

Selling Property Checklist

Everything you need to know before you list — from pricing and compliance to transfer and costs.

[PAGE 1: INTRODUCTION]

Before You Start

Selling your home is one of the biggest financial decisions you'll make. This checklist walks you through every step of the process — from deciding whether to sell, to pricing your home correctly, navigating the legal requirements, and managing the costs.

Use this checklist to track your progress and avoid costly mistakes.

[PAGE 2: DECISION & PREPARATION]

Step 1: Decide Whether to Sell

Task	Done?	Notes
☐ Clarify your reason for selling (upgrade, downsize, relocate, financial)	☐	
☐ Research current market conditions in your area	☐	
☐ Consider timing — spring/summer are generally better for selling	☐	

Task	Done?	Notes
☐ Assess whether you can afford the costs of selling	☐	

Step 2: Get Your Property Valued

Task	Done?	Notes
☐ Get a Comparative Market Analysis (CMA) from an estate agent	☐	
☐ Consider a professional valuation (R3,500-R5,000)	☐	
☐ Research recent sales in your area on Property24 / Private Property	☐	
☐ Understand the difference between market value and municipal value	☐	
☐ Set a realistic asking price (not too high, not too low)	☐	

[PAGE 3: AGENT & PREPARATION]

Step 3: Choose an Estate Agent

Task	Done?	Notes
☐ Research at least 3 estate agents in your area	☐	

Task	Done?	Notes
☐ Ask for references and recent sales data	☐	
☐ Compare commission rates (typically 5-7.5% + VAT — negotiable)	☐	
☐ Understand the mandate type (sole vs open)	☐	
☐ Ensure the mandate agreement is clear on commission, duration, and terms	☐	
☐ Check the agent's PPRA registration and Fidelity Fund Certificate	☐	

Step 4: Prepare Your Home for Sale

Task	Done?	Notes
☐ Deep clean the entire property	☐	
☐ Declutter and depersonalise (remove family photos, personal items)	☐	
☐ Complete minor repairs (leaky taps, peeling paint, broken fixtures)	☐	
☐ Consider professional home staging (can add 5-10% to sale price)	☐	
☐ Enhance curb appeal (tidy garden, clean entrance, fresh paint)	☐	
☐ Schedule professional photography (properties with pro photos get 118% more views)	☐	
☐ Plan for show days and viewings	☐	

[PAGE 4: COMPLIANCE CERTIFICATES]

Step 5: Arrange Compliance Certificates

Certificate	Required?	Done?	Notes
☐ Electrical Certificate of Compliance (mandatory for all properties)	☐	☐	Valid for 2 years
☐ Gas Certificate of Compliance (if gas appliances are installed)	☐	☐	Must conform to SANS 10087-1
☐ Electric Fence Certificate (if electric fence is installed)	☐	☐	Must comply with SANS 10222-3
☐ Water / Plumbing Certificate (required in Cape Town)	☐	☐	City of Cape Town by-law
☐ Beetle Certificate (coastal regions — common practice)	☐	☐	Not legally required but often requested

Tip: Arrange inspections early — repairs can take time and delay transfer.

[PAGE 5: THE OFFER & LEGAL PROCESS]

Step 6: Understand the Offer to Purchase (OTP)

Task	Done?	Notes
☐ Read the OTP carefully before signing	☐	
☐ Confirm the purchase price, deposit, and occupation date	☐	
☐ Review all suspensive conditions (e.g., bond approval, sale of buyer's property)	☐	
☐ Ensure all negotiated terms are included in writing	☐	
☐ Consult your conveyancer before signing	☐	
☐ Understand that the OTP is legally binding once signed	☐	

Step 7: Bond Cancellation

Task	Done?	Notes
☐ Notify your bank's Bond Department of your intention to sell	☐	
☐ Provide at least 90 days' notice to avoid early settlement penalties	☐	
☐ Request bond cancellation figures from your bank	☐	
☐ Confirm the bond cancellation fee (approximately R5,500+)	☐	

Step 8: The Transfer Process

Task	Done?	Notes
☐ Appoint a conveyancing attorney (you have the right to nominate)	☐	
☐ Request municipal rates clearance certificate	☐	Takes 2-4 weeks
☐ Request levy clearance certificate (if sectional title)	☐	Takes 1-3 weeks
☐ Provide all required FICA documents	☐	
☐ Ensure rates, taxes, and levies are fully paid up	☐	
☐ Confirm the transfer timeline (typically 8-16 weeks total)	☐	

Step 9: Budget for Costs

Cost	Estimated Amount	Budgeted?
Estate Agent Commission	5-7.5% + VAT	☐
Bond Cancellation Fees	R5,500+	☐
Compliance Certificates	Varies	☐
Rates Clearance (upfront)	3-4 months of rates	☐

Cost	Estimated Amount	Budgeted?
Levy Clearance (upfront)	3-4 months of levies	☐
Deed Search Fee	R200+	☐
FICA Verification	R350+	☐

Tip: Ask your estate agent to provide a net proceeds estimate before you list.

[PAGE 7: TAX & COMMON MISTAKES]

Step 10: Capital Gains Tax

Task	Done?	Notes
☐ Understand that the first R2 million in profit on a primary residence is tax-free	☐	
☐ If selling an investment property, consult a tax practitioner	☐	
☐ Ensure your conveyancer reports the sale to SARS	☐	

Step 11: Avoid Common Mistakes

Mistake	How to Avoid It
☐ Overpricing your property	Price at or slightly below market value
☐ Dismissing a quick offer	Your first offer is often your best offer
☐ Getting emotionally attached	View the sale as a business transaction
☐ Not managing expectations	Understand that selling takes 8-16 weeks
☐ Ignoring legal requirements	Work through this checklist well in advance

[PAGE 8: DOCUMENTS TRACKER]

Documents You'll Need

Document	Obtained?	Notes
☐ Title Deed	☐	
☐ Approved Building Plans	☐	
☐ Electrical COC	☐	
☐ Gas COC (if applicable)	☐	
☐ Electric Fence COC (if applicable)	☐	
☐ Water / Plumbing COC (if applicable)	☐	

Document	Obtained?	Notes
☐ Rates Clearance Certificate	☐	
☐ Levy Clearance Certificate (if applicable)	☐	
☐ FICA Documents (ID, proof of residence)	☐	
☐ Bond Details	☐	

[PAGE 9: KEY CONTACTS]

Key Contacts

Role	Name	Contact	Notes
Estate Agent			
Conveyancer			
Bank (Bond Department)			
Compliance Inspector (Electrical)			
Compliance Inspector (Gas)			
Compliance Inspector (Plumbing)			
Tax Practitioner			

[PAGE 10: TIMELINE TRACKER]

Timeline Tracker

Milestone	Target Date	Actual Date	Status
Property listed			
First offer received			
OTP signed			
Bond cancellation requested			
Compliance inspections completed			
Conveyancer appointed			
Rates clearance requested			
Transfer lodged at Deeds Office			
Transfer registered			
Funds received			

[BACK COVER]

Selling Property Checklist

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