

Monthly expenses

Unit type	Floor	Size	Price	Income before tax	Rates & Taxes	Monthly Levy	Bond repayment	Total expenses	Rental Income	Surplus/Shortfall
2 Bed + 1 Bath	Ground	54	R930,000	R31,997	R770	R1,535	R9,599	R11,904	R8,500	-R3,404
2 Bed + 1 Bath	First	54	R865,000	R29,761	R721	R1,535	R8,928	R11,184	R8,100	-R3,084
2 Bed + 1 Bath	Second	54	R835,000	R28,729	R698	R1,535	R8,618	R10,851	R8,000	-R2,851

Bond over 20 Years

^{*}Calculations based on a 100% home loan over 20 years with the **current** interest rate of 11%.

Monthly expenses

Unit type	Floor	Size	Price	Income before tax	Rates & Taxes	Monthly Levy	Bond repayment	Total expenses	Rental Income	Surplus/Shortfall
2 Bed + 1 Bath	Ground	54	R930,000	R29,522	R770	R1,535	R8,856	R11,161	R8,500	-R2,661
2 Bed + 1 Bath	First	54	R865,000	R27,458	R721	R1,535	R8,237	R10,493	R8,100	-R2,393
2 Bed + 1 Bath	Second	54	R835,000	R26,506	R698	R1,535	R7,951	R10,184	R8,000	-R2,184

Bond over 30 years

*Calculations based on a 100% home loan over 30 years with an interest rate of 11%.

Monthly expenses

Unit type	Floor	Size	Price	Rates & Taxes	Monthly Levy	Total expenses	Rental Income	Surplus
2 Bed + 1 Bath	Ground	54	R930,000	R770	R1,535	R2,305	R8,500	R6,195
2 Bed + 1 Bath	First	54	R865,000	R721	R1,535	R2,256	R8,100	R5,844
2 Bed + 1 Bath	Second	54	R835,000	R698	R1,535	R2,233	R8,000	R5,767

Cash Purchase: