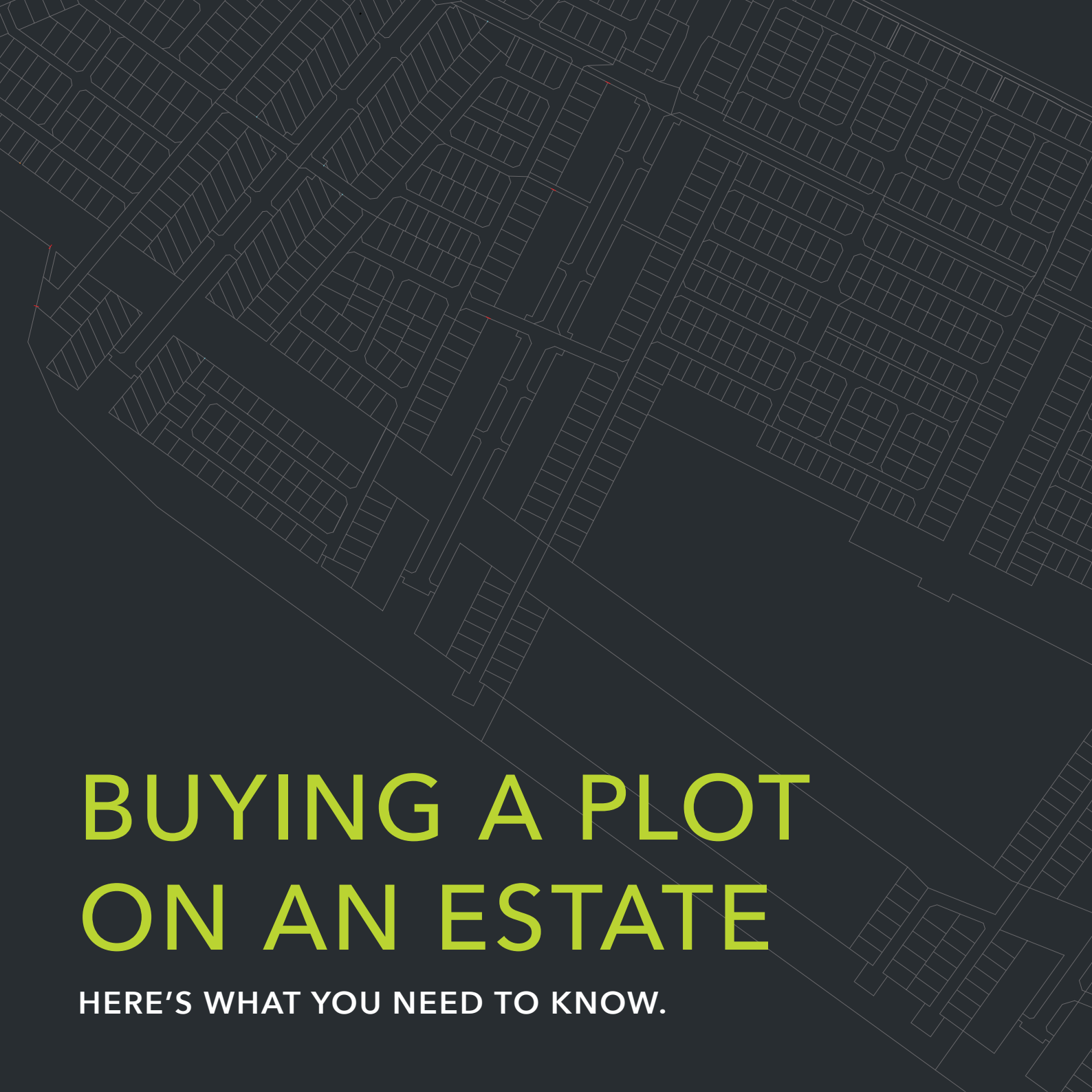




BUYING A PLOT ON AN ESTATE

HERE'S WHAT YOU NEED TO KNOW.





The benefits of estate living are numerous: picture parties at the clubhouse with your neighbours, summer days spent by the pool, and the peace of mind that comes from knowing you are protected by a private security company at all times. But there are also certain limitations to this kind of living that you should be aware of, especially if you're considering buying a plot in an estate, and then building on it.

Do your research



Some things
to consider
when buying
a plot on
an estate.

It's vital that you visit and drive through the estate you're considering buying a plot in, to get a feel for the place, plus see what it currently looks like. Don't believe that glossy brochure from the estate agent, as it may not reflect the actual reality. That computer-generated clubhouse in the pictures may not actually exist yet, with the developer only planning on building it once the estate has 60% occupancy.

Here are specific things to look at when visiting:

- **Spaces between buildings:** are the homes spaced out, or right on top of each other? Does it look like the homes there will give you the privacy you want?
- **Yards:** Do you have pets or children that will need a certain size yard or garden? Does this estate look like that sort of outdoor space is an option?
- **Fences:** Look at how the houses are secured, for example some estates don't allow fences of any kind, which would make keeping a dog difficult.

As well as visiting it, make sure you speak to a few residents to get their take on living there - the things they enjoy and the things they may not be as happy with.



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Aesthetics

If you're wanting to get extremely creative with your house design, then estate living may not be for you. That's because all plans for houses in an estate need to be approved by either the HOA or controlling architect, before you can move to the building phase. Your house also needs to be designed according to a set of rules, for example there will be restrictions on how close you can build from your boundary wall, what sort of roof you can have and many more.

This is set up to create a specific "look" to the whole estate, which makes it more attractive to residents. For example, having to choose from a set of paint colours makes all the homes match rather than clash.

That's why it's extremely important to check that the sort of house you want to build will fit into the estate's building criteria - you can generally download these aesthetic rules off the estate's website.

Price

Estate living is generally more expensive than non-estate living. To start with, you'll need your architect plans approved by the controlling architect which typically comes along with a fee. Plus, your levies will be higher because you'll have to pay for upkeep of that communal swimming pool, or for that electric fence and roaming security guard. However, this does mean that you have less to think about and take care of yourself, as you have effectively "handed over" a lot of the maintenance to a central body like the HOA. This means that you also need to abide by their instructions though - for example they may inform you that your house needs repainting and you'll be forced to adhere to this instruction, even if you didn't quite feel like doing it right away, or paying for it right now.



Timelines

Find out what the approval processes are for designing in the estate, as estate and council approvals influence the timeline of building your home. The estate may also have stricter building conditions than building a property elsewhere would, which could make the building process slower too (i.e no building on weekends for example). It's also vital to check what the timelines tolerances are when purchasing an ERF. For example, you may be forced to build in a certain time period once you've bought a property, as many estates don't want empty plots sitting for long periods of time.

Estate living offers many benefits and a great way of life - but before you commit to buying a plot in one, do your research and check that the estate will offer you the opportunities to build the house of your dreams.

Interested in purchasing a plot on an estate?

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we can help convert your vision
into a lasting reality.

info@bpas.co.za • 0861 744 835
www.bpas.co.za

