Accredited Africa Training Institute for Capacity Development

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COURSE BROCHURE

Property Finance Solutions For Social Housing Development Training

Services / Cleaning, Domestic, Hiring, Property and Rescue Services

Unit Standard 117743 · NQF Level 6 · 16 Credits · 13 Days

COURSE OVERVIEW

This course equips learners with the knowledge and skills to design and implement property finance solutions tailored for social housing development. Participants will explore funding models, risk assessment, and compliance frameworks essential for sustainable social housing projects in South Africa.

Category	Services
Subfield	Cleaning, Domestic, Hiring, Property and Rescue Services
Unit Standard	117743
Accreditation	SAQA Accredited · NQF Level 6 · 16 Credits
Duration	13 days
Training Method	Online, On-Campus, In-House
Certificate	Issued via AATICD LMS — verifiable online

LEARNING OUTCOMES

- Apply principles of property finance to structure viable funding solutions for social housing developments.
- Analyze financial risks and returns associated with social housing projects using appropriate tools.
- Evaluate different funding sources and mechanisms, including government grants and private investment.
- Design a comprehensive property finance plan that aligns with regulatory and compliance requirements.
- Demonstrate the ability to present and justify a finance solution to stakeholders.
- Implement monitoring and evaluation strategies to ensure financial sustainability of social housing projects.

WHO SHOULD ATTEND

- This course is designed for property developers, housing project managers, finance professionals, and government officials involved in social housing initiatives who seek to enhance their expertise in property finance.

COURSE OUTLINE

Day 1: Introduction to Social Housing and Property Finance in SA

- Definition and characteristics of social housing
- Historical context and current demand in South Africa
- Key legislation: Social Housing Act, Housing Act, and related policies
- Stakeholders: SHRA, municipalities, developers, financiers
- Overview of property finance principles
- Distinction between social, affordable, and market housing

Day 2: The Social Housing Regulatory Environment

- SHRA mandate and regulatory framework
- Accreditation criteria and process for SHIs
- Ongoing compliance: annual returns, audits, and performance monitoring
- Legal agreements: MOUs, lease agreements, and funding contracts
- Impact of the Property Practitioners Act on housing transactions
- Case study: Regulatory compliance in a social housing project

Day 3: Fundamentals of Property Finance

- Time value of money: present value, future value, discounting
- Types of loans: mortgage bonds, bridging finance, mezzanine finance
- Interest rates: fixed vs variable, prime rate, repo rate
- Amortisation schedules and loan repayment calculations
- Sources of finance: banks, DFIs, government grants, equity
- Introduction to financial statements for property projects

Day 4: Financial Feasibility Analysis for Social Housing

- Steps in financial feasibility analysis
- NPV and IRR calculations with practical examples
- Capitalisation rate: definition and application
- Government subsidies: FLISP, housing subsidies, and municipal contributions
- Risk assessment: construction risk, demand risk, interest rate risk
- Break-even analysis and sensitivity testing

Day 5: Funding Sources and Instruments for Social Housing

- Funding sources: NHFC, banks, DFIs, private equity, impact investors
- Instruments: debt, equity, grants, guarantees, bonds
- Role of the NHFC and its products
- Blended finance models: combining grants and loans
- Cross-subsidisation: using commercial units to fund social units
- Case study: Funding mix for a typical social housing project

Day 6: Project Budgeting and Cost Management

- Budget structure: land, construction, professional fees, contingencies
- Cost estimation methods: unit cost, parametric, bottom-up
- Cost control: earned value management, budget tracking
- Variance analysis: identifying and addressing overruns
- Value engineering: reducing costs without compromising quality

- Financial reporting: periodic budget reviews and forecasts

Day 7: Risk Management in Property Finance

- Types of risks: market, credit, operational, construction, regulatory
- Risk assessment: likelihood, impact, risk matrix
- Mitigation strategies: diversification, hedging, contingency reserves
- Insurance: building, liability, professional indemnity
- Guarantees: performance bonds, retention guarantees
- Risk management plan: monitoring and review

Day 8: Legal and Compliance Aspects of Property Finance

- Legal framework: deeds registry, Sectional Titles Act, Property Practitioners Act
- Mortgage bonds: types, registration, cancellation
- Loan agreement essentials: interest rates, repayment terms, defaults
- National Credit Act: affordability assessments, consumer rights
- Property transfer: conveyancing, transfer duty, VAT
- Compliance checklist for property finance transactions

Day 9: Financial Modelling for Social Housing Projects

- Structure of a financial model: inputs, calculations, outputs
- Revenue: rental income, subsidies, commercial income
- Costs: construction, operating, maintenance, finance
- Funding: grants, loans, equity
- Scenario analysis: base case, best case, worst case
- Sensitivity analysis: impact of key variables on viability
- Model presentation: graphs, tables, key metrics

Day 10: Investment Appraisal and Decision Making

- Investment appraisal methods: payback, discounted payback, NPV, IRR, PI
- WACC calculation: cost of equity, cost of debt, capital structure
- Project ranking and selection under capital rationing
- Non-financial factors: social impact, environmental, community needs
- Decision frameworks: multi-criteria analysis
- Case study: Appraising two social housing projects

Day 11: Operational Finance and Sustainability

- Operational budgeting: income and expenditure forecasting
- Cash flow management: monitoring, forecasting, and optimisation
- Financial controls: segregation of duties, approval processes
- Reporting: monthly management accounts, annual financial statements
- Sustainability: reserve funds, sinking funds, capital replacement plans
- Asset management: lifecycle costing, maintenance planning

Day 12: Monitoring, Evaluation, and Reporting

- KPIs: occupancy rates, rental collection, maintenance costs, vacancy rates
- M&E; framework: data collection, analysis, reporting
- Funders' reporting requirements: covenant compliance, progress reports
- Regulatory reporting: SHRA returns, annual reports
- Internal audits and external audits: scope, process, findings

- Continuous improvement: using M&E; results to enhance performance

Day 13: Capstone Project and Course Integration

- Capstone project brief: develop a finance plan for a given social housing scenario
- Components: feasibility analysis, funding mix, budget, risk mitigation, financial model
- Group work: collaboration and peer review
- Presentation to panel: clear articulation of financial strategy
- Feedback and refinement
- Assessment preparation: review of key concepts and unit standard requirements

ASSESSMENT & CERTIFICATION

Delegates are assessed through exercises and a final test. A mark of **50% or above** earns an **AATICD Certificate of Completion**, issued digitally with a unique verification code. This course carries **16 NQF credits** at **NQF Level 6**.

PRICING (PER DELEGATE, EX-VAT)

Delegates	Training Method	Price per Delegate	Total
1	Online	R 35,200.00	**R 35,200.00**
1	In-House	R 45,800.00	**R 45,800.00**
1	On-Campus (Pretoria)	R 52,800.00	**R 52,800.00**

UPCOMING SESSIONS

Start	End	Method	Venue
21 Aug 2026	08 Sep 2026	On-Campus	Shenzhen, China
24 Aug 2026	09 Sep 2026	On-Campus	Bangkok, Thailand
25 Aug 2026	10 Sep 2026	On-Campus	Victoria Falls, Zimbabwe
25 Aug 2026	10 Sep 2026	On-Campus	Abu Dhabi, UAE
26 Aug 2026	11 Sep 2026	On-Campus	Durban, South Africa
27 Aug 2026	14 Sep 2026	On-Campus	Shenzhen, China
28 Aug 2026	15 Sep 2026	On-Campus	Harare, Zimbabwe
31 Aug 2026	16 Sep 2026	On-Campus	Victoria Falls, Zimbabwe

Contact us if no suitable date is listed — on-demand sessions can be arranged for groups.

HOW TO GET A QUOTE OR APPLY

1. **Get an instant quotation online:** visit **www.aaticd.co.za**, open the page for this course (Unit Standard 117743) and click **Get A Quote / Apply**. Select your training method and number of delegates — your quotation is generated immediately and emailed to you with the course brochure attached.
2. **Apply by email:** send the course title, your preferred training method (Online, In-House or On-Campus Pretoria), the number of delegates and your preferred dates to **apply@aaticd.co.za** — our team will reply with a formal quotation.
3. **Apply by phone or WhatsApp:** call **+27 12 004 8389** or WhatsApp **+27 65 077 6310** and we will prepare your quotation and reserve your seats.
4. **Confirm your booking:** accept the quotation and settle the invoice. As soon as payment is confirmed your delegates are enrolled and receive their AATICD LMS login details by email, along with joining instructions for their chosen training method.

Group discounts apply automatically — the more delegates you enrol, the lower the price per delegate. No payment is required to request a quotation.

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