

PROPERTY

From sale to transfer: How buyers and sellers can avoid costly delays

In complex and lengthy transactions like property sales, delays of any sort are not only frustrating, they can also be extremely costly and may even scupper the deal entirely, however, while some delays cannot be anticipated, it is possible to exponentially reduce the risk. This is according to Cobus Odendaal, CEO of Law Geffen Sotheby's International Realty in Johannesburg and Randburg, who says: "Essentially there are two primary types of delay; the first relating to the confirmation of the sale and delays that occur once the sale has been confirmed and, in many instances, both can be avoided by doing one's homework and having all one's ducks in a row from the onset."

"Property transactions are known to be a protracted process with multiple steps and reams of documentation, and once the potential minefield of suspensive conditions and contractual obligations has been successfully navigated and the deal is finally done and signed on the dotted line, many people breathe a sigh of relief."

"However, the deal isn't done until the transfer has actually happened and the anticipated downhill cruise to transfer can still become an uphill battle if one isn't careful."

Odendaal explains how this can happen: "One of the main reasons for delayed transfers is that the timeline is out of sync, especially when two or more deals are linked and money from one sale is needed to purchase the next property and so on."

"It's also important that buyers budget for the transfer costs of the new property they are buying or have an access bond in place on their current home, otherwise when the attorney calls for bond cancellation that bond account will be frozen and they will not be able to access the funds."

He adds that not giving the required 90 days' notice of cancellation of the existing bond can also cause delays as well as avoidable late cancellation fees.

"If a homeowner is seriously thinking about selling, they should give notice to the bank holding the bond. In doing so, they are not committing to selling, merely notifying the bank of the possibility and they can keep on renewing the cancellation if their decision to sell is postponed or they can revoke the notification if they change their minds."

One of the transferring attorney's key roles is to co-ordinate and control all the role players involved in a transfer, including SARS (transfer duty), the municipality (Rates Clearance Certificate) and the bank.

"In order to do this as seamlessly as possible, it is essential that both the buyer and seller submit all the necessary documentation in time, as per the legal requirements and without omissions. This is especially important if either party resides in another country or is in any way difficult to contact for information and signatures."

According to conveyancers and property law attorneys at Abrahams & Gross, the RCC issued by the



city council certifies that there are no outstanding funds due to the municipality at the time of the registration of transfer to the purchaser. This certificate is a requirement in terms of the Deeds Registries Act and must be lodged in the Deeds Office. The Registrar of Deeds will not register the transfer of a property unless the conveyancer lodges a valid RCC along with other required documents at the Deeds Office.

Rates Clearance Figures
The conveyancer will make application to the city council for the issuing of rates clearance figures. Rates clearance figures are comprised of all arrears amounts for rates, taxes, electricity, water, sewerage, and refuse, as well as an advance payment covering a period of 60 days being the period of validity of the rates clearance certificate.

Whose responsibility is it to obtain a rates clearance certificate?

It is the seller's responsibility to settle amounts due in order to obtain the RCC. Upon request, the seller must pay the conveyancer and not the city council directly. The conveyancer will then pay the city council to ensure that the payment is linked to the application number in respect of the transfer as well as for the purposes of expedition of the issuing of the rates clearance certificate.

Once the conveyancer has paid for and obtained the RCC, the seller's account at the city council will be in credit and the seller will no longer be required to make any further monthly payments to the city council prior to transfer.

Once registration of transfer has been completed, the conveyancer submits a refund form to the city council in respect of any credit that may be due to the seller. This usually occurs when the registration of transfer takes place prior to the expiration of the 60-day period. The city council takes approximately four to seven months to reconcile

the seller's and purchaser's accounts and pay the refund.

Odendaal says that although snags and stumbling blocks can occur at any point of the transaction, they most commonly occur at the following stages:

Bond approval;
Bond cancellation;
The signing of transfer documents;
Obtaining valid compliance certificates;
Issues encountered at lodgements requiring the removal of notes by the Registrar of deeds;
Transfers which are unusual and more complex, such as estate transfers which require an endorsement of the Master of the High Court, which can cause a delay.

"Most of these delays can easily be avoided through prompt co-operation with the transferring attorney or, if they are outside of South Africa, by giving power of attorney to a person within South Africa who can sign the necessary documents and act on their behalf."

"It's also vital that the client is completely upfront with the agent regarding their financial situation," says Odendaal. "Agents can facilitate and expedite the process by having a bond originator prequalify them and the thorough credit check will reveal any potential snags which can then be rectified before they cause any problems. "This step is particularly important for buyers who are self-employed as banks are very strict about the documentation that they require for a bond application. At this stage I always advise all my clients to avoid making any expensive purchases that could negatively impact their affordability."

Odendaal concludes: "Experienced estate agents will guide their clients every step of

the way and as long as they are upfront with their realtors, there should not be too many problems to circumvent.

"I also recommend appointing an accomplished conveyancing attorney who is really on the ball. And, as the

transferring attorney and agent work closely together behind the scenes to ensure a smooth transfer, it is always an advantage if they already have an established working relationship."

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NOTICE FOR ENVIRONMENTAL IMPACT ASSESSMENT

Environmental Consulting Services cc hereby gives notice to all potentially interested and Affected Parties (I&APs) that an application will be made to the Environmental Commissioner in terms of the Environmental Management Act (No. 7 of 2007) and Environmental Impact Assessment Regulations (GN 30 of 6 February 2012) for the following:

PROJECT NAMES:

(a) Environmental Impact Assessment (EIA) for the establishment of mining activities on Mining Claims no: 75027, 75460, 75460, 75461, 75462, Omaso Village, Omaso District, KwaZulu-Natal Region

(b) Environmental Impact Assessment (EIA) for the establishment of mining activities on Mining Claims no: 09048, 09049, 09050, 09051, Omaso Village, Omaso District, KwaZulu-Natal Region.

PROJECT LOCATION: The mining claims are situated approximately 80 km west of Omaso, at Omaso & Omaso Villages, respectively, in the KwaZulu-Natal Region.

PROJECT DESCRIPTION:
The project involves conducting an Environmental Impact Assessment (EIA) for the establishment of mining activities for base and rare metals, as well as industrial minerals, at the above mining claims.

PROJECT INVOLVEMENT:
Proprietor (a) Omaso River Investments (Pty) Ltd
(b) Independent View

Environmental Assessment Practitioner (EAP): Environmental Consulting Services cc

REGISTRATION OF I&APs AND SUBMISSION OF COMMENTS: In line with Namibia's Environmental Management Act (No. 7 of 2007) and EIA regulations (GN 30 of 6 February 2012), all I&APs are hereby invited to register and submit their comments, concerns or questions in writing via: Email: enquiries@ecsafrica.com on or before Monday, 12th February 2025.

A public participation meeting will be held as follows:
Place: Community meeting place, Omaso Village
Date: 17th January 2025
Time: 10:00
Contact: +264 610265540
Email: enquiries@ecsafrica.com



NOTICE FOR ENVIRONMENTAL IMPACT ASSESSMENT

Environmental Consulting Services cc hereby gives notice to all potentially interested and Affected Parties (I&APs) that an application will be made to the Environmental Commissioner in terms of the Environmental Management Act (No. 7 of 2007) and Environmental Impact Assessment Regulations (GN 30 of 6 February 2012) for the following:

PROJECT NAMES:
Environmental Impact Assessment (EIA) for the Construction and Operation of a New Fuel Facility at the Gweru Mine Police Station in KwaZulu-Natal, KwaZulu-Natal Region.

PROJECT LOCATION: The project will be located at Gweru Mine Police Station, KwaZulu-Natal, KwaZulu-Natal Region.

PROJECT DESCRIPTION:
The project involves conducting an Environmental Impact Assessment (EIA) for the Construction and Operation of a New Fuel Facility at the Gweru Mine Police Station in KwaZulu-Natal, KwaZulu-Natal Region.

PROJECT INVOLVEMENT:
Proprietor: Namibia Police (Nampol)

Environmental Assessment Practitioner (EAP): Environmental Consulting Services cc

REGISTRATION OF I&APs AND SUBMISSION OF COMMENTS: In line with Namibia's Environmental Management Act (No. 7 of 2007) and EIA regulations (GN 30 of 6 February 2012), all I&APs are hereby invited to register and submit their comments, concerns or questions in writing via: Email: enquiries@ecsafrica.com on or before Monday, 12th February 2025.

A public participation meeting will be held as follows:
Place: KwaZulu-Natal, 1488 West Reserve Drive, KwaZulu-Natal
Date: 17 January 2025
Time: 10:00
Contact: +264 610265540
Email: enquiries@ecsafrica.com




PROPERTY

Renovate or relocate? Key factors to consider before making the move

Deciding whether to renovate your current home or move to a new one is a deeply personal choice - but it can have significant implications for your property's resale value, says Samuel Seoff, chairman of the Seoff Property Group.

If you love your neighbourhood and aren't concerned about recovering renovation costs, upgrading your existing home might be an easy decision. However, if your goal is to add value ahead of a future sale, Seoff advises weighing the cost of renovations against the potential value they'll add.

Renovations often come with both a financial commitment and considerable inconvenience, he cautions. Homeowners must assess whether they can accommodate both. For some, an emotional attachment to the home or the convenience of its location may justify upgrading instead of taking on the costs and logistics of moving.

A desirable, well-located property also tends to offer better returns on improvements, making value gains more achievable through carefully planned upgrades.

A crucial first step is conducting a realistic cost-benefit analysis to determine whether improving your current home makes better financial sense than buying a new one. Well-planned, property cost-effective renovations can enhance your lifestyle and boost resale value - but owners should avoid overly elaborate finishes that may not appeal to future buyers. Renovations commonly run over budget, and sellers may not recoup all costs when they eventually list the property.

On the other hand, moving may be the more practical and financially sound choice - especially if a new home offers more space, modern features, or better long-term value. While relocating comes with transfer duties, agent commissions and moving expenses, these may still be more favourable than renovating if the upgrades won't deliver sufficient value. Many suburbs have "cooling

prices" where overpending leads to overcapitalising, making it difficult to recover renovation costs on resale.

Is selling the right choice?

Arnold Maritz, Co-Principal for Low Giffen Sothby's International Realty in Cape Town's Southern Suburbs, notes that selling a home is more than a financial decision - it's an emotional one, involving routines, family life and long-held memories. Maritz shares a practical guide to help homeowners evaluate whether selling is the best move:

- 1. Evaluate your financial position**
Review your bond balance, equity, expected selling price, closing costs and whether a sale aligns with your long-term financial goals.
- 2. Assess market conditions**
Research current property values, demand and trends. Speak to a genuine estate agent and attend show houses. Consider how your home's size, condition, location and features affect demand and potential pricing.
- 3. Clarify your reasons for selling**
Are you outgrowing your space, relocating for work, or craving a lifestyle change? Understanding your motivations helps guide your decision.
- 4. Consider your future housing plans**
Evaluate whether you're ready to buy again, rent, or explore other options - and whether these fit your budget, preferred location and timeline.
- 5. Calculate all costs**
Factor in agent commissions, repairs, staging, compliance certificates and other selling expenses to determine your potential net profit or loss.
- 6. Assess your emotional readiness**
Selling can be emotionally challenging, especially if you've lived in the home for many years. Consider how the transition may affect your sense of stability and routine.
- 7. Consult property professionals**



Engage experienced agents and mortgage experts. Their guidance can provide clarity and help you make an informed, strategic decision.

"Ultimately, deciding to sell your home is a personal and multifaceted decision," says Maritz. "Take the time to weigh the pros and cons so you can

move forward with confidence - and trust your instincts to make the best choice for your unique circumstances."
-PROPERTY 24

CALL FOR REGISTRATION AS INTERESTED & AFFECTED PARTIES

ENVIRONMENTAL ASSESSMENT FOR THE PROPOSED MINERAL PROSPECTING ACTIVITIES ON EPL EPL9637, KHOMAS AND HARDAP REGIONS

1. PROJECT SITE AND DESCRIPTION

Sunrise Investments cc (the Proponent), intends to apply to obtain an Environmental Clearance Certificate for their proposed prospecting activities in respect to Base and Rare Metals, Dimension Stone, Industrial Minerals and Precious Metals on a combined area approximate area of 19958 Ha in the KHOMAS and Hardap Regions. The key component of the proposed activity entails geological mapping and survey and manual sample collection for laboratory analysis, and small-scale mining operation. Access to the sampling or survey sites will be by existing tracks and on foot where vehicle access is limited.

2. PUBLIC PARTICIPATION PROCESS

Enviro-Leap Consulting invites all Interested and Affected Party (I & AP) to register and receive Environmental Assessment (EIA, Scoping and EMP) documents relating to the proposed project for their comments and input. Interested and Affected Parties are herewith request to register by writing to us at the address below no later than 09 January 2026.

3. COMMENTS AND QUERIES

Please register and direct all comments, queries to:
Mr. Lawrence Tjaitind, Environmental Assessment Practitioner
Email: lawrence@enviro-leap.com



NOTICE FOR ENVIRONMENTAL IMPACT ASSESSMENT

Enviro-leap Consulting Services cc hereby gives notice to all potentially Interested and Affected Parties (I&APs) that an application will be made to the Environmental Commissioner in terms of the Environmental Management Act (No 7 of 2007) and Environmental Impact Assessment Regulations (GN 30 of 6 February 2012) for the following:

PROJECT NAMES

Environmental Impact Assessment (EIA) for the Construction and Operation of a New Police Facility at the Gowerwell Matsogo Police Station in Katima Mulilo, Zambezi Region.

PROJECT LOCATION: The project will be located at Gowerwell Matsogo Police Station, Katima Mulilo, Zambezi Region.

PROJECT DESCRIPTION:

The project involves conducting an Environmental Impact Assessment (EIA) for the Construction and Operation of a New Police Facility at the Gowerwell Matsogo Police Station in Katima Mulilo, Zambezi Region.

PROJECT INVOLVEMENT:

Proponent: Namibian Police (Nampol)

Environmental Assessment Practitioner (EAP): Enviro-leap Consulting Services cc

REGISTRATION OF I&APs AND SUBMISSION OF COMMENTS: In line with Namibia's Environmental Management Act (No. 7 of 2007) and EIA regulations (GN 30 of 6 February 2012), all I&APs are hereby invited to register and submit their comments, concerns or questions in writing via Email: enviro-leap@enviro-leap.com on or before Monday, 2nd February 2026.

A public participation meeting will be held as follows:
Place: Katima Mulilo, 569 San Nujoma Drive, Katima Mulilo
Date: 17 January 2026
Time: 10:00
Contact: +264 815955643
Email: enviro-leap@enviro-leap.com



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NOTICE FOR ENVIRONMENTAL IMPACT ASSESSMENT

Enviroclim Consulting Services cc hereby gives notice to all potentially Interested and Affected Parties (I&APs) that an application will be made to the Environmental Commissioner in terms of the Environmental Management Act (No 7 of 2007) and Environmental Impact Assessment Regulations (GN 30 of 6 February 2012) for the following:

PROJECT NAMES:

Environmental Impact Assessment (EIA) for the Construction and Operation of a New Fuel Facility at the Greenwell Matongo Police Station in Karima Malilo, Zambezi Region.

PROJECT LOCATION: The project will be located at Greenwell Matongo Police Station, Karima Malilo, Zambezi Region

PROJECT DESCRIPTION: The project involves conducting an Environmental Impact Assessment (EIA) for the Construction and Operation of a New Fuel Facility at the Greenwell Matongo Police Station in Karima Malilo, Zambezi Region.

PROJECT INVOLVEMENT:

Proponent: Namibian Police (Nampol)

Environmental Assessment Practitioner (EAP): Enviroclim Consulting Services cc

REGISTRATION OF I&APs AND SUBMISSION OF COMMENTS: In line with Namibia's Environmental Management Act (No. 7 of 2007) and EIA regulations (GN 30 of 6 February 2012), all I&APs are hereby invited to register and submit their comments, concerns or questions in writing via Email: enviroclim@gmail.com on or before Monday, 2nd February 2026.

A public participation meeting will be held as follows:
Place: Kamumu Hall, 5089 Sam Nujoma Drive, Karima Malilo
Date: 17 January 2026
Time: 10h00
Contact: +264 81 5955643
Email: fransina@confidentenamibia.com




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CALL FOR REGISTRATION AS INTERESTED & AFFECTED PARTIES

ENVIRONMENTAL ASSESSMENT FOR THE PROPOSED MINERAL PROSPECTING ACTIVITIES ON EPL E91637, KHOMAS AND HARDAP REGIONS

1. PROJECT SITE AND DESCRIPTION

Sunrise Investments cc (the Proponent), intends to apply to obtain an Environmental Clearance Certificate for their proposed prospecting activities in respect to **Base and Rare Metals, Dimension Stone, Industrial Minerals and Precious Metals** on a combined area approximate area of **19958 Ha** in the **Khomas and Hardap Regions**. The key component of the proposed activity entails geological mapping and survey and manual sample collection for laboratory analysis, and small-scale mining operation. Access to the sampling or survey sites will be by existing tracks and on foot where vehicle access is limited.

2. PUBLIC PARTICIPATION PROCESS

Enviro-Leap Consulting invites all Interested and Affected Party (I & AP) to register and receive Environmental Assessment (EIA, Scoping and EMP) documents relating to the proposed project for their comments and input. Interested and Affected Parties are herewith request to register by writing to us at the address below no later than **09 January 2026**.

3. COMMENTS AND QUERIES

Please register and direct all comments, queries to:
 Mr. Lawrence Tjafindi, Environmental Assessment Practitioner
 Email: gan.tripsen@gmail.com



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NOTICE FOR THE PUBLIC PARTICIPATION MEETING

Notice is hereby placed to inform all potentially Interested and Affected Parties (I & APs) that an application for Environmental Clearance Certificate will be made to the Ministry of Environment, Forestry and Tourism, in line with the provisions of Environmental Management Act 7 of 2007 and its Regulations of 2012.

Project Location: Small Scale Farming Units: 1852 and 1861 within the Karas Region, Karas – West Region.

Project Description: The project involves conducting and facilitating a public participation meeting for the selective logging of the two Small-Scale Farming Units: 1852 and 1861 within the Karas region constituency under the Herero Traditional Authority, Karas – West Region. The proponent intends to carry out selective logging to manufacture wood products at the existing Tufaneng Factory, Karas – West Region.

Proponent: (1) Hc. Ursula Sabina Urunga (Unit: 1852) (2) Hc. Petrus Ep. Phokas Urunga (Unit: 1861)



All Interested and Affected Parties (I&APs) are invited to register, request background information document and submit inputs on or before **19 December 2025**. A public consultation scheduled to take place on the 18th December 2025 at Karas West Regional Council Auditorium in Buntis @ 10h00.

For any inquiries please contact:
 Co-ordinator: [Ganajji Tageya Archaeological and Heritage Consultants cc](mailto:Ganajji.Tageya@archaeologicalandheritageconsultants.com)
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NOTICE FOR ENVIRONMENTAL IMPACT ASSESSMENT

Enviroclim Consulting Services cc hereby gives notice to all potentially interested and Affected Parties (I&APs) that an application will be made to the Environmental Commissioner in terms of the Environmental Management Act (No 7 of 2007) and Environmental Impact Assessment Regulations (GN 30 of 6 February 2012) for the following:

PROJECT NAMES:
 Environmental Impact Assessment (EIA) for the Construction and Operation of a New Fuel Facility at the Greenwell Mungwa Police Station in Karas-Maheke, Zambesi Region.

PROJECT LOCATION: The project will be located at Greenwell Mungwa Police Station, Karas-Maheke, Zambesi Region.

PROJECT DESCRIPTION:
 The project involves conducting an Environmental Impact Assessment (EIA) for the Construction and Operation of a New Fuel Facility at the Greenwell Mungwa Police Station in Karas-Maheke, Zambesi Region.

PROJECT INVOLVEMENT:
 Proponent: Namdeb Police (Namdeb)
 Environmental Assessment Practitioner (EAP): Enviroclim Consulting Services cc

REGISTRATION OF I&APs AND SUBMISSION OF COMMENTS: In line with Namibia's Environmental Management Act (No. 7 of 2007) and EIA regulations (GN 30 of 6 February 2012), all I&APs are hereby invited to register and submit their comments, concerns or questions in writing via Email: enviroclim@gmail.com on or before Monday, 27th February 2026.

A public participation meeting will be held as follows:
 Place: Karasma Hall, 3689 Sun Nujoma Drive, Karas-Maheke.
 Date: 17 January 2026
 Time: 10h00
 Contact: +264 815655843
 Email: enviroclim@gmail.com




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NOTICE FOR ENVIRONMENTAL IMPACT ASSESSMENT

Enviroclim Consulting Services cc hereby gives notice to all potentially interested and Affected Parties (I&APs) that an application will be made to the Environmental Commissioner in terms of the Environmental Management Act (No 7 of 2007) and Environmental Impact Assessment Regulations (GN 30 of 6 February 2012) for the following:

PROJECT NAMES:
 (a) Environmental Impact Assessment (EIA) for the establishment of mining activities on Mining Claims no: (75627, 76489, 76490, 76491, 76492), Omaso Village, Opuwo District, Kunene Region
 (b) Environmental Impact Assessment (EIA) for the establishment of mining activities on Mining Claims no: (69948, 69949, 69950, 69951), Otuanri Village, Opuwo District, Kunene Region.

PROJECT LOCATION: The mining claims are situated approximately 80 km west of Opuwo, at Omaso & Otuanri Villages, respectively, in the Kunene Region.

PROJECT DESCRIPTION:
 The project involves conducting an Environmental Impact Assessment (EIA) for the establishment of mining activities for base and rare metals, as well as industrial minerals, at the above mining claims.

PROJECT INVOLVEMENT:
 Proponent (a) Omaso River Investments (Pty) Ltd
 (b) Isangwanzi Viers
 Environmental Assessment Practitioner (EAP): Enviroclim Consulting Services cc

REGISTRATION OF I&APs AND SUBMISSION OF COMMENTS: In line with Namibia's Environmental Management Act (No. 7 of 2007) and EIA regulations (GN 30 of 6 February 2012), all I&APs are hereby invited to register and submit their comments, concerns or questions in writing via Email: enviroclim@gmail.com on or before Monday, 12th February 2026.

A public participation meeting will be held as follows:
 Place: Community meeting place, Otuanri Village
 Date: 27th January 2026
 Time: 10h00
 Contact: +264 815655843
 Email: enviroclim@gmail.com



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