



# SA Home Seller's Guide 2026

Valuation to final payout — tick each box as you complete it.

Transfer duty threshold R1,210,000 · CGT primary residence exclusion R3,000,000 (SARS)

## Step 1 — Get a Realistic Valuation

- 1. Get at least 3 agent market appraisals**  
Each should be backed by recent comparable sales in your suburb, not just asking prices of similar listings.
- 2. Treat an outlier-high valuation with suspicion**  
Some agents inflate an appraisal purely to win the mandate — a big outlier is a red flag, not good news.
- 3. Consider an independent professional valuation**  
Particularly useful for deceased estates, divorces, or disputed pricing between joint owners — gives you a defensible number.
- 4. Price to the realistic top of a tight range**  
Overpriced homes go through repeated price drops and often sell for less than a correctly priced listing would have achieved.

## Step 2 — Choose Your Selling Route

- 1. Decide between a sole mandate and an open mandate**  
A sole mandate usually commands the lowest negotiated commission in exchange for one agent's committed effort.
- 2. Confirm the commission rate before signing**  
Typical market range is 5–7.5% excluding VAT, with VAT at 15% added on top — it's negotiable, not fixed by law.
- 3. Weigh a private sale against using an agent**  
Private sale avoids commission but shifts marketing, viewings, negotiation and buyer vetting onto you.
- 4. Run the numbers both ways before deciding**  
Compare your likely net proceeds through an agent versus privately before committing to a route.

## Step 3 — Arrange Compliance Certificates Early

- 1. Book an Electrical Certificate of Compliance inspection**  
Required on every sale, valid 2 years — issued only once any wiring faults found are corrected.
- 2. Check whether a Gas Certificate of Conformity applies**  
Required if the property has any fixed gas installation.



- 3. Check whether an Electric Fence Certificate applies**  
Required if an electric fence or electrified gate is installed.
- 4. Check whether a beetle (entomologist) certificate applies**  
Required in specific coastal regions prone to wood-boring beetle infestation — confirm with your municipality.
- 5. Check water/plumbing compliance requirements**  
Some municipalities, notably parts of the Western Cape, require confirmation of no leaks on the property.
- 6. Budget for remediation costs, not just certificate fees**  
An old DB board or a single non-compliant plug point can turn a small inspection fee into a larger repair bill — find out early.

## Step 4 — The Offer to Purchase

- 1. Read every clause the buyer's side proposes**  
Once both parties sign, the OTP is legally binding — there is no general cooling-off right above R250,000.
- 2. Check the suspensive bond-approval deadline**  
A missed deadline without an extension can let the buyer walk away from the sale.
- 3. Negotiate the occupational rent clause carefully**  
State the exact monthly rate and start date in writing if early occupation or a post-sale stay is involved.
- 4. Confirm fixtures and fittings inclusions/exclusions**  
Light fittings, blinds and built-ins are usually expected to remain — put any exclusions in writing to avoid a dispute at handover.

## Step 5 — Conveyancing: The Seller's Role

- 1. Sign transfer documents promptly when called in**  
Your delay holds up all three attorneys working in parallel: transferring, bond, and cancellation.
- 2. Supply your FICA documents immediately**  
ID, proof of address, and marital status documents, submitted without delay.
- 3. Settle outstanding rates or levies for the clearance certificate**  
A sale cannot register without the municipal clearance certificate, which requires your account to be current.
- 4. Track progress and respond to any attorney request fast**  
The most common seller-side delays are slow rates figures and late compliance remediation.

## Step 6 — Payout Day and the Real Timeline



- 1. Understand what happens on registration day**  
The buyer's bank releases the purchase price to your conveyancing attorney's trust account, not directly to you.
- 2. Know what gets deducted before you're paid**  
Commission, bond cancellation costs, and your conveyancing fee (if agreed) come out before your net proceeds.
- 3. Expect payout days after registration, not on the day**  
Your attorney processes deductions first — build this into your own moving timeline.
- 4. Check your Capital Gains Tax exposure ahead of time**  
A primary residence gets a R3,000,000 exclusion plus a R50,000 annual exclusion (SARS, 2026) — know this before the money lands.

### Cost & Deduction Summary

Cost / deduction	Who it goes to	When
Estate agent commission + VAT	Agent	Deducted at payout
Bond cancellation costs	Cancellation attorney	Deducted at payout
Compliance certificate costs	Inspectors/contractors	Usually paid upfront
Rates / levy clearance figure	Municipality / body corporate	Before clearance issued
Capital Gains Tax (if applicable)	SARS	Next tax return

#### ■ ■ Disclaimer

Costs, timeframes and certificate requirements in this guide are typical figures for standard residential sales and vary by municipality, property type and transaction. Capital Gains Tax figures are current as at July 2026 and change with SARS tax tables. This document is provided for general information only and does not constitute financial, legal or tax advice. Always consult a qualified professional before selling.