

# Rates Clearance Certificate

*... All You Need to Know*



## Needs Office & Legislative Requirement

**Address Clearance Certificate (RCC)**  
 Each municipal government jurisdiction has varying rules on such matters. The details of municipal council jurisdiction are:

This guide will provide you with insight into the significance of the RCC, the legal process of obtaining one, and the effects of municipal council on the transfer process.

This vital information covers property taxes, assessments and charges in building, assessing, legal transactions, insurance, title and zoning regulations and zoning.

## What is a Rates Clearance Certificate?

A Rates Clearance Certificate is a legal document issued by a municipality certifying that all municipal debts due to a property have been paid in full under Section 226(2) of the Municipalities Act, 2001. This includes outstanding taxes, service charges, and other municipal fees, such as water and property fees.

Without this certificate, a property sale cannot be finalized because the transfer of ownership cannot be registered at the Land Registry Office.

However, many people mistakenly believe that an RCC covers all debts due to the property. In fact, it only certifies that municipal debts for the past year were **not** missing from your fully settled.

Depending on the municipality, the RCC may go by various names, including Clearance Certificate, Rates Clearance Certificate, Rates RCC Certificate, Water and Electricity Clearance Certificate, Debt Rates Clearance Certificate.

Despite these different titles, they all serve the same purpose: to clear all the existing municipal taxes and charges.

## When is a Rates Clearance Certificate Required?

- When selling a property, a property owner is required to provide a Rates Clearance Certificate to the buyer.
- When buying a property, a buyer is required to provide a Rates Clearance Certificate to the seller.
- When transferring a property, a property owner is required to provide a Rates Clearance Certificate to the Land Registry Office.
- When applying for a mortgage, a lender is required to provide a Rates Clearance Certificate to the borrower.

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# Mortgage Rates How To Clearance

**Anthony S. Fauci**



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