



**FROM BERRY EVERITT**

For homeowners, there can be few things as devastating as being unable to pay your monthly bond instalments, having your property repossessed by the bank and having your credit rating badly damaged.



Fortunately, help is now at hand for those who through circumstances such as job loss find themselves in this terrible position. FNB Home Loans has introduced the Quick Sell plan to help both desperate sellers and serious buyers.

Quick Sell enables homeowners who are in trouble to voluntarily sell their properties quickly through FNB partner agents. In turn, these customers avoid repossession of their properties and damage to their credit rating, which means they can get on with their lives without having to carry a debt burden they cannot manage.

A minimum reserve price is established on each property and buyers, introduced by the FNB partner agents, are offered bonds up to 100%. Such buyers also receive a 50% discount on transfer costs and bond registration, while the agent's commission is paid by FNB.

And, as one of the real estate partners in the programme, we can attest to its success. Since mid-May, we have sold more than 62 properties around the country on the Quick Sell plan, worth a total of about R41m.

Chas Everitt is proud to be in partnership with FNB. To learn more about the Quick Sell Plan visit [www.QuickSell.co.za](http://www.QuickSell.co.za) and to view Quick Sell properties visit [www.ChasEveritt.co.za](http://www.ChasEveritt.co.za)

**Your Area Specialist:**

Chas Everitt International sales agents have all the latest market information regarding local property values at their fingertips - and are committed to the highest standards of personal service when it comes to selling your home. In addition, the Chas Everitt International property group offers you, the homeowner, the best possible exposure for your property in both national and international markets. So if you are thinking of selling your home, call your nearest Chas Everitt International office today for the name of your local area specialist - or visit [www.ChasEveritt.com](http://www.ChasEveritt.com)

Every month the **Property Signpost Newsletter** will be issued to all our subscribers, filled with real estate information to help you make an informed decision, whether you are buying or selling a property.

**In This Month's Newsletter:**

- **How to find and rent a great flat**
- **Get set up properly to start a home business**
- **Making sure of your security**
- **Tips for 'green' decorating**

Email any comments to the editor:  
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**How to find and rent a great flat**

Even though there are a lot of rental properties available at the moment, finding a quality affordable apartment can be a daunting task, especially if you're a first-time tenant.

However, there are things you can do to make the search easier, starting with some "scouting" to see what areas appeal to you and fit your lifestyle. You need to consider:

- Whether you would like an area that caters to young people or one that is quieter and more suitable for families with convenient schools and parks;
- What amenities - such as a gym or a late-night supermarket - you would like to have nearby;
- How close you would like to live to work;
- Whether you need easy access to public transport or a road network.

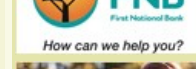
Next you need to do some research in the classifieds or online to gauge what sort of property you can expect to get for your money in the areas you like. You may find that to rent in a certain area, you'd have to settle for a smaller unit - or alternatively that you need to consider other suburbs if you want a bigger flat for the same money.

Third, you need to make sure that your preferred area is safe. Issues to think about here include access-



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International Collection

**Quick Sell Properties**



How can we help you?



**Lifestyle Estates**

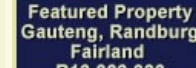


**Developments**



**Featured Property**

**Gauteng, Randburg**  
Fairland  
R10 000 000



**CEI Overseas**



Hi I'm  
Chas Bear



**CHAS EVERITT**  
Home  
MAKEROVER 2009

control on buildings and secure parking, but also simple indicators like residents being able to walk around the area at night, and whether the buildings are well-maintained.

Fourth, you must make sure your credit rating is good as landlords are weary of being "burnt" by rent defaulters and are increasingly running thorough credit checks on all prospective tenants.

And finally, when you start actually going to view apartments, go prepared to sign a lease. The right flat at the right rent will go quickly to someone else if you don't lock in the deal.

[| Back to Top |](#)

### Get set up properly to start a home business

The number of home-based businesses is rising fast in reaction to corporate retrenchments and job losses, higher fuel costs and worsening traffic congestion in major centres.

But the "residential entrepreneurs" who own these businesses must tread carefully to avoid some common property blunders associated with home-based start-ups.

For example, once you've chosen a business you love and believe will be well supported in your community, you must ensure that your home has the correct zoning and/ or consent from your local authority to accommodate the business.- especially if it involves any kind of manufacturing. And if you're going to turn your garage into a shop or serve teas on your front veranda, for example, you'll need the relevant retail or trading licence.

For other types of business, you'll need to think about storage space for supplies or finished goods, and remember that some things - like explosives - are not allowed to be stored in a residential area.

Then there's the question of actual workspace. Even professionals like accountants or lawyers or those who have established an online business and can work just about anywhere should make sure they have a dedicated workspace in the home. Apart from needing this for tax purposes, you'll be much more productive if you make a clear distinction between your living and working spaces, and between your domestic and working schedules.

Small-office home-office (SOHO) experts also advise that your workspace should contain businesslike furniture as well as the best business technology you can afford - and without too many personal effects - especially if clients are going to visit for briefings or meetings. You should also install a separate phone line for your business.

And finally, don't forget that if your business is successful it will grow, and you will then probably need more space for additional staff, storage or sales. You should plan for this and be prepared to move premises rather than let the business take over your home.

[| Back to Top |](#)

### Making sure of your security

A priority for the Homeowner Association (HOA) in any estate development needs is the establishment of a security policy and a plan for the maintenance of security equipment.

And this is a matter that should involve every owner - not just the members of the HOA management committee.

Everyone needs to agree on what level of security they want, what actions will be taken when security is breached, and how the system will be monitored and maintained.

Of course, most owners would like maximum protection in their home environment, but in most cases the costs of installing intercom systems and employing guards, for example, would mean higher monthly assessments, so there needs to be consensus on such measures.

Then there's the question of responsibility for the maintenance of the system. Who will check to see that the electric fence is working properly, or fix the faulty motor on the gate? And what should the HOA budget for equipment maintenance and replacement?

The HOA members also need to decide what action will be taken - and who will take it - when security is breached. There should at least be a standard procedure for relaying information about incidents of crime to the local police and/ or a security company.

[| Back to Top |](#)

### Tips for 'green' decorating

Decorating that's environmentally friendly need not be exorbitant - there are many ways to go 'green' even if you're on a tight budget. Top tips from the experts include the following:

- Re-use what you have. Before you go shopping for your home makeover, take a good look at things you already own and see which could be repurposed. There are hundreds of ideas online for creating beautiful new pieces of furniture and other items out of everyday objects you no longer want, and you'll not only be cutting down the use of new timber, glue and paint, but reducing the load on your local landfill.
- Cut down on volatile chemicals. Repainting is one of the most cost effective ways to give your home a new look, and environmentally friendly paint, primer and sealants are no longer hard to find. Harlequin Paints, BreatheCoat and ProNature are three SA companies making non-toxic paints and wall coatings, while Aqua Coat also makes a whole range of environmentally friendly varnishes, metal primers, waterproofing sealants, boning liquid, flooring, brickseal, crackfill and pool epoxies.
- Be picky when you buy something big. At some point you will probably have to make a large purchase such as new curtains, a new couch or new flooring, but even then you can make it eco-friendly. Buy curtains made from natural fibres, for example, and pick light colours to help

keep out the heat in summer and lined drops to help prevent heat loss in winter. When it comes to flooring, the new laminates are much more 'green' than wall-to-wall carpeting - which not only produces formaldehyde gases but has to be replaced about every seven years.

- Be a good giver. If you replace furnishings, appliances or decorative items, donate your old pieces to a welfare organisation. Some will even take broken things that they can repair and either use or sell for much needed income. In this way you can again reduce waste in landfills, and help others at the same time.

[| Back to Top |](#)



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