



CASCADES
WATERFALL





LIVE A LIFE WITH ENDLESS POSSIBILITIES AT CASCADES WATERFALL!

The term 'Cascades' is synonymous with the concept of a waterfall. This name was thoughtfully selected to reflect the tranquil atmosphere of the estate, its layout, and its picturesque surroundings.

The estate is specifically developed to cater to young families looking for a stylish living space, while also offering a more compact unit at an affordable price within the Waterfall node.



WHAT CASCADES WATERFALL HAS TO OFFER

Artist's impression

Modern, upmarket apartments and freestanding houses

This luxurious estate offers two and three-bedroom apartments and three-bedroom double-storey houses, which are meticulously crafted with extraordinary interiors, lock-up garages, and private walled gardens.

The estate caters wonderfully to couples and young families, boasting amenities such as a children's play area and a picnic and dog park.



24-Hour security



Built-in braais*



Gas stoves



Backup electricity*



Picnic and dog park



Private, pet-friendly gardens



Walking and jogging trails



Swimming pool and kids' splash fountain



Communal facility with braais



Fibre internet connectivity (FTTH)



Short term rentals allowed

*Houses only



Artist's impression

SITE PLAN

49
Double-storey houses

88
Apartments

Lifestyle centre

Unit types

Apartments

Type A2 - 2 bedrooms, 2 bathrooms with single carport.

Type A3 - 3 bedrooms, 2 bathrooms with double carport.

Double-storey freestanding

DN1 - 3 bedrooms, 2,5 bathrooms with double carport.

DS1 - 3 bedrooms, 2,5 bathrooms. Single garage plus single carport.

DS2 - 3 bedrooms, 2,5 bathrooms with double garage.

Site phasing roll out

- S** Show village
- 1** Phase 1
- 2** Phase 2
- 3** Phase 3
- 4** Phase 4
- 5** Phase 5



ENTRANCE



FLOOR PLANS (1/3)

Apartment 2A



Bedroom
2



Bathroom
2



Total floor
75 m²



Carport
1



Apartment 3A



Bedroom
3



Bathroom
2



Total floor
95 m²



Carport
2



FLOOR PLANS (2/3)

Double storey DN2



Bedroom
3



Bathroom
2.5



Total floor
128 m²



Carport
2



Double storey DS1



Bedroom
3



Bathroom
2.5



Total floor
153 m²



Carport
1



Garage
1



FLOOR PLANS (3/3)

Double storey DS2



Bedroom
3



Bathroom
2.5



Total floor
188 m²



Garage
2



CASCADES

WATERFALL

Central Developments, in partnership with CSi rentals, make investment easy. We offer our investors the option of a turnkey rental placement and management service. The rental demand in Midrand is very high and Waterfall is a popular suburb. In addition to the high rental demand, excellent capital growth is likely due to the development's perfect location in a desirable and growing area.

m ²	Year	Purchase Price (capital growth estimated at 5% p.a.)	Expected Rental pm (gross with 6% esc. p.a.)	Estimated Levy pm (5% esc. p.a.)	Estimated Rates pm	Estimated Fixed Municipal Access Fees	Net Rental Income pm	Net Rental Return (excl. capital growth)	Total Return on Investment (capital growth + net	Projected Capital Growth (at 7% p.a. esc.)		
APARTMENT UPPER FLOOR (THIRD FLOOR) - 75 m² 2 Bedrooms, 2 bathrooms with covered balcony, and single carport.												
75	1	R 1,395,000	R 11,600	R 1,520	R 766	R 654	R 8,660	7.4%	R 201,569	14.4%	R 1,492,650	7%
75	2	R 1,464,750	R 12,296	R 1,596	R 1,117	R 654	R 8,929	7.7%	R 209,676	15.0%	R 1,567,283	7%
75	3	R 1,537,988	R 13,034	R 1,676	R 1,188	R 654	R 9,516	8.2%	R 221,849	15.9%	R 1,645,647	7%
APARTMENT GROUND FLOOR (GROUND FLOOR) - 75 m² 2 Bedrooms, 2 bathrooms with covered patio, private garden, and single carport.												
75	1	R 1,595,000	R 13,000	R 1,520	R 912	R 654	R 9,914	7.5%	R 230,617	14.5%	R 1,706,650	7%
75	2	R 1,674,750	R 13,780	R 1,596	R 1,378	R 654	R 10,152	7.6%	R 239,052	15.0%	R 1,791,983	7%
75	3	R 1,758,488	R 14,607	R 1,676	R 1,459	R 654	R 10,818	8.1%	R 252,907	15.9%	R 1,881,582	7%
APARTMENT UPPER FLOOR (THIRD FLOOR) - 95 m² 3 Bedrooms, 2 bathrooms with covered balcony, and double carport.												
95	1	R 1,795,000	R 13,600	R 1,925	R 1,058	R 654	R 9,963	6.7%	R 245,205	13.7%	R 1,920,650	7%
95	2	R 1,884,750	R 14,416	R 2,021	R 1,581	R 654	R 10,159	6.8%	R 253,845	14.1%	R 2,016,683	7%
95	3	R 1,978,988	R 15,281	R 2,122	R 1,672	R 654	R 10,832	7.2%	R 268,515	15.0%	R 2,117,517	7%
APARTMENT GROUND FLOOR (GROUND FLOOR) - 95 m² 3 Bedrooms, 2 bathrooms with covered patio, private garden, and double carport.												
95	1	R 1,995,000	R 15,000	R 1,925	R 1,205	R 654	R 11,216	6.7%	R 274,241	13.7%	R 2,134,650	7%
95	2	R 2,094,750	R 15,900	R 2,021	R 1,769	R 654	R 11,455	6.9%	R 284,097	14.2%	R 2,241,383	7%
95	3	R 2,199,488	R 16,854	R 2,122	R 1,871	R 654	R 12,207	7.3%	R 300,449	15.1%	R 2,353,452	7%
FREESTANDING DOUBLE-STOREY HOUSE - 128 m² 3 Bedrooms, 2 bathrooms (full en-suite bathroom), guest toilet downstairs, private garden, and double carport.												
128	1	R 2,595,000	R 20,000	R 2,594	R 1,645	R 654	R 15,107	7.0%	R 362,933	14.0%	R 2,776,650	7%
128	2	R 2,724,750	R 21,200	R 2,750	R 2,320	R 654	R 15,476	7.2%	R 376,445	14.5%	R 2,915,483	7%
128	3	R 2,860,988	R 22,472	R 2,915	R 2,452	R 654	R 16,451	7.6%	R 397,685	15.3%	R 3,061,257	7%
FREESTANDING DOUBLE-STOREY HOUSE - 153 m² 3 Bedrooms, 2 bathrooms (full en-suite bathroom), guest toilet downstairs, private garden, single garage, and single carport.												
153	1	R 2,895,000	R 21,500	R 3,100	R 1,864	R 654	R 15,882	6.6%	R 393,233	13.6%	R 3,097,650	7%
153	2	R 3,039,750	R 22,790	R 3,255	R 2,596	R 654	R 16,285	6.8%	R 408,204	14.1%	R 3,252,533	7%
153	3	R 3,191,738	R 24,157	R 3,418	R 2,743	R 654	R 17,343	7.2%	R 431,536	14.9%	R 3,415,159	7%
FREESTANDING DOUBLE-STOREY HOUSE - 188 m² 3 Bedrooms, 2 bathrooms (full en-suite bathroom), guest toilet downstairs, private garden, and double garage.												
188		R 3,510,000	R 25,000	R 3,809	R 2,304	R 654	R 18,233	6.2%	R 464,495	13.2%	R 3,755,700	7%
188		R 3,685,500	R 26,500	R 3,999	R 3,203	R 654	R 18,643	6.4%	R 481,707	13.7%	R 3,943,485	7%
188		R 3,869,775	R 28,090	R 4,199	R 3,381	R 654	R 19,855	6.8%	R 509,149	14.5%	R 4,140,659	7%

Assumptions: Rental increase of 6% p.a. Levy escalation of 5% p.a. Calculated on 100% bond approved at a prime interest rate of 11.75% over 20 years.

This development allows investors to do short-term rentals with the approval of the body corporate. Kindly contact us for more information.



PURCHASING PROCESS

1 Select your unit

Based on your needs and price range, we'll help you to select the best unit. In certain instances you can reserve a unit for a maximum period of 24 hours.

2 Sign the agreement of sale and provide all FICA and supporting documents

FICA documents include a copy of your ID, proof of residence, and your tax number on a SARS letterhead. Supporting documents include your last 3 months' payslips and your last 3 months' bank statements.

3 Securing deposit

You must pay a R20 000 cash securing deposit to the conveyancer when you sign the Agreement of Sale. The conveyancer holds your deposit in trust until transfer. You earn the interest on the deposit until transfer. Although we only require a R20 000 securing deposit, the banks may insist on a bigger deposit.

Balance of purchase price

4

In addition to the deposit payable, you will have to provide guarantees for the balance of the purchase price within 30 days of signing the agreement of sale.

There are various types of guarantees:

- 1. Payment in full.** Payment of the full amount into the conveyancer's trust account. You earn interest on those funds until transfer.
- 2. Bank guarantee.** Your bank reserves your funds for the purchase and provides a guarantee for the purchase amount. As account holder, you continue to earn interest on your funds until it is paid over upon transfer for the purchase of the unit.
- 3. Home loan.** An approved home loan by a major bank is regarded as a guarantee.

How much do I qualify for?

Monthly
repayment
amount



30%
of combined
gross income

To qualify for a home loan, the bank's lending criteria dictates that the monthly repayment amount may not exceed 30% of your combined gross income.

Banks should approve your loan if:

- Your income and employment are consistent and can be verified.
- Your income is sufficient to cover your current expenses plus the new home loan repayment.
- Your credit record is clean and it shows that you conduct your finances well.

We can help with your application

With our in-house bond originator, EUF, we make your home loan application process as easy as possible. It's a free service to you where you simply correspond with one person who liaises with the banks on your behalf. All home loan applications are exclusively facilitated by EUF.

FREQUENTLY ASKED QUESTIONS

Q Can I purchase a property at Cascades Waterfall subject to sale of another current property?

No. Due to the uncertainty of how long it will take to sell your property and the selling conditions at Cascades Waterfall to deliver guarantees within 30 days, you cannot buy a unit subject to sale of another. However, if your property has already been sold successfully, the risk is less and timelines can be agreed upon. In this case, please discuss it in more detail with your sales consultant.

Q When do I start paying my home loan when I buy from the developer?

The full purchase price has to be secured by means of pre-approved finance or a cash guarantee from the bank within 30 days from when you signed for the property, but you will only start paying your home loan to the bank once the property registers at the deeds office. You can occupy the unit before it registers, in which case you will have to pay occupational rent from the date of occupation until registration.

Q What about transfer costs and other fees?

Transfer and bond registration costs and NHBRC registration fees are included because you are buying directly from the developer. Home loan clients might be charged a 'bond initiation' fee by the bank. This fee varies between the different banks but is normally around R6 000 and can be included in the bond term, if requested.

Q Can I make any exterior or interior changes to my unit?

When buying into a sectional-title development like Cascades Waterfall, exterior changes to your unit are not allowed. Interior cosmetic changes, on the other hand, are allowed. This will include cupboards, lights, and painting of walls. This must be discussed with your sales consultant.

Q What monthly costs are payable from date of registration?

a) Levies: monthly levies are payable to the body corporate to cover expenses incurred by the estate, such as security, exterior maintenance, structural insurance, garden services, and the management of the estate. Levies are calculated based on the size of the unit.

b) Rates and taxes: monthly rates and taxes are payable to the municipality. You have to open a municipal account after registration of your unit and the municipality will invoice you according to their property valuation.

c) Prepaid utilities: you can buy prepaid water and electricity through the prepaid vendor's application, through your banking application, or at most retail outlets. There are various energy efficiency elements built into each unit that help keep utility costs as low as possible.

Q What is occupational rent?

Buyers must pay occupational rent equally to 0,9% of the purchase price to the developer when they move into a unit before ownership of the property has legally transferred into their name. A specific move-in date will be provided by the developer and occupation must be taken on this date. Occupational rent is paid monthly in advance before the seventh of the month and is calculated from the day that the buyer moves into the property up to the date that the property registers in the buyer's name.

Q Is The Cascades Waterfall pet friendly?

Yes, animals are permitted in the estate.

Q Does Cascades Waterfall form part of the 99-year lease agreement in Waterfall?

No, Cascades Waterfall is a sectional-title development, granting you complete ownership of the property.

Q Does Cascades Waterfall have backup electricity?

Yes, the freestanding houses come standard with 5kW inverters. In the apartments, inverters are available as an optional extra add-on, at an additional cost.

WELCOME TO THE NEIGHBOURHOOD



SCHOOLS

① Pinnacle College Waterfall	400 m
Graduates Preparatory School	1,7 km
② Kyalami Preparatory Nursery School	3,1 km
Reddam House Waterfall Estate	3,4 km
Sunninghill Pre-school and Creche	3,6 km
LittleHill Montessori The Polofields	3,6 km
③ Curro Waterfall	3,6 km
St. Peter's College	5,5 km
Poplar Academy	5,7 km
Kyalami Schools	5,4 km
④ Curro Rivonia	5,6 km
Carlswald Preparatory School	6,2 km
Rivonia Primary School	6,2 km
Nova Pioneer Paulshof	6,2 km
⑤ Carlswald High School	6,5 km

SHOPPING

Kyalami on Main	1,9 km
⑥ Waterfall Lifestyle Centre	2,9 km
Polofields Crossing	3,0 km
⑦ Kyalami Corner	3,5 km
The Square Shopping Centre - Sunninghill	3,9 km
Sunninghill Village	4,4 km
⑧ Mall of Africa	4,6 km
Crowthorne Mall	4,6 km
⑨ Woodmead Retail Park	5,9 km
⑩ Montecasino	9,6 km
Fourways Mall	10,3 km
Sandton City	13,3 km

SPORT AND RECREATION

CrossFit Kyalami	1,9 km
⑪ Kyalami Grand Prix Circuit	1,9 km
Virgin Active Waterfall	2,6 km
⑫ Virgin Active Kyalami Corner	3,5 km
World Of Golf	4,9 km
Planet Fitness	6,1 km
⑬ Kyalami Country Club	6,8 km
The Country Club Johannesburg, Woodmead	7,2 km

HOSPITALS AND CLINICS

⑭ Netcare Sunninghill	3,9 km
⑮ Netcare Waterfall City	4,3 km
Life Carstenhof	8,9 km
Mediclinic Morningside	11,3 km
Mediclinic Sandton	11,9 km
Life Fourways	12,2 km

BUSINESS

⑯ PwC	4,9 km
Maxwell Office Park	4,5 km
Deloitte Johannesburg	5,4 km
⑰ Waterfall Business Park	6,1 km

ACCESSIBILITY

Easy access to the N1, M1 and R55 main routes



OUR UNIQUE APPROACH

The Central Developments Property Group, established in 2002, is the largest residential property developer in Gauteng, with a proud tradition of delivering high-quality, secure developments with superb lifestyle and recreation facilities. With a focus on the middle to high-income market, our developments include secure developments, rental complexes, retirement estates and self-storage facilities, as well as serviced stands.

With our head office based in Midrand, Gauteng, Central Developments Property Group has delivered more than 34 000 units to date, at a current average rate of 3 000 units per year. We apply a hands-on approach and sound business principles in developing property in niche areas for an excellent return on investment. With a commitment to long-term sustainability and an experienced executive team, the group successfully delivers developments with a difference, making us the market leader in residential property development.

2002 INCEPTION

Central Developments was established in 2002 and develops rental complexes, secure lifestyle estates and retirement estates.

36 000 UNITS DEVELOPED

More than 36 000 units successfully developed to date. Our new developments cater to a niche market for an excellent return on investment.

2 500 ANNUAL UNITS

With a projected delivery of 2 500 units per year, Central Developments keeps expanding its property portfolio annually.

CONTACT OUR TEAM



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CASCADES
WATERFALL

central
developments

ON SHOW DAILY

060 055 7289

Summer times

Mon - Fri 09:00 - 18:00

Saturday 09:00 - 17:00

Sunday 12:00 - 17:00

Winter times

Mon - Fri 08:00 - 17:00

Saturday 09:00 - 17:00

Sunday 11:00 - 16:00