



Investment Annalysis

Assumptions	
Expected annual capital growth	7,00%
Current interest rate	7,00%
Bond Term (Years)	30
Expected annual rental increase	8,00%
Rental Management Fee on Gross Rental	3,50%
Inflation Rate (CPI)	5,00%
VAT Rate	15,00%



HouseMe Rental Management

**2,5%
Rental
Management**

Online Marketing
Online Viewing and co-ordination
Digital pricing tool
Tennant verification
Digital Leasing
Deposit Management
Rental Collection
Payments Reporting

+ 1%

On time rental payment, even if your tenant pays late
Up to two months rental cover on top of the deposit,
if your tenant defaults

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Unit	Size	Type	Investment (Small Stands)	Estimated Levies	Estimated Rates	Estimated Rental Income	HouseMe Management fee (3,5%)	Nett Annual Income	Return Capital & Income Y1	Bond Amount			Bond Installments (30 Year Term)		
										0% Deposit	10% Deposit	20% Deposit	0% Deposit	10% Deposit	20% Deposit
A	130	2 bed, 1 bath	R 1 340 000	R 950,00	R 826,33	R 8 500,00	R 297,50	R 77 114	7,75%	R 1 340 000	R 1 206 000	R 1 072 000	R8 915,05	R8 023,55	R7 132,04
B	144	2 bed, 2 bath	R 1 420 000	R 950,00	R 875,67	R 8 900,00	R 311,50	R 81 154	7,72%	R 1 420 000	R 1 278 000	R 1 136 000	R9 447,30	R8 502,57	R7 557,84
B-1	118	2 bed, 2 bath	R 1 320 000	R 950,00	R 814,00	R 8 750,00	R 306,25	R 80 157	8,07%	R 1 320 000	R 1 188 000	R 1 056 000	R8 781,99	R7 903,79	R7 025,59
C	166	3 bed, 2 bath	R 1 510 000	R 950,00	R 931,17	R 10 500,00	R 367,50	R 99 016	8,56%	R 1 510 000	R 1 359 000	R 1 208 000	R10 046,07	R9 041,46	R8 036,85
C-1	166	3 bed, 2 bath	R 1 510 000	R 950,00	R 931,17	R 10 500,00	R 367,50	R 99 016	8,56%	R 1 510 000	R 1 359 000	R 1 208 000	R10 046,07	R9 041,46	R8 036,85
C-2	133	3 bed, 2 bath	R 1 410 000	R 950,00	R 869,50	R 9 800,00	R 343,00	R 91 650	8,50%	R 1 410 000	R 1 269 000	R 1 128 000	R9 380,77	R8 442,69	R7 504,61
D	180	3 bed, 2 bath	R 1 590 000	R 950,00	R 980,50	R 11 000,00	R 385,00	R 104 214	8,55%	R 1 590 000	R 1 431 000	R 1 272 000	R10 578,31	R9 520,48	R8 462,65
E	188	4 bed, 2 bath	R 1 670 000	R 950,00	R 1 029,83	R 12 500,00	R 437,50	R 120 992	9,25%	R 1 670 000	R 1 503 000	R 1 336 000	R11 110,55	R9 999,50	R8 888,44
E-1	149	4 bed, 2 bath	R 1 520 000	R 950,00	R 937,33	R 12 000,00	R 420,00	R 116 312	9,65%	R 1 520 000	R 1 368 000	R 1 216 000	R10 112,60	R9 101,34	R8 090,08
F	171	3 bed, 2.5bath	R 1 640 000	R 950,00	R 1 011,33	R 13 000,00	R 455,00	R 127 004	9,74%	R 1 640 000	R 1 476 000	R 1 312 000	R10 910,96	R9 819,86	R8 728,77
G	190	3 bed, 2.5bath	R 1 720 000	R 950,00	R 1 060,67	R 13 000,00	R 455,00	R 126 412	9,35%	R 1 720 000	R 1 548 000	R 1 376 000	R11 443,20	R10 298,88	R9 154,56
H	201	3 bed, 2.5bath	R 1 750 000	R 950,00	R 1 079,17	R 13 500,00	R 472,50	R 131 980	9,54%	R 1 750 000	R 1 575 000	R 1 400 000	R11 642,79	R10 478,51	R9 314,23
I	212	4 bed, 2.5bath	R 1 830 000	R 950,00	R 1 128,50	R 13 800,00	R 483,00	R 134 862	9,37%	R 1 830 000	R 1 647 000	R 1 464 000	R12 175,04	R10 957,53	R9 740,03
J	221	4 bed, 3.5bath	R 1 980 000	R 950,00	R 1 221,00	R 14 500,00	R 507,50	R 141 858	9,16%	R 1 980 000	R 1 782 000	R 1 584 000	R13 172,99	R11 855,69	R10 538,39

Unit	Size	Type	Monthly Shortfall Surplus (Year 1)			Monthly Shortfall Surplus (Year 2)			Shortfall Surplus (Year 3)			Shortfall Surplus (Year 4)			Shortfall Surplus (Year 5)		
			0% Deposit	10% Deposit	20% Deposit	0% Deposit	10% Deposit	20% Deposit	0% Deposit	10% Deposit	20% Deposit	0% Deposit	10% Deposit	20% Deposit	0% Deposit	10% Deposit	20% Deposit
A	130	2 bed, 1 bath	-R2 489	-R1 597	-R706	-R1 809	-R917	-R26	-R1 074	-R183	R709	-R281	R610	R1 502	R575	R1 467	R2 358
B	144	2 bed, 2 bath	-R2 684	-R1 740	-R795	-R1 972	-R1 028	-R83	-R1 204	-R259	R686	-R373	R572	R1 516	R524	R1 469	R2 413
B-1	118	2 bed, 2 bath	-R2 102	-R1 224	-R346	-R1 402	-R524	R354	-R646	R232	R1 110	R170	R1 048	R1 927	R1 052	R1 930	R2 808
C	166	3 bed, 2 bath	-R1 795	-R790	R214	-R955	R50	R1 054	-R48	R957	R1 962	R932	R1 937	R2 941	R1 990	R2 995	R4 000
C-1	166	3 bed, 2 bath	-R1 795	-R790	R214	-R955	R50	R1 054	-R48	R957	R1 962	R932	R1 937	R2 941	R1 990	R2 995	R4 000
C-2	133	3 bed, 2 bath	-R1 743	-R805	R133	-R959	-R21	R917	-R113	R826	R1 764	R802	R1 740	R2 678	R1 790	R2 728	R3 666
D	180	3 bed, 2 bath	-R1 894	-R836	R222	-R1 014	R44	R1 102	-R63	R994	R2 052	R963	R2 021	R3 079	R2 072	R3 129	R4 187
E	188	4 bed, 2 bath	-R1 028	R83	R1 194	-R28	R1 083	R2 194	R1 052	R2 163	R3 274	R2 219	R3 330	R4 441	R3 478	R4 589	R5 700
E-1	149	4 bed, 2 bath	-R420	R591	R1 603	-R540	R1 551	R2 563	R1 577	R2 588	R3 599	R2 697	R3 708	R4 719	R3 906	R4 917	R5 928
F	171	3 bed, 2.5bath	-R327	R764	R1 855	R713	R1 804	R2 895	R1 836	R2 927	R4 018	R3 049	R4 140	R5 231	R4 359	R5 450	R6 541
G	190	3 bed, 2.5bath	-R909	R235	R1 380	R131	R1 275	R2 420	R1 254	R2 399	R3 543	R2 467	R3 612	R4 756	R3 777	R4 922	R6 066
H	201	3 bed, 2.5bath	-R644	R520	R1 684	R436	R1 600	R2 764	R1 602	R2 766	R3 930	R2 862	R4 026	R5 190	R4 222	R5 386	R6 551
I	212	4 bed, 2.5bath	-R937	R281	R1 498	R167	R1 385	R2 602	R1 360	R2 577	R3 795	R2 647	R3 865	R5 082	R4 038	R5 256	R6 473
J	221	4 bed, 3.5bath	-R1 351	-R34	R1 283	-R191	R1 126	R2 443	R1 061	R2 379	R3 696	R2 414	R3 732	R5 049	R3 876	R5 193	R6 510