

Your guide to buying in South Africa



DISCOVER THE

Jewel of Africa

From vibrant cities and innovative hubs to coastal hamlets boasting spectacular beaches and unspoilt bushveld hideaways, South Africa offers you diverse and multi-cultural lifestyle.

What makes South Africa one of the most diverse and enchanting countries in the world?

Set at the southernmost tip of the African continent, South Africa truly has it all. Celebrated for its majestic landscapes, diverse cultures, and warmly welcoming people, it offers an exceptional quality of life.

Whether it's cosmopolitan city living in Cape Town or Johannesburg, coastal luxury in Durban, or tranquil rural retreats, this glorious country presents a choice of diverse lifestyle opportunities in the most magnificent surrounds.

South Africa is a country rich in natural beauty and steeped in history. From the iconic Table Mountain and the world-renowned Cape Winelands to the majestic Drakensberg Mountains and the pristine sandy beaches along the Eden-like Garden Route, it is no wonder that South Africa is often described as 'a world in one country'.

Thanks to the temperate climate and abundance of sunshine year-round, South Africans enjoy an outdoor lifestyle and exceptional quality of life, making it the ideal location for those looking to invest in holiday homes, permanent residences or buy-to-let properties.

Culturally diverse, the country has a historical legacy and heritage that makes it a fascinating place to live and explore. From a tourism perspective, these sites or cultural hubs offer unique and insightful experiences.

01 | AREA GUIDE

From vibrant cities and coastal hamlets to safari destinations, South Africa is a land of diverse cultures and lifestyles that thrive on authenticity and connection.

02 | ARCHITECTURE GUIDE

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Our team are on hand to give you skilled advice on a wide range of properties in the most sought-after locations across South Africa.

It also comes as no surprise that with diversity being a key feature, South African food is a flavourful and robust blend of African, Dutch, French, Indian, and Southeast Asian influences – a reflection of its multicultural society. A national 'pastime' is the 'braai' or barbeque that is enjoyed on most weekends.

For foreign buyers, South Africa offers luxurious properties at significantly lower prices than comparable homes in other parts of the world, providing excellent value for money. Properties in golf estates, mixed-use developments, beachfront villas and modern apartments are proving to be great investment options, especially with the global trend of digital nomads who are able to work remotely and are looking for extended rentals.

South Africa greets a steady flow of international airlines at international airports around the country. A network of national highway roads traverse the country, making it easy to get around independently.

Along with an outstanding infrastructure, reliable telecommunications, first-rate amenities, comprehensive healthcare, and an affordable cost of living, South Africa is a major destination for buyers wishing to invest with a view to the future. A leader in innovation, technology, and mining, the country is the world's largest producer of platinum, as well as having reserves of minerals, diamonds and gold.

South Africans are fun-loving, outdoorsy, friendly and hospitable. Their inimitable spirit is reflected in a shared pride of their homeland and they love to spend time with friends and family, celebrating this Rainbow Nation of theirs – a country they are proud to call home. South Africans are inherently welcoming in their nature, fostering a sense of belonging for international property owners.

Explore our diverse landscapes

South Africa is a remarkable destination, offering a blend of breathtaking beauty, vibrant culture, and unparalleled lifestyles.



Cape Town, *Western Cape*

Cape Town, one of the world's most beautiful cities, nestled between the iconic Table Mountain and the sapphire ocean, has been named 2025's Best City in the World by global magazine, Time Out. A fun, upbeat, sociable and sporty city, Cape Town has a unique charm. From the white sandy beaches and indigenous mountain trails to the world-acclaimed vineyards and wine estates, this city also enjoys a vibrant nightlife and diverse culinary delights.

The Atlantic Seaboard, affectionately seen as Cape Town's own 'Riviera' stretch, contains some of the most desirable property found in the scenic suburbs of Camps Bay, Clifton, and Bantry Bay.

The Southern Suburbs, Constantia and Bishopscourt areas are among Cape Town's greenest as they lay at the foot of the Table Mountain National Park and Kirstenbosch. Properties include a mix of luxurious estates, family homes and modern apartments.

Along the Southern Peninsula and Western Seaboard, the coastal towns and villages such as Simon's Town, Hout Bay, Llandudno, False Bay, and Bloubergstrand are ideal for investing in a relaxed beachfront lifestyle with breathtaking views.





Johannesburg, *Gauteng*

For culture vultures and art aficionados, Johannesburg is the place to be in South Africa. Known as the City of Gold, the area offers the ultimate in a live, work and play lifestyle. Properties here are as varied as its residents – offering a taste of city living in mid-Johannesburg contrasted with park-like suburban areas and farmlands. Gauteng not only has one of the best infrastructures, but its population of over 9 million people form part of a vibrant mix of energy and diversity that make it one of the wealthiest provinces in Africa, as well as the entertainment epicentre of South Africa. Gauteng is home to the administrative capital of South Africa, Pretoria which is also seen as a centre of cultural excellence.

Houses for sale in Sandton have grown in popularity along with the prestige of the area, offering a host of large family homes in upmarket secure estates while Midrand and Fourways are popular amongst working professionals and those who enjoy a fast-paced lifestyle. Townhouses and security complexes in Bedfordview, Dainfern, Kempton Park and Edenvale offer convenient access to the city while still being far enough away to feel like you're living in the suburbs. Thirty minutes away from the city, Pretoria is also a popular area known for its more relaxed atmosphere and cultural attractions.



Durban, *KwaZulu-Natal*

With its sub-tropical climate, KwaZulu-Natal (KZN) is known as South Africa's playground. Whether seen as stylish and sophisticated or rural and countryfied, KwaZulu-Natal is as eclectic as its cultures, people and landscapes. Houses for sale in KwaZulu-Natal are sought after due to its diverse landscape, cultural and historical influences. Farms, golf estates, apartments, security estates, cluster homes and retirement villages – you choose the way you want to live.

Finding properties for sale in Umhlanga Rocks, along the North and South Coast in particular, is a popular choice for those who want to make the most of the outdoors and the warm Indian Ocean. The little village of Ballito offers quiet and relaxed accommodation while further down the coast; Port Shepstone and Margate draw visitors with their long stretches of beach and indigenous coastal forests. But it's not all about the beach here. You can choose country-style living in the Midlands or a more commercial atmosphere in the ever-growing city of Pietermaritzburg.

For working professionals, the city of Durban is the ideal place to find a cosy apartment while those looking for a peaceful retirement or rustic living tend to prefer the tranquil beauty of the Drakensberg.



Experience our scenic tapsetry

South Africa is also known for having over 3,500 kilometres of paradise coastline, a wonderful climate, more than 20 National Parks and an array of World Heritage sites. All this and a host of activities on offer - from scuba diving and outdoor trails, to golf, great food and wine, it's easy to see why this country is so popular.



The Cape Winelands

The Cape Winelands, located in the Boland area and comprising the picturesque towns of Stellenbosch, Franschhoek, Paarl, is world-renowned for its award-winning estates and some of the finest wines South Africa produces. This area boasts a variety of properties for sale that are ideal for families and is in close proximity to prestigious international and private schools, as well as tertiary institutions.

Known as the "Town of Oaks", Stellenbosch is distinguished by elegant Cape Dutch, Victorian and Georgian architecture. However, there is more to the town than just scenic beauty as this area is also home to the highly esteemed Stellenbosch University. This means there is always a demand for apartments and houses, as well as a host of opportunities to rent out property to scholars and academics alike.



Franschhoek, complemented by the natural surroundings of leafy trees and vineyards, has grown to be one of South Africa's most legendary culinary destinations and a property market favourite. Offering a warm and welcoming atmosphere, Franschhoek is popular with international buyers and local investors alike.

Paarl is the largest town in the Cape Winelands and the third-oldest European settlement in South Africa. It retains much of its old-world charm and is surrounded by miles of vineyards, making property here a popular choice among families and nature lovers. Paarl's golf and lifestyle developments include Boschenmeer, Pearl Valley and the prestigious Val de Vie Estate.



The Garden Route

Dubbed the 'Garden of Eden,' the Garden Route is undoubtedly one of the most magnificent destinations in South Africa. This area stretches along the south-eastern coast of South Africa from Heidelberg in the Western Cape to the Storms River Crossing in the Eastern Cape and is made up of craggy coasts, mountains and lush indigenous forests. The range of topography, vegetation, wildlife and outdoor activity in this short space is breathtaking. Property for sale along the Garden Route accommodates any taste – from beachside villas to secure complexes nestled into mountainous slopes.

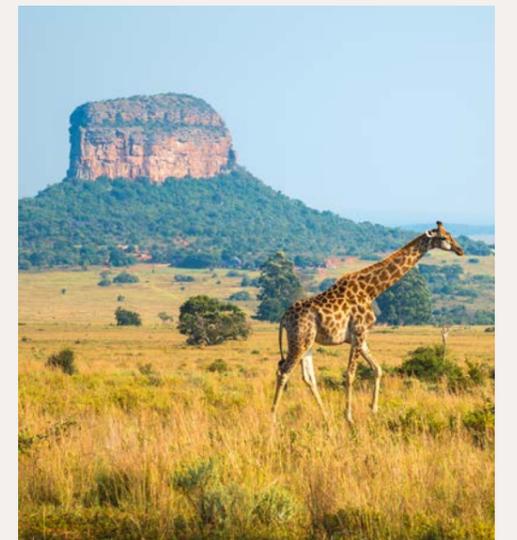
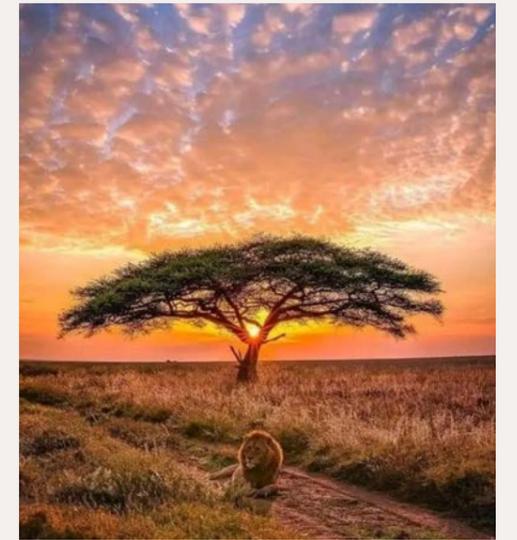
The seaside towns of Knysna and Plettenberg Bay offer beautiful retreats from city life in the form of large family homes, stylish apartments and lavish beachfront properties. Property for sale in Sedgefield, Wilderness and George have risen in popularity as these peaceful areas are ideal for retirement or those looking to make the most of nature's beauty. Wilderness and Oudtshoorn offer unsurpassed beauty and small town hospitality while the coastal towns of Mossel Bay and Stilbaai are known for their investment opportunities when it comes to holiday properties.

Kruger National Park, *Limpopo and Mpumalanga*

This vast area offers an array of property choices from smallholding farms to peaceful family homes. But it's not only the variety and quality of the properties for sale in Limpopo and Mpumalanga; the spectacular game parks and reserves, conservation areas, and private safari lodges are just as influential to house hunters exploring the real estate market in these two provinces. While much of the real estate in Limpopo and Mpumalanga is made up of farmland, there are also various residential properties, golf estates and secure complexes on offer. Especially sought-after for its rich agricultural plantations and nature reserves is the Waterberg District while property for sale in Phalaborwa allows nature lovers the opportunity to enjoy abounding wildlife as the area borders the Kruger National Park.

The world-renowned park, larger than country of Wales, offers unparalleled opportunities to witness the Big Five in their natural habitat. Surrounding private reserves like Sabi Sands and Timbavati feature luxurious lodges that consistently rank among the best hotels in the world.

At the foothills of the Wolkberg Mountain, Tzaneen offers an array of real estate options from small houses and farms to larger family homesteads. One of the fastest growing regions in Limpopo is the thriving agricultural centre of Thohoyandou, which is also home to the University of Venda.



South African properties

Whatever your lifestyle, South Africa has the perfect fit for you.

Gated estate living

Gated estate living is a popular choice for both local and international buyers. South Africa has over 8 000 gated estates, with a sizeable proportion of them being golf estates, where internationally renowned players have had a hand in the design of the course. Their location, usually a short drive from a city or town, be it inland or along the coast, offers residents privacy, exclusivity and a wonderful sense of community with enhanced security and a range of amenities. Depending on the location, everyday activities within these estates include cycling, swimming, polo, equestrian sports, running and hiking trails or walks along a private stretch of beach. From large family residences to small, modern homes or apartments, properties in gated estates are always in high demand, ensuring great investment and rental returns.

Apartment living

Catering to a convenient, lock-up-and-go lifestyle, investing in an apartment in an established block, penthouse or newly completed unit in a mixed use building, is perfect for a working professionals or busy globetrotters. With amenities such as swimming pools, indoor gyms and excellent security features, living in an apartment isn't only convenient, but caters to every need. All the major metropolitan areas and cities like Cape Town, Johannesburg, Durban have a range of apartments – from luxury duplexes overlooking the ocean or marina, to sustainable, trendy residences in the central business district, there is a wide range on offer. Coastal hotspots include the Atlantic Seaboard and Blouberg and Umhlanga, while the university towns like Stellenbosch, Bloemfontein and Pretoria are proven choices when it comes to investing in property with a sound infrastructure, and the additional benefit of rental potential.

Country living

South Africa's picturesque towns and idyllic locales answer the dream of countryside living with a range of property types catering to family, retirement and work-from-home living. Not only to be used as a permanent home in the countryside, farmhouses, estates and resorts also serve as great holiday homes for those who wish to escape the busy city life or follow the sun and reside in warmer climates year round. In addition, quaint towns like Sutherland, Riebeeck Kasteel, Kenton-on-Sea, Clarens, St Lucia, Cape St Francis and Prince Albert, to name but a few, have their own unique charm and places of interest. Many of them enjoy vibrant art scenes, farmers' markets, and cultural festivals as well as being in close proximity to major schools and facilities.



Coastal living

Home to some of the most magnificent beaches and mountainous coastlines in the world, the seaside cities of Durban, East London, Port Elizabeth and Cape Town are either situated along the Atlantic Ocean on the West Coast, and the Indian Ocean on the East Coast of South Africa. From whitewashed fisherman's cottages and beachfront villas to view-filled modern apartments along the waterfront, the laid-back lifestyle, along with invigorating outdoor activities associated with living near the ocean has resulted in beach houses becoming extremely sought-after. Boating enthusiasts can choose homes within marinas, or luxury estates boasting private moorings. With Cape Town rated among the top locations in the world for digital nomads, the Atlantic Seaboard, along with its jet set lifestyle, is a hotspot for the coastal café culture and co-working spaces.

Trends & insights

Favourable exchange rates make South African properties more attractive to foreign investors, leading to increased demand, particularly in high-end markets.



Domestic vs. international buyer trends

Domestic buyers

The emerging work-from-home lifestyle is a major factor contributing to semigration to coastal areas, making these prime locations for property investment. This has led to a higher demand for properties in remote, scenic areas as home buyers seek more comfortable environments to live, work and play. With many South Africans relocating to coastal cities and towns, destinations like Langebaan, Hermanus, Plettenberg Bay, and St. Francis Bay have experienced an influx of buyers.

International buyers

Proven to be a solid investment, foreign investors are attracted to South Africa's luxury property market, especially in Cape Town. The city was ranked fifth on Savills' World Cities Prime Residential Index, making it the only African city on the list. Prime properties in upmarket areas of Cape Town are relatively affordable compared to other global destinations. Mixed-use developments in bustling city areas are also popular, with properties providing facilities such as gyms, office spaces, and cafes on site. These are often within easy reach of shopping malls and vibrant entertainment venues.

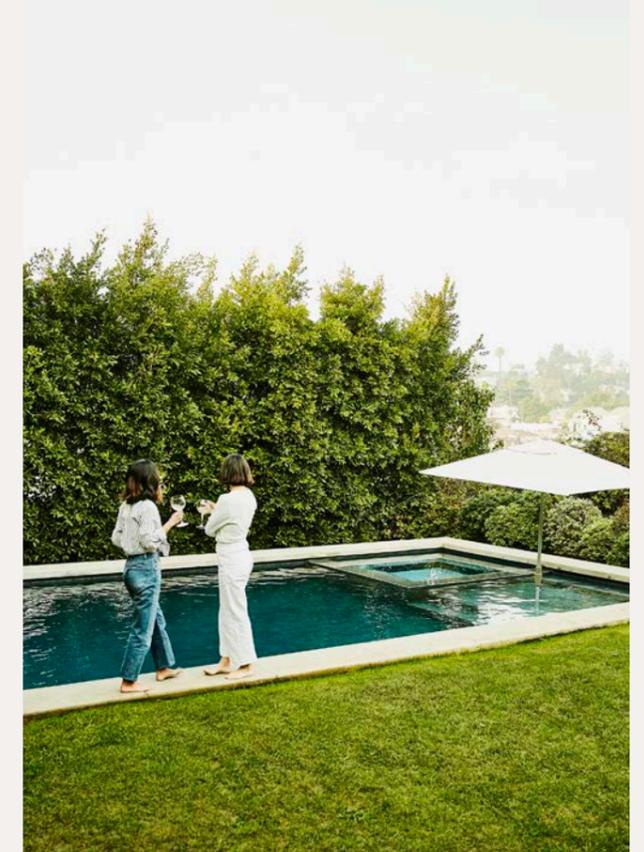
High-growth regions and emerging hotspots

Western Cape

The Cape Town metropolitan area and exclusive neighbourhoods along the Atlantic Seaboard continue to attract significant interest. Blouberg, a seaside region just north of Cape Town, is fast emerging as one of South Africa's premier semigration hotspots.

Eastern Cape

Offering some of the most sought-after real estate, particularly for those seeking a tranquil beachside lifestyle, the province has seen a surge in holiday home purchases, overtaking the Western Cape as the region with the highest volume of applications for such properties.



Stellenbosch and surrounds

The acclaimed Cape wine region is gaining increased attention from international investors, particularly from France, due to its unique terroir and relatively affordable land compared to European counterparts. In surrounding towns such as Franschhoek and Paarl there is a growing appetite for properties, especially those in world-class luxury estates set in tranquil surrounds.

Economic factors

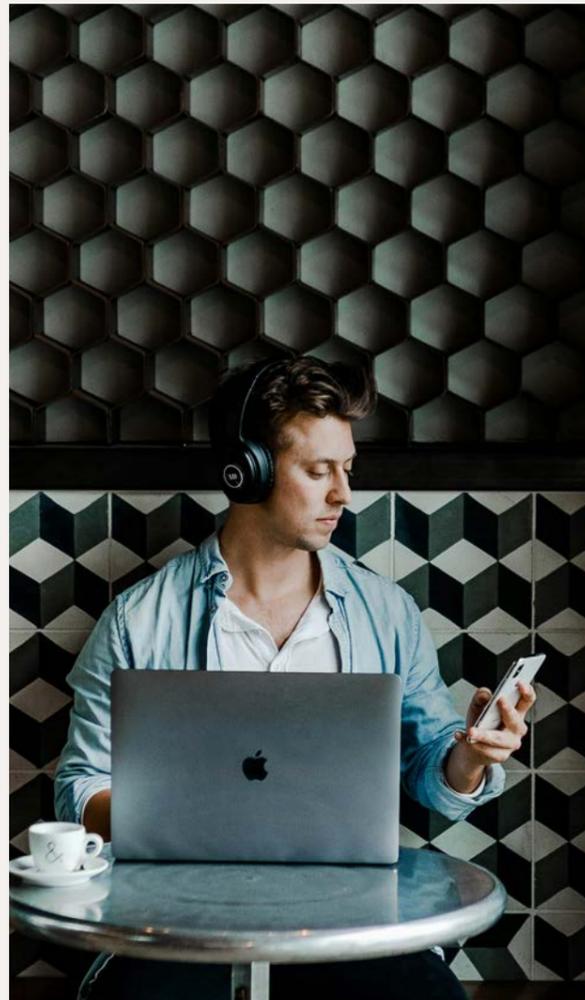
The South African property finance sector has been marked by increased accessibility and a renewed sense of optimism. Competitive lending from banks and favourable interest rates have created more opportunities for buyers. The real estate market is projected to grow by 2.92% between 2025 and 2029, resulting in a market volume of approximately US\$1.38 trillion by 2029.

The South African lifestyle

However you choose to live, you will feel right at home from the start.

Business and work

The country's rich cultural heritage and natural beauty make tourism a vital industry, attracting millions of visitors annually. South Africa is positioned as a key global hub and an attractive gateway into the rest of the continent. The country is not only a resource rich economy with access to both a vibrant local market and a growing regional market but also a financial, technical and innovation hub. Historically, mining has been a cornerstone of South Africa's economy, contributing significantly to GDP and employment. South Africa has a number of world-class universities, producing a skilled, talented, and capable workforce. A standard working week in South Africa is around 40 - 45 hours. Typically working hours are 8 am - 4 pm or 9 am - 5 pm, however with many dual working families, flexi-time is often an option. Remote and work-from-home models for a couple of days per week have also been implemented.



Education

In South Africa, children between the ages of 7 and 15 are required to attend school. School times are usually between 8 am and 3 pm, with sport and extra mural activities commencing thereafter. The year runs from January to December, with two longer and two shorter holidays. Learners and parents enjoy a lively sport culture with inter-school matches played on a Saturday morning. South Africa's education system comprises public schools funded by the

government and private schools funded through tuition fees. There are 56 International schools around South Africa offering all levels of examinations including IGCSE, AS, and A-Level, catering to expatriate communities and locals seeking global education standards. South Africa's higher education institutions include world-renowned universities, higher education colleges, and university colleges.



Cuisine

Today, South Africa's culinary landscape is a vibrant mix of innovation, tradition, and excellence. The local cuisine is a mouth-watering blend of cultural influences, from Dutch and German to Indonesian, resulting in European-style cooking made with eastern spices and flavours. Some of the country's home grown chefs who have garnered international acclaim for their innovative approaches and contributions to the culinary arts include avant-garde chef, Luke Dale-Roberts, Jan-Hendrik van der Westhuizen, the first Michelin starred South African chef, and the inspirational Kobus Van der Merwe, whose culinary delights are made with ingredients foraged along the wild Atlantic shoreline. South Africa's wine regions, particularly the internationally renowned Cape Winelands, are acclaimed for their exceptional wines and vibrant food festivals. Award-winning estates participate in wine tastings, and host gourmet dining experiences. The best-known wine regions include Constantia, Stellenbosch, Franschhoek, Paarl, and the Elgin wine route.



Healthcare

South Africa is known for having some of the best hospitals and medical infrastructure in southern Africa. The country has a dual healthcare system: a public system managed by the Department of Health and a private system operated by private providers and funded through medical aid schemes, which is similar to health insurance. These schemes offer higher quality care and shorter wait times. The majority of the population relies on the public system for care. Although the government subsidises this care, patients often have to cover some costs themselves. Around 20% of the population opts for private healthcare, which offers high quality care with access to world-renowned specialists, private hospitals and state-of-the-art facilities. The government is also working towards implementing the National Health Insurance (NHI) to provide universal health coverage.

Transport

South Africa's roadways vary from multi-lane highways connecting key cities to scenic routes winding through picturesque landscapes. The three major airports - namely, OR Tambo International Airport in Johannesburg, Cape Town International Airport in the Mother City and King Shaka International Airport in Durban, facilitate both domestic and international travel. Long-distance trains offer a unique journey, boasting some of the most scenic rail routes in the world. The iconic Blue Train, as well as the luxurious Shongololo Express and Rovos Rail offer the most extravagant experiences while highlighting the country's diverse landscapes and rich cultural heritage.

Art and entertainment

South Africa is famous for its music and dance, with genres like classical, jazz, hip-hop, and traditional African rhythms shaping the country's music scene. The country is home to 'the father of jazz,' the legendary Hugh Masekela, as well as acclaimed playwrights and actors Athol Fugard and John Kani. The country's art scene is equally diverse, with influences from African, European, and Asian traditions reflected in paintings, sculptures, and ceramics. From the earliest rock art of the San Bushmen's cave paintings to the latest exhibits in the Zeitz Museum of Contemporary Art, the country's history of art is a long and interesting one. Celebrated South African artists who have gone on to create remarkable bodies of work include Dr Esther Mahlangu, William Kentridge, and Nelson Makamo to name a few.

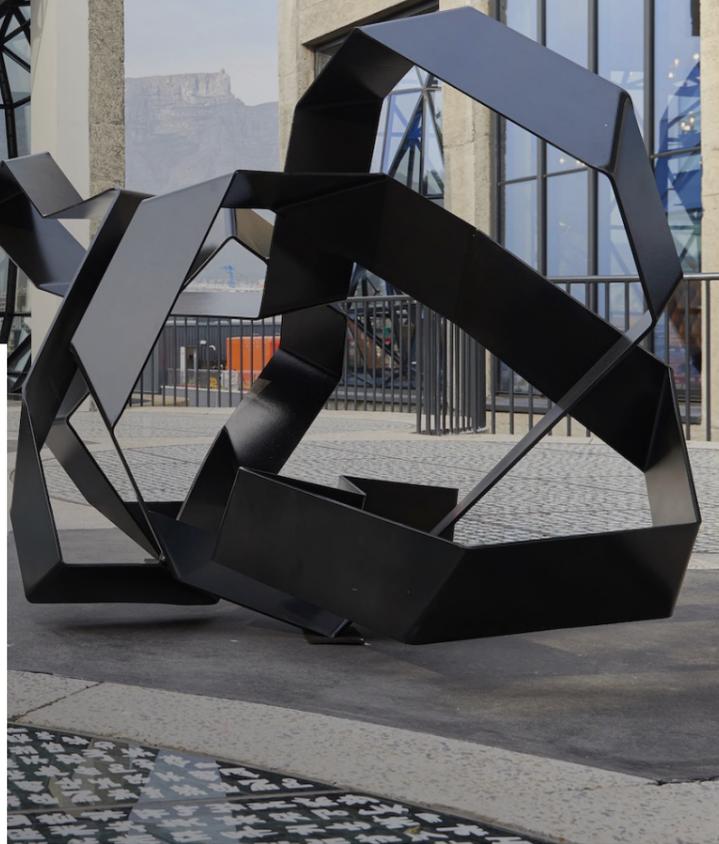


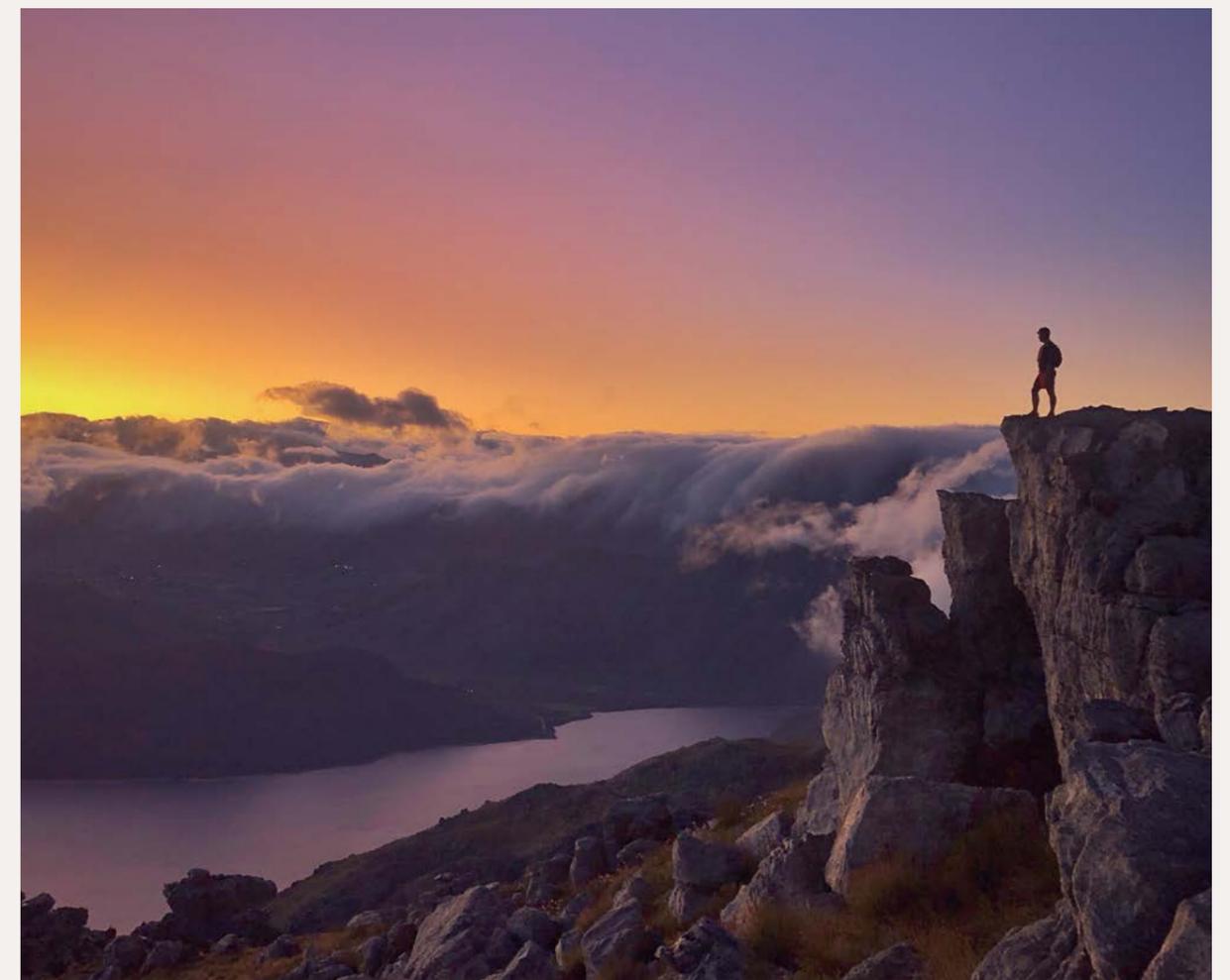
Photo of Zeitz MOCCA by Heather Wick



Photo of Dr. Esther Mahlangu

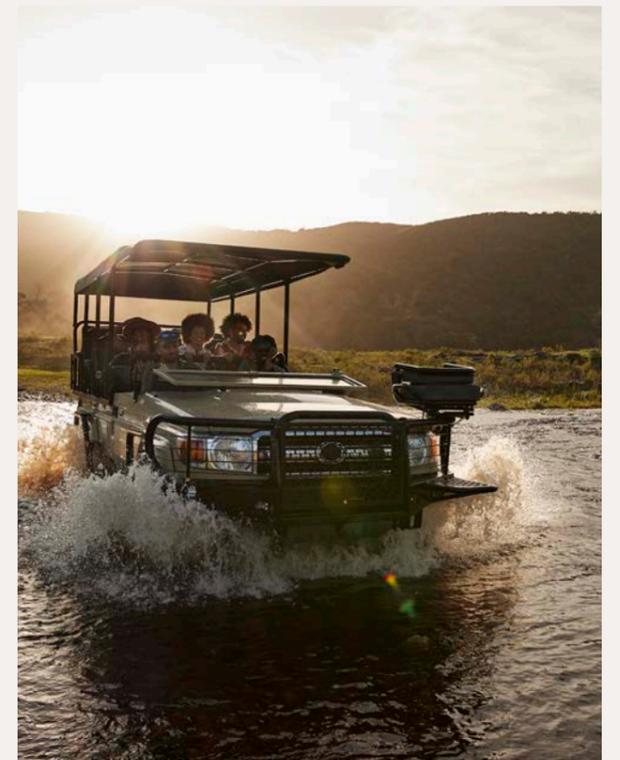


Artwork: Nelson Makamo



Head for the great outdoors

With a fantastic climate and diverse landscapes, South Africa has an enthusiastic sport and outdoor culture. From bungee jumping in the Eastern Cape, or hot air ballooning over the Magaliesberg mountains to shark cage diving in Cape Town, you are spoilt for choice. The coastlines along the Atlantic and Indian Oceans are prime surfing spots. Along with Muizenberg in Cape Town and Durban's Golden Mile, Jeffrey's Bay in the Eastern Cape is internationally acclaimed for its surfing breaks. Other big features include internationally renowned mountain biking events such as the Cape Epic, and prestigious marathons like the Comrades and Two Oceans marathons. South Africans are passionate about rugby and the country's national team, the Springboks is a symbol of national pride, ardently supported by their superfans.



The buying process

South Africa's strong real estate market and favourable exchange rates make buying property very appealing for foreigners. However, non-residents keen to invest in property in this magnificent country are subject to certain conditions and procedures. South Africa does not currently offer a golden visa or citizenship by investment programme.

Here's a detailed guide to the process:

01. ELIGIBILITY

Foreign nationals can acquire and own property in South Africa without restrictions, except for undocumented immigrants who are prohibited from owning immovable property. Owning property does not automatically grant residency status. Foreigners need to obtain the appropriate visa, work permit, or residence permit to live in South Africa.

02. FINANCING THE PURCHASE

Foreign buyers can obtain mortgage financing from South African banks, generally requiring a deposit of at least 50% of the property's purchase price. Alternatively, purchasing property with cash is permissible.

03. TAX IMPLICATIONS

Transfer Duty is a tax imposed on all property transactions, calculated based on the purchase price or market value, whichever is higher. When selling a property, the profits from the sale are subject to Capital Gains Tax (CGT).

04. EXCHANGE CONTROL REGULATIONS

When transferring funds for property purchase, compliance with South Africa's exchange control regulations is required. All foreign currency transactions should be processed through an authorised dealer, which is typically a South African commercial bank authorised by the South African Reserve Bank (SARB).

05. PURCHASE PROCESS

Once a property has been selected, an Offer to Purchase (OTP) must be signed by both the buyer and the seller. On acceptance it becomes a contract of sale with the document outlining specific terms and conditions. In South Africa, a conveyancer (property attorney) is required to manage the transfer of ownership, ensuring all legal requirements are met. The Deeds Office will then officially register the property in the buyer's name. This process typically takes 8 to 12 weeks from the date of signing the Offer to Purchase.

06. DOCUMENTATION AND FICA COMPLIANCE

Simultaneously with signing the Offer to Purchase (OTP), all buyers, including foreign buyers, are required to comply with South Africa's Financial Intelligence Centre Act (FICA) regulations. This is a crucial process that ensures transparency in property transactions by verifying the beneficial ownership and the legitimacy of the funds being used. This includes a valid passport as proof of identity, proof of residence and documentation proving the source of funds for the purchase would be required.

Ways to own property in South Africa

Foreigner buyers can purchase property through various means, including direct ownership, through a local company, or through a trust. It's crucial to have a South African lawyer review the sale agreement and ensure compliance with exchange control regulations.

3 Ways to buy

1. Direct ownership

Foreigners can buy and own property in their own names, as well as arrange finance through a South African bank, though the terms may be different for non-residents as they may be required to bring in foreign currency to fund the purchase.



2. Through a local company

Property can be bought through a South African company, registered as an "External Company" with the Companies and Intellectual Property Commission (CIPC). When owning through a company, funds brought into South Africa will be treated as a loan to the local entity, requiring exchange control approval.

3. Through a trust

Another means of owning property is via a South African trust. A foreign trust needs to be registered with the Master of the High Court before land can be registered in the trust's name. Funds brought into the country will be considered a loan to the trust, also requiring exchange control approval.

Guideline summary

COMPLIANCE WITH REGULATIONS:

Foreigners must ensure that all financial transactions related to the property purchase comply with South African exchange control regulations.

LEGAL ADVICE:

It's crucial to seek advice from a qualified South African attorney to ensure the property purchase process is compliant with all legal and regulatory requirements.

BANK APPROVAL:

Mortgage applications from foreign buyers are subject to approval by both the South African bank and the South African Reserve Bank (SARB).

TRANSFER DUTY:

Foreign buyers may be liable for transfer duty on the property purchase.

EXCHANGE CONTROL:

The South African Reserve Bank (SARB) regulates the movement of capital in and out of South Africa, so it is essential to understand and comply with these regulations when purchasing property.

Please note that the content of this document is meant to provide a general guideline only and does not constitute legal advice.



Contact

Guiding you every step of the way.

Pam Golding Properties is recognised locally and internationally as Southern Africa's leading independent real estate group and the country's most awarded real estate company.

Our skilled team is on hand to give you expert advice when it comes to buying property in the most sought-after locations across the length and breadth of South Africa.

Whether it's cosmopolitan city living in Cape Town or Johannesburg, coastal luxury in Durban, or tranquil rural retreats, this glorious country presents a diverse choice of lifestyle opportunities in the most magnificent surrounds.

Our strategic alliance with Savills gives us access to a prestigious network of over 700 offices worldwide. Along with this extensive reach, our first-hand experience and involvement with the local markets allows us to confidently offer an all-encompassing service to buyers abroad.

If you're looking to relocate, invest, or purchase a second home in South Africa, you can entrust us to help you make informed property decisions.

General Enquiries

To find out more about how we could be of assistance to you, please get in touch.

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THE PAM GOLDING WAY