



Live vividly
in Hillcrest

Investor Prospectus

Vision and *Professional team*

Situated in the established Emberton Estate, these walk-up 3 storey apartment buildings offer convenience and community. Professionals love the effortless lock-up-and-go lifestyle Aviva Emberton will offer – complete with a gatehouse featuring 24-hour security, and CCTV monitoring for added peace of mind.

Brought to you by Collins Residential.



Why you should *invest in Aviva Emberton*



No transfer duty
No transfer costs



Gross rental yields up
to 9.14% per annum



Sustainable energy
solutions



Prime Hillcrest
location



No levy
stabilisation fee



Reputable
developer



Trusted, reputable,
and professional
development team



Only R5 000
deposit



Situated within an
already established
and well-loved estate



In the last 10
years Hillcrest
has achieved 48%
median price growth

Disclaimer: The information provided is to be used as a guide and is not a guarantee of savings and earnings. All information stated here was correct at the time of printing/publishing and subject to change without prior notice.

Prime *location*

Invest in a growing region with a charming feel – Hillcrest is home to vibrant shopping centres and communities, trendy restaurants, schools and top medical facilities. This lush retreat still manages to maintain its country feel, despite its property boom in the market. Invest in property that is located within a 5km radius of esteemed schools, trendy restaurants and bars, popular shopping malls and centrally located business parks.



Aviva Emberton is located close to:



An abundance of top performing schools in the area, including: Winston Park Primary, Hillcrest Primary, Hillcrest High, Highbury Preparatory School, Curro and Kearsney College.



Close to the M13 and N2, ensuring the daily commute to office parks, and trips to Durban or Pietermaritzburg are easily reached.



Healthcare facilities, such as Busamed Private Hillcrest Hospital, are close at hand.



Numerous shopping centres and malls.



Project

benefits

Capitalise on modern, new investments at Aviva Emberton!
With favourable prospects for owners seeking a rental income from long-term tenants, this estate offers a secure, community centred lifestyle that is central to business hubs, access to main roads and other lifestyle amenities.



Key development

features



Studio and 1-bed apartments from under R1 Million



2-bed apartments from under R1, 35 million



Apartments ranging from 30m² to 59m² in size



24-hour security and CCTV



Clubhouse with Ray's Kitchen and bar



Swimming pools, padel courts, tennis courts and gym all onsite

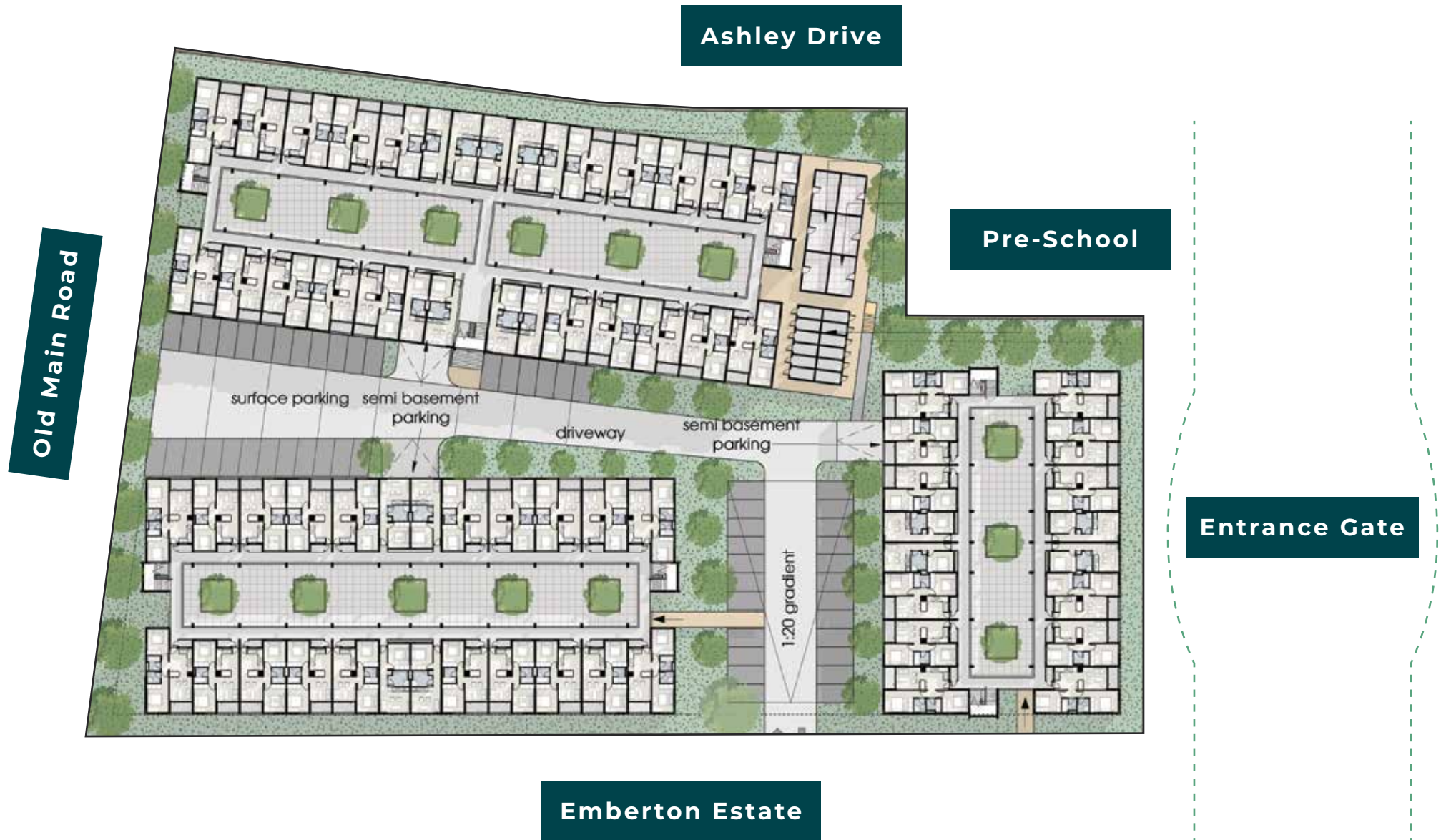


Walking trails, and sports fields within secure estate

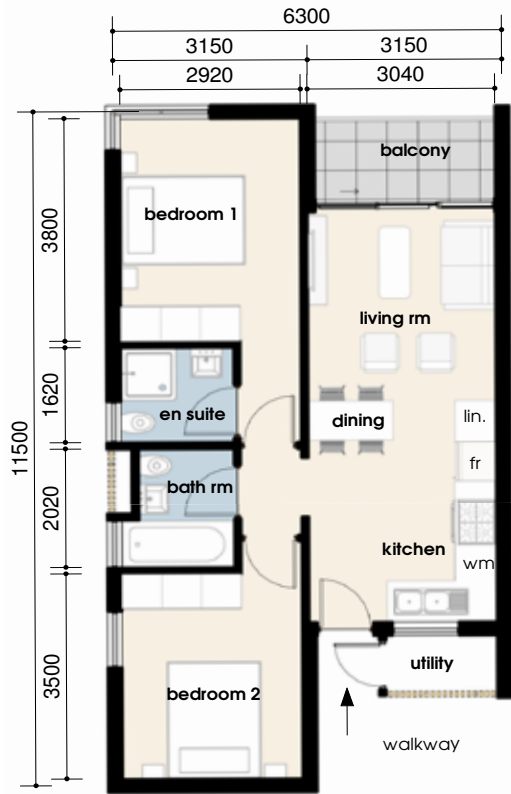


Sustainable energy solutions

Aviva Site Map



Unit types



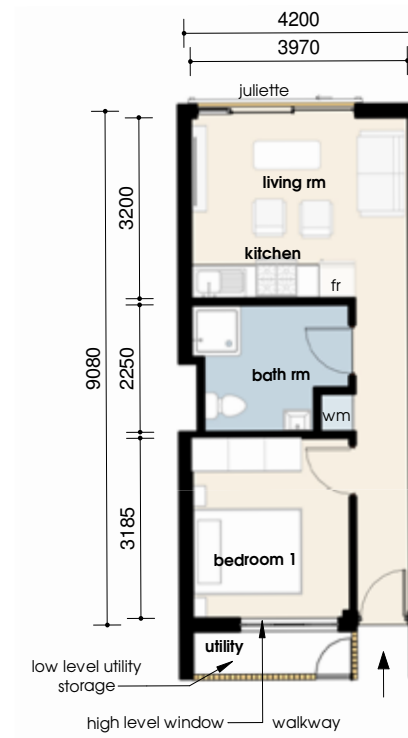
2 bedroom 2 bathroom

59m² unit
4m² balcony
2m² utility
Total: 65m²



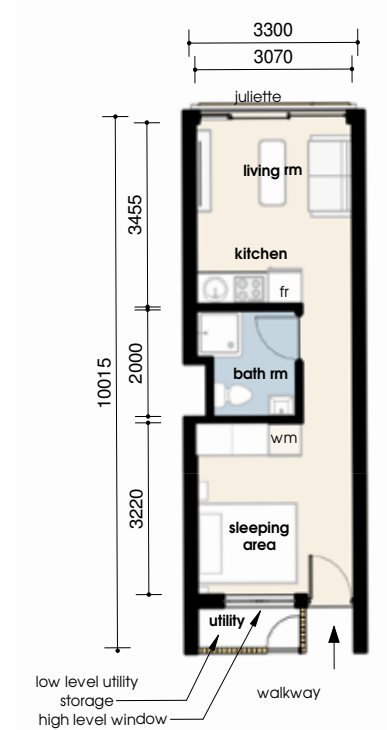
2 bedroom 1 bathroom

54m² unit
4m² balcony
2m² utility
Total: 60m²



1 bed unit

38m²
2.3m² utility
Total: 40.3m²



studio unit

30m²
1.6m² utility
Total: 31.6m²

Secure a premium rental income for 2 years from transfer

As an investor, you can enjoy a rental yield of up to 9.14% (after rates and levies have been deducted) whilst also enjoying the additional capital appreciation benefits of investing off-plan within such a sought-after lifestyle estate. You can expect a favourable monthly income with current rental demand exceeding supply.

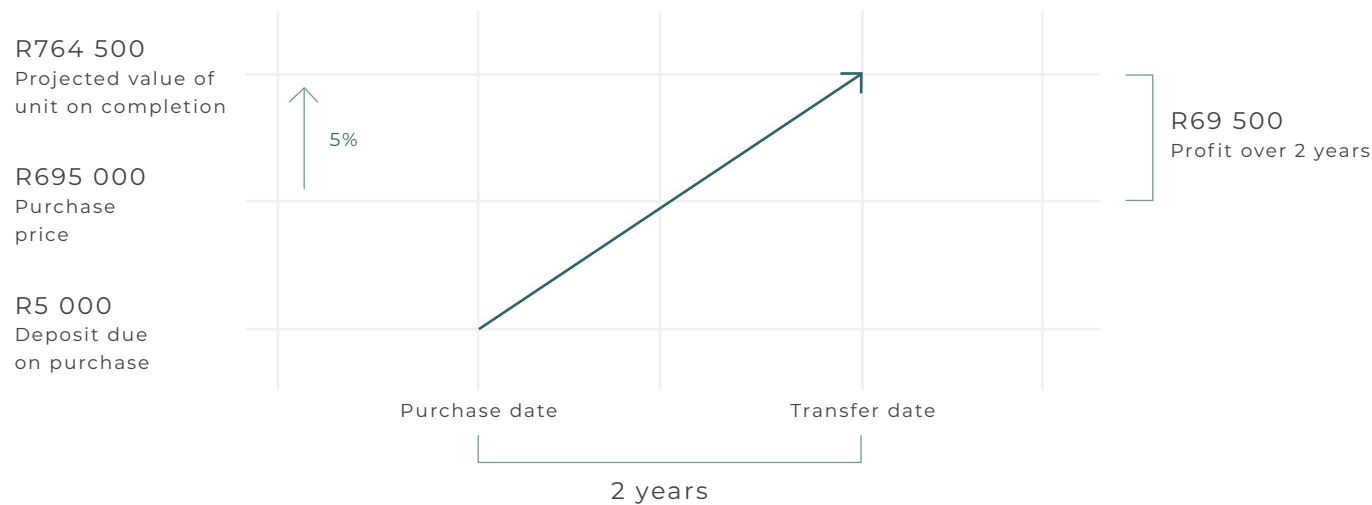
<i>Studio</i>		<i>1-Bedroom apartment</i>		<i>2-Bed 1-bath apartment</i>		<i>2-bed 2-bath apartment</i>	
Purchase Price	R695 000	Purchase Price	R895 000	Purchase Price	R1 270 000	Purchase Price	R1 370 000
Deposit	R5 000	Deposit	R5 000	Deposit	R5 000	Deposit	R5 000
Transfer Duty	R0	Transfer Duty	R0	Transfer Duty	R0	Transfer Duty	R0
Rental Income	R7 500	Rental Income	R9 000	Rental Income	R11 000	Rental Income	R12 000
Rates and levies	R2 208	Rates and levies	R2 495	Rates and levies	R3 053	Rates and levies	R3 197
Bond repayment	R7 369	Bond repayment	R9 388	Bond repayment	R12 512	Bond repayment	R13 778
Rental yield	9.14%	Rental yield	8.72%	Rental yield	7.51%	Rental yield	7.71%

***Terms and conditions apply. Disclaimer:** The information provided is to be used as a guide and is not a guarantee of savings and earnings. All information stated here was correct at the time of printing/publishing and subject to change without prior notice. ***Rental Guarantee** on selected apartments and at the Developer's discretion. ***Disclaimer:** The bond repayment amounts have been calculated on a 11.75% interest rate on a 30-year term.

Capital Appreciation

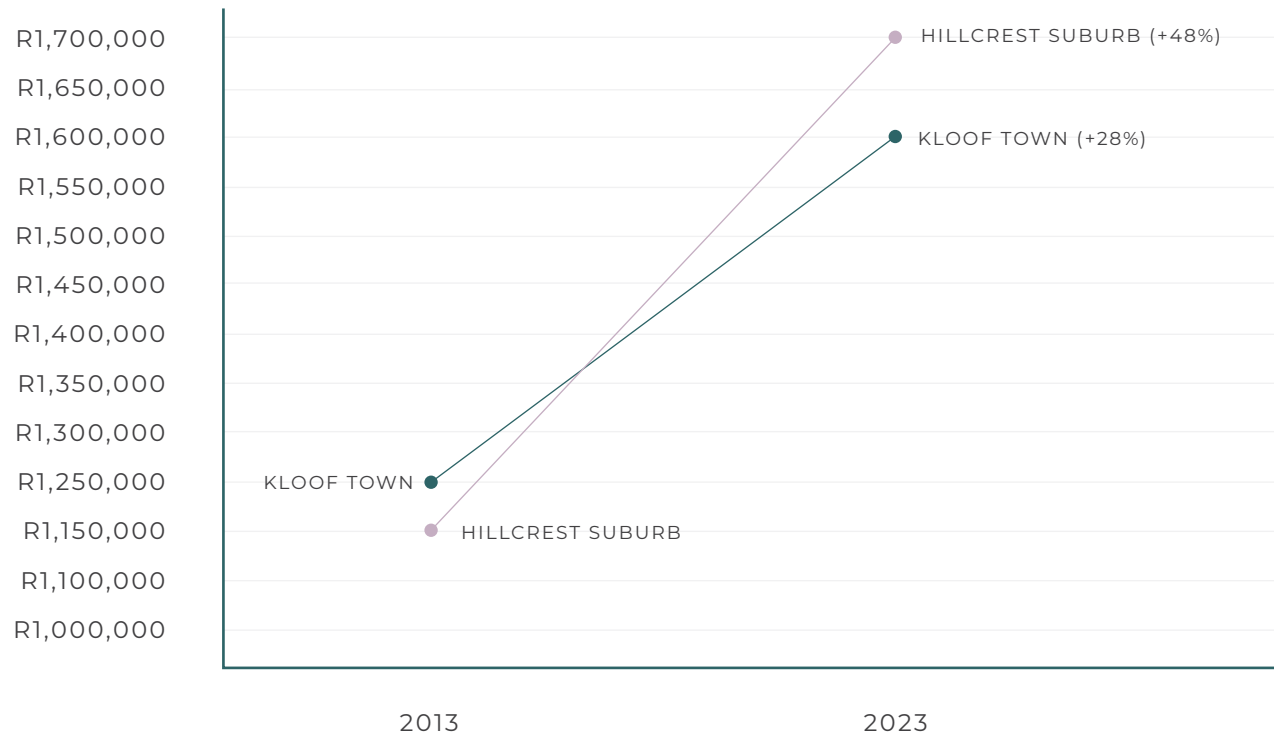
For Aviva Emberton

By purchasing off-plan, and directly from the developer, you will not pay transfer duty. You also secure your purchase price now whilst the property continues to appreciate in value between purchase and transfer. Beside your R5 000 deposit amount upfront, you are not parting with any other costs during the off-plan period. This means that you are making a significant return on the deposit amount that you invest upfront with our conveyancing attorneys.



In a practical example you would require a R5 000 deposit in order to secure an apartment of R695 000 (subject to securing a bond or guarantee for the balance of the purchase price). We anticipate that your unit would achieve a minimum of 5% capital appreciation per annum during the 2 years between securing your unit and completion of the building. This would result in a capital appreciation of R764 500 on your apartment which amounts to a 1290% return on the initial R5 000 deposit which you invested upfront.

Year-on-year *transfer growth*



*Newly launched properties refer to developments that have registered since 2018.

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In the last 10 years

Hillcrest has achieved 48% median price house growth



Section 13Sex

Income Tax Benefits

As an investor, Aviva Emberton is an ideal opportunity with favourable tax benefits. Following the guidelines of Section 13Sex of the Income Tax Act No. 58 of 1962, taxpayers who purchase 5 or more new, residential units can claim back up to 55% of the value of their property, over 20 years.

1 Example calculation:

Purchase 5 units at an estimated starting price from R695 000 each, estimated total of R3,475 000.

2 How to qualify:

- With Section 13Sex Income Tax Act benefits, claim back 55% of your total purchase price at an estimated R1,911,250 (deemed purchase price).
- 5% of the deemed purchase price can be used as a tax deduction each year.
- This works out to an estimated R95 562,50 per year for 20 years.

3 Total tax write-off estimated at

R 1 , 9 1 1 , 2 5 0 at the end of 2 0 y e a r s .

- The taxpayer must own at least 5 residential units – only once the 5th property has been acquired will the tax incentive come into play.
- The properties must be within South Africa.
- Units must be newly built, no existing or second-hand properties will qualify.
- None of the units can be used as the purchaser's primary residence.
- These units are only used for trading purposes, such as short or long-term letting.
- Please consult your tax advisor for further clarification and information.



**RESTAURANT
ONSITE**



**SOLAR
SUPPLEMENT**



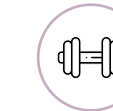
**ICONIC
CLUBHOUSE**



**GAS GEYSER
& HOB**



**SWIMMING
POOLS**



**ONSITE
GYM**



**LOW-FLOW
FAUCETS**



**24-HOUR
SECURITY**



**METERED
ELECTRICITY**



**TENNIS
COURT**



**INVERTER
READY**



**KIDS
PLAYGROUND**



**BRAAI
PODS**



**OUTDOOR
FIELDS**



**PADEL
COURTS**



**FIBRE
READY**



**ESTABLISHED
ESTATE**



**WALKING
PATHS**



Situated in an established estate,
*Aviva Emberton is your gateway to launch a new life of success
in the heart of Hillcrest.*

Instagram

Facebook

Video

Brochure



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