

THE SELLER'S EDGE

Current Trends, Insights & What to Expect in Winter 2025



SCAN FOR A
LOCAL MARKET
UPDATE AND
SELLER TIPS





Are You Asking Yourself These Questions About Selling Your House?

1. Should You Even Be Thinking About Moving Right Now?

If you already own a home in Cape Town, you might be wondering if it's wise to make a move—especially considering current bond rates. That hesitation is completely understandable. However, it's worth noting that your property has likely appreciated significantly in value, and this equity could make your next move more feasible than you realize.

Consider this: Cape Town's property market has demonstrated remarkable resilience and growth. In 2024, the city saw a surge in high-end property sales, with 134 homes sold for over R20 million, setting new records. This trend indicates a robust demand and increasing property values across various segments of the market. Moreover, the average house price in South Africa has surpassed R1.6 million for the first time, driven by high demand and limited supply. This national trend is reflected in Cape Town's market, where property prices continue to rise, offering homeowners substantial equity gains. Additionally, recent economic shifts have led to a more favorable lending environment. The South African Reserve Bank has signaled stabilizing interest rates, and the government has increased the transfer duty exemption threshold to R1.21 million, making property transactions more accessible. With these factors in play, leveraging your home's increased equity could position you advantageously for your next property investment. Whether you're looking to upgrade, downsize, or relocate, now might be an opportune time to consider your options. If you're curious about your home's current market value or exploring potential opportunities, feel free to reach out. I'm here to provide insights and guidance tailored to your unique situation.

2. Will I Even Find a Home I Actually Like?

If you're contemplating a move; you might be concerned about the availability of homes that meet your preferences. This worry is understandable, especially considering the competitive nature of the housing market in recent years. However, the current landscape in Cape Town offers promising opportunities.

Increased Availability and Diverse Options

Recent data indicates a positive shift in the Cape Town property market. According to Property24, the number of properties listed for sale in Cape Town has been steadily increasing, providing buyers with a broader selection across various price points and neighborhoods.

This expansion in listings means that whether you're seeking a modern apartment in the city center, a family home in the suburbs, or a coastal retreat, there are more options available now than in previous years.

Market Trends Favoring Buyers

The market dynamics are also becoming more favorable for buyers. With a gradual increase in property listings, buyers have the advantage of exploring a wider range of properties without the intense competition that characterized the market in the past. This environment allows for more thoughtful decision-making and the possibility of negotiating better terms.

Expert Guidance to Navigate the Market

Navigating the property market can be complex, but with the right support, it becomes manageable. As a seasoned real estate professional in Cape Town, I am here to assist you in finding a home that aligns with your needs and preferences. From identifying suitable properties to guiding you through the purchasing process, I provide comprehensive support every step of the way.

If you're ready to explore the possibilities and find a home that truly resonates with you, feel free to reach out. Let's work together to make your next move a successful and satisfying experience.

3. Are People Even Buying Property in Cape Town Right Now?

With higher interest rates and property prices creeping up in some areas, it’s totally fair to ask:
“Is anyone even buying right now?”

The answer is a confident **yes**—and the numbers prove it.

According to Ooba Home Loans' Q4 2023 Property Report, over 17,000 approved home loans were recorded across South Africa in just three months—a **14.2% increase compared to the previous quarter**. Cape Town remains one of the strongest-performing regions, especially in the R2 million-R5 million bracket where buyer demand continues to climb.

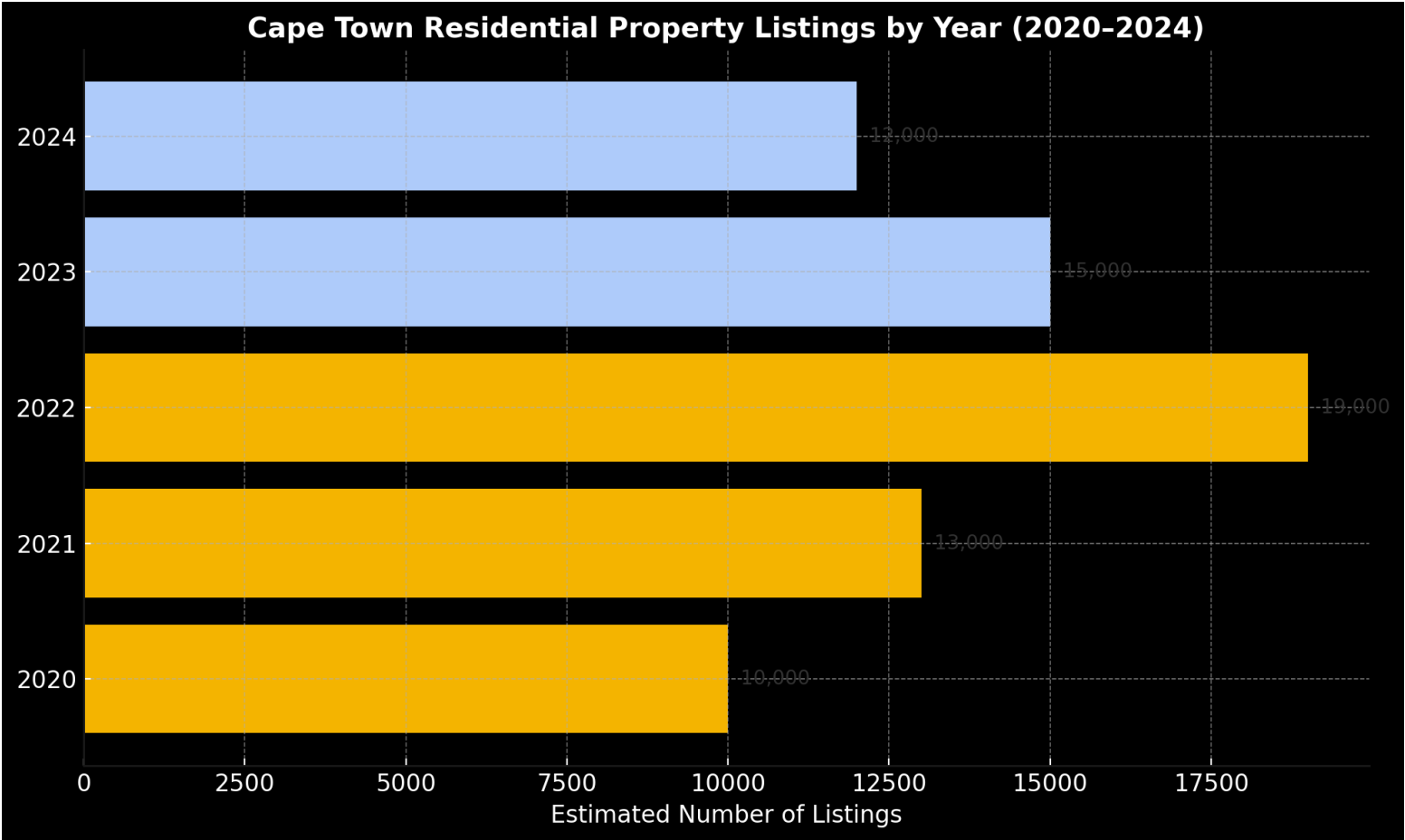
And while we’re not back at the same volume as the post-COVID boom, **buyers are actively transacting**—especially in the Southern Suburbs, Atlantic Seaboard, and family-friendly neighbourhoods’ like Rondebosch and Claremont.

Let’s break it down:

- If 17,000 homes were financed in Q4 2023 across SA,
- That’s around **189 homes a day**,
- Or nearly **8 homes sold every hour**.

So while you’ve been reading this...
..Another Cape Town home likely just sold.
.....Buyers are searching.
.....Properties are moving.

If your home is properly priced and strategically marketed, *it will attract serious interest*.



How the Equity in Your Home Could Help You Buy Your Next With Cash

Home Equity 101 for Southern Suburbs Homeowners

Ever wondered how much of your home you truly own? That's your *home equity* – the difference between your property's current value and what you still owe on your bond.

Quick Example:

If your home is worth **R3 million** and your bond balance is **R1 million**, you have **R2 million in equity**.

How Does Equity Grow?

- As your **home value increases**, especially in areas like Newlands or Rondebosch.
- As you **pay off your bond** over time (most SA homeowners now stay in their homes for ±14 years).

Why It Matters When Selling

- **More equity = more flexibility.**
- You could cover bond costs, agent fees, and still have money left for your next move.
- In high-interest markets like 2025, equity gives you *options*—to downscale, relocate, or reduce future debt.

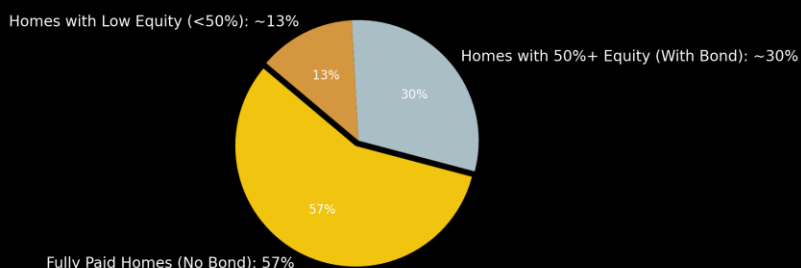
Cape Town Equity Insights:

- **Newlands:** Average prices rose from R6.5m in 2021 to R8.15m in 2023
- **Claremont:** From R4.3m in 2021 to R5.8m in 2023.
- Over **57% of South African homes are fully paid off**
- **Fewer distressed sales** = more people selling on their own terms and with equity intact.

What Can You Do With Equity?

- Upgrade with a smaller bond.
- Downscale and pocket cash for retirement or travel.
- Relocate or semigrate and buy cash elsewhere.
- Avoid financial pressure by reducing how much you need to borrow.

Home Equity Levels in Cape Town (Southern Suburbs)



- 57% of homeowners have fully paid-off homes (no bond).
- 30% have 50%+ equity remaining after bond repayments.
- Only 13% of homes have less than 50% equity, meaning most homeowners are in a strong financial position.

This visual helps reinforce how many locals may be better positioned to sell and upgrade than they realise—especially with Cape Town property values continuing to trend upwards in sought-after suburbs.

Imagine Buying Your Next Home — Bond-Free

No monthly instalments. No fluctuating interest rates. No waiting on bond approvals. Just you, holding the keys to your next home — paid for in full.

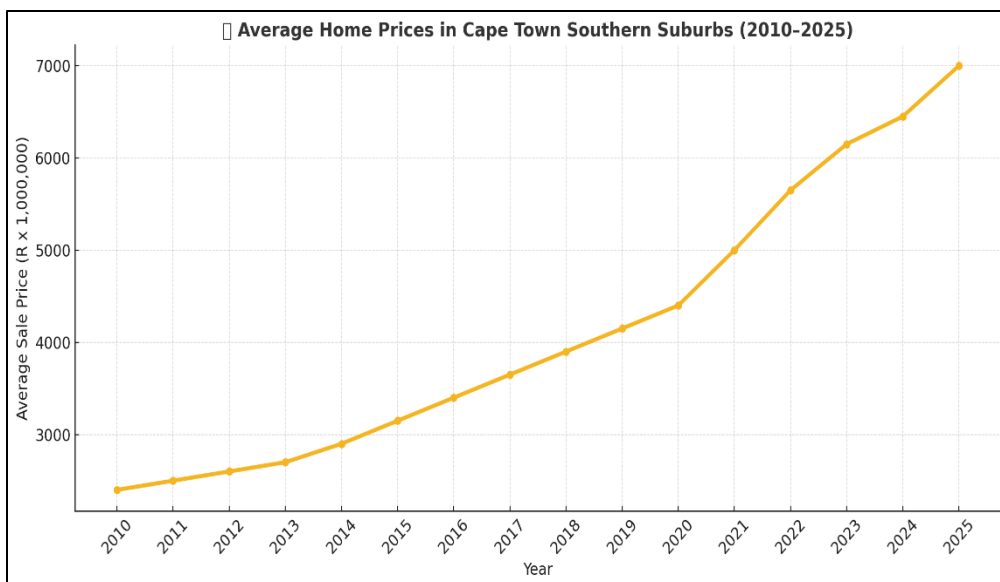
It might sound far-fetched, but for many homeowners in Cape Town's Southern Suburbs, it's a **real possibility** thanks to years of built-up **home equity**.

In fact, a recent Lightstone Property report shows that **over 57% of South African homeowners own their properties outright**, and in affluent areas like Rondebosch, Claremont, and Kenilworth, that figure is even higher.

So here's the big question: **do you know how much equity you're sitting on?**

If not, let's change that. As your trusted local property advisor, I can prepare a **Professional Equity Assessment Report (PEAR)** that breaks it all down for you—accurately and confidentially.

- ✓ You may have enough equity to buy your next home with cash.
- ✓ Or enough for a substantial deposit that shrinks your bond and lowers your monthly repayments.
- ✓ Either way, **your equity gives you leverage**—and options you may not have even considered.



Graph visualizing the rising **average home prices in Cape Town's Southern Suburbs (2010-2025)**, tailored to your market:

Key Insights for Southern Suburbs Sellers:

- **Consistent Growth:** Property prices have climbed steadily, especially from 2021 onward.
- **Equity Boost:** Sellers who bought before 2020 likely have substantial equity growth.
- **Market Strength:** Claremont, Newlands, and Rondebosch have driven this rise, with average sale prices increasing from around R4.3m to R7m+.

What Experts Are Predicting for the 2025 Housing Market

If you're a buyer or seller in Cape Town's Southern Suburbs, you're likely watching interest rates closely and wondering: Are bond rates going to come down anytime soon? The short answer: Possibly—but not drastically.

Property and finance analysts in South Africa expect bond rates to ease slightly in the second half of 2025, though we're unlikely to return to the ultra-low levels of 2020–2021 (when the prime rate dipped below 8%).

As of June 2025, the **prime lending rate is 10.75%**, with most forecasts suggesting it could settle around **10.5% by year-end**, if inflation remains subdued and the Reserve Bank continues to ease policy.

Even a 0.5%–1% reduction in bond rates can significantly lower monthly repayments—particularly for homes in the **Rondebosch, Claremont, and Newlands** areas, where higher price points mean bigger savings.

But a return to “cheap credit” is unlikely anytime soon. So if you're waiting for **6%–7% home loans**, you may be waiting for years.

What Does This Mean If You're Planning to Buy or Sell?

- **Buyers:** Rather than waiting for a massive rate drop, consider how a small decrease can already improve affordability. If you're financially ready, locking in now—before prices rise in high-demand areas—might be the smarter move.
- **Sellers:** A slight drop in bond rates is drawing more qualified buyers back into the market, especially in the **R2.5m–R5m** segment common in the Southern Suburbs. If buyer activity increases, you could benefit from stronger offers.

Mortgage Rate Projections

What Experts Are Predicting for the 2025 Housing Market

Quarter	Prime Rate	Typical Home Loan Rate	Average Rate Offered
2025 Q1	11.00%	10.50% - 11.00%	10.45%
2025 Q2	10.75%	10.25% - 10.75%	10.20%
2025 Q3 (Forecast)	10.75%	10.25% - 10.75%	10.20%
2025 Q4 (Forecast)	10.50%	10.00% - 10.50%	10.00%

Will Home Prices Drop?

Short answer: probably not.

Even though mortgage rates may dip a bit, home prices are expected to keep rising in most areas—just at a more normal, steady pace compared to the rapid jumps we’ve seen in the past.

If you look at what the experts are saying, most are forecasting prices to increase by around 3% in 2025, with many landing in the 3 to 4% range. So while prices aren’t skyrocketing, they’re still moving up—not down.

So, if you’re hoping for a major price drop to snag a deal this year, it’s probably not going to happen. But here’s the flip side—you also won’t have to deal with the sharp price spikes we’ve seen in the past few years.

That’s actually good news. It means more stability, and if you buy a home now, there’s a strong chance it will continue to grow in value over time.

That kind of steady appreciation helps build your long-term wealth. Just remember—the housing market is very local. Price trends can vary from one area to another. Some markets may see prices rise faster, while others might level off or even dip slightly if there’s more inventory. But in most places, home values are expected to keep climbing, as they typically do.

Quarter	FNB	ABSA	Standard Bank	Average (All Three)
2025 Q1 (Actual)	11.00%	10.95%	11.05%	11.00%
2025 Q2 (Actual)	10.75%	10.70%	10.80%	10.75%
2025 Q3 (Forecast)	10.75%	10.70%	10.85%	10.77%
2025 Q4 (Forecast)	10.50%	10.45%	10.60%	10.52%

30-Year Home Loan Trends, Based on April 2025 Expectations Local Insight Southern Suburbs Snapshot – June 2025

📈 Buyers:

Rates have dropped by 1% since 2024, reducing bond repayments by ±R272/month on a R1.6m loan. More buyers now qualify for home loans, boosting demand in Claremont, Rondebosch, and Newlands.

📉 Sellers:

Lower rates are driving buyer activity, especially for well-priced family homes. Price realistically to attract interest; overpriced properties still face resistance.

🔍 Outlook:

One more SARB rate cut is possible later in 2025.

Market sentiment is improving; now is a smart time to act for both buyers and sellers.

Source Highlights: SARB May 2025 rate cut, FNB and ABSA forecasts, *Moneyweb*, *BusinessTech*, and Seeff Southern Suburbs reports.

Top 3 Mistakes Home Sellers Are Making Right Now

If you're considering selling your home in Cape Town's Southern Suburbs, the right pricing strategy is absolutely critical. The market has changed over the last few years, and sellers who are still operating on outdated assumptions risk leaving money on the table—or worse, not selling at all.

Let's talk about the biggest mistake homeowners are making right now:

1. Overpricing the Property

Overpricing remains the top mistake sellers are making—especially in sought-after areas like Claremont, Rondebosch, Kenilworth, and Newlands. While demand in these areas is strong, buyers are still budget-conscious thanks to higher bond rates (hovering between 11.5-12% as of early 2025). Overpricing your property can immediately push it out of range for serious buyers.

Homes that are priced too high tend to:

- Sit on the market longer
- Receive fewer enquiries or showings
- End up needing price reductions that damage momentum and credibility

Too many sellers rely on emotional value or outdated comparisons. Saying things like, *“Let's try a higher price and drop it later if needed,”* might seem logical, but in today's data-driven market, it can cause your property to be overlooked entirely. Buyers in the Southern Suburbs are informed—they're tracking prices, watching interest rates, and comparing value across multiple platforms.

Here's how to avoid this:

Partner with a local expert who understands the Southern Suburbs intimately—someone who knows exactly what's sold recently, what buyers are willing to pay, and how your property compares. A professional Comparative Market Analysis (CMA) based on recent area trends and buyer behavior is essential.

As a local area specialist, I help sellers price strategically right from day one—ensuring maximum exposure, fewer days on market, and top-market value offers.

Want to know what buyers are paying in your street or suburb right now?

Let's chat. I'll give you a clear, honest market valuation and strategy to get your home sold quickly, with the least amount of stress.

2. Skipping Repairs

In the leafy and well-established areas of the Southern Suburbs—like Rondebosch, Claremont, Newlands, and Kenilworth—buyers expect quality. One of the most common mistakes sellers make is overlooking minor repairs and maintenance issues. While you may have gotten used to that squeaky cupboard or the chipped paint on the patio wall, a buyer notices—and it can instantly raise red flags.

Buyers in this market are cautious. With bond rates sitting around 11.75% in early 2025, they're calculating every cost. Small defects create doubts and can lead them to believe there may be bigger, hidden issues. The result? Lower offers or hesitate to make an offer at all.

What to do instead:

Work with your agent to do a pre-listing walkthrough. Tackle those easy fixes—tighten handles, repair cracked tiles, touch up scuffed walls, fix dripping taps, and service that sticky sliding door. You don't have to spend a fortune, but a clean, well-maintained home builds trust with buyers and often leads to stronger offers.

3. Refusing to Negotiate

In today's market, serious buyers are still out there—but they're navigating high bond repayments and tighter affordability. It's common for offers to come in slightly below asking, especially in the R2.5m–R5m bracket, where competition is tougher and buyers are cost-sensitive.

Some sellers take this personally and immediately shut down offers. That's a mistake.

Here's the smarter move:

Focus on the bigger picture—getting your home sold and unlocking your next chapter. Your agent can guide you through negotiations objectively. Whether it's a small price reduction, a minor repair credit, or contributing towards transfer duty or rates clearance, sometimes a small concession keeps the deal alive and moving forward.

Buyers know they have more choice now, especially with inventory slowly increasing in Cape Town. That means sellers need to stay flexible and solutions-oriented.

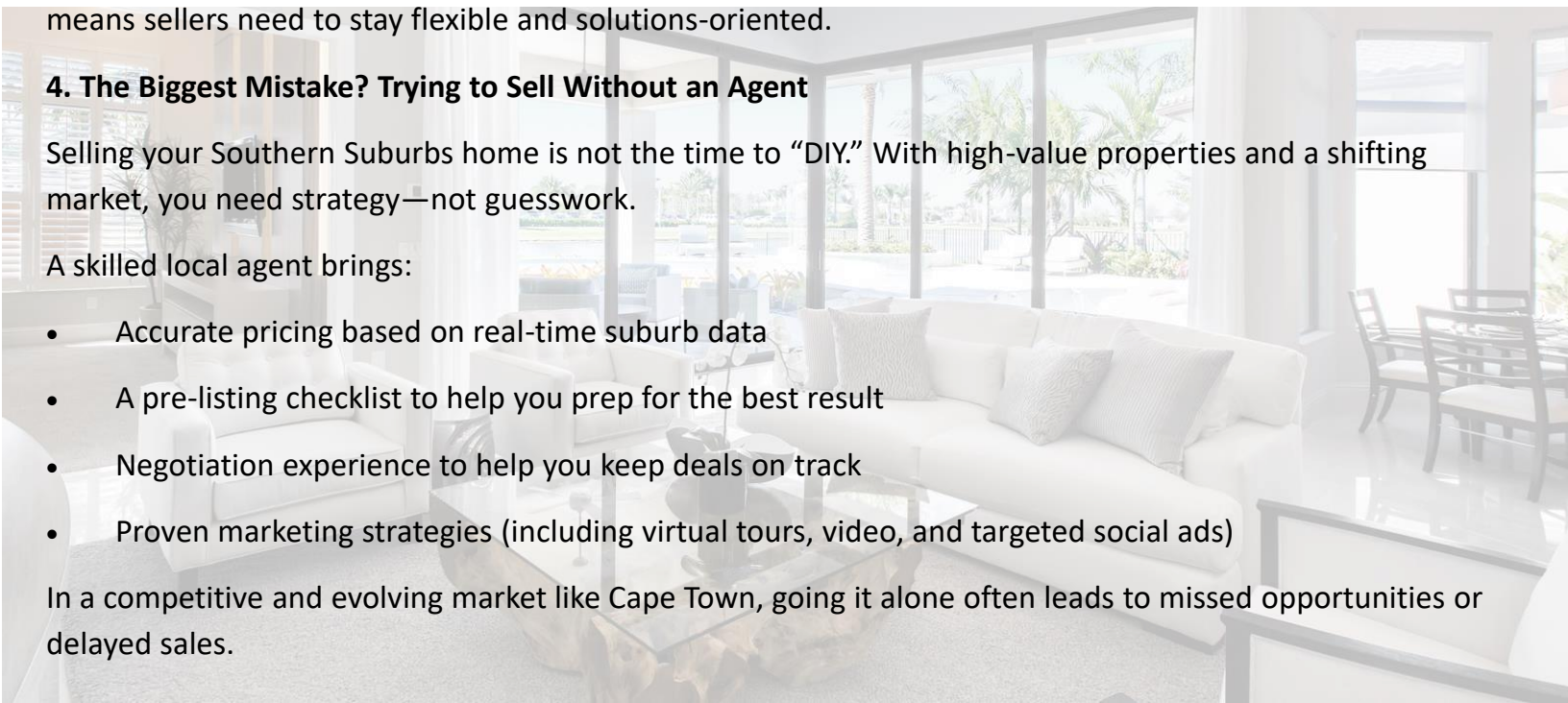
4. The Biggest Mistake? Trying to Sell Without an Agent

Selling your Southern Suburbs home is not the time to “DIY.” With high-value properties and a shifting market, you need strategy—not guesswork.

A skilled local agent brings:

- Accurate pricing based on real-time suburb data
- A pre-listing checklist to help you prep for the best result
- Negotiation experience to help you keep deals on track
- Proven marketing strategies (including virtual tours, video, and targeted social ads)

In a competitive and evolving market like Cape Town, going it alone often leads to missed opportunities or delayed sales.



Top 3 Mistakes Home Sellers Are Making Right Now

Thinking of selling in the southern suburbs of Cape Town, or surrounding areas? With the Cape Town property market shifting in 2025, having the right pricing, presentation, and real estate partner is more important than ever. Let's unpack the most common mistakes sellers are making right now—and how to avoid them.

1. Overpricing Your Home

One of the most common pitfalls sellers face is pricing too high. In high-demand suburbs, it might feel tempting to "test the market" with a high asking price—but this can backfire.

Buyers today are more rate-sensitive and value-conscious due to current prime lending rates around **11.75%** (as of early 2025). If your home is overpriced, it won't show up in filtered online searches, and viewings may stall. The result? Your listing goes stale, forcing price reductions that can damage your leverage.

What to do instead: Work with a local area expert who knows what's actually selling, not just what's listed. A properly priced home in the Southern Suburbs can attract serious interest within the first few weeks—often leading to stronger offers and fewer conditions.

2. Skipping Repairs and Maintenance

In a high-end market like the Southern Suburbs, presentation matters. Minor faults—like chipped paint, broken door handles, or a leaking tap—may seem small, but they send a message: "This home hasn't been cared for."

Buyers are walking into your house asking: "*What's the hidden cost?*"

Even small cosmetic flaws can affect offers or cause buyers to walk away. According to Lightstone and Ooba stats, properties in top condition sell up to **15% faster** and closer to asking price.

What to do instead: Prior to listing, do a pre-sale walk-through with your agent. Fix what's noticeable. Touch up the paint. Replace burnt-out bulbs. If you can, invest in a professional deep clean or minor cosmetic upgrade—these go a long way with Cape Town's discerning buyers.

3. Not Staging Your Home Properly

In certain markets like Rondebosch and Kenilworth Upper—where properties often compete head-to-head—how your home looks online and in person can make or break the sale.

Home staging isn't just about pretty cushions. It's about showing off lifestyle. A staged home feels lighter, more spacious, and move-in ready. Buyers can *picture themselves living there*, which increases emotional buy-in and ultimately, your offers.

Your options:

- **DIY staging** with guidance from your agent: Declutter, depersonalize, rearrange.
- **Virtual staging:** Perfect for empty homes or partially furnished spaces.
- **Professional staging:** Ideal for luxury homes or outdated interiors where impact is everything.

Golden Key Real Estate offers both **in-person** and **digital staging solutions** to match your home's unique needs and target audience.

Final Word: The Biggest Mistake?

Trying to sell without the right agent.

From accurate pricing to marketing, show day prep to negotiations—working with an expert who knows the **Cape Town Southern Suburbs** inside and out makes all the difference. At Golden Key, we help you navigate pricing strategy, buyer psychology, and presentation to get the best return from your sale.



How Staging Your House Affects Your Sale

Staged homes sell 73% faster



Offer prices can go up between 1-

5%



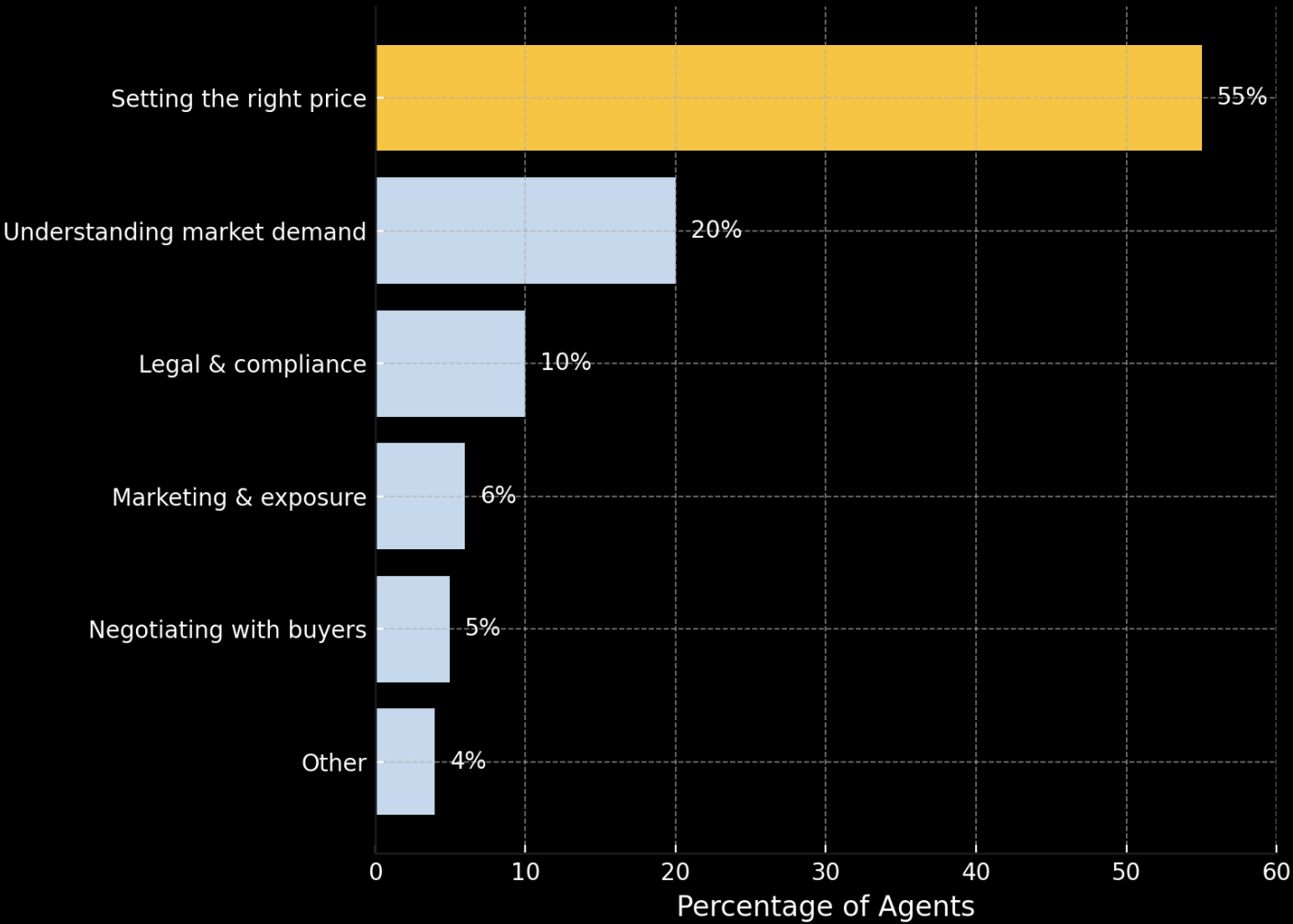
How Do I Know Which Staging Option Is Right for Me?

Your real estate agent will guide you on the best staging approach based on a few key factors:

- **Market Conditions:** In a slower market, full staging can help your home stand out and attract more attention. In a hot market where homes are selling quickly, you may only need minimal touch-ups.
- **Your Home’s Condition:** If your home is vacant, has a unique layout, or could use help with flow and function, bringing in a professional stager with the right furniture and décor can make a big difference.
- **Your Budget:** If you’re working with a limited budget or your home just needs minor updates, your agent can provide simple, cost-effective DIY tips to help your home shine without breaking the bank.

58% of Agents Say Sellers Have the Most Trouble Setting the Right Price in Today's Market Top Issues Sellers Find Most Challenging in Today's Market

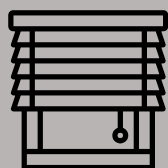
Top Issues Cape Town Sellers Face in Today’s Market



Home Seller's Checklist

As you prepare to sell your home, make sure these items are on your to-do list. A trusted real estate professional can also offer custom advice and tips tailored to your unique situation to help you get the best results.

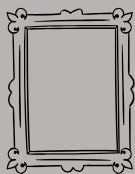
Make It Inviting



☐ Open blinds or curtains to let the light in



☐ Check lightbulbs and replace as needed



☐ Take down personal photos or items



☐ Declutter throughout

Show It Is Well Taken Care Of



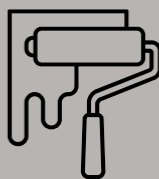
☐ Clean your vents and baseboards



☐ Vacuum, mop, or sweep floors



☐ Fix anything that's broken



☐ Touch up any scuffs on the walls

Boost The Curb Appeal



☐ Power wash outdoor surfaces



☐ Wash the windows (inside and out)



☐ Tidy up the landscaping



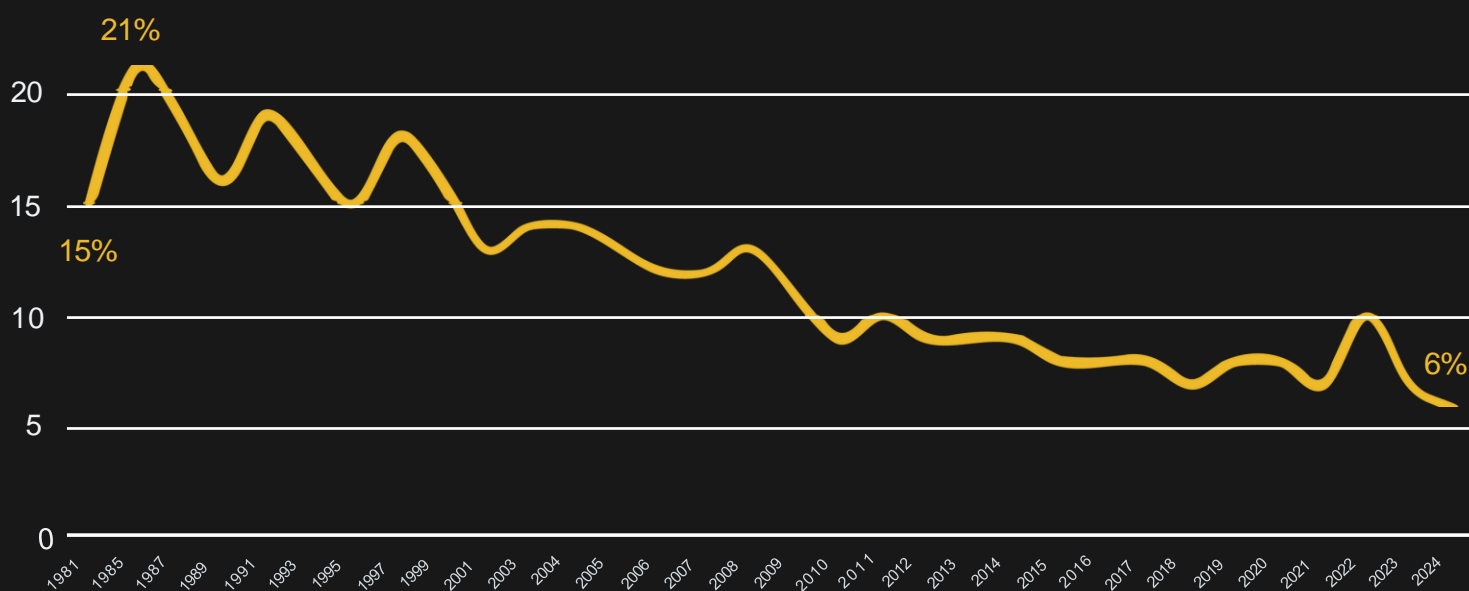
☐ Sweep patios, decks, and walkways

Why More Homeowners Are Turning to Real Estate Agents To Sell

Thinking about selling your home on your own—what’s often called For Sale by Owner (FSBO)? It might seem like a good idea at first, but the process can get complicated fast, especially in today’s market.

That’s why more homeowners are turning to real estate agents for help. The market is constantly shifting, and having an expert by your side can make all the difference. Here’s why partnering with a trusted agent is the smart move for sellers right now.

The Percent of Homeowners Selling Without an Agent Has Hit an All-Time Low



Source: NAR





1. One of the biggest mistakes homeowners make when trying to sell privately is incorrectly pricing their property. And in some competing areas, you unfortunately won't get a second chance to make a strong first impression.

- **Price too high?** You'll lose buyer interest immediately, especially in today's high-interest-rate climate.
- **Price too low?** You may attract attention, but risk underselling a valuable investment.

This is where a local expert makes all the difference.

"Agents who specialize in your suburb know what similar homes have actually sold for—not just what they're listed at. They can advise you based on real-time trends and buyer sentiment," says Laura Gossayn from Golden Key Real Estate.

By working with a professional who understands the nuances of the Southern Suburbs, you ensure your home is priced to sell—while still maximizing your returns. Strategic pricing leads to faster offers, better buyer engagement, and stronger negotiating power.

2. Navigating South Africa's Property Paperwork

In South Africa, selling a home isn't as simple as accepting an offer and signing on the dotted line. The paperwork involved must comply with strict national laws and local municipal requirements, such as:

- **Mandatory Disclosure Forms** (as per the Property Practitioners Act)
- **Offer to Purchase Agreements** (aligned with the Consumer Protection Act)
- **FICA compliance and Proof of Address**
- **Compliance certificates**
- **Body Corporate consent** (for sectional title units)

Missing a step or missing information or using incorrect wording could delay the transfer—or worse, lead to a failed transaction.

A qualified real estate practitioner not only ensures your documentation is legally sound but also protects your best interests during negotiations, inspections, and attorney handovers.

Bottom line: With expert help, you avoid costly mistakes, save time, and enjoy peace of mind during every phase of your property sale.

Top Reasons To Hire a Real Estate Agent When Selling Your Home

Industry Experience



We're well-versed in the housing market and know the ins and outs of the entire process.

Expert Insights



We simply and effectively explain today's market conditions and what they mean for you.

Pricing and Market Value



We help you understand today's real estate values when setting the price of a listing or making an offer to purchase your next home.

Contracts and Fine Print



We help with all the disclosures and documents necessary in today's heavily regulated environment.

Marketing and Exposure



We have effective marketing tools and networks to attract more buyers.

Negotiation Experience



We act as a buffer in negotiations with all parties throughout the entire transaction.



LAURA GOSSAYN (MPRE)
Master Property Practitioner

FFC # 202401026301062

WONDERING WHAT YOUR HOME IS WORTH?
CALL TODAY FOR A FREE HOME MARKET
PRICE EVALUATION!

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