



Property Details

Property
Details

Northview Heights
2 Bed 1 Bath 2 Garage

Price

R 439 900

Costs

R 0

Deposit

R 5 000

Bond Amount

R 434 900

Interest Rate

10.0 %

Loan Term

20 Years

Instalment

R 4 196.79

Levy

R 430

Management Fee

10 %

Vacancy

0 %

Rental

R 4 000

Rent/Value Ratio

0.91%

Capital Growth Rate

15 %

Rental Growth Rate

10 %

Levy Growth Rate

5 %

Vacancy/Maintenance Rate

0 %

Property Analysis - 30 Year Forecast

Year	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
Value	349 900.00	402 385.00	462 742.75	532 154.16	611 977.29	703 773.88	809 339.96	930 740.96	1 070 352.10	1 230 904.91	1 415 540.65	1 627 871.75	1 872 052.51	2 152 860.39	2 475 789.45
Bond Amount	434 900.00	434 900.00	434 900.00	434 900.00	434 900.00	434 900.00	434 900.00	434 900.00	434 900.00	434 900.00	434 900.00	434 900.00	434 900.00	434 900.00	434 900.00
Instalment	4 196.79	4 196.79	4 196.79	4 196.79	4 196.79	4 196.79	4 196.79	4 196.79	4 196.79	4 196.79	4 196.79	4 196.79	4 196.79	4 196.79	4 196.79
Rental	4 000.00	4 400.00	4 840.00	5 324.00	5 856.40	6 442.04	7 086.24	7 794.87	8 574.36	9 431.79	10 374.97	11 412.47	12 553.71	13 809.08	15 189.99
Levy	430.00	451.50	474.08	497.78	522.67	548.80	576.24	605.05	635.31	667.07	700.42	735.45	772.22	810.83	851.37
Management Fee	400.00	440.00	484.00	532.40	585.64	644.20	708.62	779.49	857.44	943.18	1 037.50	1 141.25	1 255.37	1 380.91	1 519.00
Vacancy	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Shortfall/Month	-1 026.79	-688.29	-314.86	97.04	551.31	1 052.25	1 604.59	2 213.54	2 884.83	3 624.76	4 440.26	5 338.99	6 329.34	7 420.56	8 622.84
Shortfall/Year	-12 321.42	-8 259.42	-3 778.32	1 164.44	6 615.69	12 627.00	19 255.12	26 562.52	34 617.95	43 497.07	53 283.16	64 067.87	75 952.07	89 046.75	103 474.06
ROI	689.86%	393.67%	736.91%	8352.05%	2676.63%	2129.36%	1944.63%	1866.69%	1835.61%	1830.02%	1840.43%	1862.04%	1892.18%	1929.28%	1972.37%
Available Equity	-85 000.00	-32 515.00	27 842.75	97 254.16	177 077.29	268 873.88	374 439.96	495 840.96	635 452.10	796 004.91	980 640.65	1 192 971.75	1 437 152.51	1 717 960.39	2 040 889.45
Year	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30
	2025	2026	2027	2028	2029	2030	2031	2032	2033	2034	2035	2036	2037	2038	2039
Value	2 847 157.86	3 274 231.54	3 765 366.28	4 330 171.22	4 979 696.90	5 726 651.43	6 585 649.15	7 573 496.52	8 709 521.00	10 015 949.15	11 518 341.52	13 246 092.75	15 233 006.66	17 517 957.66	20 145 651.31
Bond Amount	434 900.00	434 900.00	434 900.00	434 900.00	434 900.00	434 900.00	434 900.00	434 900.00	434 900.00	434 900.00	434 900.00	434 900.00	434 900.00	434 900.00	434 900.00
Instalment	4 196.79	4 196.79	4 196.79	4 196.79	4 196.79	4 196.79	4 196.79	4 196.79	4 196.79	4 196.79	4 196.79	4 196.79	4 196.79	4 196.79	4 196.79
Rental	16 708.99	18 379.89	20 217.88	22 239.67	24 463.64	26 910.00	29 601.00	32 561.10	35 817.21	39 398.93	43 338.82	47 672.71	52 439.98	57 683.97	63 452.37
Levy	893.94	938.64	985.57	1 034.85	1 086.59	1 140.92	1 197.96	1 257.86	1 320.76	1 386.79	1 456.13	1 528.94	1 605.39	1 685.66	1 769.94
Management Fee	1 670.90	1 837.99	2 021.79	2 223.97	2 446.36	2 691.00	2 960.10	3 256.11	3 581.72	3 939.89	4 333.88	4 767.27	5 244.00	5 768.40	6 345.24
Vacancy	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Shortfall/Month	9 947.37	11 406.48	13 013.74	14 784.07	16 733.90	18 881.30	21 246.15	23 850.34	26 717.95	29 875.46	33 352.02	37 179.71	41 393.81	46 033.14	51 140.41
Shortfall/Year	119 368.43	136 877.78	156 164.88	177 408.85	200 806.79	226 575.56	254 953.81	286 204.11	320 615.38	358 505.52	400 224.29	446 156.54	496 725.69	552 397.64	613 684.94
ROI	2020.85%	2074.36%	2132.66%	2195.65%	2263.27%	2335.53%	2412.50%	2494.23%	2580.86%	2672.50%	2769.31%	2871.46%	2979.13%	3092.53%	3211.87%
Available Equity	2 412 257.86	2 839 331.54	3 330 466.28	3 895 271.22	4 544 796.90	5 291 751.43	6 150 749.15	7 138 596.52	8 274 621.00	9 581 049.15	11 083 441.52	12 811 192.75	14 798 106.66	17 083 057.66	19 710 751.31