a sign of an ownership problem, fraud, or lost papers.

- **The land has changed hands several times quickly** RED FLAG  
Fast resales can hide a problem earlier buyers found.

- **No clear proof a past loan was paid off** RED FLAG  
An unpaid loan can pass to you, and the lender may still have a claim.

- **The chief's or family's agreement is vague** RED FLAG  
Unclear agreement from the traditional owner invites a dispute.

- **The land floods or sits in a sensitive area** RED FLAG  
Expect building limits, insurance problems, and extra liability.



- **Buildings on the land have no permits**

RED FLAG

They can be fined or ordered to be pulled down.

- **The price is far above or below similar land**

WARNING

A very low price can hide a problem; a very high one may be inflated.

- **Government offices disagree about where the land is**

WARNING

Conflicting information about the location or boundaries points to trouble.

# Buy with confidence — clear title, eyes open, no nasty surprises.

If you have hit a warning sign, are unsure about any check, or just want someone experienced beside you, Property Databank can do this work with you — going through each step, and bringing in the right surveyor, lawyer, or traditional-authority advisor whenever you need one.



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This guide is for general information only. It is not legal or financial advice. For any specific purchase, get advice from a qualified lawyer and other professionals before you commit. It reflects Ghana law and practice as of June 2026, which can change over time.

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