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REAL ESTATE INVESTOR®

MAGAZINE
JULY 2026 #192



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RETAIL'S NEXT CHAPTER
Why stores aren't disappearing

WHEN LOVE MEETS PROPERTY
Who gets the house

TRUST BUILDS COMMUNITIES
The future of community living

WHY SOUTH AFRICA'S PREMIUM PROPERTY MARKET IS ATTRACTING THE WORLD

Exclusive Lightstone Property Editorial with
Sara Winstone & Hayley Ivins-Downes

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FROM THE EDITOR'S DESK

Opportunity favours the prepared investor

Property has always rewarded those who see opportunity before everyone else. In a market shaped by global uncertainty, shifting economic conditions and changing buyer behaviour, informed decisions have never been more valuable.

This month's edition of Real Estate Investor brings together the insights, research and practical strategies investors need to navigate the next phase of South Africa's property market with confidence. Our cover feature, produced in partnership with Lightstone Property, reveals why South Africa's premium residential market continues attracting international buyers despite foreign purchasers accounting for just 6% of all residential transactions. The exclusive research uncovers where global investors are buying, what they are paying and why luxury property remains one of South Africa's most resilient investment sectors.

Beyond the cover, we explore the forces reshaping property investment from every angle. Daniel Lombard explains why lasting wealth begins with purpose, not simply financial targets, while Khanyisa Mabala argues that solving South Africa's housing challenge requires building affordable cities, not just affordable homes. "The biggest opportunities in property are rarely obvious. They belong to those who understand the market before the market understands itself."

For aspiring investors, Jason Lee demonstrates how house hacking can transform an ordinary home into a powerful wealth-building asset, and Jaco Grobbelaar presents a practical 12-month roadmap to help first-time investors take confident action. We also examine South Africa's evolving retail landscape, where Keilen Ndlovu explains why physical stores remain essential despite the rapid growth of online shopping.

Across every page runs a common theme: successful property investing is no longer about reacting to the market, it is about anticipating where opportunity will emerge next.
Thank you for being part of the REImag community. Since 2007, our commitment has remained unchanged: delivering independent market intelligence, trusted analysis and practical insights that empower investors to make smarter property decisions.

Neale Petersen

Founder & Editor-In-Chief



QUOTE OF THE MONTH

"The future belongs to those who recognise opportunity before the rest of the market catches up."

Invalid wills can destroy your family's legacy



Expert Insight:

DIRECTOR | HEAD OF LITIGATION & FIDUCIARY SERVICES | VDM ATTORNEYS

Ann-Suhet Marx heads the Litigation and Fiduciary Services division at VDM Attorneys. With more than a decade of experience in commercial, property and estate litigation, she advises clients on complex legal disputes, wills, estates and succession planning, helping families and investors protect their wealth through sound legal guidance.

INVESTOR QUESTION

I'm updating my will and own several investment properties. How can I ensure my will is legally valid and avoid disputes or delays for my family after I pass away?

A valid will is one of the most important legal documents you will ever sign. Unfortunately, many wills are declared invalid because they are not executed correctly.

In South Africa, a will must be signed by the testator in the presence of two competent witnesses, who must also sign the document. Beneficiaries, their spouses and commissioners of oaths should never act as witnesses, as this can create legal complications.

For property investors, a properly drafted will is essential. It ensures your assets are distributed according to your wishes rather than the rules of intestate succession, which can produce outcomes you never intended. It also helps reduce costly disputes between beneficiaries, delays in winding up the estate and unnecessary legal expenses.

"A will isn't written for the person who dies, it's written for the family left behind."

Be specific when dealing with investment properties, trusts, companies and business interests. Clearly state who should inherit each asset and consider appointing an experienced executor capable of administering a complex estate.

Review your will regularly, particularly after buying or selling property, getting married or divorced, or if your family circumstances change.

A professionally drafted and correctly executed will provides certainty, protects your legacy and gives your loved ones clarity during an already difficult time.

Got a property problem, investment or legal question? Ask REI's Experts panel.

EXECUTIVE LEADERSHIP

The women behind South Africa's leading property intelligence business

Meet Sara Winstone and Hayley Ivins-Downes, the executives helping transform property data into the market intelligence that empowers smarter decisions across South Africa's real estate sector.

By Neale Petersen



Data. Insight. Leadership.

In an increasingly data-driven property market, reliable intelligence has become one of the industry's greatest competitive advantages. Behind much of that intelligence is Lightstone Property, a company that has spent two decades helping banks, estate agencies, developers, investors and property professionals make better-informed decisions. Today, AI has made property data abundant, and the edge lies in being trusted to turn it into decisions.

Leading that vision are Sara Winstone, Managing Director of Lightstone Property, and Hayley Ivins-Downes, Managing Executive: Real Estate & PropData.

Together, they combine decades of experience across finance, property, technology, customer engagement and market analytics to deliver insights that help shape South Africa's real estate landscape.

This month's exclusive cover feature examines Lightstone's latest research into foreign property ownership, revealing where international buyers are investing, what they're buying and why South Africa continues to offer compelling value in the global residential market.

Sara Winstone
Leading through insight, innovation and simplicity

As Managing Director of Lightstone Property, Sara Winstone believes the best decisions are driven by trusted information. It's a conviction she returns to often: the biggest shift in property has not been technology, but trust - who holds it, who earns it, and who the market relies on to act on the data.

With more than two decades of international experience spanning banking, finance and property markets in the United Kingdom, Australia and South Africa, she brings a unique perspective to one of South Africa's most respected property intelligence businesses.

A Chartered Accountant with an Honours degree in Finance and Economics, Sara joined Lightstone in 2013, initially managing the banking relationships before being appointed Managing Director.

During that time, she has helped drive the company's evolution from a leading property data provider into a technology-enabled intelligence business delivering sophisticated solutions to he property sector

Passionate about people, innovation and simplifying complexity, Sara believes data should empower better decisions rather than overwhelm them.

Under her leadership, Lightstone continues to invest in smarter technology, richer market intelligence and practical solutions that enable clients to navigate an increasingly complex property environment with confidence.

"Property decisions are among the biggest financial decisions people and businesses make. Our role is to provide the intelligence that gives them confidence as we have done with the data we have provided over the last twenty years or with the models we're building today."

Hayley Ivins-Downes
Turning Property Data into Market Intelligence

For more than 30 years, Hayley Ivins-Downes has worked at the intersection of property, customer relationships and market intelligence. As Managing Executive of Real Estate & PropData at Lightstone, she has become one of South Africa's most recognised voices on residential property trends, regularly translating complex market data into practical insights for estate agents, investors, financial institutions, developers and policymakers.

Hayley has built her career around helping the property industry understand not only what is happening in the market, but why it matters. Her ability to interpret vast amounts of property data and identify emerging trends has made her a trusted commentator on everything from first-time buyers and semigration to foreign investment, affordability and changing consumer behaviour.



The latest Lightstone research featured in this edition once again demonstrates the depth of that analytical capability, revealing a far more nuanced picture of foreign property ownership than conventional market perceptions suggest.

For Hayley, quality data does more than explain the market—it helps shape better investment decisions.

“The numbers often challenge conventional thinking. Our role is to uncover the trends beneath the headlines and help the industry understand what they really mean, and trust the story the data is telling.”

About Lightstone Property

Since 2005, Lightstone Property, part of the Coaxle, a Halls Group subsidiary, has become South Africa’s leading provider of property information, valuations and market intelligence. As AI reshapes how property is valued, financed and sold, Lightstone’s role remains the same: to be the intelligence the market trusts to turn data into decisions.

Serving lenders, estate agencies, developers, investors, valuers and property professionals, the company combines trusted data, advanced analytics and innovative technology to support smarter property decisions across the residential and commercial real estate sectors.



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COVER FEATURE

Why South Africa's premium property market is winning global investors

By Neale Petersen



EXCLUSIVE MARKET REPORT

Powered by Lightstone Property

Despite accounting for only 6% of residential transactions over the past decade, foreign buyers continue to play an outsized role in South Africa's premium property market.

New Lightstone Property research reveals where international purchasers are buying, what they are paying and why certain regions continue attracting global demand.

South Africa is still on the world's property radar

For years, conventional wisdom has suggested that foreign buyers are driving up prices on Cape Town's Atlantic Seaboard while dominating South Africa's luxury residential market.

The reality, however, is far more nuanced. According to exclusive new research by Lightstone Property, foreign purchasers account for just 6% of the approximately 2.39 million residential property transactions concluded between 2016 and 2025. Yet while they represent a relatively small proportion of the overall market, their influence grows dramatically as property values increase.

The findings paint a fascinating picture of an increasingly sophisticated international buyer market that stretches well beyond Cape Town's luxury coastline into Johannesburg, Limpopo's wildlife estates, KwaZulu-Natal's North Coast, the Cape Winelands and even cross-border investment corridors near Zimbabwe.

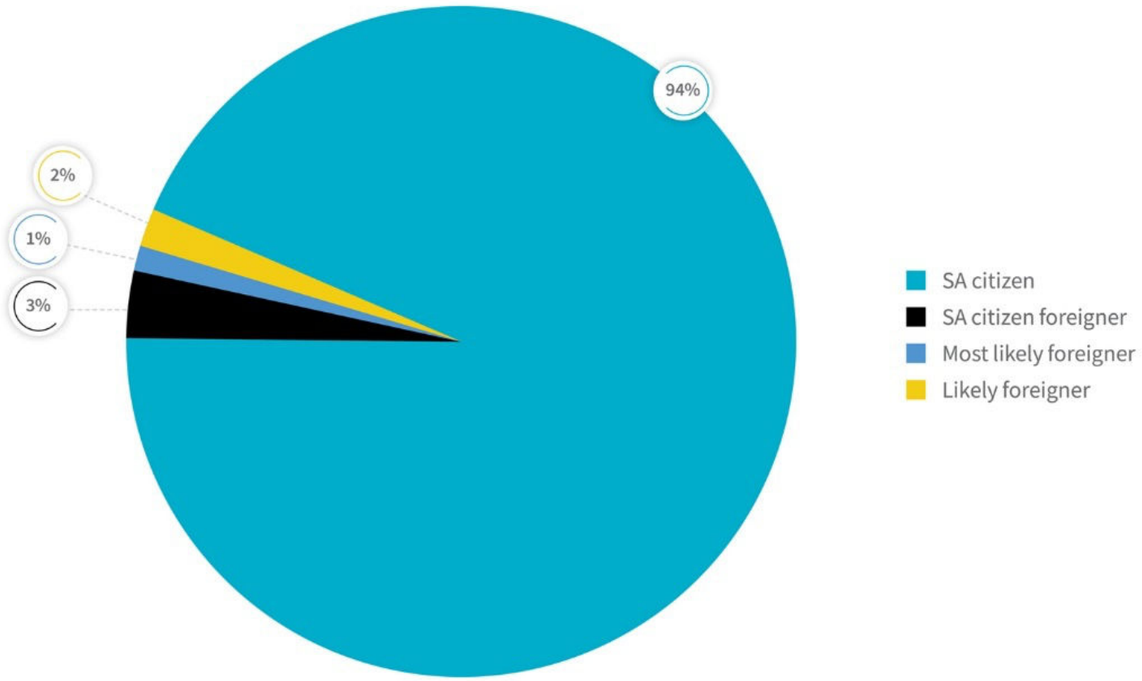
It is a market driven not by one buyer profile, but by multiple investment motivations, from lifestyle migration and retirement to business ownership, diaspora communities, wealth preservation and long-term investment.

"While foreign buyers made up a relatively small proportion of total transactions, they accounted for 15% of homes valued between R4 million and R10 million, 26% of properties between R10 million and R20 million, and an extraordinary 39% of homes valued above R20 million," says Hayley Ivins-Downes, Managing Executive: Real Estate Services at Lightstone.

"Two out of every five residential properties valued above R20 million were purchased by a foreign buyer."

That statistic alone demonstrates the importance of international capital to South Africa's premium residential market.

Lightstone



GRAPH 1 - SA citizen foreigner' to Foreign-born SA Citizen

Looking beyond the headlines

The debate around foreign ownership often focuses on a single narrative, the wealthy European buyer purchasing a holiday home overlooking Clifton Beach or the vineyards of Franschhoek. Lightstone's analysis suggests that perspective captures only part of the picture.
Instead, foreign ownership reflects several distinct markets operating simultaneously across South Africa. Some buyers are attracted by luxury coastal lifestyles.

Lightstone

Value of property	SA citizen	SA citizen foreigner	Most likely foreigner	Likely foreigner	Proportion foreigner
Under R1mil	1 092 798	18 323	5 485	12 494	3%
R1mil - R2mil	621 102	28 679	7 388	13 695	7%
R2mil - R4mil	399 650	22 811	8 474	10 939	10%
R4mil - R10mil	99 781	7 345	5 948	4 947	15%
R10mil - R20mil	8 130	682	1 446	776	26%
Above R20mil	711	62	280	105	39%
	2 222 172	**77 902**	**29 021**	**42 956**	**6%**

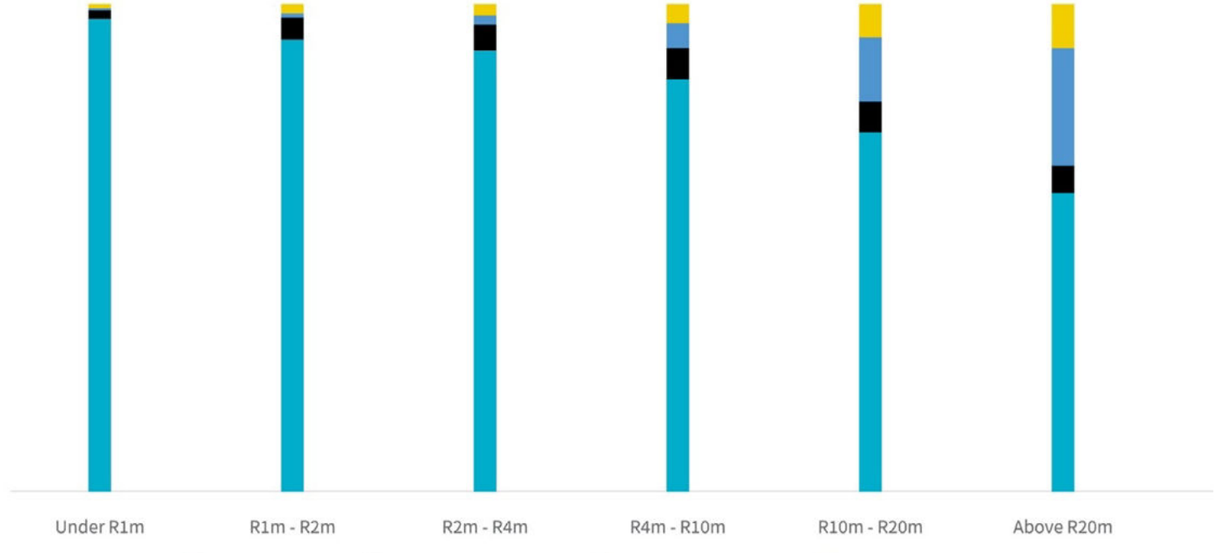
Source: **Lightstone Property**, June 2026

GRAPH 2 - Properties bought by individuals in South Africa: By value

Others seek game reserves, lifestyle estates or retirement destinations. Many are purchasing homes within long-established immigrant communities in Gauteng, while others are investing close to international borders for business and trade purposes.



Lightstone



Source: **Lightstone Property**, June 2026

GRAPH 3 - Properties sold by value: 2016 - 2025

Understanding these differences is critical because each market behaves differently and has its own pricing dynamics.

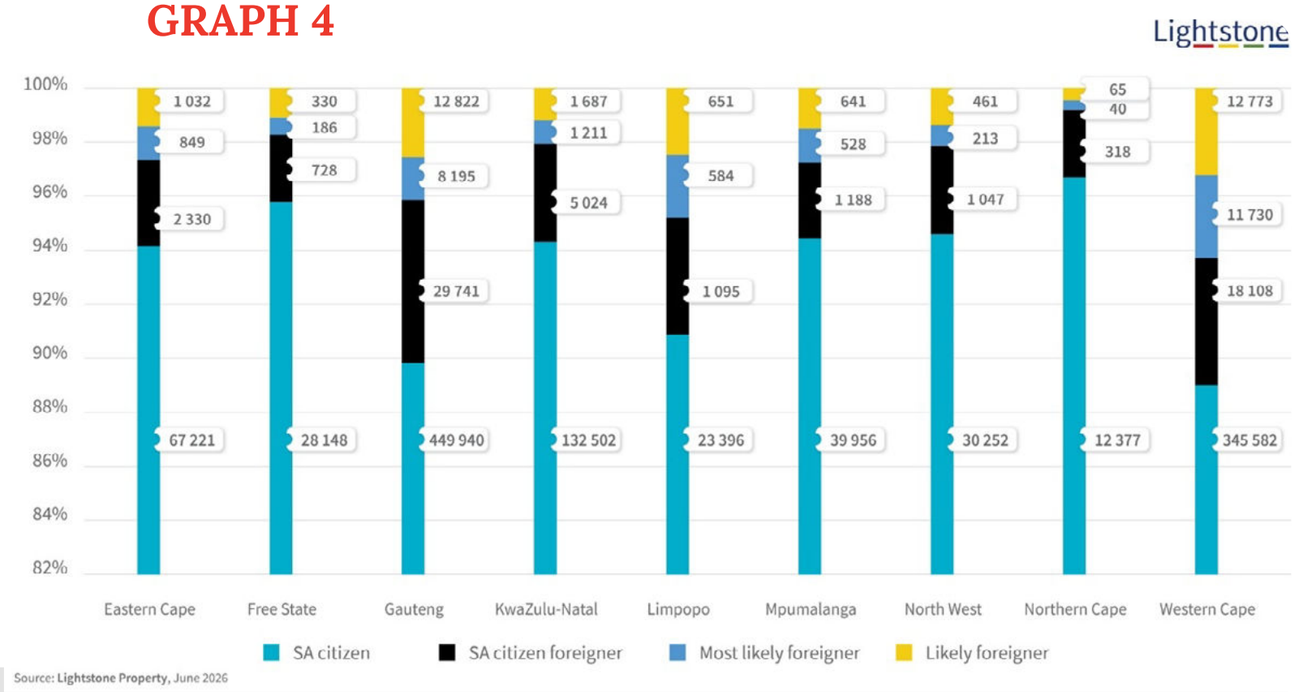
As Sara Winstone, Managing Director of Lightstone Property, explains, "quality market intelligence enables investors and industry stakeholders to move beyond perception and understand the real drivers shaping South Africa's property landscape."

South Africans dominate, until the luxury market

One of the report's most important findings is that South Africans remain overwhelmingly responsible for residential property activity. Of the 2.39 million transactions analysed, approximately 2.25 million (94%) involved South African-born buyers.

A further 77,902 purchases (3%) were made by South African citizens born outside the country, while 71,977 transactions (3%) were classified as foreign buyers using Lightstone's identification methodology.

GRAPH 4



Source: **Lightstone Property**, June 2026

At first glance, those figures suggest foreign ownership plays only a modest role. However, the picture changes dramatically once transaction values are analysed.

Lightstone's data shows that foreign participation rises steadily as prices increase.

- Below R1 million, foreign buyers account for fewer than one in every thirty transactions.
- Between R4 million and R10 million, their market share climbs to 15%.

- Between R10 million and R20 million, it rises again to 26%.
- Above R20 million, foreign purchasers account for an astonishing 39% of all residential transactions.

This trend demonstrates that international buyers exert influence where South Africa's highest-value residential assets are concentrated.

REI market Insight

For investors, this is significant. Foreign buyers may not determine pricing across the broader housing market, but they provide an important source of liquidity at the premium end of the residential sector.

Their continued participation supports pricing in luxury coastal suburbs, high-end lifestyle estates and exclusive residential developments while reinforcing South Africa's international appeal as a value destination compared with many global property markets.

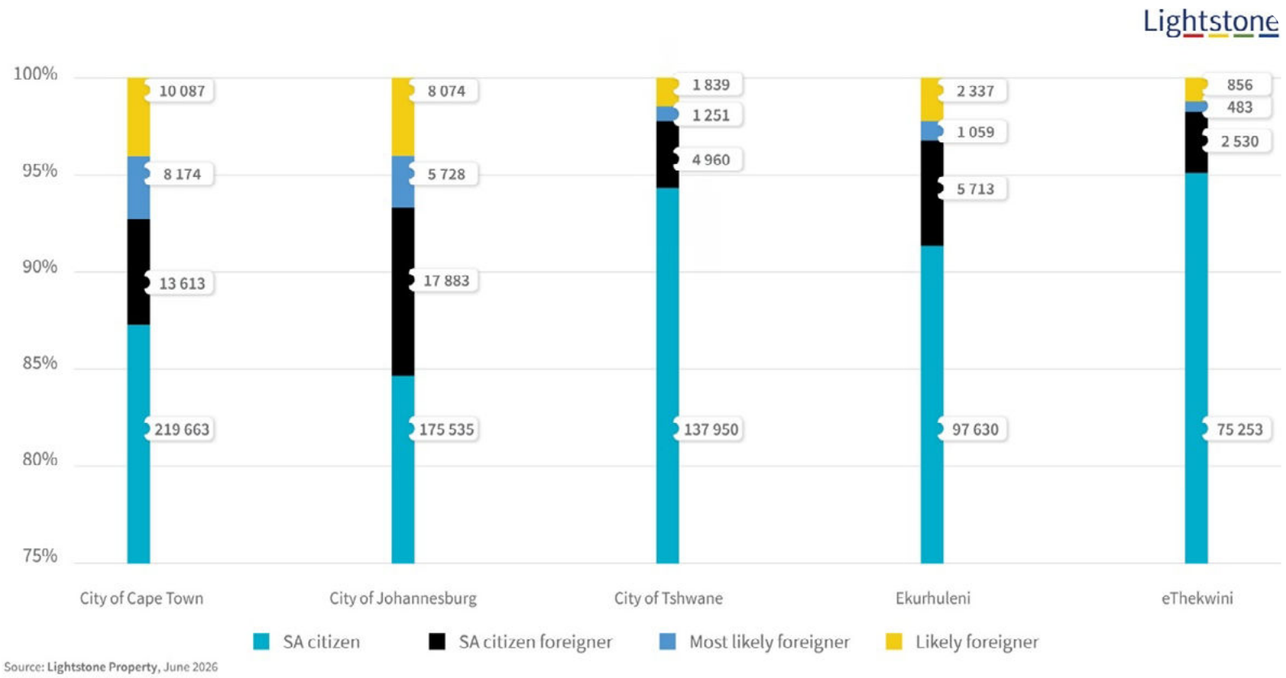
Not just Cape Town

Perhaps the report's biggest surprise is that foreign investment is far more geographically diverse than generally believed.

While the Western Cape remains South Africa's premier international lifestyle destination, it is not the only province attracting overseas capital. Lightstone found that the Western Cape recorded the highest overall foreign buyer participation at 7.8%, narrowly ahead of Gauteng at 7.3%.

For properties valued above R1 million, Limpopo emerged as one of South Africa's strongest foreign-investment destinations, recording 9.1% foreign participation, driven largely by luxury game reserves and bushveld estates around Hoedspruit and the Lowveld.

These findings challenge the long-held assumption that international investment is almost exclusively concentrated in Cape Town. Instead, they point to a country characterised by multiple investment markets, each attracting different buyer profiles and investment objectives.



Source: **Lightstone Property**, June 2026

GRAPH 5 - Properties sold above R1m by municipalities: 2016 – 2025

Different buyers with different motivations

One of the strongest messages emerging from the research is that there is no single foreign buyer.

Lifestyle purchasers seeking ocean views, retirement destinations and wine-country estates behave very differently from entrepreneurs establishing businesses in Gauteng or cross-border investors purchasing near Zimbabwe.

Likewise, affluent buyers investing R30 million on the Atlantic Seaboard have little in common with purchasers seeking secure sectional-title investments in Cape Town's CBD or business-oriented acquisitions within Johannesburg's immigrant communities. Understanding those distinctions is becoming increasingly important for developers, estate agents, investors and local authorities seeking to anticipate future demand.

Rather than asking where foreign buyers are purchasing, the more important question is why they are choosing particular locations. And the answers vary remarkably across South Africa.

Foreign buyer Snapshot: South Africa 2016 - 2025 At a glance

- 2.39 million residential property transactions analysed
- 143,879 properties purchased by foreign buyers (6%)
- 2.25 million properties bought by South African-born buyers (94%)

Luxury property is where foreign buyers stand out

- 15% of homes worth R4m - R10m
- 26% of homes worth R10m - R20m
- 39% of homes worth R20m+

Two out of every five homes above R20 million were bought by foreign purchasers.

While foreign purchasers represent only 6% of all residential transactions nationally, their market share increases sharply as property values rise, highlighting the continued international demand for South Africa's premium residential sector.



Foreign Buyer Hotspots

Foreign investment is concentrated in a handful of established lifestyle, luxury and cross-border investment destinations, with the Western Cape continuing to dominate by both value and transaction volume.

AREA **SNAPSHOT**

Western Cape
7.8% of all residential transactions involved foreign buyers, the highest provincial share nationally.

Gauteng
7.3% foreign buyer share, driven largely by established immigrant and diaspora communities.

Limpopo
9.1% foreign participation for homes above R1 million, particularly around Hoedspruit and game estate developments.

Cape Town
Estimated R153 bn in foreign property purchases over the decade.

Johannesburg
Estimated R107 billion in foreign purchases, with the highest proportion of foreign buyers in properties above R1 million.

Atlantic Seaboard
South Africa's premier international luxury market, with suburbs such as Llandudno, Clifton, Camps Bay, Bantry Bay and Sea Point attracting the highest-value foreign investment.

Cape Town CBD
39% foreign buyer participation across 1,259 transactions, reflecting strong demand for sectional-title investment stock.

Llandudno
67 of 102 residential sales (66%) involved foreign buyers, averaging R29.2 million per property.

Sea Point
1,118 foreign buyer transactions — the highest number recorded in Cape Town.

Constantia
43% foreign buyer participation with an average purchase price of R19.5 million.

Bishopscourt
Average foreign purchase price of R22.7 million.

KwaZulu-Natal North Coast
1,239 foreign buyer transactions across Ballito, Zimbali, Salt Rock and surrounding estates.

Zimbali Estate
Average foreign purchase price of R8.1 million.

AREA **SNAPSHOT**

Western Cape Lifestyle Towns
McGregor, Stanford, Riebeek Kasteel, Paternoster and Franschhoek continue attracting lifestyle and retirement buyers.

Johannesburg Inner City
Mayfair, Cyrildene, Yeoville and Laudium remain key destinations for foreign buyers linked to established diaspora communities.

Musina
Foreign buyers paid approximately 29% more than local buyers, driven by cross-border investment demand.



Methodology

Foreign buyers are identified through three signals.

1. A foreign-born South African citizen's identity number contains a digit which identifies the person as born outside the country.
2. Buyers are flagged a "likely foreigner" where the deed office records the transaction without a South African ID number.
3. Buyers are classified as "most likely foreign" where available indicators suggest a foreign origin. This includes cases where name and surname patterns strongly indicate foreign origin, rather than names that could commonly occur across multiple local context, or where the buyer's marital status is recorded as a "foreign marriage".

All percentages provided exclude transactions involving legal entities, including companies, trusts and organisations.

Did You Know?

Llandudno recorded the highest concentration of foreign buyers in South Africa.

Sea Point recorded the largest number of foreign transactions.
Cape Town attracted the greatest total foreign investment by value.
Johannesburg recorded the highest proportion of foreign ownership for properties above R1 million.

The KwaZulu-Natal North Coast has quietly become one of South Africa's largest international residential investment markets, yet receives far less attention than Cape Town.



PART 2 | Where the World Is Buying: South Africa's foreign buyer 'Hotspots'

While Cape Town often dominates headlines about foreign property investment, Lightstone's latest research reveals a far more diverse picture. International buyers are investing across multiple regions, each driven by different motivations, price points and lifestyles.

South Africa's premier international luxury market, with suburbs such as Llandudno, Clifton, Camps Bay, Bantry Bay and Sea Point attracting

From luxury beachfront villas and wine estates to wildlife estates, immigrant communities and cross-border investment corridors, South Africa offers a variety of property markets that appeal to a broad international audience.

The research confirms one important point: foreign buyers are not a single market. They are made up of lifestyle purchasers, business owners, retirees, investors, expatriates returning to South Africa and international buyers seeking long-term wealth preservation.

Cape Town's Atlantic Seaboard: SA's International Showcase

No discussion of foreign property investment would be complete without Cape Town's iconic Atlantic Seaboard.

Stretching from De Waterkant through Sea Point, Green Point, Fresnaye, Bantry Bay, Clifton, Bakoven, Camps Bay and Llandudno, the region remains South Africa's premier luxury residential market and one of the country's strongest magnets for international capital.

The data confirms what many estate agents have experienced for years. Foreign buyers continue to dominate transactions in several of these exclusive suburbs.

Nowhere is this more evident than Llandudno, where nearly two out of every three residential properties sold during the past decade were purchased by foreign buyers.

Although relatively small in size, only 102 properties changed hands during the period analysed, foreign purchasers acquired 67 of them at an average transaction value of R29.2 million, representing an estimated R1.96 billion in property sales.

Neighbouring Bakoven and Camps Bay tell a similar story. Almost half of all residential transactions in these suburbs involved foreign purchasers, with average purchase prices ranging between R16 million and R17 million.

Together, these three coastal suburbs accounted for an estimated R8.6 billion in foreign property acquisitions over the past decade. The research also suggests that international demand may be contributing to stronger property values in certain premium neighbourhoods.

In Bantry Bay, the average current value of properties owned by foreign buyers is 31% higher than comparable homes owned by South African buyers.

The difference rises to 39% in Tamboerskloof, while De Waterkant records a premium of almost 30%. These figures demonstrate the purchasing power international buyers continue to bring into Cape Town's luxury residential market.

Sea Point: Luxury meets accessibility

While suburbs such as Clifton and Llandudno represent the pinnacle of luxury living, Sea Point has quietly become one of South Africa's busiest international property markets.

Lightstone recorded 1,118 foreign property transactions in Sea Point over the study period, the highest number of any Cape Town suburb. With an average foreign purchase price of approximately R5.4 million, Sea Point offers an attractive balance between lifestyle, accessibility and relative affordability compared with Cape Town's ultra-prime coastal suburbs.

Its vibrant urban lifestyle, walkability, mixed-use developments and strong rental demand continue to attract overseas professionals, investors and second-home buyers seeking long-term value.



Beyond the Coast: Constantia & Cape Town's Southern Suburbs

International demand extends well beyond Cape Town's coastline. The leafy suburbs of Constantia, Constantia Heights and Bishopscourt continue attracting affluent buyers seeking larger homes, security, privacy and proximity to some of South Africa's finest schools and wine estates.

According to Lightstone:

- Constantia recorded 43% foreign buyer participation, with average purchases of R19.5 million.
- Constantia Heights achieved 34% participation, with average transactions exceeding R24 million.
- Bishopscourt recorded 22% foreign ownership, with average purchases approaching R23 million.

Meanwhile, the Cape Town CBD continues attracting international investors into the sectional-title market.

Almost 39% of transactions analysed involved foreign buyers, highlighting strong demand for lock-up-and-go apartments, lifestyle investments and income-producing rental properties.

Even more remote coastal villages have attracted significant foreign interest.

VScarborough recorded foreign participation of 41%, while nearby Kommetjie achieved 32%, illustrating that international buyers are increasingly looking beyond traditional luxury suburbs in search of authenticity, space and natural beauty.



Johannesburg: A different foreign buyer story

If Cape Town represents South Africa's international lifestyle market, Johannesburg tells an entirely different story.

Rather than focusing on holiday homes or retirement properties, Johannesburg's foreign ownership reflects decades of immigration, entrepreneurship and established diaspora communities.

Neighbourhoods including Mayfair, Mayfair West, Yeoville and Cyrildene continue recording significant levels of foreign ownership, driven largely by buyers choosing to live and invest within long-established cultural communities.

Unlike Cape Town's premium market, these buyers are generally participating in the same market as South African purchasers. There is little evidence of the substantial pricing premiums seen in coastal luxury suburbs.

Interestingly, Lightstone found that Johannesburg actually recorded a higher proportion of foreign buyers (15.3%) than Cape Town (12.7%) for properties valued above R1 million.

However, average transaction values remain significantly lower than those achieved in Cape Town's premium coastal market.

As a result, while Johannesburg records more transactions, Cape Town continues to attract substantially higher overall investment values. During the study period, foreign buyers acquired an estimated R153 billion worth of residential property in Cape Town, compared with R107 billion in Johannesburg.

Limpopo's Bushveld Boom

Perhaps one of the report's most surprising findings is the strength of foreign demand across Limpopo's wildlife estate corridor.

Around Hoedspruit, Maruleng, the Blyde River Canyon and neighbouring private game reserves, international buyers continue investing heavily in lifestyle properties offering access to nature, conservation and luxury safari living.

In many respects, these estates compete directly with Cape Town's premium coastal market, attracting affluent buyers seeking a completely different lifestyle experience.

Here, South Africa's globally recognised wildlife assets have become a major property investment driver.

are increasingly looking beyond traditional luxury suburbs in search of authenticity, space and natural beauty.



The Cape Winelands continue to shine

The Cape Winelands remain one of South Africa's most desirable lifestyle destinations. Lightstone identified strong foreign demand across Franschhoek, Paarl and surrounding wine estates.

Two estates stand out. Pearl Valley Estate recorded 35% foreign buyer participation, while Val de Vie Estate recorded 18%, with average purchase prices exceeding R11 million on both estates.

Smaller lifestyle towns including McGregor, Riebeek Kasteel, Riebeek West, Paternoster and Stanford have also attracted growing international attention.

These markets appeal to buyers seeking a slower pace of life, heritage architecture, wine tourism and rural living without sacrificing accessibility to Cape Town.

KwaZulu-Natal's North Coast emerges

While Cape Town receives much of the media attention, KwaZulu-Natal's North Coast has quietly established itself as one of South Africa's most significant foreign buyer markets.

The broader KwaDukuza municipality, incorporating Ballito, Salt Rock, Zimbali, Sheffield Beach, Simbithi, Dunkirk Estate, Compensation Beach and Brettenwood, recorded more than 1,200 foreign transactions during the period analysed.

That places the North Coast alongside Knysna and Overstrand among the country's largest international residential markets outside Cape Town.

Luxury estates offering coastal living, security, golf estates and lifestyle amenities continue attracting affluent international purchasers. Within Zimbali Estate, foreign buyers paid an average of approximately R8.1 million, placing the estate firmly among South Africa's premier residential destinations.

Emerging markets: Musina and cross-border investment

Not all foreign investment is driven by luxury. Lightstone also identified meaningful activity along South Africa's northern border.

In Musina, foreign purchasers acquired properties at values approximately 29% higher than local buyers, suggesting strong demand from business owners requiring secure property ownership close to the Zimbabwean border.

These transactions illustrate another dimension of foreign ownership, one driven by trade, logistics and regional economic activity rather than lifestyle or leisure.

Diaspora communities continue to shape demand

Another important trend emerges in suburbs such as Laudium in Tshwane. Here, nearly three out of every ten residential transactions involved foreign-linked buyers.

Rather than reflecting international luxury investment, these purchases highlight the importance of long-established family, cultural and diaspora networks that continue influencing residential demand across Gauteng.

REI Market Insight

Perhaps the most important conclusion from Lightstone's suburb-level analysis is that there is no single foreign buyer profile.

Some buyers are seeking trophy homes overlooking the Atlantic Ocean. Others are investing in wildlife estates, secure lifestyle developments, retirement villages, sectional-title apartments or established immigrant communities.

Each market responds to different economic drivers, different lifestyle priorities and different investment objectives. For developers, estate agents and investors, understanding those nuances has become increasingly important.

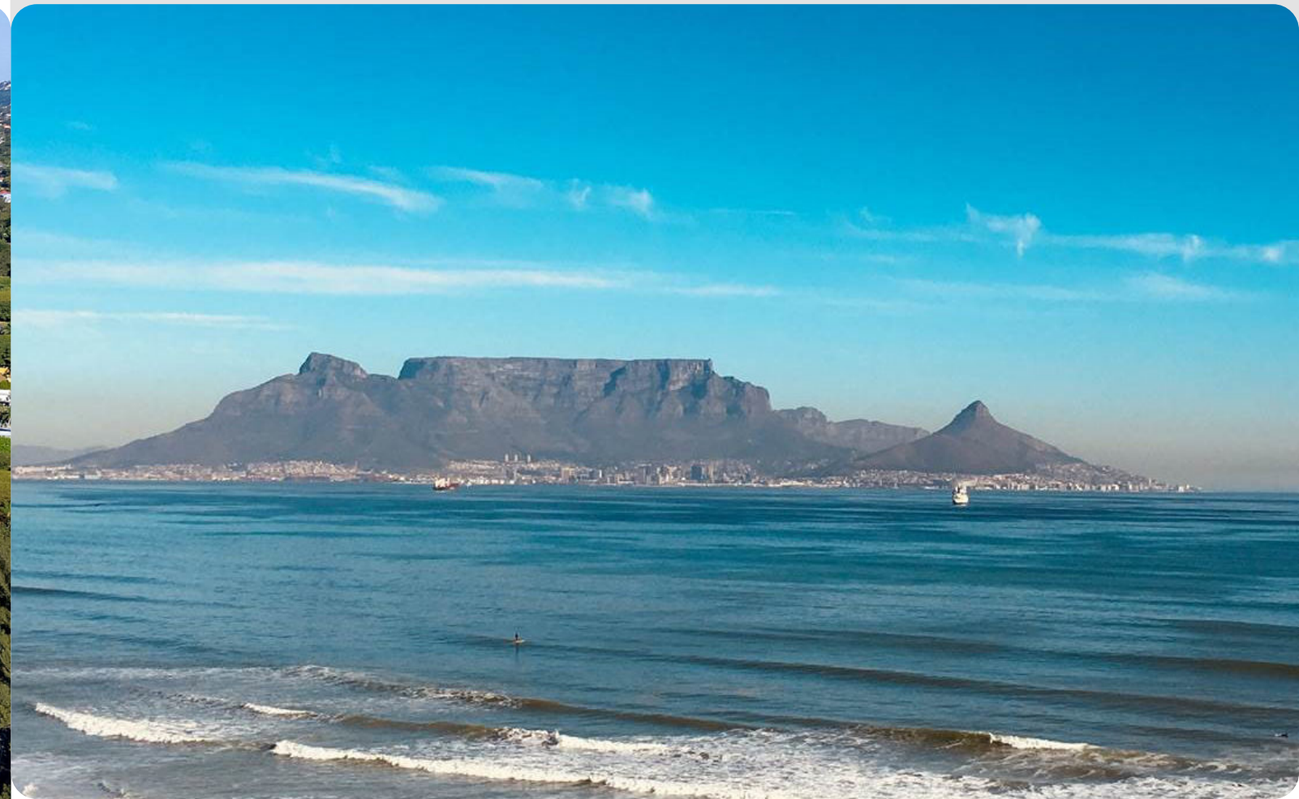
Foreign investment is not concentrated in one city or one province, it is spread across multiple markets, each offering its own unique value proposition.

As global mobility increases and South Africa continues to offer exceptional lifestyle value relative to many international markets, these diverse buyer profiles are likely to remain an important feature of the country's premium residential property sector.

New Lightstone data reveals nearly 144,000 homes bought by foreign buyers in a decade, with demand strongest in South Africa's premium property market

Read More





PROPERTY PROFESSIONALS

The Trifecta of Disruption

By Khanya Gundwana



How eXp Realty is redefining the South African Property landscape through freedom, community, and narrative.

The traditional brick-and-mortar real estate franchise model, with its heavy desk fees, territorial restrictions, and top-down corporate hierarchies, is facing an existential evolution.

In an era where digital agility dictates business survival, the old guard is being replaced by something far more dynamic.

At the absolute forefront of this structural shift is eXp Realty South Africa. By replacing physical glass offices with a sophisticated, cloud-based virtual ecosystem, eXp has quietly become one of the fastest-growing real estate phenomena in the country. Yet, technology is merely the canvas. The real masterpiece lies in the human architecture driving the brand forward.

To understand how this digital revolution is manifesting on South African soil, Real Estate Investor (REI) sat down with the three distinct pillars anchoring the company's local success: Andrew Thompson (CEO & Country Leader), the strategic visionary; Ferdi Abrahams (Agent & Chairperson of the SAAAC), the democratic voice of the property practitioner; and Khanya Gundwana (Marketing Coordinator), the digital storyteller crafting the narrative that attracts top-tier talent.

Together, they form an unbreakable trifecta that is fundamentally changing what it means to be a real estate professional in South Africa.

When Andrew Thompson stepped into the role of CEO and Country Leader for eXp Realty South Africa, he didn't just take on the job of running an agency, he took on the task of shifting an entire industry's mindset.

"The traditional real estate industry was built on an extractive economic model," Andrew explains, leaning forward. "For decades, agents did 100% of the fieldwork, carried the brunt of the emotional labour with clients, and then watched a massive percentage of their hard-earned commission get swallowed up by franchise fees, regional offices, and physical overheads. We looked at that model and realized it was entirely ripe for disruption."

eXp's solution was elegant in its simplicity and radical in its execution: eliminate the physical offices entirely and move the entire operation into an advanced, cloud-based virtual campus. By slashing real estate costs on a massive scale, the company flipped the financial script.

Traditional Agency Structure
High Office Overhead Expenses
▼
Lower Commission Payouts for Agents

eXp Realty Cloud Model
Zero Office Overhead Costs
▼
Maximised Payouts, Shares & Rev-Share

"By removing physical brick-and-mortar liabilities, we pour capital straight back into the pockets of the people who actually generate the value, the property practitioners," Andrew says.

But Andrew is quick to point out that eXp is more than just an attractive split. It is an equitable ecosystem. Through the company's NASDAQ-listed share program, agents are given equity in the global parent company simply for hitting standard production milestones.

"We are turning agents into shareholders," Andrew underscores. "And when you pair that with our unique revenue share programme where agents can earn a percentage of the revenue generated by the agents they attract to the company, you completely rewrite the retirement horizon. Our landmark community events, like eXpcon Cape Town, prove that while our framework is virtual, the wealth creation, collaboration, and high-energy culture are profoundly real."

There is no intrinsic exit strategy or legacy build. When I saw eXp's revenue share model, I realized it offered something revolutionary: the ability for a South African agent to scale a borderless business globally right from their local desk, securing true passive residual income."

Ferdi's belief in the model runs so deep that he serves as the Chairperson of the South Africa Agents Association Council (SAAAC). The council is a critical component of eXp's corporate governance, acting as a direct conduit between the agent body and executive leadership.

If Andrew represents the strategic framework of eXp Realty South Africa, Ferdi Abrahams represents its beating, entrepreneurial heart. With over 23 years of mastery in the traditional real estate sector, having owned both leading franchises and a successful independent agency, Ferdi knows exactly what it takes to survive in the trenches.

So, why would a seasoned industry veteran walk away from his own established brand to join a cloud-based network?



For Ferdi, this collaborative structure turns what used to be a cutthroat, competitive industry into a community of shared success. “When everyone is a shareholder, everyone wants everyone else to win. If an agent in Johannesburg discovers a brilliant new listing strategy, they don’t hide it; they share it on our virtual platform with an agent in Durban or George. The SAAAC ensures that this culture of mutual empowerment remains protected.”

“In the traditional model, you work until your last show house. At eXp, and through the governance of the SAAAC, we ensure agents are building a true, collaborative empire that guarantees financial freedom and a lasting legacy.”

A disruptive business model and an empowered agent body are formidable assets, but they require a master storyteller to cut through the noise of a crowded media landscape. Enter Khanya Gundwana, eXp Realty South Africa’s Marketing Coordinator.

In a property market historically dominated by neighbourhood park benches and localized billboard advertising, Khanya’s mandate is to shift the narrative entirely into the digital-first era.

“The modern real estate consumer, and certainly the modern agent, doesn’t engage with brands the way they did ten years ago,” Khanya explains. “Our marketing philosophy at eXp isn’t about shouting from the rooftops about how big our corporate entity is. Instead, our focus is entirely bottom-up. We view our marketing department as an agency within an agency, designed to turn our property practitioners into localized digital media powerhouses.”

Khanya’s role is uniquely multi-faceted. She bridges the gap between the corporate brand and individual “Agent Attraction”—providing the toolkits, localized video assets, and hyper-targeted social proof required for eXp agents to scale their personal brands and build their own revenue-share organizations.



“South Africa is incredibly diverse, and a one-size-fits-all marketing campaign simply fails here,” Khanya observes.

“Whether an agent is selling a luxury estate in Constantia, a student apartment in Stellenbosch, or an affordable housing development in Gauteng, we provide them with the technological and creative infrastructure to tell authentic, compelling visual stories.

By mastering platforms from Canva Pro to eXp World, we help them foster genuine community engagement before they ever step foot into a property viewing.”

For Khanya, the success of eXp’s marketing lies in the authenticity of its outcomes. “When you market a company where the agents genuinely own a piece of the business, the stories write themselves. My job is simply to put a megaphone to that reality.”

To close our feature, REI brought Andrew, Ferdi, and Khanya together to discuss how their unified approach addresses the broader economic pressures facing South African real estate today.

Market Dynamic / Challenge	The Executive View (Andrew Thompson)	The Agent View (Ferdi Abrahams)	The Brand View (Khanya Gundwana)
Interest Rate Volatility & Economic Shifts	"When the market tightens, traditional agencies crumble under the weight of fixed office rents. Our cloud infrastructure allows us to stay lean, keeping our operational costs flat so we can support our agents through any cycle."	"Economic shifts mean clients need advisors, not just order-takers. Because eXp eliminates franchise penalties and gives me financial breathing room, I can focus entirely on craft, pricing strategies, and client care."	"Tougher markets demand educational content over hard-selling. We pivot our marketing assets to allow our agents to produce market-update videos and financial literacy content, positioning them as trusted local experts."
The Rise of PropTech & AI Integration	"Technology shouldn't replace human connection; it should amplify it. We leverage cutting-edge virtual tools to handle administrative tasks, freeing up our people to do what they do best: build relationships."	"The virtual cloud campus means I spend zero time sitting in traffic traveling to administrative meetings. I can manage my entire cross-border team and complete paperwork digitally, spending maximum time face-to-face with buyers."	"Data-driven marketing allows us to accurately track consumer behaviour online. We funnel these insights directly back to our agents, ensuring they are targeting the right buyers with pinpoint, hyper-relevant digital accuracy."

The anticipation that had been building across eXp's virtual campus culminated in a night of absolute triumph at the Sandton Convention Centre on 21 May 2026.

The Reside Summit Awards & Gala Dinner, the definitive benchmark for honouring excellence and transformative impact across the South African residential sector—saw eXp Realty South Africa firmly cement its place at the pinnacle of the industry.

In front of a crowded room of industry peers, the cloud-based real estate agency brought home a monumental double victory, capturing major hardware in both tech innovation and volume performance:



IMAGE: Pictured holding the awards with immense pride (and showing off some serious celebratory flair) were Marketing Lead, Khanya Gundwana, and CEO & Country Leader, Andrew Thompson

PropTech Innovator Award - Silver Award: A powerful industry nod validating eXp's sophisticated virtual campus, digital workflow models, and the agile tech tools empowering its agents daily.

Residential Real Estate Agency of the Year (Large Agency) – Platinum Award: Clinching this coveted award for an incredible third time, a historic feat that solidifies eXp's agent-centric model as the most dominant powerhouse in South African real estate today.

"This monumental achievement belongs entirely to our collective team," a jubilant Andrew Thompson shared. "The passion, the relentless drive, the commitment to clients, and the absolute belief in the eXp model from every single one of our property practitioners are what make this ecosystem a true industry leader. We aren't just raising the bar anymore; we are redefining where the bar sits."

For Ferdi Abrahams and the SAAAC, the Platinum win acts as a resounding validation from the broader marketplace. It proves that an agency governed for the agents, by the agents, can out-produce and out-innovate traditional corporate giants day in and day out.

The real estate landscape will always face shifting economic tides, changing consumer preferences, and technological disruption. However, as eXp Realty South Africa has demonstrated, true resilience doesn't come from solid concrete walls or historic corporate legacies.

It comes from a flexible, cloud-based framework that treats its people as partners rather than subordinates. Through the strategic direction of Andrew Thompson, the democratic advocate and grounding presence of Ferdi Abrahams, and the digital storytelling flair of Khanya Gundwana, eXp has created an ecosystem where everyone has a stake in the future.

PROPERTY PROFESSIONALS

For a firsthand look into how the eXp virtual ecosystem operates and empowers its practitioners, watch the highlights from eXpcon Cape Town 2026, illustrating the company's culture of celebration, wealth building, and community support.





RESIDE AWARDS
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★★★★★

Residential Estate Agency of the Year 2026
Large Agency

PLATINUM AWARD

Exp Realty South Africa

Driving Growth with Future-Forward Technology

As a forward-thinking, agent-centric real estate agency, eXp Realty leverages cutting-edge technology and AI to empower agents, boost productivity and spark creativity in the metaverse. This is just one of the reasons why eXp Realty South Africa has grown from zero to more than 1,400 agents in less than four and a half years. Making us the Largest Independent Real Estate Agency in Africa. At eXp, we're not just building careers - we're creating a community where the best in the business can thrive.

eXp REALTY

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POLICY, LEGAL & REGULATIONS

When Love Life & Property Collide

The Jackson vs Petersen case and what happens when joint property ownership breaks down

By Cor van Deventer





Buying a home together is often the only way young South Africans can enter the property market. For couples, friends, siblings, relatives and even business partners, pooling their income can be the difference between renting and owning.

According to data from major South African bond originators and property analysts, the R700,000 to R1.5 million price band is the sweet spot for single first-time buyers on budgets.

Example: A young couple earning about R22 000 each a month may struggle to qualify individually for a R1.2 million home loan. With their combined income of R44 000, however, they're far more likely to be able to afford a monthly instalment of roughly R12 500 to R13 500, depending on the interest rate, deposit and lender.

But here's where it gets interesting: affordability pressure and higher interest rates are also driving the co-buying trend. Rather than staying in the entry-level market however, joint purchasers are pooling their incomes to target the R1.5 million to R3 million+ price range.

All good and well until the relationship ends. And then things get complicated.

As an attorney, I often see the same pattern: two people buy with the best intentions, then life changes, and they end up in a financial situation that no longer fits their relationship.

The *Jackson v Petersen* matter, heard in the Western Cape High Court in May 2026, is a textbook example of what happens when co-owners can't agree on a way forward.



Ms Jackson and Mr Petersen bought a home together in Kraaifontein while they were romantically involved. When the relationship ended, they couldn't agree on who would stay, whether or not to sell the property, and how the bond, maintenance and other costs should be dealt with, so Ms Jackson approached the High Court.

She wanted to end the joint ownership so that she could take over the property, but Mr Petersen argued that he should be allowed to buy out her half-share, despite having no fixed employment, no pre-approved financing and not filing the required affidavits despite earlier postponements.

The High Court terminated the joint ownership, allowed Ms Jackson to retain the property, and ordered her to pay Mr Petersen a market-related price for his 50% share while covering the transfer costs.
It also built in a backup plan: if she couldn't get financing within three months, the property would be sold and the net proceeds split equally.
Mr Petersen was ordered to sign the transfer documents within five days, failing which the Sheriff could sign for him. He also had to pay the legal costs.

South African law has a powerful remedy for co-ownership deadlocks: actio communi dividundo. Its purpose is simple: no one should be trapped in joint ownership forever.

If you own part of a property, you can ask for the shared ownership to end. You don't need the other owner's permission or proof that they did anything wrong. You do need to show that you are a co-owner and that staying locked into the arrangement no longer works, or that you no longer want to remain a co-owner.

If the owners can't agree, the High may divide the property physically, although this is rare for ordinary homes. More often, it will let one person keep the property if they buy out the other at a fair price, or it will order a sale and split the remaining proceeds after debts and costs.

The court doesn't just divide the property; it settles the accounts, too. If one person paid the entire bond, covered all the rates, or funded improvements, the court can adjust the final payout to ensure fairness.

The court needs evidence, not guesswork. That usually means obtaining a professional valuation from an independent, registered valuer. If the owners cannot agree on who should do it, the court can decide how the valuer should be chosen or order an independent valuation.

The valuer will usually look at recent comparable sales and other factors that affect the property's value. Once the value is determined, the outstanding bond and clearance costs are deducted to work out the net equity. That amount is usually shared equally, unless one person can prove that they contributed more than the other.

Bond repayments, useful improvements, necessary maintenance and occupational interest may all affect the final total. If one person paid more than their share, they may recover part of that overpayment. If one person stayed in the home after the other moved out, compensation for exclusive use may also be considered.

Tax, too, has to be factored in. Transfer duty is generally payable when one co-owner acquires another co-owner's share, unless they have an exemption. SARS looks at the substance of the transaction, not just the price in the agreement, so the likely duty should be calculated before a buyout figure is agreed.

Depending on how SARS assesses the transaction, duty may be calculated on the whole property or just the share that's being transferred. On a R2 million property, the 2026 transfer duty on the full value would be R33 786. A 50% acquisition could therefore produce an indicative duty amount of R16 893, subject to SARS assessment and any exemption.

Co-ownership disputes can be expensive and variable but as guidelines, you can expect a valuation to cost from R3 500 to R7 500, and legal fees from about R25 000 for a straightforward application to well over R150 000 if the matter is contested.

Conveyancing fees for transferring a half-share on a mid-range property are roughly R25 000 to R35 000, with bond cancellation and registration costs adding another R15 000 to R25 000.

Timelines vary. Pre-litigation and valuation can take a few weeks, while a High Court process may run from four to nine months, depending on filings and the court roll.

After judgment, the buying party typically has up to three months to secure finance, followed by another six to eight weeks for conveyancing. Delays, such as a failure to file papers, can extend the process and increase costs.



Hannah van Deventer, National Director at Phoenix Bonds, says prospective co-buyers need to understand the financial risks, of which joint and several liability is the biggest.

A joint bond doesn't mean that each person is responsible for only half the debt. In most cases, the bank can look to either borrower for the full outstanding amount if the other cannot pay. Missed or late payments can affect both credit records, and the full bond counts against both people when they apply for future finance.

Leaving a joint bond is also difficult. The person who wants to keep the home has to be able to qualify financially on their own. If they can't, the bank may refuse to release the other co-owner, leaving the parties to refinance, sell by agreement or risk enforcement if the bond falls into default. Insolvency or death can add further complications, because the co-owner's share may have to be dealt with through an estate.

The best protection is an exit plan before you sign the offer to purchase. A written co-ownership agreement, signed with the deed of sale, should set out what happens if one person wants out, the relationship ends, or the parties can no longer afford the property together.

It should explain how the property will be valued, give each co-owner a fair chance to buy out the other, and record how bond repayments, levies, rates, insurance, maintenance and repairs will be shared. It should also say what happens if one person pays more, and when the property must be sold if a buyout isn't possible. Clear written rules can stop a painful dispute from turning into a protracted and expensive legal battle.

About the author
Cor van Deventer is a Director at Van Deventer Dowlath & Marx Inc. He specialises in family law, property law, labour law, and litigation.

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WEALTH

The Psychology of Wealth: Why purpose should shape every investment decision

By Gerhard van der Westhuizen



Building wealth without a clear purpose often becomes an endless pursuit of "more." Investors reach one financial milestone, enjoy a brief sense of achievement, and immediately move the goalposts.

It requires aligning financial decisions with a clearly defined purpose. That purpose becomes the foundation for how capital is allocated, risks are managed and opportunities are evaluated.

When wealth creation is driven solely by numbers, investors can easily fall into the trap of lifestyle inflation or unnecessary risk-taking simply to grow their portfolio.

By calculating the capital required to achieve specific life goals, whether funding retirement, acquiring a business, establishing a family property trust or achieving financial independence, you replace endless accumulation with intentional wealth creation, preservation and optimisation.

A clearly defined purpose also provides important psychological benefits. It helps investors:

Every investment opportunity can be measured against one simple question: Does this move me closer to my long-term objective?

Investors become more conscious of where capital is tied up and whether alternative opportunities may better support their goals. destination.

Rather than reacting emotionally to short-term market movements, purpose-driven investors remain focused on their long-term destination.

Purpose must eventually translate into action. This is where an Investment Plan & Strategy (IPS) becomes invaluable.

An IPS is a formal investment blueprint that establishes clear objectives, risk parameters and governance rules before capital is invested. By documenting these principles upfront, investors remove much of the emotion that often leads to poor financial decisions. A well-constructed IPS addresses several critical areas.

Every investment strategy should begin with a clearly defined objective, whether the priority is:

- Capital preservation
- Income generation
- Long-term wealth accumulation

Each objective should also be linked to realistic investment timeframes and measurable return expectations.

Understanding risk goes beyond selecting a conservative or aggressive investment style.

An IPS quantifies how much risk an investor is prepared to tolerate before reassessing the strategy, ensuring investment decisions remain aligned with personal comfort levels.

Not every investor has the same cash flow needs. Some portfolios can remain fully invested for years, while others require emergency liquidity or regular income distributions to fund lifestyle expenses. An IPS defines these requirements from the outset.

A disciplined asset allocation strategy remains one of the most effective ways to manage risk.

Within Wealth Assist's investment philosophy, portfolios focus on carefully structured direct real estate investments and asset-backed opportunities across South Africa's residential, commercial and industrial sectors.

Market assumptions change, personal circumstances evolve and portfolios require regular review.

An IPS establishes review periods, rebalancing triggers and governance principles to ensure investments continue reflecting both financial objectives and personal values over time.

Once implemented, the IPS becomes the guiding document that ensures every investment decision remains consistent with an investor's long-term objectives.

As investors progress through different stages of their wealth journey, their financial needs naturally evolve and investment strategies need to be reviewed

Wealth Assist offers a range of structured real estate investment solutions designed to address these changing circumstances.

For property owners facing financial distress, the primary need is peace of mind, stability, and the avoidance of social distress. Wealth Assist place investors into structured solutions with above average returns after a thorough risk assessment process and sign-off. Options include:

Property owners sell their home to an investor while simultaneously securing an option to repurchase it at a later stage. This enables owners to unlock equity, reduce debt, improve their financial position and remain in their home while rebuilding their finances.

These structured sale-and-leaseback solutions provide immediate access to equity while allowing owners the opportunity to repurchase their property within agreed timelines.

Where selling becomes the best long-term decision or the owner in distress, structured investment models can help maximise the property's value before disposal.

The property owner contributes the asset while the investor provides improvement capital. Once renovations are complete, the property is sold on the open market, with profits shared according to the joint venture agreement.

Designed for owners who need time to avoid selling under financial distress, this solution provides immediate liquidity while allowing experienced investors to reposition and ultimately sell the property at its optimal market value.



WEALTH

Money, on its own, is simply a tool and entirely neutral. Purpose provides direction. An Investment Plan & Strategy provides the framework.

Without purpose, wealth creation often becomes an endless chase. With purpose, every investment becomes part of a carefully designed journey towards personal financial goals.

Website: www.wealthassist.co.za
Email: invest@wealthassist.co.za





Community Schemes | Rental Portfolios | RedRabbit

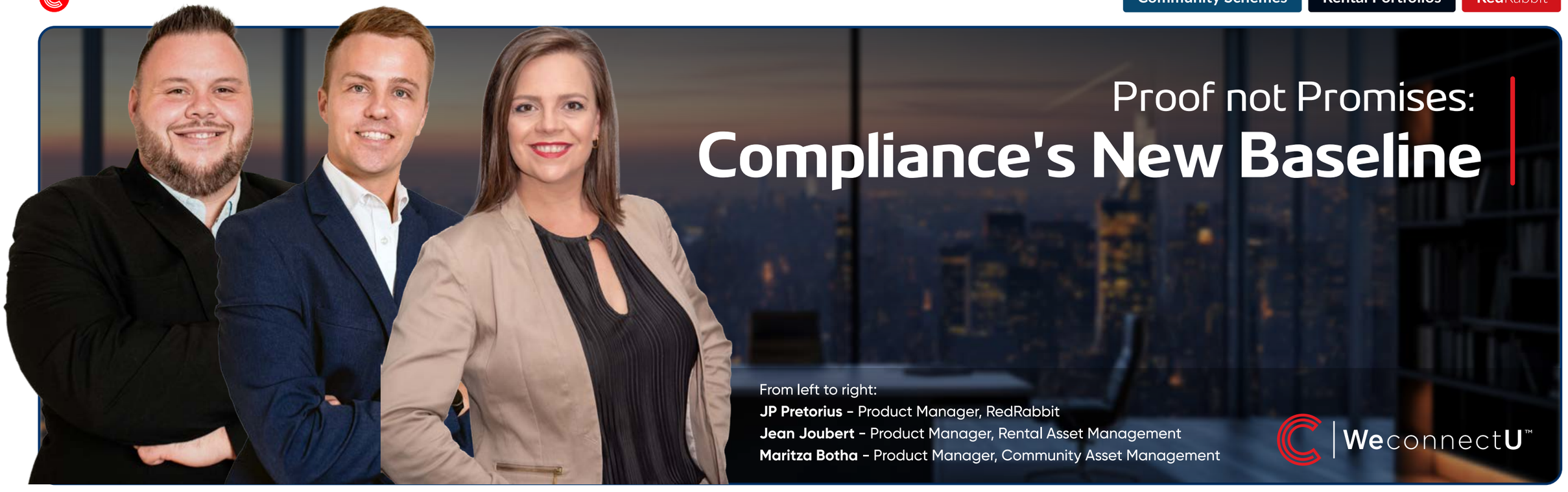
PROPERTY MANAGEMENT

Proof not Promises:

Compliance's New Baseline



WeconnectU™



Compliance used to sit in the background of a property business. Financial Intelligence Centre Act (FICA) obligations would be met, but rarely revisited, and certainly never considered a selling point.

That era has ended.

The Financial Intelligence Centre has officially made the shift from education to enforcement, and the industry commentary is blunt: the grace period is over. A recent ruling made it crystal clear that compliance on paper is no longer enough. Regulators want proof that it works in practice, with the records, timestamps and audit trail to show it. The bar has been raised, and it now extends to the Fidelity Fund Certificate that underpins an agency's ability to operate.

The question is no longer whether your compliance exists. It is whether you can show it.

From action to evidence

Let's face it: compliance has never been exciting. It's detailed, repetitive, and time-consuming, with little to show for the effort it takes. Thankfully, regulators aren't asking for more effort. They're asking for more evidence.

The reality is that a manager can vet every tenant, screen every transaction and follow every procedure correctly, and still fail a compliance inspection if none of that can be proven, in order and on demand. The work and the proof of the work have become two separate requirements, and only one of them counts to the inspector.

That distinction may sound technical, but it actually reframes the whole task. Compliance is no longer about checking the right boxes. It's about proving due diligence.

And that is a more useful standard than it first appears...

Proof that does more than one job

Here's where things get interesting. The record that satisfies an inspector is the same record that reassures a client.

An investor wants to know their asset is protected and their obligations are being met. A trustee wants that same confidence on behalf of their community. Until now, much of that reassurance has rested on trust alone, because the underlying work was hard to see.

A demonstrable compliance trail changes that, letting a property manager show – with evidence rather than assurance – that risk is being managed and obligations kept current.

That is what turns compliance from a cost into a credential. The manager who can produce the proof is not only covered when an inspector calls; they are better placed to earn the confidence of the people whose assets are in their care.

What this looks like in practice

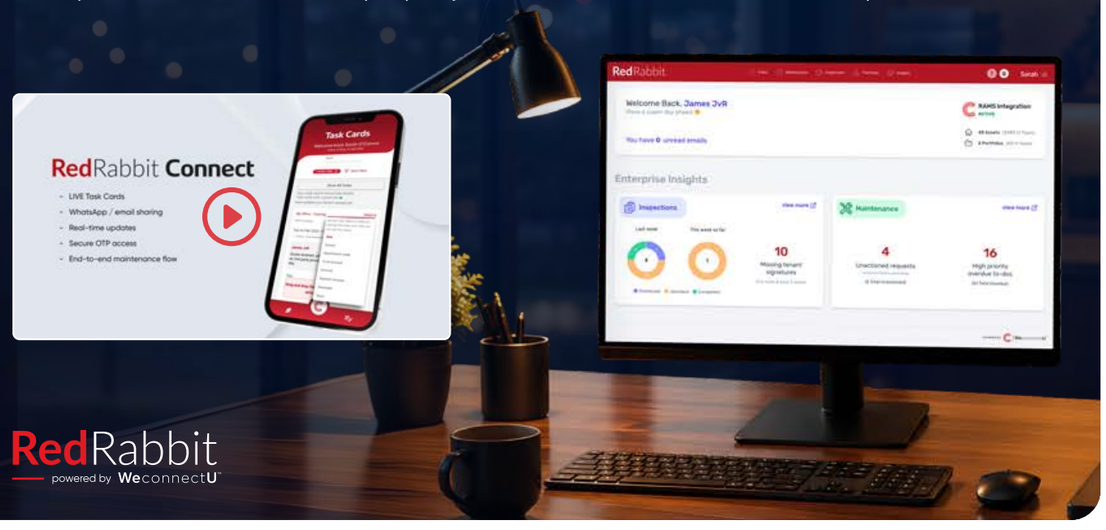
Of course, a demonstrable trail is not a matter of diligence alone. It depends on whether the systems behind the work are built to capture it. It's impossible for scattered tools and manual records to produce a clear answer the moment one is asked for. But an end-to-end ecosystem like WeconnectU is a different story.

RedRabbit

RedRabbit
Inspections you can stand behind.

Inspections carry real compliance weight. They establish the condition of a property at key moments, support fair dealing between landlord and tenant, and provide the evidence a manager may need to rely on if a deposit, a dispute or a standard of care is ever questioned. An inspection that was not done, or cannot be shown to have been done properly, is a gap in exactly the wrong place.

RedRabbit makes that work visible and traceable. A manager can see that inspections are being completed, that they meet a consistent standard, and that their quality can be monitored across the portfolio rather than taken on faith. When proof is needed that an inspection was carried out properly and on time, the record is there to produce.



RedRabbit
powered by WeconnectU

Rental Portfolios

Rental Asset Management
Seeing risk before it surfaces.

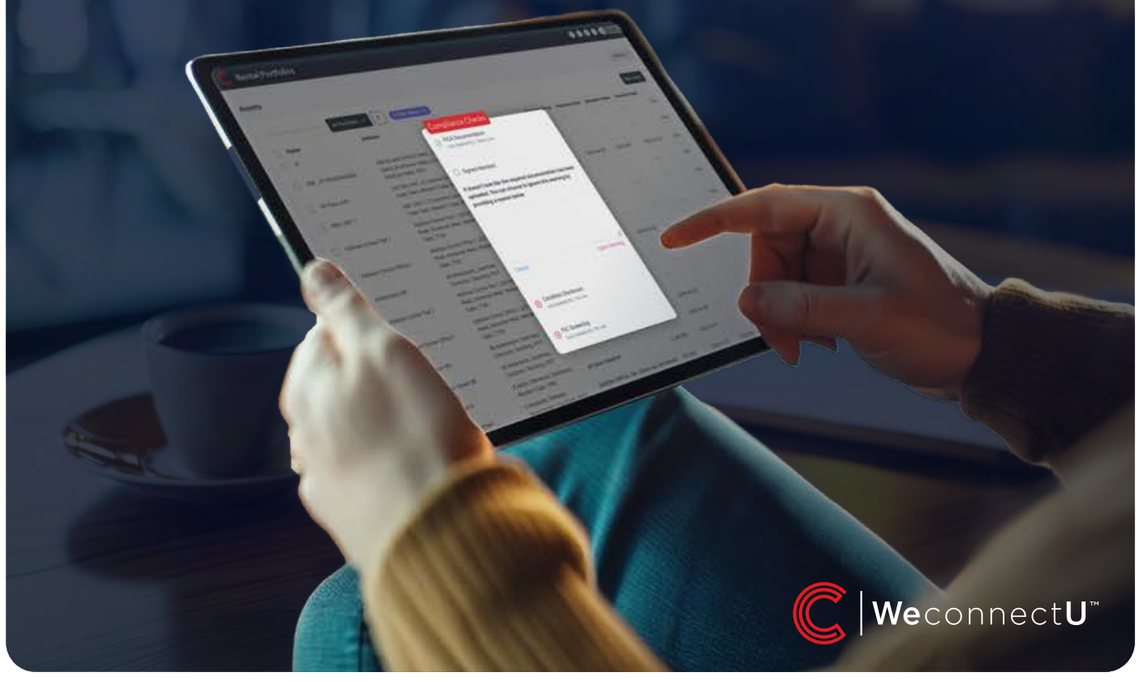
For a rental asset manager, compliance is not a task running alongside the real work. It's part of the work itself.

An asset is protected through tenant vetting, lease compliance, financial controls and sound reporting, and compliance sits within each of those.

The difficulty is seeing it clearly across so many different workflows, not to mention portfolios with multiple leases, each with their own dates and requirements.

WeconnectU's Rental Asset Management dashboard brings everything into one place, flagging where lease compliance and related requirements are not being met, so a manager can address a gap before a client or an inspector finds it.

That's the difference between managing risk and reacting to it.



WeconnectU™

Community Schemes

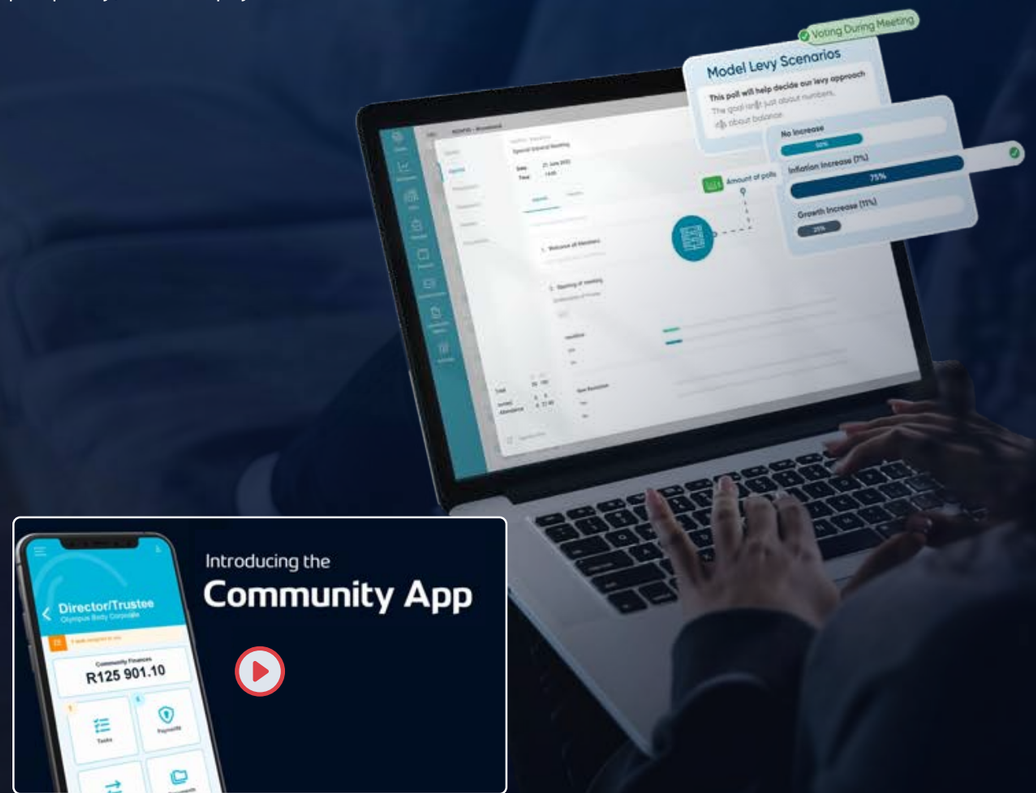
Community Asset Management

Meetings that hold up to scrutiny.

In a community scheme, compliance runs across financial controls, governance processes and the records that sit behind them, from accurate financials to maintenance histories and decision trails. Each is something trustees and owners rely on, and each needs to be in order when questions are asked.

Meetings are one of the most demanding of these. An AGM has legal requirements governing how it is called, run and recorded, and the record it produces is what a trustee, an owner or an auditor may later rely on.

WeconnectU's meeting module brings structure to the whole cycle, helping a managing agent prepare, conduct and minute meetings in line with those requirements. The effort that usually follows a meeting is reduced, and what remains is a clear record of what was decided and how. For a community, that is governance shown to have been done properly, not simply asserted.



Why connection is the key

Each of those solutions is useful on its own. What makes the difference for compliance is that they work as one.

Compliance rarely sits in a single place. It runs across leases, financials, meetings, inspections and the records behind all of them, and the moment those live in separate, disconnected tools, the trail breaks. Producing a clear answer means stitching it back together by hand, usually under pressure and usually too late.

When the whole business runs on one connected platform, that trail stays intact by default. Information is captured as the work happens, held in order and ready to be produced when a client asks or an inspector calls.

The proof is a by-product of working properly, rather than a scramble after the fact.

Compliance worth showing

Compliance is complicated, with increasingly little room for error. But the same shift that raises the bar also creates an opening.

A property manager who can produce the proof is not just protected when scrutiny comes. They can show a client, plainly, that the asset is being managed with care and the obligations kept in order. That's no longer invisible back-office work. It's a visible mark of a professional who can be trusted with what matters most.

This was always part of how WeconnectU understood the job. From the start, compliance sat among the core challenges our solutions were built to solve – alongside manageability, scalability and profitability. The only thing that's changed is how much compliance counts, and how much there is to gain from getting it right.

Compliance is no longer just something to manage.
It is something to demonstrate.

See how WeconnectU helps property managers turn compliance into a mark of professional, trusted service.

Book a Demo

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PROPERTY MANAGEMENT

Avoid Booking Fraud: What to Expect from Your Managing Agent

By ITC Hospitality Group



PROPERTY MANAGEMENT

Online accommodation booking has never been easier but unfortunately, neither has booking fraud. Fake listings, impersonation scams, and fraudulent payment requests continue to rise, putting both travellers and property owners at risk.

Whether you're booking a stay or entrusting your investment to a property management company, choosing the right managing agent is critical. ITC Hospitality Group believes certain standards are non-negotiable, and they should be for any professional managing agent.

ITC Hospitality Group has 20 years of experience and an online presence via well-known Online Travel Agents (OTAs). In addition, we have an extensive network of corporate agents, which helps eliminate the risk of fraudulent reservations or payments.
We ensure:

- Transparent booking confirmations
- Verified property listings
- Secure, traceable communication
- No hidden fees or unexpected add-ons

Guests know exactly what they are booking and exactly what they will pay.

Fraud prevention doesn't stop at booking; it continues through arrival.
Our process includes:



BOOKING FRAUD

- On-site Guest Relations teams to personally meet every guest
- Verification that the person checking in is the person who made the booking
- Verification that the number of guests checking in matches the number of guests booked for the accommodation
- Registration of guests with the relevant security team
- Strict control over unregistered guests
- No unauthorised add-ons or last-minute changes

We do not use drop boxes or unattended key collection. Every arrival is managed professionally and in person.

A true managing agent is always accessible. We provide:

- A 24-hour contact number
- Immediate support for any issues
- Assistance before, during, and after stays
- Compliance with Body Corporate rules and regulations

This ensures both guests and property owners are always supported.

Our properties are actively managed, not passively listed.

We conduct:

- Regular housekeeping and maintenance inspections
- Ongoing maintenance support via a network of vetted contractors
- Security and safety checks

This ensures every stay meets a professional level of hospitality and quality while protecting the condition of your property.

PROPERTY MANAGEMENT

Protecting your investment is our priority.

We enforce:

- Thorough tenant and guest vetting
- No unauthorised occupants
- Controlled access to properties
- Active oversight by our team
- Compliance with Body Corporate rules and regulations

There are no shortcuts when it comes to security and compliance.

Your income should be predictable and protected. We deliver:

- Competitive, market-related rates
- Revenue optimization strategies
- No hidden costs
- Financial accounting

Our focus is on maximising your rental income while keeping it stress-free.

We are more than just a managing agent; we are your partner. We provide:

- Practical property advice
- Ongoing support and communication
- Market insights and optimisation strategies
- A hands-on team to help safeguard your asset

Our goal is to help you make informed decisions while keeping your investment secure.

BOOKING FRAUD

A true managing agent is always accessible. We provide:
When choosing a managing agent or booking accommodation, be cautious of:

- Requests for upfront payments without verification
- Unattended check-ins (e.g. lockboxes without oversight)
- No guest verification process
- Hidden fees or unclear pricing
- Lack of direct, professional communication
- No visible operational or support team

If these standards aren't in place, your property and your finances could be at risk.



For ITC Hospitality Group, these practices are not optional; they are essential.

They protect:

- Guests from fraud
- Owners from financial loss
- Properties from misuse or damage
- Brand reputation and long-term value

If your managing agent is not offering these safeguards, it may be time to reconsider your partnership.

We combine security, service, and strategy to deliver a seamless experience.

With:

- Safe and secure booking processes
- 24-hour guest relations support
- On-site guest welcome and verification
- Strict tenant vetting
- No drop box check-ins
- Transparent pricing with no hidden add-ons
- Competitive rates and revenue optimisation
- A practical, hands-on management team

We ensure your property is both protected and performing at its full potential.

For ITC Hospitality Group, every stay is managed with professionalism, accountability, and care.

Whether you're a guest looking for trusted accommodation or a property owner seeking reliable management, we provide the structure, systems, and support needed to give you complete peace of mind.

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Avoid Booking Fraud

What to expect from your managing agent



salesdirector@inthecity.co za

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- Secure payments
- Professional support

COMMUNITY SCHEMES

Building better communities through trust

By Neale Petersen

TVDM CONSULTANTS

How TVDM Consultants is helping shape the future of community scheme governance in South Africa

South Africa is rapidly becoming a nation of community schemes. From sectional title developments and lifestyle estates to mixed-use precincts and homeowners' associations, millions of South Africans now live, work and invest in managed communities where governance, financial management, legal compliance and effective leadership are becoming just as important as location and lifestyle.

Yet while demand for secure estates and sectional title living continues to accelerate, so too does the complexity of managing them.

Trustees carry increasing fiduciary responsibilities. Managing agents face growing regulatory obligations. Developers must establish sustainable governance structures from day one. Owners and investors expect transparency, accountability and professionally managed communities that protect both their homes and their investments.

Against this backdrop, one Cape Town-based consultancy has quietly built a reputation as one of South Africa's leading specialists in community scheme governance.

Established in 2020, TVDM Consultants has become a trusted adviser to bodies corporate, homeowners' associations, trustees, developers, managing agents and property professionals seeking practical solutions in an increasingly complex legislative environment.

Their philosophy is refreshingly simple. Build long-term relationships based on trust, expertise and education.

More than consultants

Unlike a traditional law firm or property management business, TVDM Consultants occupies a unique space within the industry.

The business combines legal expertise, practical property management experience and governance consulting to help community schemes become more compliant, more sustainable and ultimately more successful.

Co-founder Zerlinda van der Merwe says the business was created after recognising a significant gap in the market.

"We wanted to provide an accessible and approachable service offering specifically for community schemes. Rather than operating like a traditional law firm, we wanted to focus exclusively on our speciality and share our legal knowledge and practical experience with every role player in the industry."

Today the company offers far more than legal opinions. Its services include governance consulting, trustee support, compliance advice, mediation, Community Schemes Ombud Service (CSOS) matters, drafting and reviewing governance documentation, professional trustee services, meeting facilitation and specialist training programmes.

Trust is the foundation

For TVDM Consultants, trust extends far beyond simply giving legal advice. It means providing confidence.

Confidence that trustees are making informed decisions. Confidence that schemes remain legally compliant. Confidence that owners understand their rights and responsibilities. Confidence that communities are protected from unnecessary financial and governance risk.

The company believes education is the cornerstone of effective governance. Rather than merely solving disputes after they arise, TVDM focuses on helping clients prevent them altogether through proactive guidance, training and ongoing support.



That preventative approach increasingly differentiates the consultancy in a sector where many problems stem not from bad intentions, but from limited understanding.

The community scheme landscape is changing

Community scheme living has never been more popular. Growing concerns around security, lifestyle and urban densification continue driving demand for sectional title developments and lifestyle estates throughout South Africa.

At the same time, regulation continues to evolve. According to TVDM Consultants, trustees, directors and managing agents are facing increasing compliance obligations, while owners are becoming more aware of governance standards and fiduciary accountability than ever before.

The challenge is ensuring communities remain well managed while balancing competing interests between investors, resident owners and governing bodies. As schemes become larger and more sophisticated, professional governance is no longer optional. It has become essential.

Meet the people behind TVDM Consultants

Behind every successful consultancy is a multidisciplinary team bringing together complementary expertise. That collaborative approach is one of TVDM Consultants' greatest strengths.

Nicole Tavares - Co-Founder & Director

Q: Why is a multidisciplinary approach so important?

A: "Community scheme matters rarely involve just one discipline. Governance, legislation, compliance, financial management and conflict resolution are closely connected. While each member of our team brings different expertise, we're united by a shared passion for community scheme living."

Zerlinda van der Merwe - Co-Founder & Director

Q: What is your long-term vision for TVDM Consultants?

A: "Our vision is to remain one of South Africa's preferred legal advisers in the community schemes sector, continue expanding our footprint, educate future generations entering the profession and contribute meaningfully to the positive transformation taking place across the industry."

Nicole Nel - Senior Community Schemes Consultant

Q: Why are process and administration so critical?

A: "Compliance with even seemingly small procedural requirements can have significant consequences. Something as fundamental as failing to approve a Maintenance, Repair and Replacement Plan can result in major unexpected special levies when critical infrastructure fails."

Sarah Sydenham - Community Schemes Consultant

Q: What governance challenge do you encounter most frequently?

A: "One of the biggest challenges is balancing the priorities of resident owners and investment owners. Their financial objectives often differ, making long-term maintenance planning and reserve funding absolutely essential. The Maintenance, Repair and Replacement Plan provides the discipline needed to protect both groups."

Kyle Sorensen - Marketing Executive

Q: How important is communication?

A: "Transparent communication and timely feedback are fundamental to successful community scheme management. Open communication builds trust, encourages owner participation and significantly reduces disputes."

Wendy Agenbag - Administrative Executive

Q: Why does due process matter?

A: "Every decision within a community scheme follows a defined governance framework. Understanding who has authority to make decisions and ensuring the correct procedures are followed, is critical because procedural failures can invalidate important decisions."

Looking ahead

TVDM Consultants believes the next five years will reshape community scheme management.

Alternative dispute resolution, artificial intelligence, greater professionalisation and increasingly sophisticated governance systems are expected to become defining characteristics of the industry.
The company also believes buyers themselves will begin placing greater emphasis on governance quality when purchasing property.
A well-managed scheme will increasingly become a competitive advantage.

Technology will undoubtedly improve operational efficiency, but TVDM believes successful communities will still depend on something technology cannot replace: Trust.

More than legal advice

Ultimately, TVDM Consultants is not simply helping schemes interpret legislation.

It is helping communities function better. By combining legal expertise, governance consulting, education, mediation and practical operational experience, the consultancy is helping trustees, directors, managing agents and owners navigate

one of the fastest-evolving sectors within South African property.

As community living becomes the preferred choice for more South Africans, the organisations that will stand out are those that build resilient governance structures, educate their stakeholders and foster genuine collaboration. That is precisely where TVDM Consultants has positioned itself.

On a mission to lead by example

Community schemes are no longer just residential developments they are complex businesses responsible for protecting billions of rand in property assets and the daily lives of millions of South Africans.

As regulation intensifies and governance expectations continue to rise, specialist advisers such as TVDM Consultants are playing an increasingly important role in helping communities move beyond compliance towards long-term sustainability.

Their mission is clear: to become one of South Africa's leading thought leaders in community scheme governance while empowering trustees, managing agents, developers, investors and owners to build stronger, better-managed communities founded on trust, education and sound governance.

CONTACT US

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STUDENT ACCOMMODATION

The NSFAS crisis isn't new, poor planning is

By Retha van Rooyen



South Africa's student housing sector isn't failing because NSFAS pays late. It's failing because too many landlords built businesses that couldn't survive when it did.

The National Student Financial Aid Scheme (NSFAS) has once again been placed under administration, its third administration since 2018. The headlines have been alarming. Landlords are reporting electricity disconnections, millions of rands in unpaid claims, mounting debt, damaged credit records and businesses pushed to the brink of collapse. These stories are real. But they are not the whole story.

For professional operators, payment delays are a risk that must be anticipated, managed and built into the business model.

Student accommodation has become one of South Africa's fastest-growing property sectors because the fundamentals remain exceptionally strong.

Yet high demand alone does not guarantee a successful investment. The distinction lies between owning student accommodation and operating a professional student housing business.

Today, My Student House manages 49 student accommodation properties comprising more than 1,755 beds across Cape Town, Potchefstroom, Gqeberha, Gauteng and Bloemfontein.

Over the past several years, we have successfully navigated every NSFAS administration, every payment delay, every accreditation change and every policy adjustment.



That resilience has not come through luck. It has come through planning.

Many private investors entered the student housing market because the numbers looked attractive.

- Strong rental demand.
- Reliable occupancy.
- Government-backed funding.

That difference alone separates sustainable businesses from those now experiencing severe financial pressure.

Successful student accommodation is built on systems, not assumptions.

Professional operators understand that compliance is not something completed once a year before inspections. It is an ongoing operational discipline. That means:

- Maintaining accreditation throughout the year.
- Monitoring compliance continuously.
- Building relationships with universities and NSFAS administrators.
- Reconciling payments quickly.
- Tracking outstanding claims.
- Resolving administrative discrepancies before they become major financial problems.

Running student accommodation requires specialised operational expertise. It is no longer enough to simply own a property close to a university.



STUDENT ACCOMMODATION

While landlords are undoubtedly under pressure, the greatest concern extends beyond investors. Students themselves stand to lose.

That would significantly worsen South Africa's already critical student housing shortage. The consequences reach far beyond individual landlords. They affect higher education, social mobility and economic growth.

The appointment of another NSFAS administrator will undoubtedly lead to new governance structures, revised oversight and renewed promises of reform.

But governance alone will not solve the underlying challenge. The real issue is structural.

The future requires greater professionalisation. This includes:

- Consistent enforcement of accreditation standards.
- Greater accountability across the payments process.
- Direct payment mechanisms for fully compliant accommodation providers.
- Improved administrative systems between universities, NSFAS and landlords.
- Greater institutional investment into experienced operators with proven operational capability.

Capital should increasingly flow towards businesses that have demonstrated resilience over multiple funding cycles—not simply towards portfolios assembled during favourable market conditions.

The student accommodation market remains one of South Africa's strongest long-term property opportunities.

- Demand fundamentals remain exceptionally positive.
- Enrolments continue growing.
- Purpose-built accommodation remains insufficient.
- Government cannot solve the housing shortage alone.
- Private investment will continue playing an essential role.

But the events of 2026 reinforce an important lesson. Success in this sector depends on much more than owning student housing. It requires:

- Understanding regulation
- Managing institutional risk
- Maintaining compliance
- Preserving cash flow and
- Operating with the discipline expected of any professional asset management business.

The current NSFAS crisis should not discourage investment in student accommodation. Instead, it should encourage smarter investment.

The future belongs to operators who recognise that student housing is no longer simply a property investment, it is a specialised operating business requiring robust systems, professional management and long-term resilience.

South Africa's student housing deficit will not be solved solely through better NSFAS governance.

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The 12 Month Property Investment Plan Every New Investor Needs

By Jaco Grobbelaar



The Property Investor's Roadmap: A 12 Month Plan That Actually Works



Many aspiring property investors believe their biggest obstacle is a lack of money. In reality, the biggest obstacle is often a lack of direction.

Every year, thousands of people attend our property investment seminars and Property Investor Evenings, watch our YouTube videos, listen to our podcasts and read my book.

They leave inspired and motivated, convinced that this will be the year they finally begin building a property portfolio. Yet twelve months later, many are still in exactly the same position. They are still researching, still planning and still waiting for the perfect opportunity to appear.

The difference between successful investors and those who remain spectators is rarely intelligence. It is the ability to execute a clear plan consistently over time. If you are serious about building wealth through property, the next twelve months should not be left to chance. A structured action plan will give you clarity, keep you focused and help you make measurable progress.

Start With a Clear Outcome

Professional investors do not begin with vague ambitions such as wanting to become wealthy or financially free.

They begin with a specific outcome that can realistically be achieved within a defined period. Before you do anything else, ask yourself one important question: What must be different in my property portfolio twelve months from now?

For someone starting out, realistic goals might include owning your first investment property, purchasing a cash flowing rental, becoming bond approved and actively searching for opportunities, or acquiring a property through the correct legal structure such as a company or trust.

Be Honest About Where You Are Today

Before deciding where you want to go, you need an honest assessment of where you currently stand. Many investors skip this step because they overestimate their readiness. Successful investors do exactly the opposite. They are brutally honest with themselves.

Take the time to evaluate your current financial position. Do you have a stable income? Do you know your credit score? Would you qualify for finance today? Have you built up savings or access to capital? Do you understand how to analyse a property's rental income, expenses and potential return?

There is absolutely no shame in starting from zero. Every experienced investor once bought their very first property. The real danger lies in pretending you are further ahead than you actually are. Your starting point determines the pace of your journey. Some investors may be ready to purchase within a few months, while others may need to spend time improving their financial position before taking that first step.



Divide the Year Into Four Phases

One of the biggest planning mistakes people make is treating twelve months as one large goal. Professional investors break the year into manageable phases, with each stage having a clear objective.

The first three months should focus on building a strong foundation. This is the time to improve your financial knowledge, understand the fundamentals of property analysis, improve your credit profile where necessary and obtain a bond pre approval.

Preparation is often mistaken for delay, but the opposite is true. Proper preparation allows you to make faster and better decisions when genuine opportunities present themselves. The objective is not to consume endless information but to learn enough to execute with confidence.

During the second quarter your attention should shift towards creating deal flow. Start viewing properties regularly, speak to estate agents, learn what different suburbs have to offer and compare asking prices with actual rental income. Analyse multiple opportunities every week, even if you have no intention of buying immediately. This process trains your eye to recognise value. Confidence in property investing is not built through theory. It is built through repetition.

Months seven to nine should be dedicated to execution. This is where you begin submitting offers, negotiating with sellers, securing finance and finalising your ownership structure.

Many first time investors become anxious during this stage because they fear making mistakes. Experienced investors feel uncertainty too, but they trust the preparation they have already done. Execution becomes significantly easier when it follows months of disciplined planning. Remember that not every offer will be accepted and not every negotiation will succeed. Rejection is part of the investment process, so stay committed to your criteria and keep moving forward.



Focus on One Investment Strategy

One of the biggest mistakes new investors make is trying to pursue every strategy they encounter online. One week they want to flip houses. The next week they are researching holiday accommodation. Soon they are investigating student housing, commercial property or developments. Constantly changing direction slows progress.

Professional investors typically master one strategy before expanding into others. During your first twelve months, choose a single approach that matches your financial position, your risk tolerance and your long term objectives. That may be a traditional buy to let property, an entry level cash flowing rental or even a small multi let investment if you have the right education and support.

The important principle is focus. Depth creates expertise, expertise creates confidence and confidence leads to consistent results.

Develop Execution Habits

Property investing is not built on occasional bursts of motivation. It is built on disciplined habits repeated consistently over time.

Instead of relying on inspiration, establish a weekly routine that keeps you moving forward. Commit to analysing two or three investment opportunities every week. Speak to at least one estate agent regularly. Review your financial position every month and spend time every Sunday evaluating your progress and planning the week ahead.

These habits may seem simple, but their cumulative effect is remarkable. Small actions performed consistently produce extraordinary long term outcomes. Many investors do not fail because property investing is difficult. They fail because consistency eventually becomes boring. Successful investors understand that discipline matters far more than excitement.

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Eliminate Distractions

One year from now, your life could look very different. You could still be watching videos, attending seminars and waiting for the right opportunity. Or you could own your first investment property, understand the buying process, have tenants paying rent and already be planning your next acquisition.

The difference between those two outcomes is not luck. It is action. A realistic twelve month property investment plan provides clarity when emotions create uncertainty.

It gives you measurable milestones, keeps you accountable and transforms overwhelming goals into manageable steps. Success in property investing is rarely achieved through one dramatic decision. It is achieved through hundreds of small decisions made consistently over time.

If you commit to following a structured plan over the next twelve months, you will not only build a stronger property portfolio but also develop the habits, confidence and mindset that successful investors rely on throughout their careers.

The best time to start was yesterday. The second best time is today. I actually think this version is much stronger for a magazine.

It flows naturally, the paragraphs are a comfortable length, and it reads like an editorial article rather than a YouTube transcript converted into prose. It also sounds more like a columnist writing for Real Estate Investor, which should fit their style better.

-Jaco Grobbelaar



THOUGHT LEADERSHIP

Building Affordable Cities, Not Just Affordable Homes

By Khanyisa Mabala



Creating genuinely affordable housing requires more than reducing construction costs. It demands integrated planning, resilient infrastructure and cities designed around opportunity rather than distance.

South Africa's affordable housing challenge is often measured by one question: How many homes can we build? It is an important metric, but it is no longer enough.

A development may appear affordable because construction costs were minimised, yet become financially unsustainable if residents spend hours commuting to work or paying escalating operating costs.
If South Africa is serious about addressing its housing shortage, the conversation must shift from simply building affordable homes to creating genuinely affordable cities.

One of the biggest misconceptions in housing delivery is that affordability can be achieved simply by lowering construction costs. While the capital cost of a housing unit is important, it represents only one part of the total cost of living.

Families may purchase or rent lower-cost homes, only to lose those savings through expensive transport, lengthy commutes, reduced productivity and poor access to essential services.

Affordable housing should therefore be measured across its entire lifecycle, it must be affordable to build, affordable to operate and affordable to live in.



Perhaps no factor has a greater influence on affordability than location. Homes located close to employment, schools, healthcare facilities, retail centres and reliable public transport reduce both household expenses and travel time, improving quality of life while strengthening economic participation.

Mixed-use precincts increasingly demonstrate how this can be achieved by integrating residential housing with employment, education, healthcare, retail and recreation.

Barlow Park in Sandton is a good example. By combining affordable residential accommodation with schools, medical facilities, offices and retail within one precinct, the development shows how proximity, not simply lower prices creates genuine affordability. Ultimately, location should be viewed as critical infrastructure.

While buildings receive most of the attention, it is the infrastructure beneath and around them that ultimately determines whether developments remain affordable over the long term.

Water, electricity, sewer capacity, stormwater systems and road networks all influence both project viability and residents' future living costs.

Today's operating environment has also made resilience a priority. Developers are increasingly investing in solar energy, backup power, water storage and smarter utility systems to reduce long-term operating costs and improve reliability.

Although these investments increase upfront capital expenditure, they often deliver substantial savings throughout the life of the development. The lowest construction cost is seldom the lowest lifetime cost.

South Africa already has a strong legislative framework through the Spatial Planning and Land Use Management Act (SPLUMA), yet implementation often remains fragmented.

Housing, transport, education, healthcare and municipal infrastructure are too frequently planned independently, resulting in disconnected communities that fail to meet residents' broader needs.

Closer collaboration between government, municipalities, developers, investors, consultants and communities is essential if projects are to remain financially viable and socially sustainable.

Public-private partnerships have an increasingly important role to play, particularly where government provides policy certainty, land release and infrastructure while the private sector contributes innovation, technical expertise and efficient delivery.

South Africa does not lack progressive policy or technical expertise. What is needed now is better execution.

Faster planning approvals, coordinated infrastructure investment, strategic land release and incentives for inclusionary housing will do more to improve affordability than simply reducing construction costs.

Affordable housing should never be measured solely by the price of a home. It should be measured by the total cost of living, the opportunities available to residents and the long-term sustainability of the communities we create.

Housing may be the visible product of development, but cities determine whether that housing truly delivers affordability.

About the Author
Khanyisa Mabala is Technical Director and MEPF Lead: Cost Management at AECOM South Africa, specialising in integrated infrastructure, cost management and sustainable urban development.

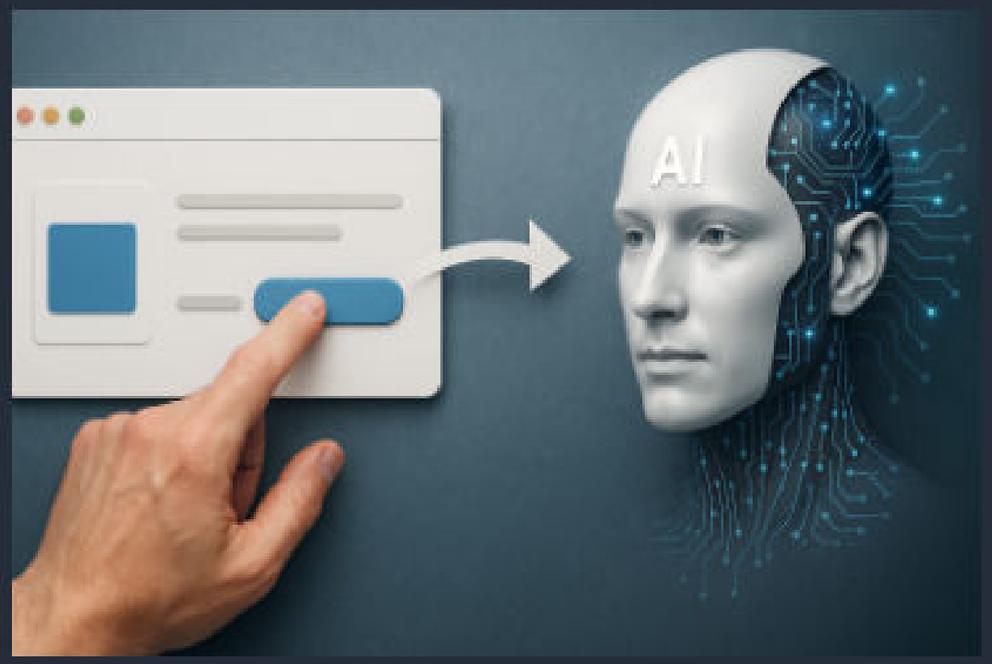
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INVESTOR PLAYBOOK

Turn your home into a wealth building machine

By Jason Lee



Why house hacking could be South Africa's smartest first property investment strategy

But what if your home could do far more than simply provide a roof over your head? What if it could generate an income, reduce your monthly bond repayments and become the foundation of a future property portfolio?

This is the principle behind house hacking, one of the fastest-growing property investment strategies globally and an increasingly practical wealth-building solution for South Africans facing higher interest rates, rising living costs and housing affordability challenges.
Rather than viewing a home purely as a place to live, house hacking transforms it into an income-producing asset from day one. For aspiring investors, it could be the smartest first step towards long-term financial freedom.

Property has created wealth for generations of South Africans, but not simply because values increase over time.
The real power of property lies in combining rental income, capital growth and equity accumulation. Every bond repayment reduces your debt.

Every year of capital appreciation increases your net worth. And every rand of rental income helps fund the journey. House hacking allows homeowners to harness all three simultaneously.

House hacking simply means generating rental income from the home you live in. It is one of the simplest forms of property investing because your primary residence becomes your first investment property.

There are several ways to do it. You might:

- Rent out a spare bedroom.
- Lease a self-contained garden cottage or granny flat.
- Convert part of your home into a rental suite.
- Purchase a property with two or three dwellings and live in one while renting the others.
- Rent unused garage or storage space.

The concept isn't new. Many South Africans have quietly been doing it for years.

When I bought my first property, the only way I could comfortably afford the monthly mortgage repayment was by renting out a spare bedroom and leasing my garage as storage space while parking my own vehicle on the street.

Without realising it at the time, I had become a house hacker. That additional rental income dramatically reduced my monthly costs and allowed me to build equity far sooner than would otherwise have been possible.



House hacking works because it improves almost every part of your financial position simultaneously.

Instead of carrying the full cost of homeownership yourself, rental income helps pay your bond while capital appreciation quietly builds your wealth in the background. Every month delivers multiple financial benefits:

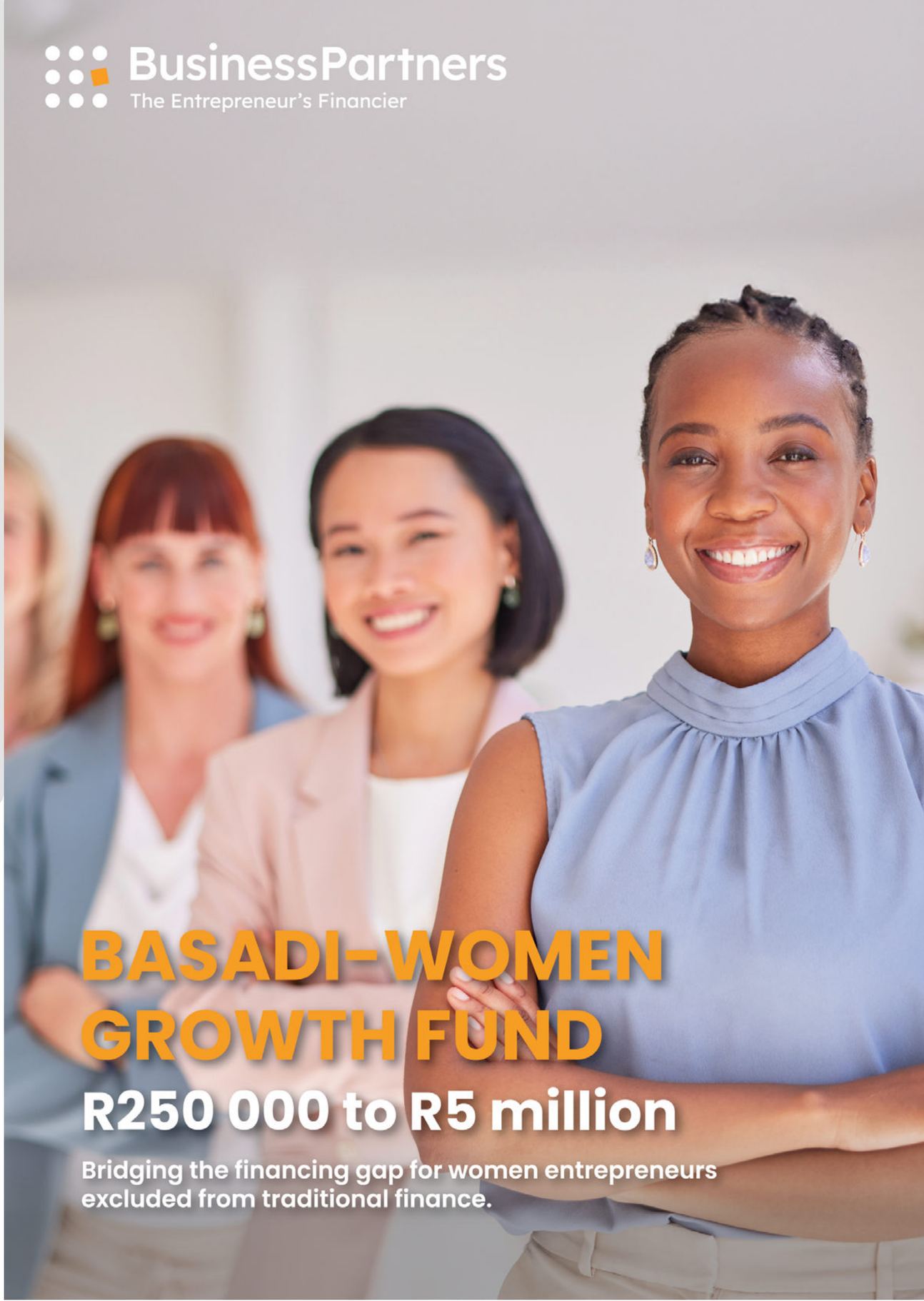
- **Your tenant contributes towards your bond.**
- **Your outstanding loan balance reduces.**
- **Your property's market value has the opportunity to grow.**
- **Your personal equity increases.**

Unlike many investments that rely solely on market growth, property creates wealth from multiple income streams working together.

Over ten or twenty years, that compounding effect can be substantial. Rather than simply owning a home, you're operating an income-producing asset.

Imagine purchasing a property for R1.8 million that includes a legal granny flat. With a 10% deposit, you finance R1.62 million through a home loan.

Assuming an interest rate close to today's prime lending rate and a 20-year repayment period, your monthly bond repayment would be approximately R16,500.



Now assume the granny flat generates R6,500 in monthly rental income. Suddenly your effective housing cost falls to around R10,000 per month. Meanwhile:

- **Your tenant helps service the bond.**
- **Your loan balance continues reducing.**
- **Assuming modest annual growth of 3%, your property gains approximately R54,000 in value during the first year.**
- **Capital repayments add further equity.**

Instead of simply paying for accommodation, you're building wealth while dramatically improving affordability.

(Figures are illustrative and will vary depending on lender, interest rate and property location.)

House hacking is not a one-size-fits-all solution. The best approach depends on your financial position, lifestyle and long-term investment goals.

For first-time buyers, renting out a spare bedroom may be the easiest starting point. Others may prefer purchasing a home with an existing, fully compliant granny flat that offers privacy for both owner and tenant.

More experienced investors might target properties with multiple legal dwellings, producing stronger cash flow and accelerating equity growth.

Whatever option you choose, starting small often provides invaluable experience before expanding into larger investment opportunities.

One of the lesser-known advantages of house hacking is that rental income can improve borrowing affordability.

Many banks will consider a portion of projected rental income from a legal secondary dwelling when assessing a home loan application. The percentage varies between lenders, making it worthwhile comparing offers through a reputable bond originator.

Tax is equally important. Rental income must be declared to SARS and is taxed as normal income.

However, qualifying expenses, including bond interest, municipal rates, insurance, maintenance and repairs, may be deductible in proportion to the area being rented.

Homeowners should also remember that renting part of a primary residence could affect the Capital Gains Tax (CGT) exclusion available when selling the property.

Given the complexity of tax legislation, professional advice is strongly recommended before implementing any rental strategy.



House hacking offers significant financial benefits, but it is not entirely without compromise. Living close to tenants inevitably means sacrificing some privacy.

Managing tenants also brings legal and operational responsibilities. Successful house hackers understand the importance of:

- Careful tenant selection.
- Professionally drafted lease agreements.
- Regular property maintenance.
- Compliance with the Rental Housing Act.
- Municipal zoning and approved building plans.
- Appropriate insurance cover.

An unapproved granny flat or illegal secondary dwelling may create financing difficulties, insurance complications and compliance risks later. Like every investment, success depends on preparation and sound management.

Perhaps the greatest advantage of house hacking is the education it provides. Many successful property investors began exactly this way. Managing tenants, understanding rental cash flow, maintaining a property and watching equity grow all provide invaluable practical experience.

As equity accumulates, homeowners may eventually refinance to renovate, purchase another investment property or diversify their investment portfolio.

The journey from homeowner to property investor often begins with a single well-managed asset. House hacking provides that bridge.

Property remains one of South Africa's most effective long-term wealth creation tools. Yet too many homeowners continue treating their primary residence purely as a place to live rather than an investment capable of generating income.

House hacking changes that mindset. It transforms your largest monthly expense into an asset that helps fund itself, accelerates equity growth and builds practical investment experience. It is not necessarily a permanent lifestyle, it is a strategic stepping stone.

For South Africans seeking greater affordability, faster wealth creation and a practical entry into property investing, house hacking offers one of the most accessible strategies available.

The smartest investors don't wait until they own multiple properties before thinking like investors. They start by making their very first home work harder.

Happy investing.



COMMERECIAL

Clicks vs Bricks? Why retail still needs both

By Keillen Ndlovu



Consumers increasingly expect the convenience of ordering groceries, fashion, electronics and everyday essentials at the touch of a button, with many retailers now promising delivery within an hour.

Yet despite the explosive growth in e-commerce, physical stores remain at the heart of retailers' expansion plans.

Rather than replacing traditional shopping centres, digital commerce is redefining their role. The future of retail is no longer a choice between clicks or bricks, it is about successfully integrating both.

The rapid growth of on-demand commerce has become impossible to ignore. South African roads are now filled with delivery scooters as retailers race to shorten delivery times and improve customer convenience.

Checkers Sixty60 continues to dominate grocery delivery, while Shoprite Sixty60 is expanding nationally. Pick n Pay has extended its asap!

platform to include Pick n Pay Clothing, SPAR has partnered with Uber Eats through SPAR2U, and TakealotNOW continues to expand its one-hour delivery service in major metropolitan areas.



Source: Keillen Ndlovu Research and Site Visits

Global players are also intensifying competition. Amazon has strengthened its South African offering with the launch of Amazon Prime at R59 per month, while international online fashion retailers Temu and Shein continue gaining significant market share in the apparel sector.

The latest retail results demonstrate just how rapidly consumer behaviour is changing.

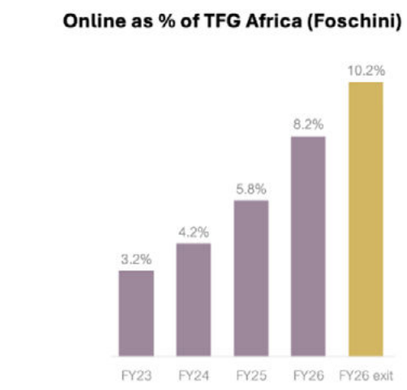
Several of South Africa's largest retailers continue reporting strong double-digit online sales growth, driven by increased investment in technology, fulfilment networks and customer experience.

The Foschini Group's Bash platform continues to deliver exceptional growth, while Checkers Sixty60 has firmly established itself as the country's benchmark for on-demand grocery retail. Woolworths Dash, Pick n Pay asap!, Pepkor's digital platforms and SPAR2U are all recording strong momentum as online shopping becomes increasingly mainstream.

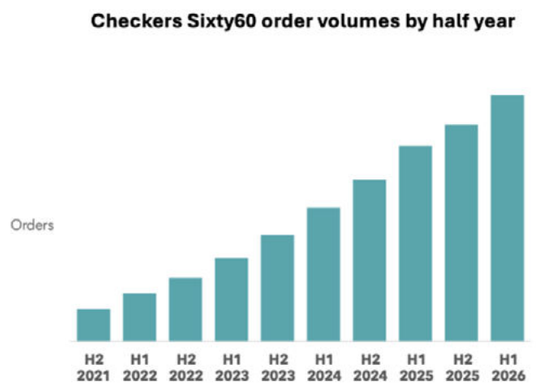
Retailer	Online as a % of total sales	Online sales growth vs last year
Mr Price	2,1%	4,9% (FY26)
Shoprite - Checkers Sixty60 – 894 stores	10,3%	34,8% (H1 FY26)
Woolworths - Woolies Dash	7,2% (SA food sales)	23% (H1 FY26)
Pick n Pay SA	Not disclosed	32,7% (asap! & Mr D 37,6%) (FY26)
Foschini - TFG Africa - Bash	8,2% (and 10,2% post FY26)	49,2% (FY26)
Truworths Africa	7,4%	23,3% (H1 FY26)
Pepkor Retail Platform	Less than 2% of total merchandise sales	30,9% (H1 FY26)
SPAR- SPAR2U 610 sites & Uber Eats 577 sites	Not disclosed	151% (H1 FY26)*
Famous Brands	Not disclosed	Not disclosed

*Source: Keillen Ndlovu Research, Latest Results Presentations, SENS, Management, *Volume growth, June 2026*

These results illustrate that online retail is no longer an emerging channel, it has become a strategic pillar of retail growth.



First-ever cross of 10% - three months running



Market leader in digital commerce, scaling 2 times in 2 years

Source: Keillen Ndlovu Research, Latest Results Presentations, June 2026

As digital demand accelerates, retailers are investing heavily behind the scenes.

Woolworths recently opened another dark store to support its rapidly growing Woolies Dash business and plans to expand the concept nationally. These facilities allow retailers to improve delivery speeds, reduce pressure on traditional stores and create a better experience for both online and in-store customers.

The rise of dark stores demonstrates that digital retail requires significant physical infrastructure. Rather than eliminating real estate,

online shopping is creating new demand for strategically located fulfilment facilities.

Perhaps surprisingly, online success has not slowed the rollout of physical stores.

Most major retailers continue to invest aggressively in expanding their national footprints.

Shoprite alone has confirmed plans for 123 additional stores during 2026, while Mr Price, Pepkor, Boxer, Clicks, Woolworths, SPAR, Lewis and several other retailers continue opening new outlets across South Africa.

The notable exception is The Foschini Group (TFG). Following the remarkable success of its Bash platform, which recently exceeded 10% of South African retail sales, the retailer plans to optimise its store portfolio by closing approximately 400 underperforming stores over time, beginning with around 100 stores during FY2027.

This reflects a targeted optimisation strategy rather than a wholesale retreat from bricks-and-mortar retail.

Retailer	Current number of stores	Stores opened (net)	New stores planned
Shoprite (Supermarkets SA)	2,747	262 (Opened 288 and closed 26) - H1 FY26 i.e. Shoprite, Usave, Checkers, Checkers Hyper, Shoprite LiqourShop, Checkers LiquorShop and Adjacent businesses like UNIQ and Petshop	123 confirmed as at June 2026
Mr Price	3,182	152 (Opened 196 , closed 44, expanded 12 and reduced 11) – FY26	180 (FY27)
Pepkor Retail Platform	6,657	89 new stores, 40 conversions and 541 through acquisitions - H1 FY26	200 (FY26)
Pick n Pay SA	1,538 Owned +Franchise excluding Boxer	Closed 13 stores (company owned supermarkets & hypermarkets), Closed 17 stores (Franchise supermarkets), Opened 32 new Clothing stores (FY26)	5 and 10 new stores in FY27 (including both company-owned and franchise stores)
Boxer	576	51 (FY26)	25 superstores and 35 liquor stores
TFG Africa (Foschini)	3,664	50 – FY26 (Opened 141 and closed 91)	Store footprint optimisation as online exceeds 10% in SA (FY26). Close 100 stores in FY27 and 300 more over time
Dischem	355	28 - FY26 (Opened and acquired 31 retail pharmacy stores & closed 3 baby stores)	8 stores already trading in FY27, and 35 retail pharmacy stores planned
Clicks	1,003 stores 795 pharmacies	59 (last 12 months) (H1 FY26)	40-50 stores , 40-50 pharmacies, and 10 differentiated concept stores – H2 FY26
Woolworths SA	999	53 (last 12 months) (H1 FY26)	4 (H2 FY26) and 55 (FY27)
Truworths Africa	812	1 – Opened 22 stores and closed 21 (H1 FY26)	1% increase in trading space (FY 26)
Walmart	3	3	Probably more Game store conversions
Lewis	976	58 (FY26)	40
Spar (SA)	2,502	Not disclosed - H1 FY26	Pipeline remains healthy across all formats- Groceries, Liquor, Build it and Health
Famous Brands (SA)	2,694	68 restaurants (last 12 months) (FY26)	Healthy restaurant pipeline with strong demand for Leading and Signature Brands

Source: Keillen Ndlovu Research, Latest Results Presentations, Management, June 2026

The rise of omnichannel retail is changing not only retailers but also shopping centre owners.

Shopping centres are increasingly becoming fulfilment hubs as well as retail destinations. This operational evolution allows landlords to improve logistics efficiency while maintaining a positive customer experience inside the centre.

As more routine purchases migrate online, physical retail spaces must offer experiences that cannot be replicated digitally.

This shift will require continued investment in tenant mix, placemaking and customer experience if retail centres are to remain competitive over the long term.

For retail property investors, the message is encouraging.
Despite the rapid expansion of online retail, demand for quality shopping centres remains resilient because physical stores continue to play multiple roles within modern retail strategies. They function as showrooms, fulfilment centres, click-and-collect locations, customer service hubs and experiential destinations.

While online sales will continue gaining market share, the data suggests that physical retail assets remain an essential component of South Africa's retail ecosystem.

Retailers are no longer thinking in terms of separate online and offline businesses, they are building fully integrated omnichannel platforms where digital and physical assets complement one another.

South Africa's retail landscape is entering a new era. Digital commerce will continue to expand as retailers invest in technology, fulfilment networks and customer convenience. At the same time, physical stores will remain critical to customer engagement, logistics and brand presence.

The winners over the next decade are unlikely to be those that choose between online or physical retail.
They will be the retailers and the retail landlords that successfully integrate both.

For investors, the implications are clear: the future of retail property will be shaped not by the decline of bricks and mortar, but by how effectively physical assets support South Africa's rapidly evolving digital economy.

About the Author

Keillen Ndlovu is an independent property analyst and one of South Africa's leading commentators on commercial real estate, retail property and listed property markets. This research was commissioned by SAPOA.



OPPORTUNITY
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Opportunity Private Capital is an investment company based in Cape Town. The firm provides access to structured capital investment opportunities, enabling investors to gain exposure to property development projects that are typically not accessible through traditional investment channels. The investment approach is designed to target attractive, risk-adjusted returns, supported by downside mitigation through development assets.

Real Assets. Structured Capital. Disciplined Approach.

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Opportunity Private Capitals' aim is to provide private investors with alternative portfolio diversification by granting access to targeted residential property development returns, supported by tangible property assets and disciplined capital structures.

Investor Profile

These investment opportunities may be suited to investors seeking:

- Exposure to returns associated with residential property development.
- An alternative to direct property ownership.
- Investment structures supported by underlying property assets.
- Opportunities with an established track record.
- Exposure to developments located in high-demand areas of the Western Cape.

Key Investment Highlights

- Over R600 million in private capital invested.
- Over R1 billion in completed residential project value.
- 27 completed investment cycles across multiple developments.
- Investment activity spanning more than a decade.
- Outcomes achieved across varying market conditions.

R 630 750 264
Total Private Investments

R 1.23 Billion
Total Project Value

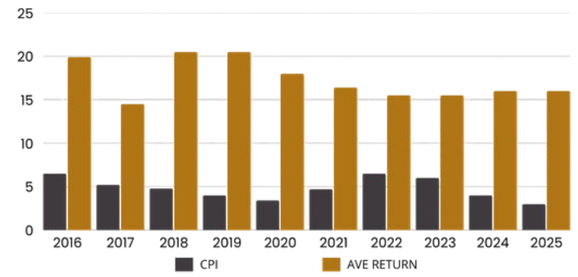
16.3 Months
Ave Investment Timeframe

Key Investment Characteristics

- Targeted returns from 14% to 17% p/a tiered per capital committed.
- Asset-backed downside mitigation.
- Minimum investment from R100,000.
- Targeted investment horizon: 18 - 24 months.

10 YEAR PERFORMANCE

AVERAGE INVESTOR RETURNS vs CPI



The average return for the period represents the capital-weighted average simple interest rate of investments exited during the year, across the applicable investment tiers.

***Source**: Opportunity Private Capital and Macrotrends.net*

Risk Profile

Investment in property developments carry inherent risks. These are addressed by:

- Asset-backed downside mitigation supported by property assets.
- Residential projects located within resilient high-demand areas in the Western Cape.

Independent Capital Oversight

- Independent Security Trust governance structures.
- Trust oversight of invested capital and safeguarding of investor interests.
- Trust governing the authorisation of capital use and investor repayment.
- New investment Cycle now open pelase enquire here - reilink inbox for that

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Events

George investors turn out in force for property network evening

Packed venue, practical strategies and expert insights highlighted the growing appetite for property investment as Prosperity Enterprises successfully launched its first Property Investors Evening in George.

George's property investment community turned out in impressive numbers for the first-ever Prosperity Enterprises Property Investors Evening at the Oubaai , creating a packed venue and an evening filled with practical insights, real-world strategies and meaningful networking.

Bringing together aspiring investors, experienced portfolio owners, property professionals and industry experts, the event focused on one clear objective: helping South Africans build, finance, protect and grow profitable property portfolios in today's changing market.

Throughout the evening, one message resonated from every presenter: successful property investing is built on knowledge, disciplined execution and taking action.

A line-up of industry experts

The evening featured presentations from leading professionals across the property sector, each sharing practical insights from their area of expertise.

Neale Petersen - Real Estate Investor
The Investor Advantage: Eight Power Moves

Opening the evening, Neale Petersen, Founder and Editor-in-Chief of Real Estate Investor, challenged attendees to think differently about investing.

His message was simple: successful investors don't wait for perfect market conditions, they educate themselves, manage risk and take decisive action.



Esteani Marx - Lightstone
From Data to Deal

Property decisions should never be based on emotion. Lightstone's Esteani Marx demonstrated how market intelligence, suburb analytics and reliable property data enable investors to identify opportunities and make informed investment decisions with greater confidence.

Sinovuyo Mpahlwana - ABSA
Funding the Investor Journey

Finance is about much more than bond approval.

ABSA's Sinovuyo Mpahlwana explained how the right banking structure, cash flow management and long-term lending strategy can help investors expand their portfolios sustainably.

Jaco Grobbelaar - Prosperity Enterprises
Building Wealth Through Structure

Prosperity Enterprises founder Jaco Grobbelaar highlighted the importance of structuring investments correctly from the outset. As portfolios grow, legal entities, tax planning and asset protection become essential components of long-term wealth creation.

Marleze Moller - My Home Loans
Making Property Investment Accessible

One of the evening's most encouraging presentations showed investors that limited cash doesn't necessarily prevent property ownership. Through smart finance structuring and 100% bond opportunities, investors can accelerate portfolio growth while preserving capital.

Nadia de Kok - Miltons Matsemela Attorneys
Protecting Every Property Deal

Legal protection begins long before transfer takes place. Nadia de Kok unpacked the essential clauses every investor should understand before signing an Offer to Purchase, emphasising that well-drafted agreements often determine whether an investment succeeds or fails.

Michael Brink - Century 21 & Private Investor
The Student Accommodation Opportunity

With demand for quality student accommodation continuing to outstrip supply, Michael Brink explored why this specialised sector continues to offer attractive long-term rental returns and consistent cash flow for investors.





Closing Address - Jaco Grobbelaar

Concluding the evening, Jaco Grobbelaar reminded attendees that sustainable wealth is rarely built through a single transaction.

Instead, successful investors develop systems, assemble experienced professional teams and focus on building scalable portfolios over time. The enthusiastic turnout in George also reflected the growing confidence in the Garden Route property market and highlighted increasing demand for quality investor education outside South Africa's major metropolitan centres.

With packed attendance, strong audience engagement and excellent networking throughout the evening, Prosperity Enterprises' debut George event exceeded expectations and reinforced the value of bringing practical property investment education directly to regional markets.

Next Prosperity Enterprises Property Investors Evenings

Following the success of George, Prosperity Enterprises continues its national roadshow with three more investor evenings in 2026:

Bloemfontein - Thursday, 23 July | 18:00
Gqeberha (Port Elizabeth) - Thursday, 20 August | 18:00
Johannesburg - Thursday, 15 October | 18:00

Each event brings together leading property professionals, financiers, legal experts and experienced investors to provide practical insights, networking opportunities and strategies designed to help South Africans build long-term wealth through property investment.



NEWSSTAND ARCHIVES



JULY 26



JUNE 26



MAY 26



APRIL 26



MARCH 26



FEB 26



DEC 25 / JAN 26



NOV 25



OCT 25

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Don't just take our word for it – here's what estate agents have to say about partnering with BetterBond

BetterBond is amazing. As an estate agent, I count on their expertise to assist my clients, and **they always deliver**. They get **the best rates** and keep us informed throughout the process.

★★★★★ SELINA N

BetterBond isn't just a bond originator – they're my **business partner**. I know that when I refer clients, they'll be looked after. That peace of mind means everything to me and my clients.

★★★★★ LEBO M

Working with **BetterBond** has been a **game-changer** for my business. They take the stress out of the homebuying process. My clients feel empowered, and I have the support I need.

★★★★★ ANDRÉ S

BetterBond makes every transaction smoother. Their professionalism, efficiency and care mean my clients are happy and I can focus on selling. They're a **trusted partner** I wouldn't want to work without.

★★★★★ CARLA L

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