

STUDENT ACCOMMODATION IN GAUTENG

Key funding requirements, explained simply.

10% MINIMUM

Your own contribution

UP TO 30%

Programme loan share

15 UNITS OR 50 BEDS

Minimum project size

01 Who can apply?

A registered company or project company that can build and manage student housing. At least 51% ownership by historically disadvantaged individuals (HDI) is required. Your own contribution must be available and free of other claims.

02 Location and access

The project must be in Gauteng, within 5 km of the target university or college. Beyond 1.5 km, provide transport or show that suitable public transport is available. Township projects and existing student housing hubs get priority.

03 Projects that fit

New developments, building conversions and substantial refurbishments. Land-only purchases without a clear development plan and stand-alone houses converted to student accommodation do not qualify. Ownership transfers alone are not supported.

04 Rooms and student facilities

Single rooms: at least 9 m². Double rooms: at least 14 m². Provide furniture, internet, shared social spaces, suitable kitchens and private bathroom facilities. No cooking in bedrooms. Full student housing standards apply.

05 Show that the numbers work

Market-related rent must include water and electricity. Show student demand and enough income to cover costs and repayments. Allow for December and January vacancies. Provide cash reserves for repayments and running costs.

06 Loan terms and costs

This is a repayable loan. Terms may run up to 20 years, subject to project cash flow. Arrange funding for the remaining project cost. Property security is required. The supplied guidelines list a minimum R250,000 upfront fee; interest and other fees apply.

GET YOUR DOCUMENTS READY

Business plan, company and tax records, ownership details, proof of your contribution, land rights, zoning and building plans, project costs, cash-flow forecasts and your delivery team's track record.

Assess My Project

marketdirect.co.za/institutional-property-finance

MarketDirect.co.za helps you assess readiness and prepare your funding pack.

Summary of supplied July 2022 guidelines, not a full eligibility checklist. Current rules, fees, interest, facility standards and funding availability must be confirmed. Assessment and institutional approval are required. Funding is not guaranteed.