PROPERTY OWNERSHIP

FIRST-TIME BUYER'S CHECKLIST

Your Step-by-Step Guide to Buying Your First Home in South Africa

Phase 1 Before You Start Viewing — Finances & Preparation

Phase 2 Viewing Properties — What to Check

Phase 3 Offer to Purchase — Key Clauses & Before You Sign

Phase 4 Before Transfer — Documents, Final Checks

★ The Golden Rules — 5 Rules Every First-Time Buyer Needs

60 items · Print and tick off as you go · **propertyownership.co.za**

This checklist is designed to be **printed and used** as you progress through your home-buying journey. Tick off each item as you complete it, and keep it handy for viewings, meetings with your agent, and conversations with your bank. There are **60 items** across 4 phases plus 5 golden rules.

PHASE 1 BEFORE YOU START VIEWING

Finances & Preparation

FINANCES & PREPARATION

#	Task	Done
1	Check your credit score — you are eligible for one free report per year	■
2	If your score is below 670, spend 6–12 months improving it before applying	■
3	Calculate your realistic budget: bond repayment + rates + levies + insurance	■
4	Get pre-qualified through a bond originator (ooba, BetterBond, or SA Home Loans)	■
5	Save for hidden costs — budget 8–12% above the purchase price	■
6	Save for a deposit — ideally 10% or more of the purchase price	■
7	Review your life insurance and short-term insurance options	■

QUESTIONS TO ASK YOURSELF

#	Question	Done
8	Have I researched the average sales price in the areas I am interested in?	■
9	Does my budget allow for monthly bond repayments + rates + levies + insurance?	■
10	Have I considered the commute to work and available transport options?	■
11	Have I researched schools, shops, and security in the area?	■

PHASE 2

VIEWING PROPERTIES

What to Bring · What to Check · The Neighbourhood

WHAT TO BRING

#	Item	Done
12	Bring someone with you to viewings — they will notice things you miss	■
13	Bring a torch to check dark corners and roof spaces	■
14	Bring a phone to take photos — ask permission before photographing	■
15	Bring a notepad to record your impressions and questions	■

WHAT TO CHECK INSIDE & OUTSIDE

#	Task	Done
16	Look at ceilings and walls for water marks or staining	■
17	Check for cracks in the foundation or external walls	■
18	Check for damp, mould, or rising damp — especially in corners and bathrooms	■
19	Check roof condition: leaks, missing tiles, sagging	■
20	Check electrical wiring and all plug points	■
21	Check plumbing: water pressure, leaks, drainage speed	■
22	Check condition of all windows and doors — frames, seals, locks	■
23	Check east/west facing windows — afternoon sun can overheat rooms	■

THE NEIGHBOURHOOD CHECK

#	Task	Done
24	Drive through the area without the estate agent — ideally on a weekend	■
25	Speak to residents if you can — ask about problems in the area	■
26	Check noise levels: traffic, neighbours, nearby businesses or construction	■
27	Check safety and security of the area — lighting, access control	■
28	Check proximity to schools, shops, hospitals, and public transport	■
29	Check if there are any planned developments that could affect the area	■

Pro tip: Visit the property at different times of the day. A quiet suburb in the morning can have heavy traffic in the evening. Night visits reveal lighting, noise, and security realities you will not see during a scheduled viewing.

PHASE 3	OFFER TO PURCHASE	Key Clauses · Before You Sign

KEY CLAUSES TO CHECK

#	Clause	Done
30	Suspensive condition: "Subject to bond approval" — must be included	■
31	Suspensive condition: "Subject to a satisfactory building inspection"	■
32	Suspensive condition: "Subject to approved house plans being provided"	■
33	Occupation date — confirm exactly when you can take possession	■
34	Voetstoots clause — understand what "as is" means for hidden defects	■
35	Fixtures and fittings — confirm in writing what stays with the property	■
36	Confirm the contract includes that approved house plans must be up to date	■

BEFORE YOU SIGN

#	Task	Done
37	Read every word of the OTP before signing — no exceptions	■
38	If sectional title, request a copy of the full HOA rules and levies schedule	■
39	Ask about current levies and any approved increases	■
40	Ask about any current or planned special levies — these can be substantial	■
41	Ask who you will be buying utilities from — if a reseller, ask about charges	■
42	Ask your transfer attorney for a discount on their fees — it is negotiable	■

Important: Never sign an Offer to Purchase under pressure. You have the right to take time to read and understand every clause. If you are unsure about anything — especially the voetstoots clause and suspensive conditions — consult a conveyancer before signing. A R500 legal consultation could save you hundreds of thousands.

PHASE 4	BEFORE TRANSFER	Required Documents · Certificates · Final Checks

REQUIRED DOCUMENTS & COMPLIANCE CERTIFICATES

#	Item	Done
43	Request electrical compliance certificate from the seller	■
44	Request gas compliance certificate — required if gas is installed	■
45	Request electric fence certificate — required if an electric fence is present	■
46	Request roof compliance certificate from seller	■
47	Ask for approved house plans — ensure they match the actual structure	■
48	Confirm rates and taxes clearance from the municipality	■
49	Consider hiring a structural engineer for a final inspection if concerned	■

FINAL CHECKS BEFORE REGISTRATION

#	Task	Done
50	Confirm the final bond amount and interest rate with your bank	■
51	Confirm all transfer costs: transfer duty, bond registration, conveyancing fees	■
52	Confirm your confirmed move-in and occupation date	■
53	Arrange home insurance — your bank requires this before registration	■
54	Arrange and book your moving company in advance	■
55	Do a final walkthrough of the property before transfer date	■

Transfer timeline: The standard transfer and bond registration process takes **6–10 weeks** from OTP signing to keys. The Deeds Office examination alone takes 10–14 working days. Plan your moving arrangements around week 8. Visit **propertyownership.co.za/tools** to calculate your exact bond repayment and transfer duty.

The Golden Rules

5 Rules Every First-Time Buyer Needs to Know

#	Golden Rule	Done
56	Never buy the nicest house on the street — buy the worst house in the best area	■
57	Location, location, location — you can renovate the house, you cannot change the street	■
58	Do not use your home loan for cars or renovations — keep bond and debt separate	■
59	Use a flexible access bond and overpay when you can — it saves years of interest	■
60	Shop around and negotiate your interest rate — a 1% difference saves R150,000 over 20 years	■

YOUR PROGRESS

Phase	Items	Your Score	Status
Phase 1: Before You Start	Items 1–11 (11 items)	___ / 11	■ Complete
Phase 2: Viewing Properties	Items 12–29 (18 items)	___ / 18	■ Complete
Phase 3: Offer to Purchase	Items 30–42 (13 items)	___ / 13	■ Complete
Phase 4: Before Transfer	Items 43–55 (13 items)	___ / 13	■ Complete
The Golden Rules	Items 56–60 (5 items)	___ / 5	■ Complete
TOTAL	**60 items**	___ **/ 60**	■ Ready!

Congratulations — You're Ready!

Once you've ticked off all 60 items on this checklist, you will be ready to take the next step with confidence. Buying your first home is one of the biggest decisions of your life — but with the right preparation, you will avoid the expensive mistakes that catch most first-time buyers off guard.

For more guides, suburb data, bond calculators, and market analysis visit: **propertyownership.co.za**