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# REAL ESTATE INVESTOR®

MAGAZINE

JUNE 2025 #180



**UNLOCK PROPERTY DEALS**
Winning Strategies for a Slow Market

**SIMPLIFY AI INTEGRATION**
The Power of External Tools

**MANAGING AIRBNB IN YOUR COMPLEX?**
5 Policies that really work

## GREEFF CHRISTIE'S INTERNATIONAL

Tim Greeff powering the future of Real Estate with Tech & Tradition

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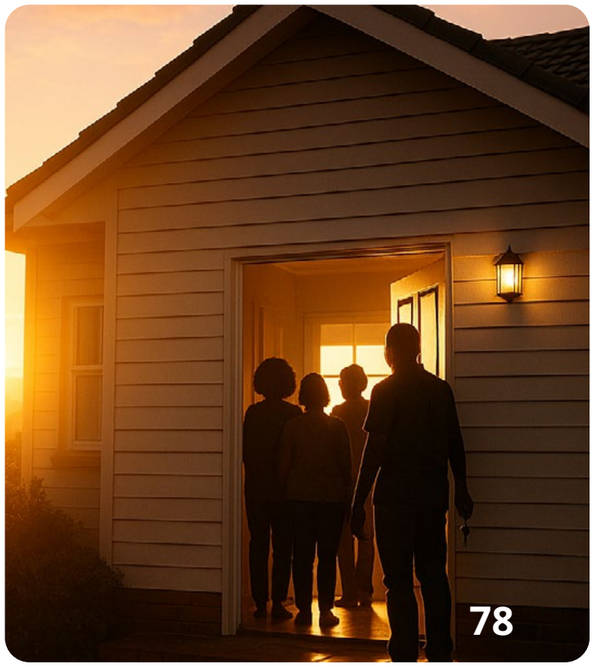












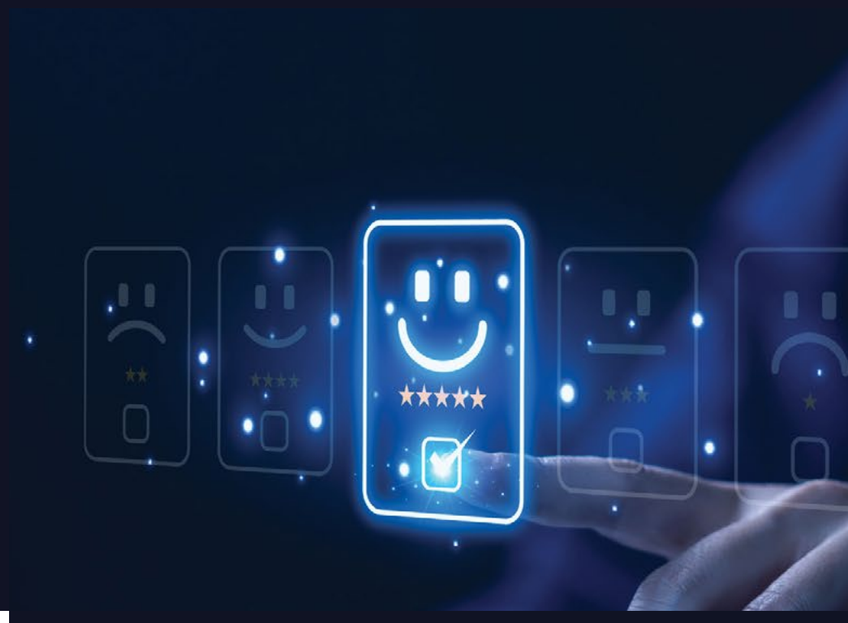
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# Boost Your Earnings with Exclusive After-Sales Services

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## Editor's Viewpoint

# **Why South Africa still holds the edge:** Courage, Commitment & Collective Wins

As winter settles in, the season brings clarity and quiet resolve. It's a time for South African investors to pause, reflect and act with renewed purpose. Despite ongoing challenges this issue of Real Estate Investor Magazine highlights the resilience, innovation, and opportunity that still define our market.

We're proud to feature Tim Greeff of Greeff Christie's International Real Estate on our cover and in this month's feature story. Tim's journey bringing the freshness of youth, innovation and technology to a traditional business founded by his father, Mike, in 2001, navigating market turbulence, and aligning with a prestigious global brand offers invaluable lessons in leadership and longevity for every property professional and investor.

This edition is packed with insights, from navigating regulatory changes and building thriving short-term rental communities to mastering evictions and unlocking new funding models. Each page underscores a central truth: South Africa remains a land of possibility for those bold enough to engage.

RMB founder Paul Harris recently reminded us of the significant opportunities that persist in South Africa despite perceived challenges. Hosting an event at his luxury boutique hotel, Ellerman House, in Bantry Bay, Harris shared his experience of returning to SA after emigrating to Australia, emphasising that while South Africa faces real problems, it remains one of the most exciting countries to live in, provided you have the right mindset. "If you're leaving because you think there's no future here, think again," he urged, highlighting the ongoing need for change-makers, where even small efforts can have a profound impact.

Whether you're buying your first investment property or scaling your portfolio, now is the time to double down, stay engaged, and surround yourself with a team that shares your vision.

Here's to bold decisions, powerful partnerships, and purposeful action this winter.

*Neale Petersen*

**Founder & Editor-In-Chief**





**MASTER QUOTE**

"Do not wait for extraordinary circumstances to do good action, try to use ordinary situations."

- JEAN-PAUL RICHTER

Ask the Experts

# **Landlord Alert:** The Fixed Fee Strategy that can save you thousands in Eviction Costs



MEET OUR GUEST EXPERT

**ELIZE LE ROUX**

***CEO of Xpello***

## Question

**Every eviction I've experienced as a landlord has been both costly, sometimes exceeding R50,000 and is also extremely time-consuming.**

**As a residential eviction specialist, what is the most cost-effective, fixed-fee solution landlords can use to reduce risk and protect themselves when dealing with non-paying tenants?"**

## Answer from Elize le Roux

We completely understand where you're coming from evictions can be incredibly expensive and emotionally draining. We've seen costs shoot up past R50,000 and landlords stuck in long, drawn-out processes that feel like they'll never end. That's exactly why we created Xpello to take the unpredictability and stress out of the equation.

Xpello isn't just an eviction service, it's a complete breach management solution. Our goal is to help landlords avoid evictions in the first place. In fact, we've resolved 98% of lease breaches without needing to go to court, thanks to early legal intervention, structured negotiations, and clear resolution pathways. Most of the time, we can either restore the tenant's compliance or arrange for a voluntary exit saving you time, rental income, and legal fees.

But when eviction is unavoidable, Xpello takes over the entire legal process paying all legal fees to secure a court order. That means no nasty surprises or runaway costs. You get financial certainty, and we manage the process from start to finish.

What truly sets us apart is our hands-on case management. You're not left in the dark—we give you plain-language updates every step of the way. And because we have a panel of 27 expert attorneys across the country, you don't need to step foot in court. We've got you covered.

All of this is available at a fixed, affordable monthly fee: just R250 for residential leases and R300 for commercial. No hidden costs, no complicated legal bills, just peace of mind and real results.
At the end of the day, Xpello gives you back control. It's smart, proactive property protection that keeps your cash flow stable and your stress levels low.

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COVER STORY

# Legacy Meets Leadership: The Greeff Property Dynasty

*By Neale Petersen*



**In the ever-evolving world of real estate, few names carry as much weight in South Africa as Greeff. Pictured here, father-and-son duo Mike and Tim Greeff represent the powerful blend of tradition and innovation at the helm of Greeff Christie's International Real Estate.**

**Mike, the seasoned founder and visionary behind the brand's billion-rand success, brings decades of hard-earned wisdom, perseverance, and an unshakable entrepreneurial spirit.**

**At his side, Tim represents the next generation - dynamic, tech-forward, and razor-focused on scaling the business with cutting-edge marketing and systems innovation. Together, they are not only shaping the future of their company but also redefining excellence in South African luxury real estate.**

MASTER PROFILE

*By Neale Petersen*

# **Mike Greeff:** Building a Billion rand real estate Brand from scratch



**From Sweet Factory to Christie's: The Journey of a Relentless Entrepreneur**
**Mike Greeff, CEO and Founder of Greeff Christie's International Real Estate, has carved an extraordinary path through South Africa's property industry.**

**From humble beginnings and a failed sweet business to building a billion-rand real estate empire, his story is one of perseverance, strategy, and passion.**

Born and raised in Cape Town and schooled at Rondebosch Boy's High, Mike comes from a lineage with strong property instincts.

"My grandfather was brilliant with property," he recalls. "I realised it might be in my genes."

After an unsuccessful run in the sweets business, Mike knew he had to make a change. He joined Pam Golding and sold a house on his first day. That instant success lit the fire. "It's like a drug," he says.

**"When it bites, you realise the clarity of the transaction, the potential to earn, and the lack of common business headaches."**

From there, Mike rapidly moved up, joining Seeff and eventually co-owning a large regional license. By 2001, he launched Greeff Properties from home, closing R104 million in deals his first year. The rest, as they say, is history.

## Building a Boutique Powerhouse

"We got 90% market share in Zwaanswyk," he recalls proudly. He never borrowed money again after hard lessons from his previous venture. Instead, he ran the business with a "war chest," always prepared for tough times.

Under his leadership, the company hit the R1 billion turnover mark, a standout achievement in a competitive market. His approach? Candour, structure, and servant leadership. "I serve this company and its people."

## A Family Legacy and The Christie's Effect

A defining move came in 2013, when Mike aligned Greeff with Christie's International Real Estate, one of the world's most prestigious luxury property brands. This lifted the agency's status dramatically and attracted top-tier agents and clients.

Mike is also proud of grooming his son Tim Greeff, now the Regional Sales Director and a shareholder. "He's astute, business-minded, and has earned his place. The plan is for him to take the reins."

## Training, Tenacity and Tech

Mike believes that resilience and quick thinking are essential for success. "You have to handle rejection well and be able to think on your feet." He has championed agent training, launching the Greeff University to upskill teams in everything from negotiation to self-management.

"We focus on balance, execution, and always doing the basics properly." On the tech side, Greeff's tech-driven systems now connect with up to 50,000 people daily, via our state of the art CRM system.

**"Buyers aren't the problem," he says. "Stock is. And when there's a shortage, prices will rise."**



## We are not just Selling Homes - we are building Trust

Greeff's ethos is about creating trust, delivering top-tier service, and building a culture of transparency. "We're not everything to everybody. We are boutique, personal, and results-focused."

From selling homes for celebrities, presidents, and even royalty, to being investigated (and cleared) for an old high-profile transaction involving the Guptas, Mike has seen it all. Yet, he remains grounded: "Every deal is different. You learn from every client."

## Resilience, Reflection, and The Road Ahead

Mike admits he worked too hard at times, resulting in personal sacrifices. "But you only fail when you give up. You only lose money on the stock exchange when you sell."

He still sells occasionally and stays close to the ground. But more than anything, he's focused on maintaining high standards, growing the next generation of leadership, and protecting the unique Greeff brand.

His motto? Perseverance. It earned him his first school prize and remains his compass. "Roll up your sleeves. Do the basics properly.

Never stop." With 13 licensees, global exposure through Christie's, and a digital reach spanning nearly half a million people, Greeff Christie's is positioned for a strong future, rooted in family, integrity, and timeless real estate principles.

**"Perseverance is everything. You only fail when you give up."**

*MIKE GREEFF*



COVER PROFILE

# Greeff Christie's International and the future of Real Estate

*By Neale Petersen*

**Driving Innovation, Growing Nationally, and Modernising a Proud Legacy**
**Tim Greeff, proud partner of Greeff Christie's International Real Estate, is leading the charge into the next generation of real estate**

**With a clear operational focus, national growth ambitions, and a commitment to harnessing tech within a traditional agency model, Tim is not just continuing his father's legacy, he's transforming it.**

From a strong base in the Western Cape, Greeff Christie's has expanded its footprint under Tim's direction. With over 1.5 billion in annual sales from head office and with over R4 billion group-wide, Tim's leadership has added structure, scalability, and sharper systems to the operation. His vision blends old-school excellence with next-generation performance.

## The Operational Blueprint

Greeff Properties wasn't built overnight. While Mike has remained focused on broader strategic oversight, Tim currently leads five key sales branches operating under the head office. These are supported by a network of over 100 sales agents with regional managers.

From the Southern Suburbs and CBD to the Atlantic Seaboard, South Peninsula, and outlying areas, each region is strategically structured, well-resourced, and actively performance-managed.

**Each node is led by a regional manager and supported daily by our central operations team through Greeff's tech-enabled CRM system.**

**"We're a sales-first business," he says, "but we operate like a marketing agency. Great agents. Great content. Great systems."**

Greeff also drives client success through the in-house business development team, a key part of Greeff's Customer Relationship Coordinator and Marketing strategy. This approach is dedicated to optimising buyer-seller matching and maintaining a consistent pipeline for both agents and licensees.

A strong focus is placed on the referral ecosystem between sales and rentals, and across regions. "The business is built on relationships and recommendations. Our goal is to close that loop," he explains.

## Tech with Purpose, Not Just Buzzwords

At a time when tech trends dominate headlines, Tim remains grounded in application over hype. His belief: "We're not a tech company. We're a people business using tech to serve better."

That said, the firm is investing aggressively in AI-assisted marketing, data-driven prospecting, and cloud-based collaboration. Greeff's CRM integrates automation, digital canvassing, and AI content generation, all focused on helping agents win more mandates and close more sales. "We're freeing agents from admin so they can focus on doing deals," Tim explains.

Using global tools like HubSpot allows the team to tap into world-class research and innovation. "Instead of building our own proprietary tech, we've partnered with the best. HubSpot's R&D is unmatched, and we build our workflows into that ecosystem."



## The Expansion Strategy

Greeff's roadmap includes the national expansion of its network, with growth already underway in KwaZulu-Natal and the Eastern Cape, and Johannesburg firmly in its sights. The focus is on controlled, strategic growth. "We don't mass recruit, we seek out individuals who align with our model and values. It's about quality over quantity," says Tim.

In the Western Cape, Greeff has built a commanding market share, underpinned by consistent performance by their award winning sales team, advanced systems, powerful marketing tools, and strong brand equity. The next chapter is about delivering the Greeff difference across South Africa particularly in the upper luxury market by connecting clients to deep regional expertise through a seamless, referral-driven agent network.

## Balancing Tradition with Modernity

Tim is deeply respectful of the business his father, Mike Greeff, has built since 2001. "My father built this with grit, reputation, and trust. It's my job to preserve that integrity while adapting the business to where real estate is heading."

That means embracing post-COVID work models, prioritising digital-first marketing, and fostering an agent culture supported by the agency's broader value proposition where office presence is encouraged but not compulsory.

"The office is a launchpad, not an 8-to-5 obligation. It's about building an ecosystem of success and collaboration and we know, our agents time is best spent in the field helping clients. " Tim explains.

## On Competition and Industry Trends

Tim is candid about the shifting real estate landscape. While he acknowledges the growing appeal of revenue-share models like eXp, he believes many agents ultimately return to more traditional platforms once they realise the value of economies of scale, particularly the structured support, proven systems, and cohesive culture that an established business offers.



"Not every great agent wants to run an entire business, manage marketing, handle admin, and stay on top of accounting. It takes a full team and too often, it ends up diluting their ability to serve clients at the highest level. That's when their own value proposition begins to suffer," he explains.

"At Greeff, we provide the kind of structure that allows agents to focus on what they love and excel at, marketing their clients' homes and negotiating the best possible outcomes on their behalf

**He also believes that perception of value is personal. "Some agents want freedom, others want focus. Our model is designed to serve those who want to be surrounded by excellence and perform at the top."**

## Vision for the Future

Looking ahead, Greeff's key priorities include:

- Expanding into all major metros with a controlled licensee model
- Investing further in AI tools for lead generation, pricing insights, and listing marketing
- Doubling the firm's CRM reach and database engagement
- Creating a proprietary training and development platform for agents

Above all, his mission is to keep Greeff Christie's agile, ethical, and relevant. "We're not trying to be the biggest. We're here to be the best. Boutique, premium, and deeply connected to our clients."

## A New Chapter, Built on Solid Foundations

Tim Greeff represents the future of Greeff Christie's, a future built on operational excellence, strategic technology, and a respect for legacy. His leadership is modern, but his values are timeless. In a shifting market, that balance may be exactly what the next era of real estate needs.

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COMMERCIAL

# **High Demand, High Prices:** Cape Town Auction Sets New Benchmarks

- **Cape Town stock outperformed with 77% sold above mandate in High Street's dual-venue auction, showing investor confidence and appetite.**
- **Logistics, tech, and mixed-use assets in Cape Town attract strategic buyers amid governance strength, lifestyle appeal, and semigration trends.**
- **High auction demand signals rising entry costs, yield compression, and growing urgency to access Cape Town assets before further price hikes.**

*City of Cape Town delegates with the High Street Auction team at the recent property auction.*

## For Greg Dart, director of High Street Auction Co, Cape Town real estate continues to outperform other markets in South Africa – something that was more than evident during the recent highly successful dual venue auction.

Over 40 properties, including 15 from the Western Cape came under the hammer at the end of May. For the first time, a portfolio of City of Cape Town stock was integrated into the showcase of all property assets sourced nationally and auctioned simultaneously in both Cape Town and Johannesburg venues via live streaming. Excellent results were locked in across the entire auction order, but the City of Cape Town stock enjoyed significant traction with 77% of the lots successfully sold above mandate on the day.

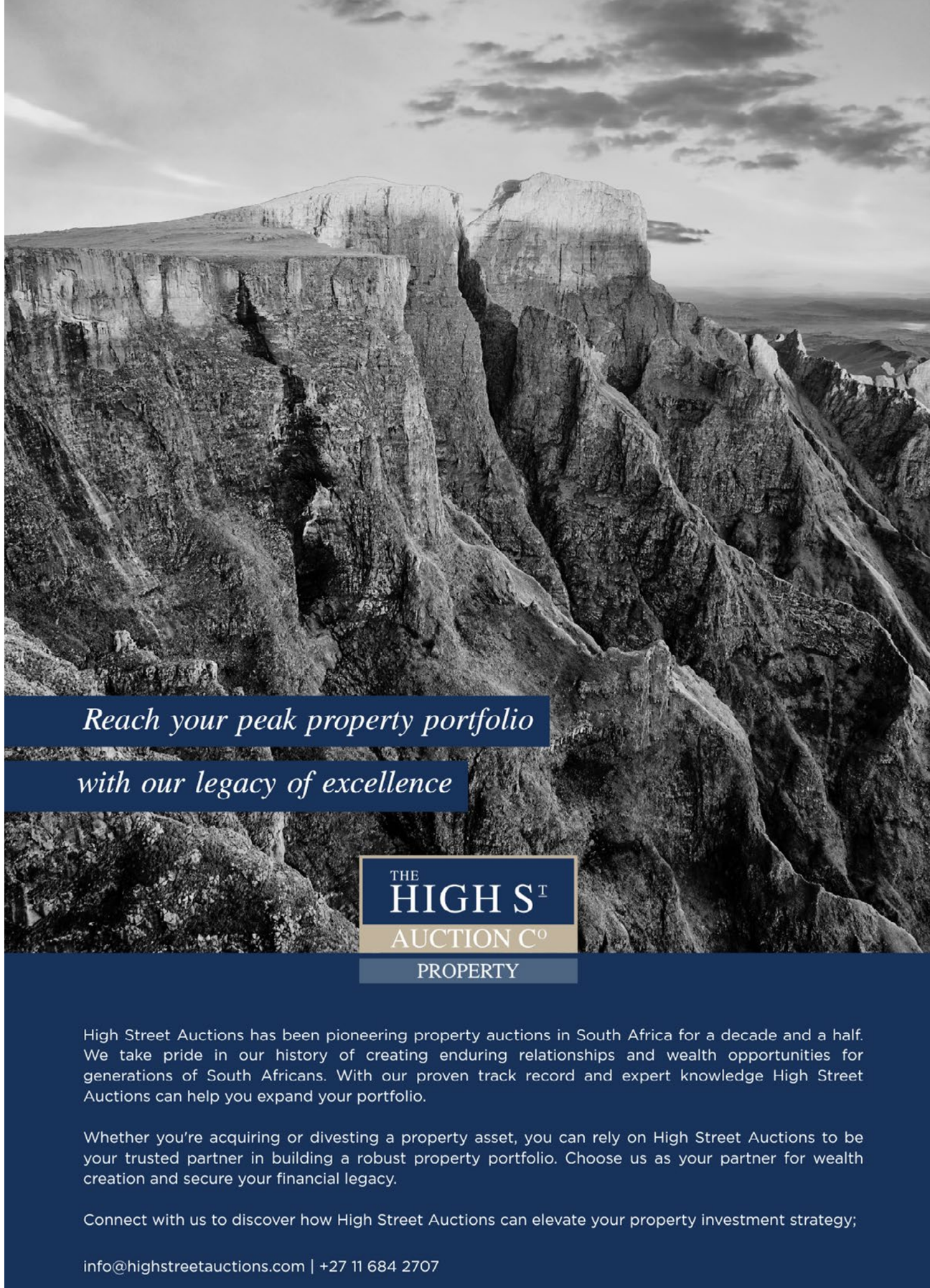
Dart notes that Cape Town remains a top performer in the industrial, commercial, retail, and residential property spaces.

Throughout the Western Cape, Dart says there is strong buyer interest, especially in logistics, Cape Town offices, and coastal retail centres. This region demonstrates the highest price stability.

He points out that Cape Town's governance and infrastructure advantages have undeniably contributed to a pricing premium - especially in prime areas. While this might be pricing out some short-term, return-sensitive investors, those with a long-term or strategic view, particularly in sectors like logistics, tech, and mixed-use, continued to bid on properties in this ever popular metro.

"In our recent auction in Cape Town, we found active bidding on all of the City of Cape Town Municipality properties, delivering a very high conversion on sales.

Foreign buyers and expat South Africans are targeting Cape Town and Garden Route properties due to lifestyle appeal, rand weakness and perceived governance stability. Some are seeking hedge-type diversification through hard-asset holdings," he says.





*Maps Maponyane (entrepreneur, TV presenter and actor) and Lance Chalwin-Milton (director, High Street Auction Co) at the launch of the group's diversification from property in to luxury goods collectibles and classic cars in Cape Town.*

Even within South Africa, the semigration to Cape Town continues with demand driving up prices across the entire property spectrum in stark contrast to other markets which have remained largely remained stagnant.

**The quality of life, scenic beauty, access to good education and more have fuelled the residential market which, according to Lighthouse, has seen house prices grow by 6.5% year on year compared to the national average of 3.9%.**

**This has had a knock-on effect with many business executives relocating from centres such as Gauteng and KwaZulu-Natal bringing their businesses with them and hence also investing in commercial and industrial properties.**





He believes that the key drivers for growth in the Cape Town industrial property space are high demand from logistics, e-commerce, manufacturing and warehousing.

As online retail continues to grow, third-party logistics, and FMCG distribution continues to fuel strong demand for modern, well-located warehousing. In prime areas, vacancy rates are low, rentals are growing and there is expansion into key logistics nodes near urban hubs such as Cape Town's airport industrial zone.

Dart puts the rise in mixed-use developments down to urban migration, lifestyle integration and a continued remote work culture. The growth of live-work-play precincts reflect both the diversification of income streams (residential, retail, office) and their strong appeal to tenants seeking lifestyle and flexibility.

So-called green features in new builds and ESG Compliance which requires the upgrading of older B- and C-grade buildings to meet green standards and include energy efficiency are making these even more attractive within a load-shedding and sustainability-sensitive market, such as Cape Town, he adds.

While Dart notes that although high net worth local investors and offshore buyers - who are not vulnerable to either interest rate fluctuations or economic turbulence - are ensuring that the Cape Town market remains resilient, he believes political issues still have a major impact.

Whilst other markets struggle with political uncertainty and a spiralling lack of service delivery, Cape Town benefits from the opposite.

**"Cape Town's emergence as a top-performing metro is definitely closely linked to stronger governance, proactive infrastructure investment and a business-friendly environment. Additional advantages such as better service delivery, high-quality public spaces, lower crime, and a strong tourism and tech presence attract both domestic and international capital. Efficient road networks, fibre rollout, and growing mixed-use precincts (e.g. Century City, Paardevlei) enhance its appeal," he notes.**



*Directors of High Street Auction Co, Lance Chalwin-Milton and Greg Dart, at the recent launch of the group's new divisions.*

Right now, in Cape Town, land and development costs are rising. Serviced land in prime industrial and logistics nodes (like Airport Industria, Montague Gardens, Brackengate) is already in short supply. This has pushed up land prices by double-digit percentages in recent years, leading to higher entry costs.

He says that high demand for commercial space, especially A-grade logistics and mixed-use office/residential developments, has compressed yields. Net initial yields in Cape Town are often 75 - 150 basis points lower than in Gauteng.

However, he maintains that this is only making entry into the market via auction platforms even more important. "The auction platform continues to provide an effective mechanism for price and demand discovery and unlocks liquidity in the marketplace. Many sellers and buyers across the country and in various segments are using the platform for a quick, transparent exit at market value," he says.



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# “Take Me to Sandton”: The Relentless Rise of Tiego Ntseare

*Khanya Gundwana*



## From Momentum to Million-Rand Mansions – How One Agent Is Turning Experience into Excellence



**“I’m not in the business of listing properties. I’m in the business of selling them.”**

That’s how Tiego Ntseare frames her focused, client-driven approach to real estate - and it’s easy to see why she delivers results.”

From her roots in Mamelodi to an office in Sandton, Tiego’s story isn’t just one of career progression - it’s one of quiet determination, intuition, and an unwavering belief in herself.

After earning her BCom from Wits University with majors in Human Resources and Risk Management, her journey into property began, as she puts it,“purely by chance.” After 3 years working at Momentum, in Pretoria - her home city, a spontaneous email to a recruiter led her to Investec Property Group - and unknowingly, to a lifelong love for real estate.

**“I didn’t know what I wanted, I just knew where I wanted to be - Sandton,” she laughs. “And somehow, the rest followed.”**

## Fifteen Years of Finance, Rewritten as Fierce Agency

With over 15 years split between Investec and FNB’s Commercial Property Finance division, Tiego developed a rare 360-degree understanding of the property industry. From mortgage origination to affordability analysis, commercial law to property management, her knowledge base now gives her an undeniable edge as an estate agent.

This depth of experience also means she brings clarity and confidence to both buyers and sellers. “Most sellers don’t know that there are costs associated with selling a property - that they’ll need to pay for a rates clearance certificate, certificates of compliance, or pay bond cancellation fees. These are critical things that often get missed.
I make sure they’re informed.”

For buyers, especially first-timer buyers, her mortgage origination background helps demystify the process. “I know how long bond approvals take, what the banks look for, and the real costs involved in purchasing. And for rentals, I go through affordability thoroughly - bank statements, cash flow - to assess whether a tenant is a good fit.”

But beyond technical expertise, it was the culture of collaboration in big institutions that left a lasting mark.



“In corporate, collaboration is vital - you don’t get anything done alone,” she explains. Something I’ve carried into real estate. I work a lot with my colleagues, whether through co-listings or referrals. I’d rather earn 50% than walk away with nothing.”

And it’s working. A collaboration on a high-end transaction in Hurlingham with a fellow eXp agent, Colin Berger, saw her take on a corporate lease, manage it for a year, and recently selling the property. It turned out to be her highest-earning transaction yet.

Her impact was felt early: in only her second year as an estate agent, Tiego achieved CAP status - a major milestone at eXp Realty that recognises top producers within the company. “That was a proud moment for me. I had exceeded my expectations so early in my career journey.

While her day-to-day focus has largely been residential, her professional interests stretch across the property spectrum - including affordable housing, areas she hopes to engage with more deeply in the future.

**“There’s a real need in South Africa for well-managed, accessible housing. It’s a space I care about and one where I see real opportunity to make an impact.”**

Tiego’s influence also extends beyond her clients. She is a proud member of the **South African Agent Advisory Council (SAAAC)** - a dynamic group of leaders committed to amplifying the voice of agents and reinforcing eXp’s mission to remain the most agent-centric real estate agency in South Africa.

For Tiego, this role is more than symbolic - it’s personal. Drawing from her time at Momentum’s marketing department, where she helped craft brochures and sales material for brokers, she hopes to bring structure, consistency, and professionalism to eXp’s agent-facing documents.

“I’d love to contribute to how we present ourselves as a brand,” she explains. “Whether it’s an offer to purchase, a mandate, or a brochure - the fonts, line spacing, bullets, layout - all of it should feel consistent and unmistakably eXp, even without the eXp logo. The look and feel must speak before the words do.”

It’s a detail-driven goal - but one that reflects the same meticulous care Tiego brings to every deal.

Ultimately, her mindset remains clear: it’s not about listing properties - it’s about selling them.





### Finding Her Fit at eXp Realty

Like many professionals, lockdown prompted a re-evaluation.
“I was home with three kids, one still a baby. Corporate just became too much.” Tiego sought something that could give her flexibility and freedom. That’s when she stumbled across a LinkedIn post about eXp Realty.

**“It was Kura Chihota’s post. I’d followed his career for years. When I saw he had joined eXp, I was intrigued. I reached out - and the rest is history.”**

What sold her on eXp? “No boss. No office. And I can run everything from my phone - even while watching my daughter at ballet. That’s the dream.”






### The Power of ‘Yes’

One of Tiego’s guiding principles is simple: never say no.

Whether it’s managing rentals, selling family homes, or brokering corporate leases, she sees every opportunity as a potential gateway to long-term relationships - and referrals.

## “I don’t know what my sweet spot is yet. So I say yes to most things.”

One standout success came from a simple school parking lot conversation. A fellow parent asked if she could find a tenant for a nearby apartment. She did - and a year later, that same owner asked her to sell their main residence in Bryanston.

Competing against two other agents, Tiego charged and sold the house. Now, she’s selling the same apartment she had rented out. “I always want to be the first name people think of when they hear ‘property.’ Even if I don’t do the deal, I want to be considered.”

### Client-Centered, Always

Relationship-building and customer service are more than buzzwords for Tiego - they’re the bedrock of her approach. She offers open, transparent guidance, even when it could cost her a deal.

“I’ve told sellers about the continuous marketing clause, even when there are other competing agents and I have an active offer on the table. I want to sleep well at night. It’s about trust. That’s where the real referrals come from.”

### Eyes on the Future - and the Billboard

So what’s next for this unstoppable agent?

“I want a billboard on Sandton Drive with my face on it,” she laughs - only half-joking. “I want to build a presence on LinkedIn, grow my reach on Instagram and TikTok, and start sharing property knowledge weekly.”

Her goals aren’t just personal, though. Tiego wants to mentor, inspire, and someday sell R50 million rand homes - maybe even into retirement. “This isn’t a job to me. I love it. It’s what I do - and I’ll probably do it forever.”




### Advice to Buyers and Investors

True to her practical nature, Tiego’s advice to first-time buyers is simple: know what you can afford.”

Interest rates can rise. Salaries might not. Work off the assumption that your bond installment will increase - and prepare accordingly.”

For investors? “Buy near a university. There is a shortage of student accommodation.

**Tiego Ntseare is an estate agent with eXp Realty South Africa based in Johannesburg. Follow her on LinkedIn for real estate insights, updates, and stories from the field.**

Commercial

# **Rethinking Innovation:** Why Office Design is More Strategic Than Ever

*By Paul Keursten*



- **Creative environments aren't accidents, they're designed with intention, flexibility, and human behaviour in mind.**
- **Innovation thrives where people feel psychologically safe, comfortable, and free to control how and where they work.**
- **The best workspaces are built for movement, encounter, and inclusion, encouraging unexpected collisions and quiet concentration alike.**

## Rethinking the Roots of Innovation

For decades, innovation was seen as a people problem: hire the right talent, build the right teams, stir in some energy, and great ideas would follow. The physical environment? An afterthought. A neutral backdrop. A stage, not a player.

But that thinking is outdated and, as it turns out, deeply flawed. The places where we work shape the way we think. As CEO of Workshop17, I've spent years seeing this play out firsthand. When physical space is designed with intention, it fuels curiosity, openness, and collaboration. When it isn't, it stifles.

To unlock the full creative potential of any team or organisation, we need to look beyond perks and open-plan gimmicks. We need to design for the behaviours and mindsets that lead to real innovation.

## What Makes a Space More Creative?

Here's a point-by-point breakdown of what truly separates innovative spaces from the rest:

## 1. Zoning over Open Plan

Once hailed as the holy grail of collaboration, open-plan offices now reveal a harsh truth: visibility doesn't equal creativity.

- Open spaces often bring noise, distraction, and the subtle stress of being watched.
- Creative spaces recognise the variety of work, deep focus, casual conversation, structured planning and provide different zones for each.
- The best environments offer choice: quiet nooks, active lounges, semi-private pods. They follow the rhythm of real work.



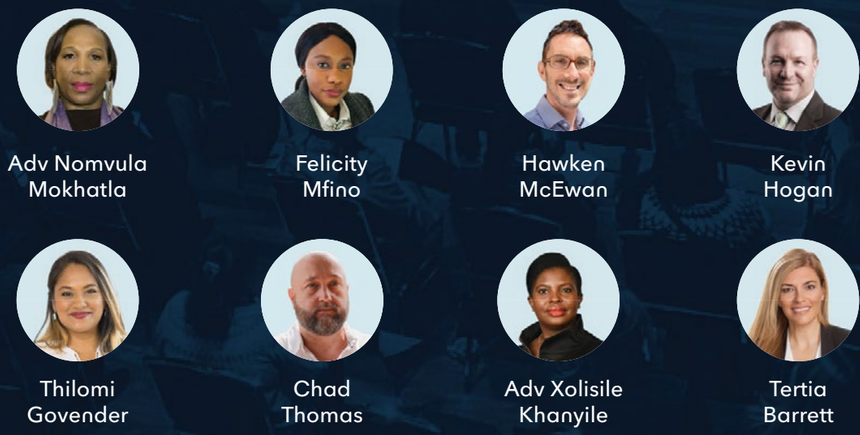
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## 2. Emotional cues drive behaviour

How a room feels matters just as much as how it functions.
Does the space invite you in or subtly push you away?

- Is it signalling trust, or surveillance?
- People flourish in environments that feel warm, autonomous, and human, not clinical or controlling.
- Innovation dies in sterile spaces. It thrives in ones that say: you belong here.

## 3. Movement and Meaningful Interactions

Creative ideas often emerge from unexpected encounters. But those “accidental” conversations aren’t truly random - they’re engineered through space.

- Coffee stations, communal tables, and open lounges act as idea crossroads.
- These “collision points” are the real whiteboards of modern workplaces.
- At Workshop17, we’ve seen how simply placing different kinds of people together: freelancers, corporates, creatives, sparks connections no strategy ever could.



## 4. Inclusion through Design

- A space isn’t creative if it only works for some people.
- Bright lights, loud backgrounds, and rigid seating may be energising for a few, but overwhelming for many.
- Neurodiverse teams require different sensory inputs and different ways of engaging.

- Truly inclusive spaces offer:
- Quiet rooms for decompression
- Adjustable lighting and seating
- Freedom to choose when and how to participate

Creativity requires a full range of thinking styles. Great design honours them all.

## 5. Control breeds Commitment

Ownership of space leads to ownership of ideas.

- Research shows that when people have control over where and how they work, they’re more productive, focused, and engaged.
- A desk you chose is more inspiring than one assigned. A door you can close means freedom to think.
- Empowerment starts with small freedoms and that builds big trust.



## 6. From Workspace to Experience

Post-pandemic, people have tasted autonomy. They won't return to uninspiring offices just because they're told to.

- The workplace must now earn people's presence, by offering more than Wi-Fi and whiteboards.
- Comfort, community, and a sense of meaning are now non-negotiable.
- Offices must feel better than home, not worse.

The future belongs to spaces that respect the whole person, not just the job title.

## 7. Rituals, Rhythm and Flow

Space isn't just physical, it sets the tempo for how people connect.

- Weekly rituals like check-ins or shared meals embed culture without saying a word.
- But they need a place to happen: a lounge that feels like home, a table worth gathering around.
- Design should support these rituals, not fight them.

Space isn't just physical, it sets the tempo for how people connect.

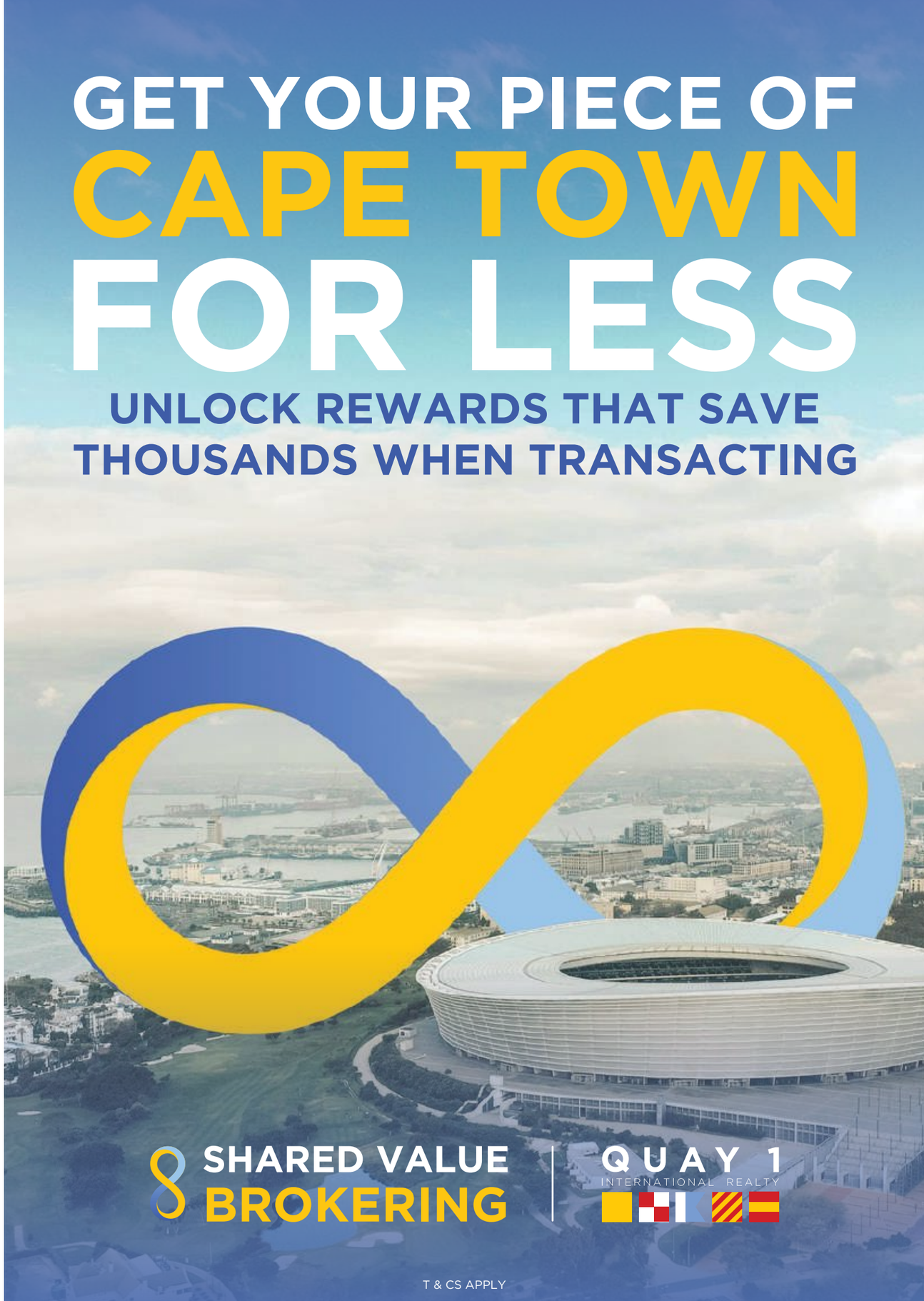
## 8. Psychological Safety is Spatial Too

We often think of psychological safety as a product of leadership - but it's just as dependent on layout.

- When people feel watched, overheard, or crowded, they clam up.
- When they feel protected and unjudged, they speak, share, and imagine freely.
- Design should reduce friction and increase confidence.

Safety is the soil in which all innovation grows.







## Why some Spaces are just More Creative

Ultimately, the most creative environments are those built with human experience at the centre, not just organisational goals.
They aren’t creative because they have a brainstorm room or funky art.
They’re creative because they:

- Invite diverse ways of thinking
- Give people control and autonomy
- Enable natural collaboration without pressure
- Support deep work and spontaneous exchange
- Make people feel seen, trusted, and respected

Ultimately, the most creative environments are those built with human experience at the centre,





## Final Thought: Trust the Space, and the People will Follow

True innovation doesn’t begin with a spark. It begins with trust.
Trust in people to think, to try, to fail. Trust in the space to support that process.

We often over-engineer productivity and under-invest in what actually drives it: a sense of belonging, comfort, freedom, and meaning. When you build spaces that honour these values, the ideas come. The energy rises. And innovation stops being a buzzword, it becomes a daily reality.

Because the hidden infrastructure of innovation isn’t just tech or talent.

It’s space.

***About the author***
*Paul Keursten is the CEO at Workshop17*



Community Schemes | Rental Portfolios | Inspections & Maintenance

# Are You Powered by Tech or *Empowered* by Tech?

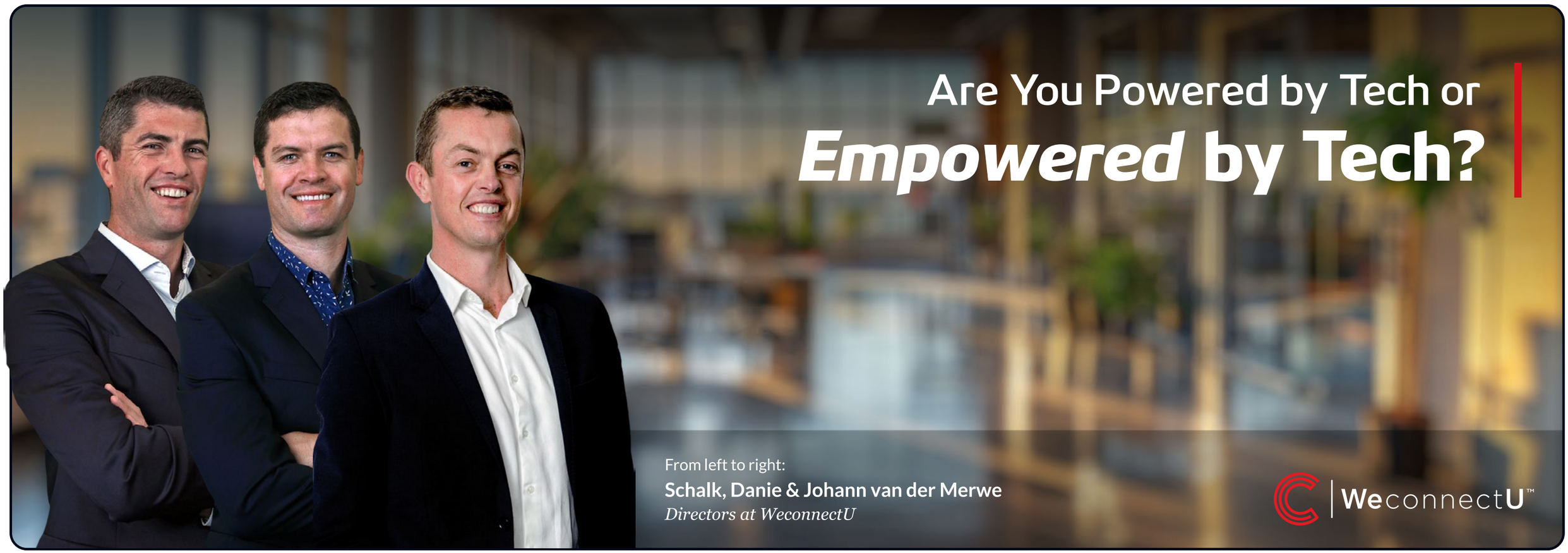






WeconnectU™

Community Schemes | Rental Portfolios | Inspections & Maintenance




In today's property management landscape, technology is a given. Most businesses are already using digital tools to manage everything from inspections, maintenance to invoicing. But that baseline adoption no longer sets anyone apart.

The real differentiator is how effectively you're using your tech.

Is it actively moving your business forward, or simply helping you stay afloat?

At WeconnectU, we believe tech should do more than support the status quo. It should unlock smarter operations, drive efficiency, and create opportunities to grow – without working longer hours or hiring more people.

This isn't about playing catch-up. It's about getting the full return from the solutions you're investing in.

***Because when your technology is truly working for you, compliance becomes less stressful.***

Operations run more smoothly. Growth becomes achievable. And profitability follows naturally.

Let's look at the four most common challenges in property management, and how using the right technology in the right way turns each one from a pain point into a performance driver.

## 1 Compliancy

FROM BURDEN TO BUSINESS ADVANTAGE

Compliance isn't optional, and it's not getting easier. Between the Property Practitioners Act, FICA, CPA and PIE, property professionals are under more pressure than ever to get things right. The stakes? Fines, legal risk, reputational damage. But with the right tech, compliance stops being a burden and becomes a strength.

WeconnectU simplifies compliance with automated workflows, live tracking, built-in checklists, and secure document storage. Need an audit trail? It's there. Reports? Ready at the click of a button. No more juggling spreadsheets or chasing paperwork. Just full visibility, total control, and the confidence that nothing's slipping through the cracks.

**94% of our users say compliance is now faster, easier, and more reliable.**

And when compliance is under control, your business stands taller. Clients notice. Auditors notice. And you get to focus on growth, not firefighting.

## 2 Manageability

BRINGING ORDER TO THE CHAOS

Property management isn't challenging because of one massive task, but because of a hundred small ones. Rent collection, trustee meetings, maintenance, inspections, compliance checks, client questions... it all adds up.

To cope, many teams add more tools or more departments. But this often leads to silos, duplication, and confusion. It's busy, but not productive. And that's the trap.

Having tech isn't enough if it's fragmented or unfit for purpose.

WeconnectU, consolidates your entire operation with real-time dashboards and task tracking give you a clear view of everything that matters.

No more juggling systems or chasing updates. Everyone works from the same playbook, with full visibility across your portfolio.

**93% of WeconnectU users say their operations became easier to manage.**

Fewer bottlenecks. Faster onboarding. Better service.

## 3 Scalability

SOLUTIONS THAT GROW WITH YOU

Growth is exciting – if your systems can handle it. Without the right infrastructure and implementation, bigger portfolios just mean more admin, more stress, and flat margins.

WeconnectU's solutions are designed for sustainable growth. Cloud-based and it lets your team work from anywhere while staying fully connected. Whether you're adding properties or entering new markets, everything works in sync.

AI-powered tools like invoice reading, arrears management, and bank reconciliation handle admin at speed, with fewer errors. That's not just automation – it's scale without strain.

**87% of WeconnectU clients report improved scalability, with many doubling their portfolios without increasing headcount.**

## 4 Profitability

THE NATURAL RESULT OF GETTING IT RIGHT

**Profitability isn't just about doing more. *It's about doing things better.***
When compliance, manageability, and scalability are in place, profitability stops being something you chase and starts being something you unlock. Efficiency improves. Risks go down. Time is freed up. And your value becomes easier to see, measure, and price correctly. But for too many property managers, there's still a gap between the work they do and the recognition – or revenue – they receive.

WeconnectU helps bridge that gap. With built-in reporting and full workflow transparency, you can show clients exactly how you're safeguarding their assets, managing risk, and delivering results. Tasks that used to happen behind the scenes are now visible and quantifiable, making it easier to justify fees and eliminate pushback.

On top of that, the platform helps uncover new revenue opportunities: billable inspections, arrears management, maintenance coordination, and more. Services you're already offering become easier to track, easier to manage, and easier to monetise.

**76% of WeconnectU users have reported increased profitability after upgrading to our solutions.** Not by squeezing more out of their team, but by working smarter, charging fairly, and proving their value.

## Technology isn't the goal. Efficiency is.

Technology is everywhere. Most property managers are already using it. The question is: are you using it to its full potential, or just scratching the surface? Ticking the tech box doesn't set you apart. But using the right technology in the right way – to simplify compliance, streamline operations, scale confidently, and drive profitability – does.

WeconnectU offers more than just systems, we solve industry's biggest challenges through our purpose-built ecosystem of solutions for property managers that are ready to work smarter, grow faster, and love what they do again. If your systems are holding you back, it's time to shift gears.

Because when your technology is aligned with your goals, everything gets easier:

- Compliance becomes a strength.
- Operations run like clockwork.
- Growth feels exciting, not exhausting.
- Profitability becomes the norm, not the exception.

And that's what WeconnectU is here to deliver.

Technology

# **Your AI Dilemma:** Build in-house or Leverage External Tools – Thoughts from a Developer

*By Eric Nienaber*



## The Build vs Buy debate in AI Development

Our company has developed a product called IntelliWeave AI, which helps businesses integrate AI into their applications more efficiently.

One of the most common questions I get during early client discussions is: “Why should we use an external tool for something as important as AI? Shouldn’t this be built in-house?”

It’s a fair and important question, and it’s not unique to AI. The decision to build internally or rely on external services has long been a central consideration in software development. The distinction becomes even more nuanced when AI enters the picture.

## How software developments are typically approached

It’s useful to begin by stepping back and looking at how software is typically built. Broadly speaking, companies face two decisions: whether to carry out development internally or outsource it, and which parts of the system to build themselves versus which to “buy in” from third-party providers.

## Hybrid Models and Strategic Outsourcing

Larger organisations often take a hybrid ap
proach, building in-house where they have strategic capabilities and outsourcing other areas. Smaller businesses often rely more heavily on outsourced development, particularly for non-core features like standard websites or mobile interfaces. The same dynamics apply when it comes to AI, but with some important differences.

## What to Build vs. What to Buy

The question of what to build internally versus source externally is usually guided by a few practical and strategic considerations. One of the most important is whether a given capability is core to your business whether it forms part of your intellectual property or creates meaningful differentiation in your offering.

An example of non-core features, such as payment gateways or authentication layers, are routinely outsourced to services that do the job faster, more reliably, and with less ongoing maintenance.

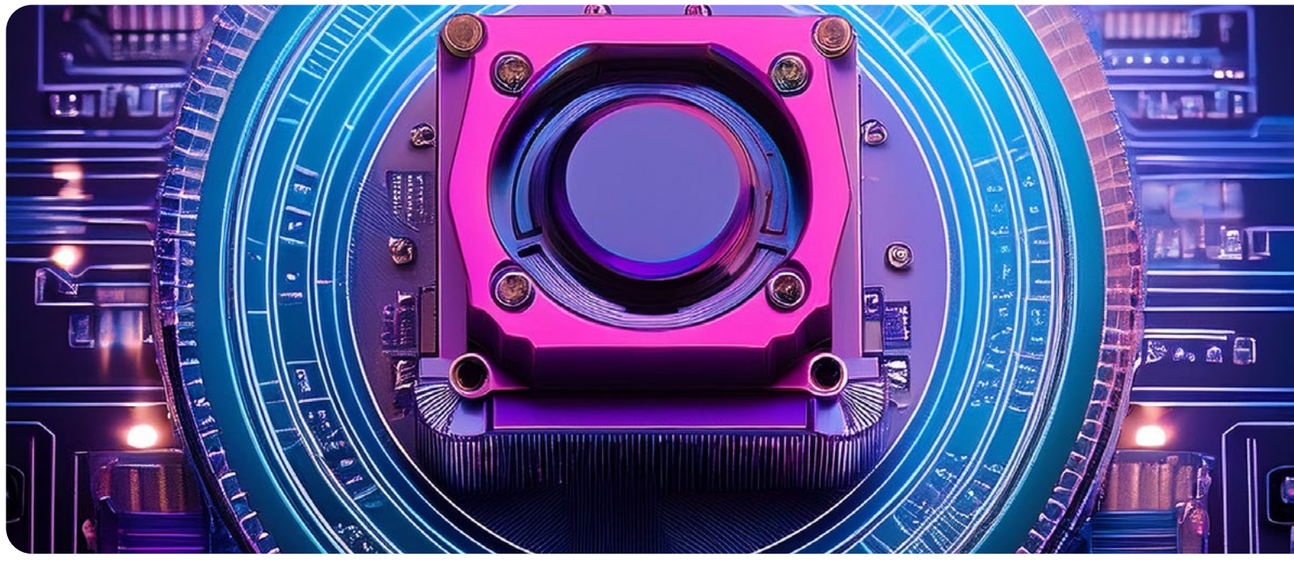
## Time, Cost, and Vendor Lock-In

Time to market is another significant factor. External tools often enable teams to move quickly, especially in the early stages of a product lifecycle. That said, longer-term cost and control implications shouldn’t be overlooked.

While using a third-party tool might seem cost-effective at first, usage-based pricing models can become expensive at scale. Vendor lock-in is another consideration - switching away from a tool or platform later can be complex and costly. Finally, the skills and expertise you already have in-house often shape what’s practical to build yourself.







## The unique complexity of AI Implementation

When it comes to AI, these questions become more layered. AI isn’t a single feature; it’s an entire class of capability that sits across your business and product architecture. In past pieces,

I’ve discussed the importance of being clear about what outcomes you want from AI and how you might need to rethink your business processes to achieve them. Once you’ve clarified that, you can begin to think about the implementation: which large language models (LLMs) or other AI models to use, whether to rely on providers like OpenAI, Google, or Anthropic, or whether to train and host your own.

## Why Training Your Own AI Models is a Big Ask

At present, the costs and complexity of training your own models are significant. You need deep technical expertise, infrastructure that can handle intensive workloads, and a team capable of maintaining and improving these systems over time.

For most businesses, using pre-trained models or APIs is the more practical route, at least for now. Over time, as tooling matures and open-source models improve, this may change.

## Your Knowledge Base Is Your Strategic Asset

But building an effective AI implementation isn't just about choosing the right model. In fact, one of the most underappreciated pieces of the puzzle is the construction and maintenance of the knowledge base the AI relies on especially in applications using retrieval-augmented generation (RAG).

Organisations sit on a wealth of fragmented knowledge: documents, emails, presentations, internal databases and transactional data. Making this information usable by AI requires a significant effort in structuring, tagging, and integrating it in meaningful ways. In many respects, this is where companies should focus their internal effort, as it is often a core competency and directly connected to the unique value they provide.

## Designing the Right User Interaction

There are also practical questions around how users will interact with the AI. Will it be a chatbot interface? Will it be embedded directly into your existing product UI? Will voice interactions be needed, and what should those voices sound like? These decisions touch on design, brand, and user experience and sometimes on technical feasibility. In areas like voice interaction, external tools like ElevenLabs can provide high-quality results with minimal effort, making them an obvious choice for many teams.

AI Integration is Complex - and That's Where Tools Like IntelliWeave Help
Then there's the matter of stitching everything together. AI implementations require connecting models, data, interfaces, and third-party services into a cohesive flow. This "plumbing" can be time-consuming to build and maintain.

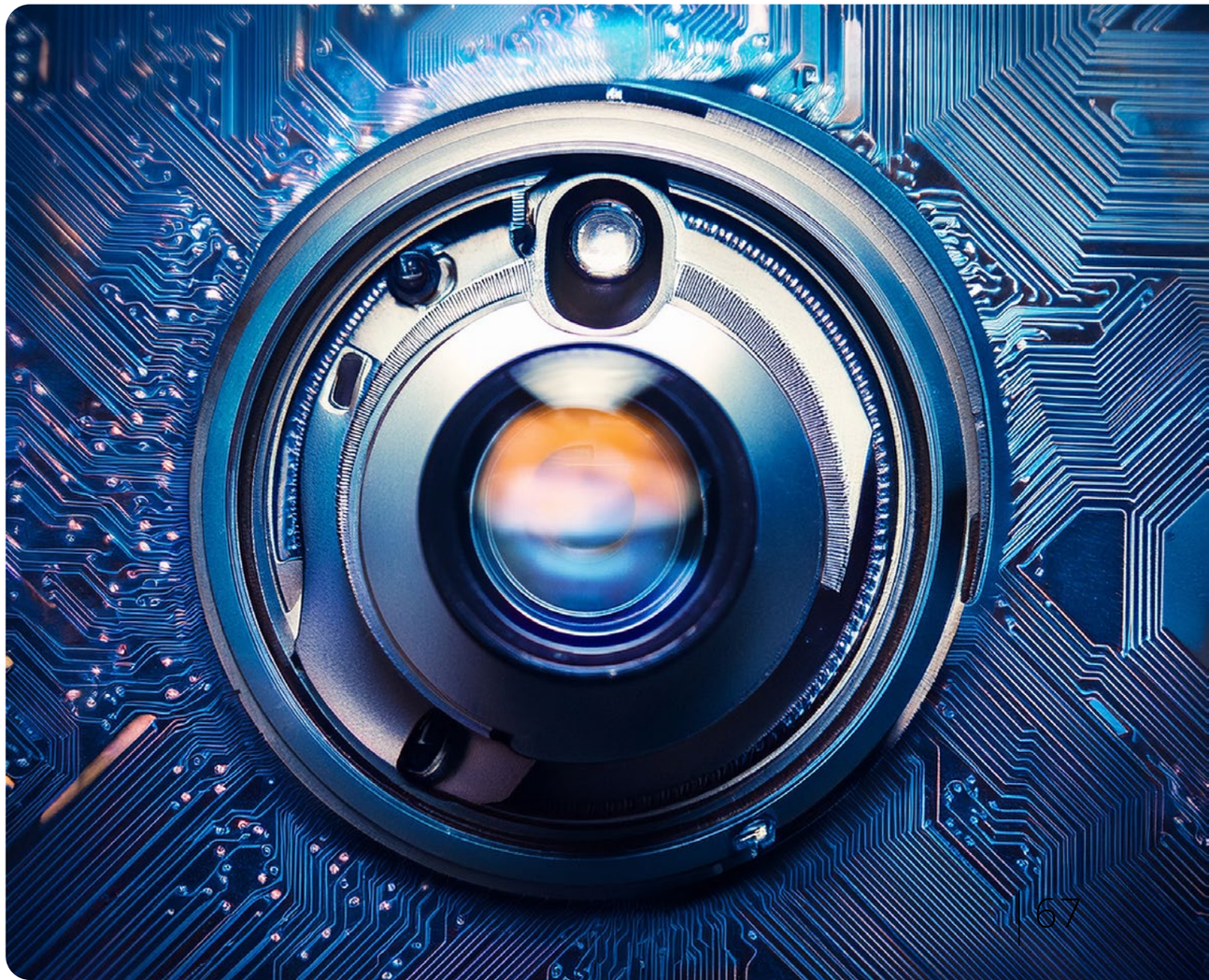
Tools like IntelliWeave AI are designed to simplify this process abstracting away the integration work so companies can focus on configuring their knowledge base and choosing the right models for their needs. Much like how payment gateways helped standardise and accelerate financial integrations, tools like this help speed up AI adoption and reduce technical overhead.

## Focus on What Differentiates You

In the end, the build vs. buy decision - especially in AI - comes down to strategic focus. If a capability is central to your competitive edge, you'll want to retain more control and likely develop it in-house. But for the supporting layers, or where the technology is moving too fast to build sustainably, external tools can offer significant advantages in speed, reliability, and cost.

If you're exploring these questions or want to chat more about AI implementation in your business, feel free to reach out.

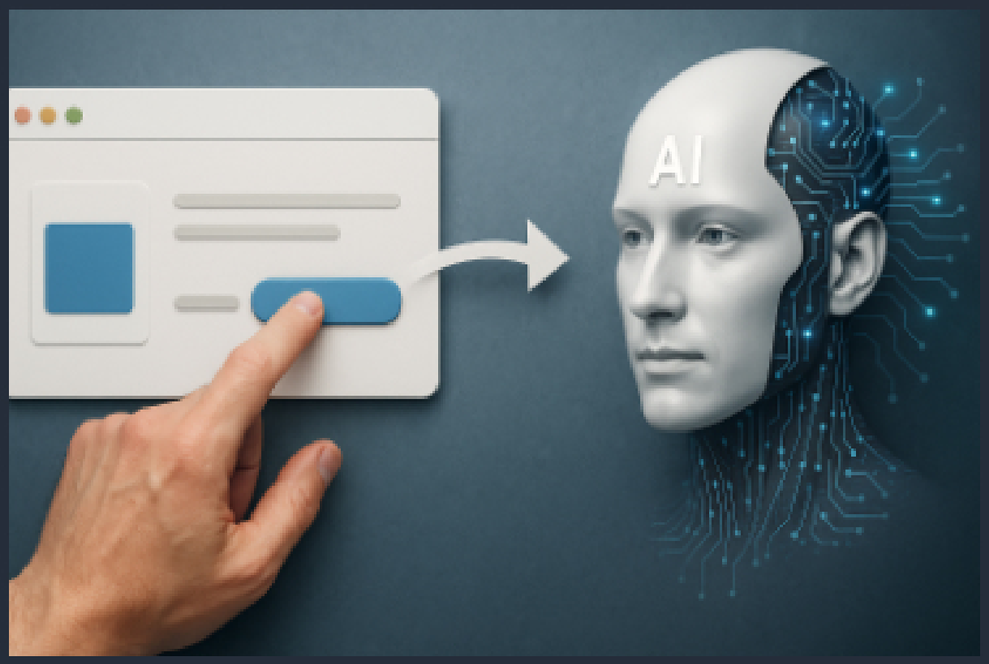
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Investing

# **Creative Deal-making in a tough market:** How to win in the property slowdown

*By Jason Lee*



**While listening to a recent global real estate webinar, one comment stood out: foreclosures in major markets are nearing post-2008 financial crisis levels. What began as a manageable downturn in 2022 is now stretching far longer than expected. Hopes for a soft landing have faded. Market sentiment suggests things may get worse before they get better.**

**South Africa's recent 25 basis point rate cut may indicate the start of a loosening cycle, but it's hardly enough to relieve the financial pressure on developers, homeowners, and investors. If global inflation rises, driven in part by ongoing tariff wars, the Reserve Bank may be forced to hold or even hike rates again.**

## Top 3 Signals shaping the market

- **Foreclosure levels in global markets are approaching 2008 crisis highs, signalling deeper pain ahead.**
- **South Africa's interest rate cut offers hope but is not enough to ease real estate pressure significantly.**
- **Creative deal structures like VTBs, rate buydowns, and rental guarantees can unlock value in a buyer's market.**

That said, challenging markets are fertile ground for creativity. In boom times, property moves easily. In downturns, sellers and agents must innovate, and buyers can negotiate smarter deals. Below are three creative deal structures that are increasingly useful for navigating the current climate.

## Four Key Deal Structures to Move Property in 2025

### 1. Vendor Take-Back (VTB) Mortgage

In a VTB deal, the seller acts as a lender, financing part of the purchase directly.

#### How it works

- Buyer pays a deposit and obtains a partial bank mortgage.
- Seller "takes back" the remaining amount via a second mortgage.
- Repayment terms are agreed upon and registered legally.

#### Example

- Property price: R500,000
- Down payment: R50,000
- Bank mortgage: R350,000
- VTB mortgage from seller: R100,000

#### Why it works

It expands the pool of potential buyers, especially those who can't qualify for full bank financing. Sellers get more interest and can structure deals on their terms.





### 2. Rate Buydown

A temporary interest rate reduction to make monthly repayments more affordable.

#### How it works

- Buyer secures a mortgage at, say, 10%.
- Seller subsidizes payments to bring effective rate to 8% for a fixed term (e.g., 1- 3 years).
- After that, buyer pays prevailing rates, or refinances if rates drop.

#### Why it works

It's a powerful incentive for buyers waiting on lower interest rates and helps sellers close deals without lowering asking prices.

### 3. Rental Guarantee

Developers or sellers promise the buyer a fixed rental income for a set period, regardless of occupancy.

#### How it works

- Property is sold (often off-plan or new).
- Seller guarantees rental income (e.g. 7% of purchase price annually) for 6 - 36 months.
- Buyer receives fixed monthly payments, even if the property is vacant or tenant defaults.

#### Example

- Price: R500,000
- Guaranteed return: 7% = R35,000/year or R2,917/month

#### Why it works

It removes risk for investors, especially newcomers, by ensuring stable income during the critical early ownership period.

### 4. Package Deals & Creative Terms

- Mix and match the above strategies, or add extras like:
- No transfer fees (covered by seller)
- Fully furnished units
- Deferred payments or rent-to-own options

## Why it works

Flexible structuring allows both parties to meet their goals, especially in distressed or high-inventory markets.

## Advice for the Road Ahead

- **For Sellers & Developers:** Creativity is your most powerful tool. A small concession today can make the difference between a sale and a stale listing.
- **For Buyers:** This is your time to negotiate. Don't be afraid to request incentives like VTBs, rate buydowns, or rental guarantees.
- **For Investors:** Look beyond price tags, evaluate long-term yield, rental strength, and seller incentives that improve returns.
- **For Agents:** Master these strategies to stand out in a crowded market and close more deals.

In a down market, doing nothing is the most expensive option. The buyers are still out there; they just need smarter deals. Whether you're selling, buying, or developing, leverage these tools to stay ahead.

**Happy investing.**






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Investing

# 5 Body Corporate policies that make Airbnb properties work
## - For Residents and Investors alike

*By Robin Booth*



**As Airbnb continues to reshape the property investment landscape across South Africa, sectional title schemes and body corporates are feeling the strain.**

**While short-term rentals bring income and tourism, they also raise genuine concerns among permanent residents, especially in mixed-use or residential-only complexes.**

**Noise complaints, security risks, overcrowding, and the steady stream of unknown guests have led many buildings to question how to manage the balance between investment potential and community wellbeing.**

Having served as the chairperson of a large beachfront complex in Cape Town, I've experienced this tension firsthand. Our complex, The Bay hosts over 100 units and sees a growing percentage listed on the Airbnb platform. Instead of resisting the shift, our trustees decided to lead with policy.

We drafted a comprehensive Short-Term Rental Policy that not only protects residents' rights but also supports compliant, responsible hosting.

## What Residents Really Fear

**From a scan of global and local trends, resident concerns tend to focus on the following:**

- **Noise and late-night parties**
- **Security breaches from transient guests**
- **Overcrowding in lifts, pools, and common areas**
- **Damage to property and common areas**
- **A lack of accountability from absentee owners or out-of-town hosts**

These fears aren't unfounded. Airbnb's own transparency report shows noise-related complaints as one of the top community concerns. And in buildings where no clear STR (Short-Term Rental) policies exist, the resulting ambiguity often leads to more tension.

## 5 Key Policy Interventions That Work

Our Short-term rental policy provides a framework that addresses each of these challenges directly.

### 1. Registration and Approval

Each unit must register its intent to operate as a short-term rental with the body corporate. This includes submitting:

- Proof of insurance
- Details of a responsible property manager
- Emergency contacts available 24/7
- Safety certifications (fire, gas, electrical)

### 2. Security and Access Control

- STR units are required to use digital guest registration tools
- Guest access codes must be individualized and time-limited (use of Wifi enabled locks linked to the Airbnb platform are becoming very common place now)
- A deposit system is implemented for physical remotes or tags

### 3. Noise and Behaviour Management

- Quiet hours are enforced between 10 p.m. and 7 a.m.
- Any noise complaints may trigger immediate intervention by armed response
- Critically, each STR unit must have a designated contact person who resides in or can be physically present at the complex within 30 minutes of a noise complaint or rule breach
- This person must meet the armed response team on-site to directly handle guest behaviour
- As many bookings are one-night stays, this fast response is essential; next-day resolutions are ineffective
- If these issues are not resolved effectively, the unit's STR approval may be revoked

### 4. Communication and Transparency

- STR rules must be displayed prominently inside each unit
- Guests must acknowledge receipt of house rules during booking
- Owner contact details must be visible on-site and to building management

### 5. Financial Contributions and Penalties

- STR units will contribute additional levies or fees toward increased security and maintenance costs (currently R300 per month)
- Fines may be issued for repeated non-compliance, including possible bans on continued STR operations within the building

## Why this matters for Investors

Rather than viewing body corporate policies as restrictions, investors should see them as tools for protecting their long-term returns. Buildings that proactively manage the STR dynamic enjoy:

- Fewer community disputes
- Higher-quality guests
- Better maintained common areas
- Lower insurance risk
- More consistent bookings due to positive reviews

Ultimately, a well-managed building attracts both short-term guests and long-term buyers. As more South African municipalities move toward Airbnb regulation, having a complex-level policy already in place may help buildings navigate future compliance more smoothly.

## Final Thought

If you're an investor in South Africa relying on Airbnb income, work with your body corporate, not against them. By proposing or supporting STR policies that are fair, practical, and enforceable, you help ensure the sustainability of your investment and the quality of life for everyone else in the building.

A proactive approach today means fewer complaints, better reviews, and a healthier long-term yield.

***About the Author***
*Robin Booth is a Cape Town-based property investor and Airbnb strategist. With 20+ years' experience, he helps others build smart rental portfolios. Learn more: https://meetrobinbooth.com*



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Finance

# The Uncomfortable Truth about "Safe" Property Investments - and the Better Path Most Investors never hear about

*By Daniel Lombard*



**You've Been Sold a Myth About Property**
**Let's be blunt: For years, hardworking South Africans like you have been told that "listed property" is the smart way to invest. REITs and unit trusts were sold as the hassle-free path to wealth: "Own a slice of blue-chip buildings, collect your dividends, and relax." Sound familiar?**

**But here's what nobody put in the brochure: when the markets turn, these paper investments can burn.**

**If you're reading this, odds are you've felt that burn. You've watched "stable" property shares lose value, seen dividends dry up, and discovered that when volatility hits, your capital can disappear, fast.**

I've been on both sides as the "property insider" at auctions, and watching high-net-worth individuals and first-timers get blindsided when the math stops working for funds. That's why I'm writing, not to scare you, but to show you the alternative path most of the market is missing.

## Here's the Problem Nobody Talks About

Let's strip away the polite talk. The truth is, REITs and unit trusts aren't real property, they're shares. When you buy them, you get:

- **Zero control** (Fund managers decide everything.)
- **Opaque assets** (You rarely see what you "own.")
- **Daily market mood swings** (Your so-called "property" investment is as jittery as any stock.)
- **Hidden, stacking fees** (They nibble at your returns every year.)
- **No social impact** (You're another number; your money does nothing for your community.)

If you've wondered, "Where's the stable growth I was promised?" you're not alone. Over the last five years, many top REITs have posted negative returns while unit trusts layered on more fees and less transparency. Convenient? Maybe. Wealth-building? Not so much.

## Effortless? Yes. Reliable Growth? Not with this Volatility.

How did SA REITs actually perform?

- **Average Annual Total Return** (2015–2025)
- **7 - 8% per year** (income + capital gains)
- **Income Yield:** Averaged 9.3% - matching SA's 10-year government bond yield
- **Capital Appreciation:** Volatile; strong in some years, negative in others
- **Lowest Year** (2020): –35% (Covid crash)
- **Best Year** (2024): +35% (post-pandemic rebound)
- **Key Takeaways**

- SA REITs offered robust income, but overall returns were highly volatile, sharp drops in tough years, strong rebounds in good years
- Income-focused investors benefited most; capital appreciation was inconsistent
- 2025 projections suggest steady income yields of 8- 9%, but with ongoing market swings

*Sources: Arysteq, IOL, JSE*





## What Investors Secretly Want (But Rarely Get)

- **Certainty** - knowing what you own, how it's secured, and what it pays you.
- **Control** - the power to choose your deals and impact.
- **Real**, asset-backed security - not a rollercoaster of listed shares.
- **Tangible**, above-market returns - not vague promises.

But few ever find this, because the mainstream market isn't built for your goals. It's built for the managers and middlemen.

## How We Do It Differently - The Wealth Assist Mode

I learned the hard way, flipping houses and navigating auctions. One day, I realised;  There had to be a way for investors to win and for struggling homeowners to recover.

## So, I built Wealth Assist on a few unbreakable rules:

- Never buy at full price. We acquire at 75% or less of true value. Instant equity, every time.
- Never skip the hard questions. Every deal is vetted by eight real property experts.
- Never leave returns to chance. Every opportunity is structured for contractual, pre-determined returns (minimum 17% p.a., net to you, audited over 12 years).
- Always put investor security first. Your capital is held in attorney trust accounts, secured by real assets.
- Always create social impact. Every deal helps a real person - saving homes, consolidating debt, restoring dignity.
- You're not just investing. You're changing lives.



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5. **Always create social impact.** Every deal helps a real person - saving homes, consolidating debt, restoring dignity.
6. **You're not just investing**. You're changing lives.

## Proof?

- Zero loss of investor principal in all our pre-vetted deals.
- Consistent, above-market returns, through booms, busts, and pandemics.
- Dozens of client testimonials and impact stories.

## Why This Matters Now and Why You Can't Afford to Miss It

Distressed property in South Africa isn't going away, it's getting bigger. While REITs shuffle assets and chase benchmarks, our model lets you own the upside and create real change.

And this isn't just for the ultra-wealthy.
We've opened access to salaried individuals and growth-minded investors with cash, bond, or blended options, and terms as short as six months. You keep control; we handle the heavy lifting.

FINANCE

## The Smart Investor’s Checklist

- Do I know exactly what backs my investment?
- Am I earning more than inflation, or is my capital shrinking?
- Can I see the social value of my capital?
- Who benefits most from the current structure, me or the managers?
- What’s the real track record, after all costs and taxes?

If you’re ready step off the rollercoaster, and get back to the real foundations of wealth, there’s a seat at our table.

## Here’s What to Do Next

Look at your property investments.
Ask: “Am I satisfied with my control, my returns, and my impact?”
If not, it’s time to see what you’ve been missing.
Visit www.wealthassist.co.za, request our impact case studies, and join South Africans taking back control with direct, pre-vetted, asset-backed opportunities.






**Stop chasing hopeful returns**

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**View Opportunities**

# **2025 Property Playbook:** Trends, Tactics & Investor Edge in South Africa

*By Jaco Grobbelaar*



**Mid-2025 Snapshot: South Africa's property market is navigating global turbulence and local reform, but smart investors are spotting serious upside.**
**Global growth forecasts are down, and South Africa's GDP is under pressure. Yet, resilience is showing through. Energy, infrastructure, and fiscal reforms are gaining traction, business confidence is ticking up, and investor interest in real assets is making a comeback.**

**Inflation appears to be under control. In the United States, April 2025 inflation settled at 2.3%, marginally above the Fed's 2% target. In South Africa, April's CPI came in at 2.8%, a modest increase from March's 2.7% but still comfortably below the South African Reserve Bank's 3% - 6% target range. This macro stability opens the door for more potential interest rate relief later this year.**

The South African Reserve Bank has cut the repo rate to 7.25%, bringing the prime lending rate down to 10.75%. This is a welcome move for the property market, where investors hope lower borrowing costs will stimulate renewed activity.

In contrast, the U.S. Federal Reserve has kept the Fed funds rate unchanged at 4.25% - 4.50%, maintaining a cautious approach in response to global economic uncertainties.

## From Risk to Reward: Seeing Opportunity in the Shifts

In times of change, mindset matters. As Winston Churchill once said, “The pessimist sees difficulty in every opportunity. The optimist sees opportunity in every difficulty.” Investors who thrive in 2025 will be those who embrace creativity over conformity, leveraging data, insight, and agility rather than waiting for perfect conditions.

One of the greatest constants in any economy is the enduring demand for housing. South Africa’s urbanising population, combined with growing demand for affordable living, means that real estate, particularly in key sectors remains a cornerstone of long-term wealth.

Additionally, construction costs are rising faster than inflation. Labour, land, and materials especially steel, cement, and transport are becoming more expensive. This places upward pressure on replacement values, which in turn lifts the ceiling for resale and rental prices.

## Why South Africa is a Top Investment Destination in 2025

South Africa’s investment case has become stronger thanks to a mix of policy stability, strategic reforms, and growing international engagement:

### 1. Economic Reform Momentum

The Government of National Unity (GNU) passed a long-awaited national budget earlier this year. This critical move boosted market confidence, stabilised the rand, and improved government bond performance. S&P Global Ratings upgraded South Africa’s economic outlook to “Positive.”

### 2. Renewable Energy Expansion

The Renewable Energy Independent Power Producer Procurement Programme (REIPPPP) is growing, with two new bid windows and a groundbreaking battery storage bid for 1,230 MW set for launch. Private sector involvement, including solar projects by Juwi Renewables, signals a tangible commitment to energy transformation.





## 3. Infrastructure Investment

To support logistics reform, government has approved a R51 billion guarantee facility for Transnet. A new freight rail Request for Proposals (RFP) will be launched in August 2025, aiming to attract private investment into South Africa's rail network, which is key to unlocking trade and growth.

## I4. nternational Trade Leverage

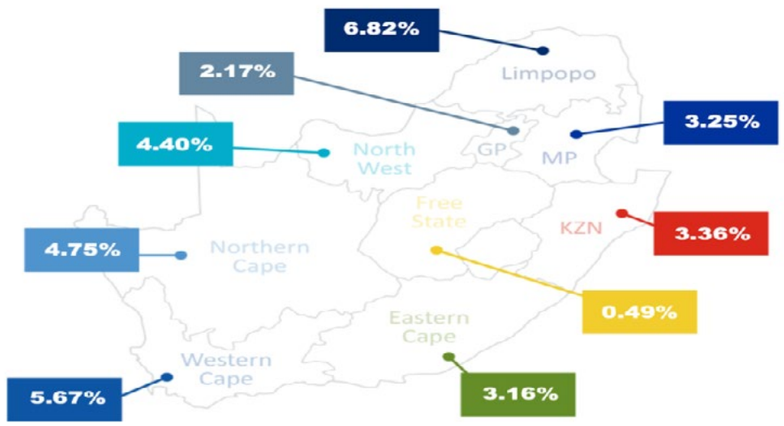
South Africa's position in global trade is being strengthened through the EU-SADC Economic Partnership Agreement, which grants duty-free, quota-free access for 96% of SA exports to the EU. In parallel, Clean Trade and Investment Partnership (CTIP) talks are underway, targeting green energy and critical minerals.

Property Price Growth: Solid, Steady, and Resilient
Amid macro shifts, South African property continues to perform, especially over the long term.

## Updated National Average Growth Rates

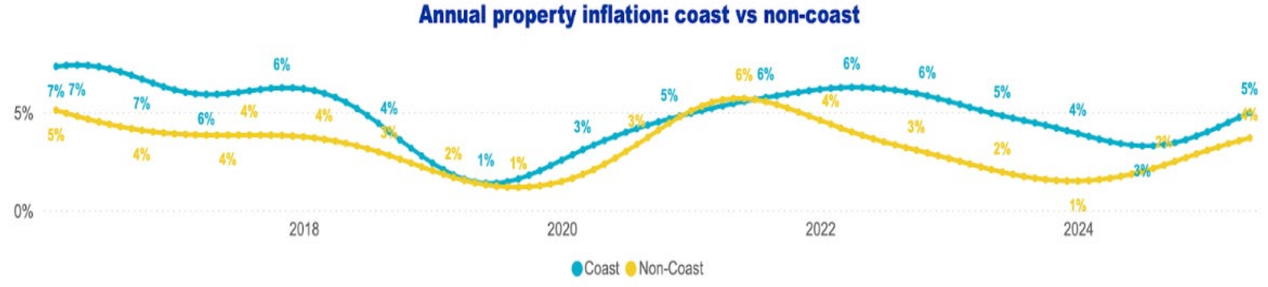
- **20-Year Average:** ±8.0% per year
- **10-Year Average:** ±5.0% (moderated by load shedding and policy shifts)
- **5-Year Average:** ±3.0% (impacted by high interest rates and tighter lending)
- **3-Year Average:** ±3.0% (demonstrates price stability even under pressure)|

In April 2025, South Africa's national house price growth is tracking at 3.7%, reflecting a steady recovery despite persistent global economic challer



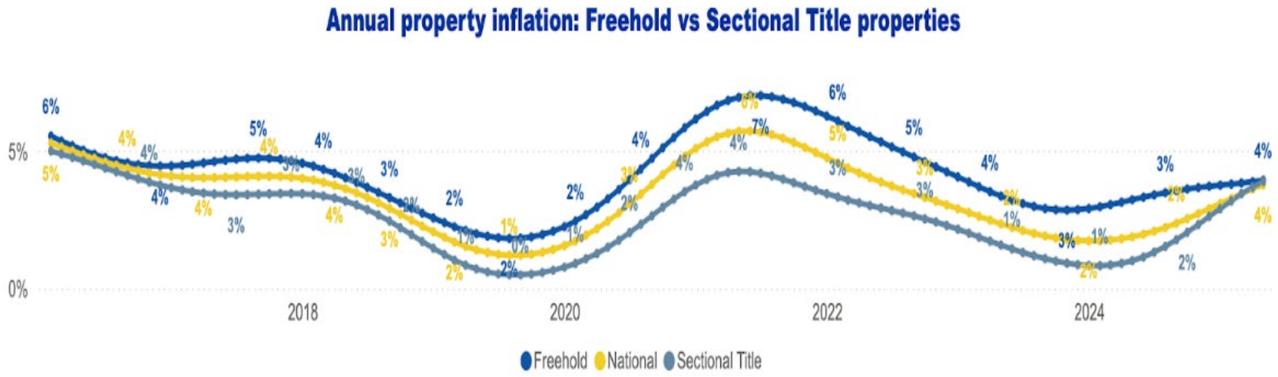

## April 2025 Provincial data – Source: Lightstone

This reveals a varied picture across the country. Limpopo leads with an impressive 6.82% annual house price inflation, while the Free State lags at just 0.49%. Other provinces like the Western Cape (5.67%), Northern Cape (4.75%), and Gauteng (2.17%) reflect more moderate growth, highlighting the importance of localised market dynamics.



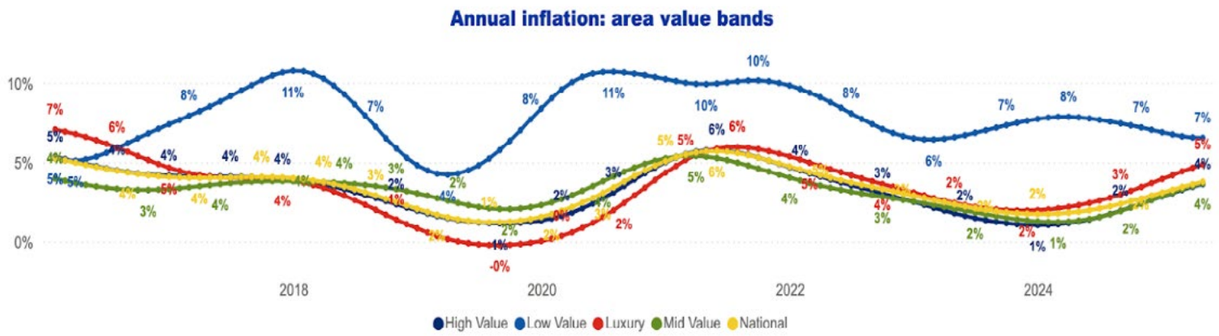

## April 2025 Coastal vs Non-coastal – Source: Lightstone

Interestingly, the historical gap between coastal and non-coastal property growth, as well as between freehold and sectional title properties has narrowed considerably. This signals a more balanced performance across different segments of the market.



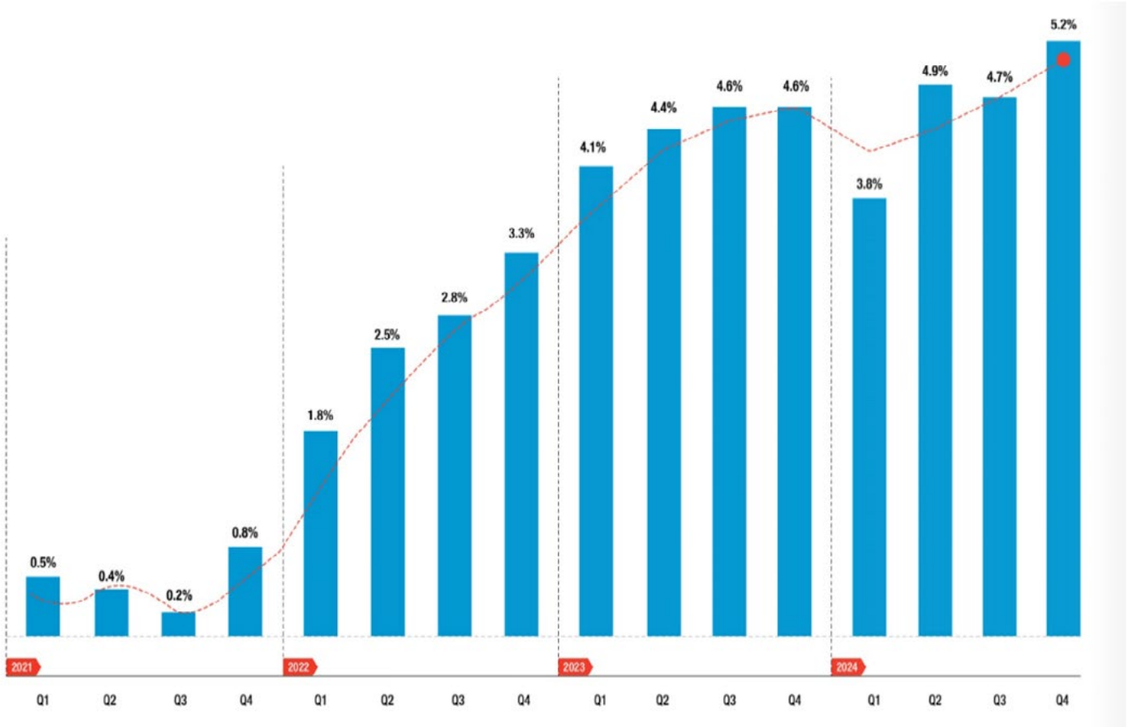

## April 2025 Freehold vs Sectional Title - Source: Lightstone

Interestingly, the historical gap between coastal and non-coastal property growth, as well as between freehold and sectional title properties has narrowed considerably. This signals a more balanced performance across different segments of the market.




## April 2025 Annual Inflation: Area vs value bands – Lightstone

Challenging the conventional wisdom that high-value properties deliver the best returns, Lightstone reports that homes valued under R250,000 have outperformed all other price bands, with average annual capital growth of around 8%.






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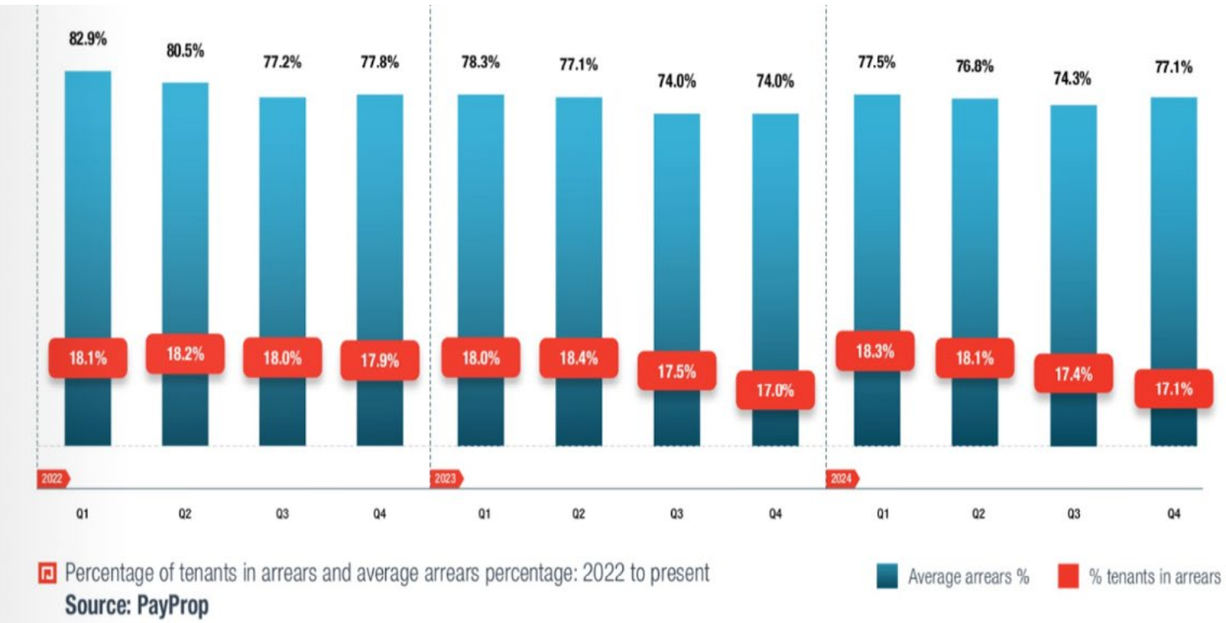
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## Rental Growth Stats - Source: PayProp\

Meanwhile, rental growth is outpacing inflation, strengthening real returns for landlords. While South Africa's inflation rate sits at 2.8%, PayProp's Rental Index shows national rental growth has reached 5.2%, indicating sustained demand in the rental market.




## Tenant Arrears - Source: PayProp

Tenant arrears also tell a compelling story. After dropping to a record low of 17.0% at the end of 2023, arrears surged to 18.3% in early 2024 before improving slightly to 17.1% by year-end. However, while fewer tenants are falling behind, those who do are struggling more average arrears climbed from 74.0% to 77.1% over the year.

With Q4 typically a recovery period, this trend may signal financial stress ahead. For property investors, staying proactive through automated reminders and timely Letters of Demand is more critical than ever.

## Why Prices will keep rising

Several fundamental drivers are pushing prices up and are likely to persist: Scarcity of well-located land, especially near city hubs.
Rising labour and regulatory compliance costs in the construction industry.
Inflation in raw materials like steel, cement, and imported components.

These realities make it increasingly expensive to build, which places a premium on existing stock, especially in high-demand and affordable segments.

## What This Means for Investors

Now is not the time to sit on the sidelines. Here's why:
Timing is favourable - With interest rates potentially dropping, acquiring now positions you ahead of the curve.

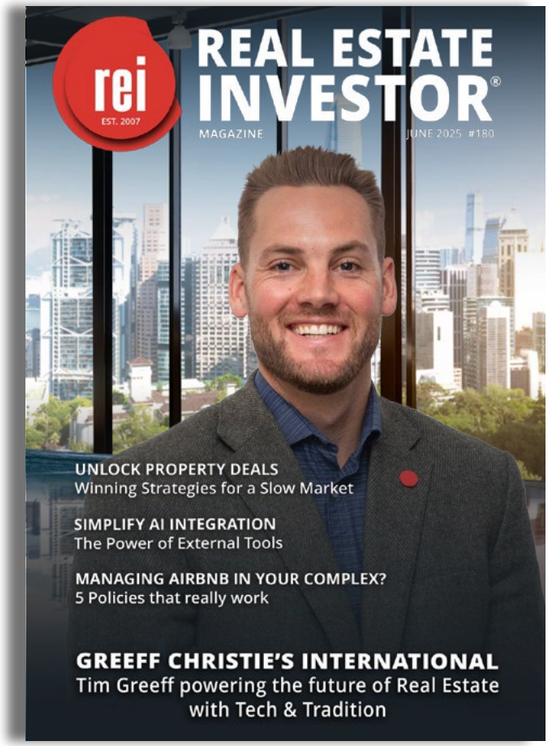
Rental demand is strong - Affordability-focused tenants are driving reliable occupancy and steady escalations.

Affordable properties outperform - Those priced below R700,000 particularly under R250,000 are consistently delivering better growth and yields.

Reform is delivering results - With clear infrastructure and energy developments underway, long-term fundamentals are improving.
Real estate still remains one of the most reliable, inflation-beating, wealth-building vehicles available to South Africans and global investors alike. In a world of volatility, it offers the kind of grounded, tangible value few other asset classes can.



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