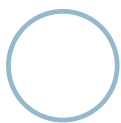


# Property Value Insights Report

CROYDON | Western Cape



## Property Details

FREEHOLD

Croydon, Western Cape

### LEGAL

Town: "CROYDON"  
Mun: "CITY OF CAPE TOWN"  
Province: "WESTERN CAPE"

LAND SIZE (REGISTERED)

612 m<sup>2</sup>

LAND SIZE (CADASTRAL)

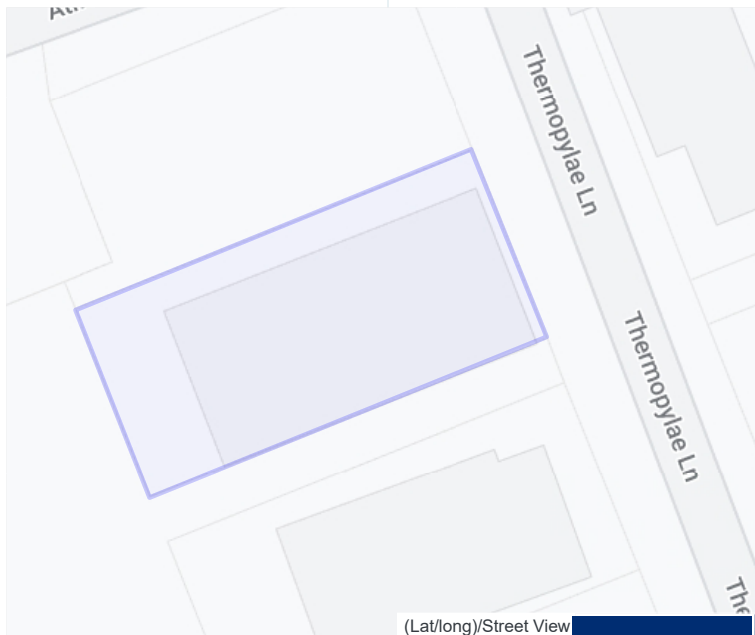
611 m<sup>2</sup>

LAST SALES PRICE

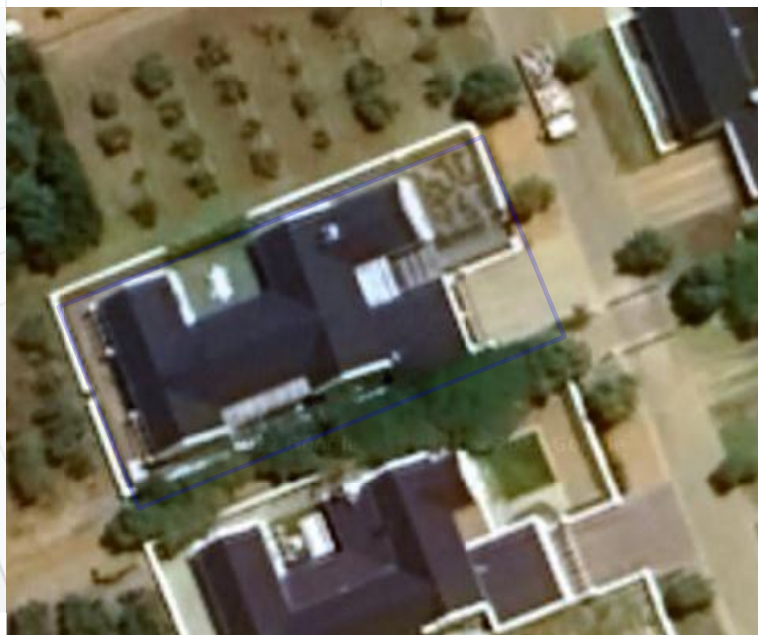


LAST SALES DATE

2020/09/17



(Lat/long)/Street View



## Owner Details



NAME



ID



TITLE DEED NO



MARITAL STATUS

MARRIED OUT

SHARE

0%

## Automated Valuation Details

ESTIMATED VALUE OF YOUR PROPERTY



ESTIMATED VALUE RANGE OF PROPERTY



LOW

HIGH

An automated valuation model estimate (Estimated Value) is a statistically derived estimate of the value of the subject property. An Estimated Value must not be relied upon as a professional valuation or an accurate representation of the market value of the subject property as determined by a valuer. The confidence gauge indicates the probability that the estimated value is correct within 20% of the predicted value.

## Municipal Valuation

VALUATION AMOUNT



ESTIMATED MONTHLY RATES



YEAR OF VALUATION

2018

RATING PERIOD

2020/2021

USAGE CATEGORY

RESIDENTIAL

USAGE

RESIDENTIAL

## Property Affordability (Pre-calculated)

### What are the costs involved in purchasing the property?

How much would the once off fees of buying this property be?

ESTIMATED REGISTRATION AND TRANSFER COST



## Total bond registration costs

R 79 935

Deeds office fee for bond registration

R 2 305.00

Conveyancer's fee - Bond registration

R 66 304.40

Registration sundries, postage and petties

R 1 380.00

Bond VAT

R 9 945.66

## Total Property Transfer Costs

R 462 435

Conveyancer's transfer fee

R 66 304.40

Deeds office fee for property transfer

R 2 305.00

Transfer duty

R 382 500.00

Transfer VAT

R 9 945.66

Transfer sundries, postage and petties

R 1 380.00

## What are the estimated monthly costs once I own the property?

R 48 472 p/m

Purchase price

R 5 150 000.00

Prime interest rate

9%

Loan terms (years)

20

Bond installment

R 46 335.89

Rates and taxes

R 2 067.58

Monthly administration fee

R 69

## What happens if I pay extra every month?

	NO ADDITIONAL PAYMENT	ADDITIONAL 5%	ADDITIONAL 10%	ADDITIONAL 15%
Additional Monthly Payment	R 0	R 2 316.79	R 4 633.59	R 6 950.38
Total Monthly Payment	R 46 335.89	R 48 652.68	R 50 969.48	R 53 286.27
Total Interest	R 5 970 611.50	R 5 133 745.50	R 4 522 878.00	R 4 052 954.00
Total Interest Saved	R 0	R 836 868.25	R 1 447 735.60	R 1 917 659.60
Loan Term (Months)	240	212	190	173
Loan Term (Years)	20	17.67	15.83	14.42
Months Saved	0	28	50	67
Total Loan Repayment	R 11 120 612.00	R 10 283 745.00	R 9 672 878.00	R 9 202 954.00

### Market Stock



FREEHOLDS IN ESTATE	1086(83.35%)
SECTIONAL TITLES IN ESTATES	0
FREEHOLDS	211(16.19%)
SECTIONAL TITLES	6(0.46%)

### Suburb Demographics

#### AVERAGE HOUSEHOLD INCOME RANGE

R85,000 - R115,000

#### NUMBER OF ADULTS

1617

#### PREDOMINANT LSM

LSM 10 High



## PROPORTION PROPERTY DEBT

LOW

CREAM-OF-THE-CROP

**Higher scores** indicate that this suburb likely has a lower percentage of total home Rand value tied up in home loans.

**Lower scores** indicate that there is a greater proportion of Rand value tied up in property debt.

Higher scores are more desirable since these are as will be more stable and owners in the area have equity in their property value.

## HOUSE PRICE GROWTH

LOW

CREAM-OF-THE-CROP

**Higher scores** indicate a higher likelihood that property values will grow at a higher rate than the national average over time.

**Lower scores** indicate that the property values in the suburb will grow at a rate lower than that of the national average over time.

## DEMAND

LOW

CREAM-OF-THE-CROP

**Higher scores** indicate that this suburb likely has a good number of recent property sales.

**Lower scores** indicate that the property has a slower turnover of property sales compared to other suburbs in the country.

Higher scores are more desirable since they indicate demand for property in the area. This metric should be interpreted in combination with the others, particularly house price growth since some areas may have a high number of sales due to residents selling low to get out of the area.

## ACCESS TO AMENITIES

LOW

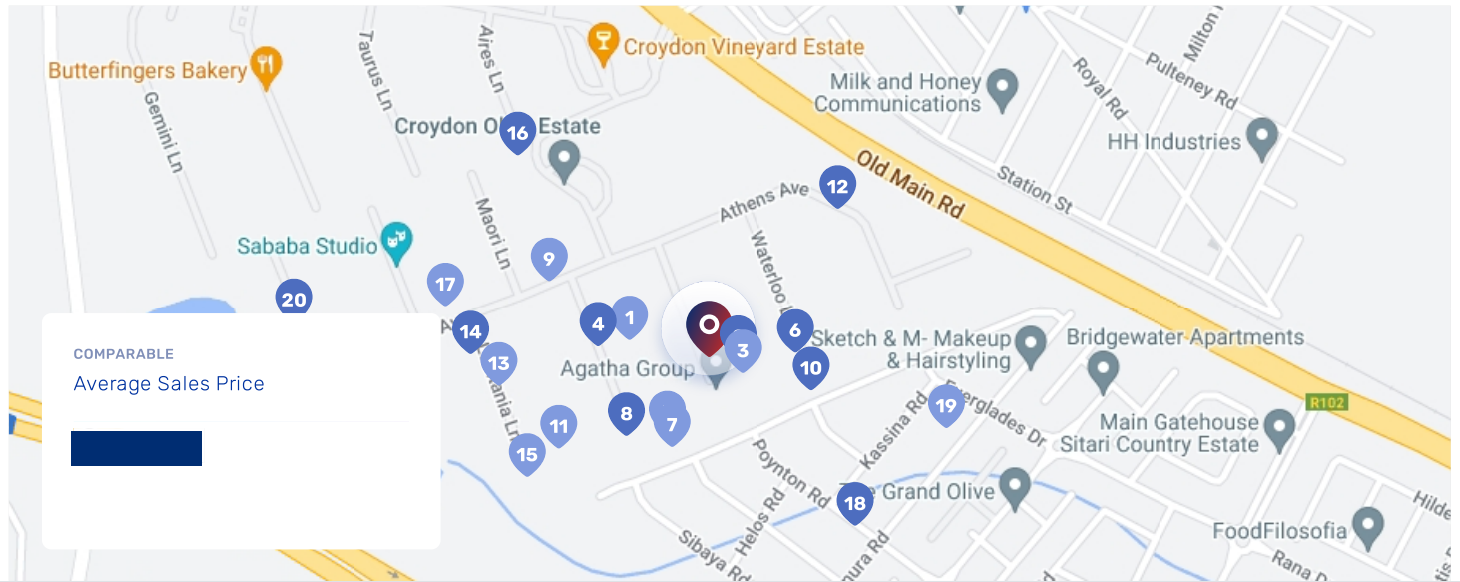
CREAM-OF-THE-CROP

**Higher scores** indicate that the suburb likely has better access to amenities such as universities, the Gautrain, beaches and other attractions.

**Lower scores** indicate that the suburb likely has less access to attractive amenities for example in outlying areas where being remote is an attractive attribute of the suburb.

Proximity to amenities is a benefit to a potential buyer who is interested in the convenience that proximity to amenities holds and tend to lead to higher property values.

# Comparable Analysis



	ADDRESS	ERF PORTION	DISTANCE	REG DATE	SALES DATE	ERF SIZE	AREA UNDER ROOF	SALES PRICE			
1	1 Oakburn Lane Croydon	1694 0	67	2021/11/18	2021/07/08	612	290		3	3	2
2	7 Thermopylae Lane Croydon	1714 0	87	2021/05/19	2021/02/16	612	220		0	3	2
3	9 Thermopylae Lane Croydon	1713 0	103	2021/03/19	2020/11/10	612	291		0	4	2
4	24 Athens Avenue Croydon	1675 0	107	2020/12/01	2020/09/05	612	292		4	4	2
5	15 Oakburn Lane Croydon	1687 0	143	2022/07/01	2022/02/28	630	0		0	4	0
6	10 Waterloo Lane Croydon	1738 0	149	2022/04/07	2021/12/13	612	0		0	0	0
7	17 Oakburn Lane Croydon	1686 0	159	2022/02/03	2021/10/20	630	249		4	2.5	2
8	12 Oakburn Lane Croydon	1681 0	160	2022/03/03	2021/11/16	612	202		3	3	2
9	3 Maori Lane Croydon	1641 0	170	2021/05/31	2021/01/17	648	376		4	4.5	2
10	16 Waterloo Lane Croydon	1741 0	186	2021/11/26	2021/07/02	612	280		4	4	2
11	9 Lusitania Lane Croydon	1665 0	221	2021/08/25	2021/07/13	612	271		4	4.5	2

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**Lightstone**

We simplify the complex

	ADDRESS	ERF PORTION	DISTANCE	REG DATE	SALES DATE	ERF SIZE	AREA UNDER ROOF	SALES PRICE			
12	51 Athens Avenue Croydon	1771 0	241	Offer to purchase	2022/07/25	665	205		3	2.5	0
13	16 Athens Avenue Croydon	1653 0	241	2022/05/30	2022/02/08	612	200		3	2	2
14	11 Athens Avenue Croydon	1620 0	265	2022/06/02	2022/02/04	612	474		3	3.5	2
15	12 Lusitania Lane Croydon	1659 0	274	Offer to purchase	2022/06/01	648	228		3	2	2
16	12 Aries Lane Croydon	1489 0	290	2022/07/05	2022/04/13	780	0		0	0	2
17	5 Columbia Lane Croydon	1616 0	293	Offer to purchase	2022/05/26	612	201		3	2.5	0
18	9 Poynton Road Sitari	123 0	337	2022/05/31	2022/03/14	480	240		3	3	2
19	44 Castlemaine Road Sitari	78 0	359	2022/06/24	2022/04/21	483	0		0	0	0
20	16 Condolier Lane Croydon	1757 0	484	Offer to purchase	2022/06/02	648	216		3	2	2

Offer to purchase

## Transfer History

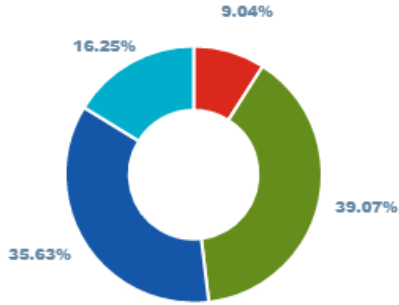


# Age of Owners

■ PENSIONER: > 65   
 ■ MATURE: 50 - 64   
 ■ MIDDLE AGED: 36 - 49   
 ■ YOUTH/ADULT: 18 - 35

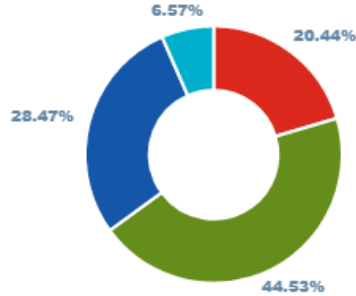
AUG 2021 - JUL 2022

## Stable Owners



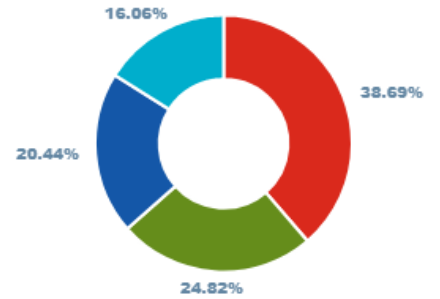
AUG 2021 - JUL 2022

## Recent Buyers



AUG 2021 - JUL 2022

## Recent Sellers



## Period of Ownership

■ > 11 YEARS   
 ■ 8 - 10 YEARS   
 ■ 5 - 7 YEARS   
 ■ < 5 YEARS

AUG 2021 - JUL 2022

## Existing Owners



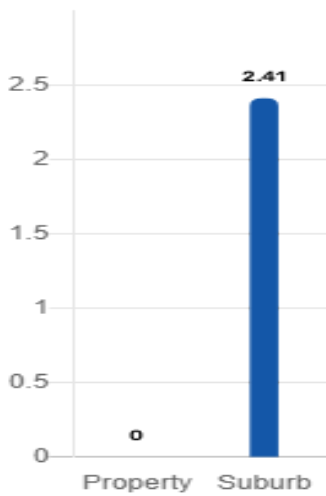
AUG 2021 - JUL 2022

## Recent Sellers

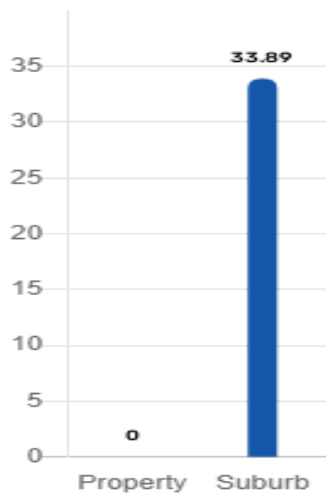


## Return On Investment

### One year growth



### Five year growth



### One year property value forecast



This future value is based on Lightstone's comprehensive suburb inflation forecast model and reflects a forecast of the potential value of the property one year from now.

## Drive Times



## Amenities



### FILLING STATION

**0.45 km**  
Engen False Bay 1 Stop

**0.7 km**  
False Bay One Stop

**0.72 km**  
Shell Ultra City



### POLICE STATION

**2.02 km**  
South African Police Service - Hospital Street



### BUS STATION

No bus stations in the proximity



### SHOPPING CENTRE

**2.44 km**  
Foodkor Convenience Centre



### HOSPITAL/CLINIC

**2.07 km**  
Macassar Community Health Centre

**2.07 km**  
Macassar Midwife Obstetrics Unit

**2.12 km**  
Macassar Community Day Centre



### EDUCATION

**0.65 km**  
Nanny N Me - Kelderhof

**1.24 km**  
Girls & Boys Town Macassar Combined School

**1.56 km**  
Zandvleit High School

## Disclaimer

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