

LIVING IN CAPE TOWN



With sweeping vistas of the ocean on one side and the mountain on the other, it's no wonder that expats who move to Cape Town often find themselves seduced into staying for far longer than they initially anticipated. Repeatedly featuring in and topping lists of the most beautiful cities in the world, Cape Town's popularity rests on its celebrated scenic landscape, mild climate and the relaxed lifestyle of its residents.

Cape Town is at the heart of South Africa's information technology industry, while port activities, the local film industry and financial services also make significant contributions to the region's gross domestic product. Media, education and creative occupations are also popular avenues for those working in Cape Town.

The city is home to some of South Africa's best-known educational institutions, including the University of Cape Town, the highest-ranked university on the continent.

It may be at the very tip of the African continent, but the Mother City, as it's also called, is anything but isolated. Shaped by its complicated history, the city's vibrant and cosmopolitan character is a mixture of colonial and local influences, and is home to an eclectic blend of people from all over in a city that feels part African and part European.

Expats moving to Cape Town can generally expect a laid-back atmosphere that offers a healthy, balanced alternative to the high-stress work environment of more corporate cities. Attractions as diverse as internationally-recognised wine farms, shark cage diving and wonderful hiking trails mean that locals enjoy an active and satisfying lifestyle.

Cape Town is arguably South Africa's most efficiently run metropolis and although there are high-risk areas, the city centre and the suburbs where expats are likely to live are relatively

"I love Cape Town. It's a beautiful, cosmopolitan city rich in history and diversity. The sea, the mountain and the winelands – there is so much to see and do. It's paradise for those who enjoy laidback, outdoor living or for those who simply like to sit in quiet contemplation surrounded by beauty." – Zandi, a British expat living in Cape Town.



safe. While its public transport network could be better, the introduction of the MyCiTi Integrated Rapid Transport system means that it is easier for residents to get around than ever before. Most expats do, however, choose to own a car.

Like any large city, Cape Town has its issues, but locals and expats alike will attest to the fact that the lifestyle and beautiful environment more than make up for any problems they may face.

The cost of living in Cape Town is reasonable – however, with lower salaries than in Johannesburg and plenty to splurge on, expats may struggle to save. Still, whether an outdoor enthusiast, a lover of the arts or a gourmet connoisseur, it's easy to live the good life in the Cape.

Though relatively small, Cape Town has all the trappings of an international metropolis, with gourmet dining, world-class shopping and high-quality private healthcare. It is also a coastal city known for its spectacular beaches and is home to thriving businesses at the forefront of their fields.

Public education quality varies depending on neighbourhood and fees, but private and international schools offer higher quality education at higher costs. Public schools typically offer the South African national curriculum, while many private schools offer the Independent Examinations Board (IEB) national curriculum or world-class international curricula.

Public hospitals are generally understaffed and underfunded, so most expats use private healthcare. General private healthcare is very reasonably priced, but complications and specialists can quickly break the bank, so expats are advised to take out health insurance.

Cape Town is host to a ton of attractions and activities for kids, as well as being surrounded by beautiful outdoor spaces. Nature reserves and beaches are around every corner, and Capetonians are known to be fit and outdoorsy, so there is no shortage of sports teams and walking or running clubs to join.

Cape Town's climate is Mediterranean, and its weather is balmy if unpredictable. From December to February, the Windy City's summer season is marked by warm temperatures and cool winds. From June to August, winter brings cold fronts and extended rains and storms.

CULTURE SHOCK

Given the country's complex society and eclectic nature, it is entirely natural for expats to feel a degree of culture shock in South Africa. With its sweeping geographic variations, 11 official languages and various cultures living in close proximity, the Rainbow Nation can be an easy place to blend in, but also presents expats with unique challenges.

Those expats who have been told horror stories will be relieved to know that there is no wildlife roaming the streets; that while crime is a reality, it is often sensationalised by the media; and that public infrastructure is generally good.



Inequality

Expats moving to South Africa are often the most taken aback by the country's glaring wealth disparity. It's not uncommon to see the newest Mercedes-Benz model parked next to someone rummaging through a rubbish bin. Guilt can overwhelm new arrivals, but expats should be careful about indulging beggars or opening their homes to those in need. The best way to make a positive difference is to donate to registered charities.

Safety

Expats moving to Johannesburg, in particular, will encounter an obsession with personal safety. Homes are surrounded by electrified fences and high walls and, in some cases, guarded by private security firms. Walking around alone at night is discouraged. The role that crime plays in many people's lives may be the most unfamiliar and disconcerting feature of integrating into South African society.

The good news is that there has been a push towards urban renewal, with an increased emphasis on reducing crime. More and more people are enjoying Johannesburg's outdoor spaces and trendy inner-city areas. At the same time, daytime walks around the streets, beaches and parks in Cape Town are much more common, though it's still necessary to remain aware of one's surroundings and keep personal belongings out of sight.

Time

The concept of time in South Africa takes some getting used to for expats settling into their new life. South Africans often measure moments in 'now', 'just now' and 'now now'. If expats find themselves struggling to grasp the difference, they needn't be concerned – even among South Africans, the relative lengths of time that these phrases indicate is debated. The point that remains is that, for many South Africans, there is no rush if it can be done later.

However, this is not true in the South African business world, which upholds very Western standards of punctuality and decorum. It functions relatively efficiently, although social engagements and government enterprises often function with a lot more flexibility. Expats should not take problems with punctuality or light-hearted rescheduling personally – this is a cultural norm.

Social life

South Africans of all cultures enjoy a braai, a kind of barbecue which entails cooking meat over hot coals, often accompanied by various salads and sides. Because the hot coals need to cool to the right temperature before the food can be cooked, braais are often an all-day event with attendees relaxing and chatting over a few beers.

“Although I had a licence, I rarely drove my car in London. I had to build up my confidence, as driving really gives you greater freedom here. Race is more of an issue in Cape Town than it ever was in London. At the start, being in an interracial relationship was a little tricky. People often stare, especially if you go away for the weekend to one of the little rural spots outside Cape Town. That said, things have noticeably changed for the better over the course of my stay here.” – Shantalie, a British expat living in Cape Town.



Braais often take place around sporting events – the country is passionate about rugby, cricket and soccer (football). While support for local rugby and cricket teams is high, especially at the national level, soccer can probably be considered the favourite national pastime, even if the national team hardly ever performs well on the international stage.

VISAS*

Depending on where they're from and how long they intend to stay, most expats will need a visa for South Africa. Citizens of visa-exempt countries such as the UK, Canada, the US and several others won't need a visa if they're staying for 90 days or less and are in the country for tourism or business purposes.

Holders of passports from non-exempt countries and those wanting to stay longer to study, volunteer or work in South Africa will have to apply for a visa beforehand.

It's worth noting that only visa renewals or extensions can be done in South Africa – expats won't be able to change from, for example, a visitor's visa to a work visa from within the country. To change to a new visa category, an expat would need to return to their country of origin and submit the relevant application at a South African embassy.

Temporary residence visas

Expats planning to stay in South Africa for more than three months will need a temporary residence visa. This is sorted into different categories depending on what the applicant intends to do, such as moving to study, work, start their own business or receive medical treatment. Each type of temporary resident visa has its own specified period of validity. Work visas, for instance, are valid for up to a maximum of five years, while medical treatment visas are issued for six months at a time and are eligible for extension.

Permanent residence permits

Expats who want to stay long-term will need a permanent residence permit for South Africa. The application process varies according to what they want to do in the country. The first thing to determine is which category the application falls under.

Direct residence permits are applied for on the basis of having been in the country on a work visa for the past five years. Residency-on-other-grounds permits cover other reasons for permanent residency, such as retiring, starting a business or moving to the country to join a family member or spouse.

Though some permanent residence applications can be made on a standalone basis in theory, most expats get a temporary residence visa first. This is often because permanent residence applications can take a long time to be processed and granted.

Benefits of a permanent residency

One of the most obvious benefits of a permanent residence permit is the fact that it is valid for life if the holder abides by the permit's conditions.



All other permits in South Africa require renewal or re-application at some point. Permanent residents can also sponsor qualifying relatives.

Permanent residence applications

Permanent residence applications can be made either in South Africa or in the applicant's country of origin, but expats should get advice from an immigration agent. The process takes several months and might cause applicants in South Africa to overstay on their current visas.

Using a registered immigration practitioner

Applicants can apply directly to a South African mission or through a South African visa application centre. But certain offices might not be easily accessible, and getting advice is difficult. The process is often confusing, time-consuming and frustrating – South African Home Affairs is notorious for disorganisation and shifting standards.

Applications aren't points-based but are assessed on a case-by-case basis. This policy creates a large grey area that's often best navigated with the knowledge that an immigration practitioner provides.

Work permits

Expats wishing to take up employment in South Africa will need to acquire a work permit, but getting one isn't always a consistent process. In South Africa, work permits are known as work visas and allow the bearer to enter, stay and work in the country.

Applying for a work visa

The main consideration for work visas is still whether South African citizens are able to perform the task in question at the same level as the applicant. The documentation required to prove this is a grey area that partially depends on officials' personal discretion. As a result, patience and persistence are highly advised for expats who don't have an employer organising their permit for them.

There are several visas for expats wanting to work in South Africa, including the General Work Visa, Critical Skills Work Visa and the Intra-company Transfer Work Visa. Either way, the first time that expats apply for a visa has to be at a South African mission outside the country. It isn't possible to change from a visit visa to a work visa while in South Africa.

"It is not an easy feat, although one can facilitate it through a matter of means: hiring an immigration consultant/ lawyer who will help you process the paperwork and toil in the home affairs queues for you, having the requisite qualifications for an 'exceptional skills' work visa, and time, lots of time. Overall, obtaining a work permit is feasible but requires some persistence and patience, and savings to live off of in the meantime. If you can organise this document beforehand through a potential employer/sponsor it is highly recommended to do so." – Kate S, an American expat living in Cape Town



Types of work visas

General work visas

To apply for a General Work Visa, expats must have a job offer from a South African employer. General Work Visas are issued for the term of the work contract, up to a maximum of five years.

Prospective employers have to prove that they were unable to find a South African citizen or permanent resident for the expat's position. Linked to this, expat employees have to provide proof that they have the necessary qualifications or skills needed for the job. Expat employees are also not allowed to earn less than the average salary and benefits earned by citizens and permanent residents in similar positions.

Critical Skills Work Visas

The South African Critical Skills Work Visa enables foreigners working within certain fields to enter the country regardless of whether they have an offer of employment, as long as they have an occupation listed on the government's critical skills list. As is the case with General Work Visas, Critical Skills Work Visas can only be issued for five years or less. Expats on this visa will need to prove to the authorities that they've obtained employment within 12 months of being issued the visa. The main sectors identified by the critical skills list include engineering, information and communications technology, science, research and medicine.

Intra-company Transfer Work Visas

Multinational businesses often use this visa for transferring personnel between branches in different countries. The Intra-company Transfer Work Visa is valid for up to four years. Required documentation includes an employment contract and letters from both the transferring company outside of South Africa and the receiving company in South Africa.

**Visa and work permit regulations are subject to change at short notice, and expats should contact their respective embassy or consulate for the latest details.*

WORKING

New arrivals working in Cape Town often find the daily grind to be a considerable step back from the rat race they may be used to. To some, Capetonians seem to contend that there are too many other wonderful ways to be spending time. In fact, many of the people who have relocated here don't hang onto the ladder of ambition for too long, as they reprioritise their lives.

On the downside, employers are fully aware that the city's striking landscapes beckon qualified workers from South Africa and elsewhere to the metropolis. It follows that fewer job opportunities exist in the city and smaller salaries accompany the positions that do become available, especially when compared with the likes of Johannesburg. Generally, once people pin down a good job with a respectable company, turnover is relatively low.



Job market

The media and advertising industry, the IT sector and asset management businesses are well represented, and a high proportion of expats working in Cape Town can be found in one of these industries. The city is also a bastion of creativity, and there are plenty of opportunities for young people to expand their artistic abilities while embarking on a creative career – those with a focused entrepreneurial spirit often find success.

Cape Town's stunning natural scenery, favourable weather patterns and the relatively low costs of local labour have also made the city an international destination for the film industry. That said, opportunities in this sector are subject to drastic seasonal changes.

Tourism and hospitality services are also thriving industries, and many expats from abroad find employment in positions where knowledge of a second language apart from English is a necessity. Foreign nationals will, however, need a work permit to be legally employed.

Finding a job

In some ways, the city still operates like a small village. Positions in Cape Town are often found and extended through personal recommendations or word of mouth. Expats who have not been lured abroad with a solid employment opportunity should invest time and energy into networking and creating meaningful connections.

The traditional routes of job hunting also exist and, for expats with the proper documentation, a tertiary degree and relevant work experience, finding employment is very much possible, although it may take some time.

Major local newspapers tend to publish an employment supplement with job listings once a week, and there are several popular websites that are regularly updated as positions open up in a variety of fields. The city also has recruitment agencies and headhunters, and the fee for their services is generally shouldered by employers.

Work culture

South Africa's work culture is informal, with humour and friendly banter commonly heard around the office. The dress code is generally quite relaxed, especially in creative industries. Relatively few companies require their employees to wear formal business clothes in the office, except in some corporate settings.

Most companies in Cape Town operate on a relatively flat hierarchical structure. Employees are generally encouraged to voice their views and opinions. That said, the boss still ultimately has the final say in important decisions.

“Work culture in Cape Town is more laid back and comparable to the European work environment. In my company, we rarely see anyone working overtime (past 6pm) and arriving before 8am. This is quite different from the US work culture.” – Lisa, a Taiwanese expat living in Cape Town.



DOING BUSINESS

With its famous reputation for cultural diversity, doing business in South Africa is an eye-opening experience. The myriad different practices and customs expats may come across can be daunting, but a few generalities do exist, and Western expats shouldn't experience too much of a culture shock in the South African business world.

When opting to do business in 'Mzansi', it won't take long for expats to fit in with a local populace that has learned that the most direct path to success is the one that people carve out for themselves.

Fact facts

Business hours

Generally Monday to Friday, from 8.30am or 9am to 5pm. South Africans rarely work on Saturdays and Sundays.

Business language

English is widely spoken. It is beneficial but not necessary to know some Afrikaans, Xhosa or Zulu.

Dress

Dress is conservative, but not formal. Suits are the exception to the rule, not the norm, and reserved for more corporate environments.

Gifts

Not expected, but generally welcome. Gifts are often opened in front of the giver.

Gender equality

Women in South Africa are entitled to the same opportunities as men but female representation in senior management remains relatively low.

Greetings

Handshakes are the norm in professional settings.

Racial equality

Broad-Based Black Economic Empowerment (BBBEE) is an affirmative action policy that aims to redress the socio-economic imbalances caused by apartheid through helping to bring the black majority into the economic mainstream. Though not compulsory, BBBEE-certified businesses are given certain benefits.



Business culture

South African business culture is marked by striking differences in ethnicity, language and customs. The most important thing for expats doing business in the country is to try to understand the complexities of business culture in South Africa. Over time, a few common practices will emerge.

"In Cape Town, in particular, the work culture is much more relaxed than London. As an example, in my husband's first week at his new job, he played golf one day and went 4x4 sand-duning the next!" – Zandi, a British expat living in Cape Town

Cultural nuances

The working world of one urban centre contrasts not only with rural counterparts but also with other cities. South Africans love stereotyping Johannesburg as being hard-working and full of opportunity, while Cape Town is said to be more relaxed but also more insular.

South Africans tend to prefer doing business with people they've met before. They are also known for being warm and inviting, and a bit of relationship-building will go a long way in cementing business arrangements. South Africans value hard work and applaud those who have succeeded – but they tend to prioritise other aspects of life such as family, good living and friendship.

Punctuality is also important; however, depending on the client's culture, it may be necessary to wait patiently. Government figures, for instance, are often late.

Work environment

The South African work environment tends to be more relaxed and personable than expats may be used to, with the possible exception of some larger corporations and more established financial institutions.

That said, a clear management hierarchy still exists, and showing respect for senior executives and colleagues is essential. In exchange, decisions are often made in a somewhat egalitarian manner.

Dos and don'ts of business

- Do schedule appointments a fair amount of time in advance and confirm the day before the meeting
- Do be punctual, even if expecting to wait
- Don't be surprised if local colleagues ask personal questions or discuss their personal lives. South Africans are friendly by nature and this is common.
- Don't be afraid to join colleagues for an after-work event. This is rarely seen as an obligation but instead as a fun way to get to know one another.
- Do dress conservatively when initially joining an office, cementing relationships with clients or associates, or attending an interview, even in casual offices



COST OF LIVING

Compared to other expat destinations around the world, the cost of living in South Africa is low. But with a local currency that tends to be weak and rather volatile, expats who earn or have savings in a stronger foreign currency will be in a far better position than those being paid in South African rand. Local salaries may also be slightly on the low side in some industries, particularly in Cape Town.

That said, even if a little penny-pinching is necessary here and there, those who can afford it are sure to enjoy an exceptionally high quality of life in a country known for its sunshine, fresh produce, good wine and unrivalled landscapes.

In Mercer's Cost of Living Survey for 2022, Johannesburg ranked 193rd and Cape Town ranked 194th out of the 227 cities surveyed worldwide. This is roughly on par with the cost of living in other African countries such as Malawi, Zambia and Gambia, and is still far lower than major international destinations like New York, London and Tokyo.

As is usually the case, the cost of living in South African cities is higher than in rural towns, and most expats either move to Cape Town or Johannesburg.

Cost of accommodation

There's an abundance of options for accommodation in South Africa, and it shouldn't take long for expats to find a home that suits their budget and lifestyle.

Some peripheral suburbs in Cape Town and Johannesburg are an exception, but generally the further away from the CBD someone finds a home, the less expensive it will be (the CBD in Johannesburg now being Sandton).

There are plenty of quieter areas for expats who'd prefer to live outside the city's hustle and bustle. Most expats buy a car, although commuting between home, work and school can take hours during peak traffic.

Expats moving to Johannesburg will get more space for their money, while a less spacious apartment or house in Cape Town may be within a short distance of the beach, vineyards and the mountain.

Given the weakness of the South African rand, buying a property in South Africa is an attractive proposition for many expats, especially in upmarket areas such as Cape Town's Atlantic Seaboard.



Cost of transport

Even in major centres like Cape Town and Johannesburg, the main form of transport is driving. Cars are relatively expensive, but petrol is cheap relative to European prices. Very few parts of the country have reliable bus or train routes, and mini-bus taxis, the most widely used mode of public transport, have garnered a reputation of being dangerous and uncomfortable.

Cost of food

Thanks to ever-increasing prices, groceries in South Africa will dominate a large chunk of an expat family's budget alongside accommodation, transport and education. Most families on a budget prefer to buy groceries from local supermarkets that stock a wide variety of local produce and imported goods. South African brands are usually cheaper than imported goods, and many of them are good quality.

Expats who'd like a taste of home will also be pleased to know that some retailers stock items from overseas, although these can be expensive.

Cost of education

Expat parents will have several excellent schools in South Africa to choose from, but there's a big difference between private and public school fees. Most expats send their children to private or international schools, but the costs at these can be exorbitant.

In terms of public schools, quality varies widely. Generally speaking, public schools whose fees are on the higher side will offer a better standard of education owing to the additional resources they have on hand. While their fees are a little more expensive than regular public schools in South Africa, they're still well below the price of private or international schooling.

Cost of healthcare

Though doctors are exceptional and highly trained in the public sector, public healthcare facilities are of poor to middling quality, and waiting times are long. For higher standards, better staff-to-patient ratios and more comfort, expats tend to prefer private healthcare in South Africa.

Routine costs are typically affordable, even for people who don't have health insurance.

Fees can quickly add up, though, particularly when specialists are consulted or the need for emergency care arises. Private care providers may ask for payment upfront, so it's a good idea to take out private health insurance in South Africa.

"I think the cost of living is much lower, but there is less disposable income. I feel like the rising municipality costs, school fees and medical aid just eat up my salary. I love how cheap wine is (especially living in the Winelands) but anything imported is much more expensive. I'm still shocked every time I see how much perfume costs. It's insane – it's double the price of the UK! Also cars are extremely expensive and very few people buy cars cash; it's all on credit." – Keiley, a British expat living in Cape Town

ACCOMMODATION



Options for accommodation in Cape Town are plentiful, and expats will need to decide on their priorities before choosing the area and type of housing that best suits their needs. The city centre is relatively small, and there are a number of neighbourhoods nestled in the midst of Table Mountain, Lion's Head and Signal Hill in the City Bowl. Residential communities flank the mountain on either side, stretching up along the coast and down along the mountain into surrounding suburbs and family-friendly developments.

House prices in Cape Town are among the highest in South Africa, with the most expensive properties situated closer to the city centre and seaside neighbourhoods. Most expats choose to rent a property in Cape Town until they become more familiar with the city and its property market.

"I think the standard of accommodation is the same in most cities. The city centre apartments are quite small with little outdoor space and no parking, and the houses in the suburbs are much more spacious and you get more for your money." – Keiley, a British expat living in Cape Town



Types of accommodation

Expats will find that there is plenty of choice when it comes to types of accommodation. Factors for expats to take into consideration include the size and type of property they want, whether they're willing to tolerate morning and afternoon traffic, and whether they would prefer to be in a leafy suburb or a colourful city district.

Furnishing

Both furnished and unfurnished accommodation are easily found. Expats looking to rent long-term may want to rent unfurnished and bring their own furnishings, while those in the city for a shorter period may prefer furnished accommodation.

Freestanding houses

Most frequently found in the suburbs, freestanding houses are spacious private homes with gardens. Many South African houses come complete with a 'braai' (outdoor barbecue) area. While freestanding houses are more expensive than apartments, they're a great choice for families, animal owners, or simply those who enjoy their own space.

Apartments

Commonly referred to as 'flats', apartment blocks can be found all over the city, though they are most common in the city centre and surrounding areas. Styles range from small and simple to modern and replete with facilities.

Garden cottages

A garden cottage or 'granny flat' is a small home located on the property of another, larger house. These compact, self-contained dwellings are usually occupied by a single person and are often 'bachelor style' with one main room acting as a kitchen, living room and bedroom.

Security complexes

Security complexes, also referred to as gated communities, are controlled-access housing developments typically comprised of a mix of accommodation types, such as townhouses, freestanding houses and apartment blocks. This type of accommodation is naturally popular with security-conscious expats. Other benefits include access to in-complex facilities such as a communal pool, braai area or park.

Loadshedding

'Load shedding' is a term used by South Africa's national electricity provider, Eskom, to refer to rotational or rolling blackouts. When the demand for electricity outstrips supply, areas of the country are scheduled for a number of two- or four-hour daily blackouts to reduce the load. The City of Cape Town uses the Steenbras Dam pumped-storage scheme to shield its customers from one or two stages of load shedding. Load shedding is something to consider when looking for accommodation in Cape Town.



Some apartment blocks and residential complexes in the Cape will advertise that they have backup generators. Additionally, properties on the same block as a hospital are typically not subject to load shedding.

Finding accommodation

An abundance of real estate agents in Cape Town provide services for both renters and buyers. In South Africa, property owners bear the burden of paying agents to find tenants or owners for their properties. Real estate agencies are great resources for finding out what kind of accommodation is available on the market.

Otherwise, expats can check weekly listings in major local newspapers, as well as property websites and online classifieds. Upon finding a suitable place, expats should contact the advertiser to arrange a viewing. Expats should note that properties go quickly in Cape Town, so it is best to work swiftly. House-hunting in Cape Town can be cut-throat, especially during high season. It's best for prospective tenants to have all their paperwork prepared beforehand and to be ready to pounce on a place if it suits their requirements.

Renting accommodation

Making an application

Once their ideal home has been found, expats will need to put in an application. This usually consists of an application form, proof of identity, proof of income and employment, and references.

Deposits

Before moving in, prospective tenants will need to pay the first month's rent upfront, along with one or two months of rent as a security deposit. If the property is in good condition at the end of the lease, the deposit will be returned.

Any damages beyond normal wear-and-tear incurred during the lease will be deducted from the deposit. Before moving in, expats should inspect the home for any pre-existing damage and alert the landlord of any issues.

Signing a lease

Contracts are typically signed for 12 months and are renewable. Some leases have stricter conditions than others and may contain stipulations about smoking, pets, noise hours and gatherings in the home. Expats should make sure they understand the lease agreement and any such clauses before signing.

Utilities

Utilities are rarely included in rental prices and are usually an additional expense for the tenant.

Expat Arrivals

Home security

Expats are advised to ensure their new home has appropriate security measures installed such as burglar bars, alarm monitoring and armed response. Complexes and larger apartment blocks will have their own front-desk security, but smaller units will only have security if provided by the body corporate.

Buying property

Despite the rand's weakness and low consumer confidence, the South African property market is considered by many to be a worthwhile investment, and sellers have the advantage when it comes to Cape Town real estate. In fact, many a Cape Town millionaire has made their fortune through property. Resale returns have, however, diminished since the height of the property boom, and foreign investors are increasingly choosing to rent out their properties and settle for a stable source of income. Conversely, the weak rand means that expats get high-end properties in Cape Town at great value for money, with the number of investors buying to rent increasing despite economic conditions in the country.

Areas and suburbs



Expats are spoilt for choice when it comes to choosing between the many areas and suburbs in Cape Town. Each of its inner-city neighbourhoods, seaside communities and serene sections of suburbia has its own appealing aesthetic, so all expats have to do is decide which option best suits their tastes and needs – and, of course, their wallet.

City living in Cape Town

The City Bowl area, Camps Bay and the Atlantic Seaboard are prime residential districts for living close to the city. Though conveniently situated, property prices in these areas are some of the highest in Cape Town. Depending on the area they decide to live in, expats will have access to high-end family homes along with apartments in the area, typically occupied by the young and trendy.



City Bowl

Among the many advantages of life in Cape Town is the opportunity to live in the heart of the city without experiencing the crush one might expect from a big urban centre.

Some of the most popular and affordable areas for expats living in the City Bowl are Gardens and Vredehoek. Vredehoek sits under Devil's Peak, and can get very blustery when the wind blows.

Closer to the city centre on the slopes of Lion's Head are the more upmarket areas of Oranjezicht and Tamboerskloof – attractive, leafy suburbs known for Victorian houses and apartments with awe-inspiring views of the mountain and the shimmering lights of the suburbs surrounding the city. A bit further up the hill, the affluent neighbourhood of Higgovale stands sentinel, with gorgeous views over the city and quiet streets lined with large houses.

Atlantic Seaboard

To the west of the City Bowl on the seaboard circling Signal Hill and Lion's Head are the suburbs of De Waterkant, Green Point, Sea Point, Mouille Point, Clifton and Camps Bay. Green Point and Mouille Point are centred around the Cape Town Stadium and close to the V&A Waterfront, boasting a vibrant mix of densely packed trendy apartments and bars.

Further down Main Road is Sea Point, a mixture of high-rise apartments and sea-facing houses jostling for space on the slopes of Signal Hill. These areas are known for their array of boutique-style bistros and trendy retailers along the picturesque beachfront promenade.

Yet further along the coast is Clifton, known as Africa's own St Tropez and home to Millionaire's Row. Some of South Africa's most expensive real estate can be found here, with apartments selling for millions – even parking bays have been known to change hands for exorbitant prices.

Despite being a short drive away from the city centre, Clifton feels far removed from the city's bustle and its luxury properties overlook picturesque beaches framed by dramatic boulders.

It can get very windy in Cape Town, particularly in the summer months when the Southeaster blows. There are some suburbs like Bantry Bay and Clifton that are relatively wind free, but others such as Camps Bay where the wind can be fierce. Most residents are not too bothered by the wind, but it can drive others to distraction. When it blows, lying the beach is an unpleasant experience.

Cape Town suburbs

Though some entail no more than a 20-minute commute, Capetonians classify nearly anything that demands driving time as part of 'the suburbs'. These areas are family-friendly and offer housing options that are much more spacious and reasonably priced than in the City Bowl.



Southern Suburbs

Long-term expats often drift away from the city centre to Cape Town's leafy Southern Suburbs. Many families choose to live here for their larger houses and gardens, not to mention the area's access to some of the best educational institutions in the country.

The areas around the University of Cape Town, such as Mowbray, Rosebank and Observatory, are fairly inexpensive, Bohemian enclaves populated by students. Middle-class bastions such as Rondebosch, Newlands and Claremont are family favourites, offering freestanding homes, good schools and nearby parks.

Further around the mountain are Constantia and Bishopscourt, which boast enormous properties in a forest setting. The luxury properties in Bishopscourt, home to a multitude of businessmen and local celebrities, are some of the most expensive in South Africa. The main disadvantage to living in the Southern Suburbs is rush-hour traffic to and from the city, though many living there feel that it's a price worth paying.

Southern Peninsula

The Southern Peninsula encompasses Muizenberg, Kalk Bay, Fish Hoek and Simonstown; quiet seaside settlements linked by a scenic road and railway line winding along the coast. These areas are becoming increasingly popular with first-time home buyers, although their distance from the city will mainly appeal to expats with an aversion to the city or an addiction to surfing.

"I live in Observatory, which is about 15 minutes from the city centre – it has its own restaurants and bars too, so you don't have to venture far for entertainment. The Southern Suburbs tend to be pretty popular. But people who like living by the sea could also explore places further afield like Blouberg and Tableview. These areas are well-served by MyCiTi buses, so commuting into town isn't much of a problem." – Shantalie, a British expat living in Cape Town

Hout Bay

One of the more popular areas for expats wanting to live outside the city is Hout Bay. Residents will enjoy a gorgeous view, a local beach and a charming harbour. On the downside, there have been tensions between established properties and the informal settlements on the outskirts of the town.

Northern Suburbs

Expats looking for safety, good value and a calm, suburban atmosphere might find Northern Suburbs areas such as Durbanville and Bellville to be a great fit. Several major shopping malls are situated in this area, not to mention the famous Durbanville wine route, leaving residents with plenty of entertainment options.

Though commerce and business are conducted in the city centre, Cape Town's industrial sector is based in the Northern Suburbs, providing job opportunities in the area. While it's possible to live in the Northern Suburbs and work in the city centre, the gruelling commute of more than an hour each way can be draining.

SAFETY

Crime and safety in South Africa are major factors for expats considering moving to the country. Much of the country's crime is linked to income inequality. On a day-to-day basis, theft-related crimes are likely to be the most cause for concern. Violent crimes, on the other hand, are typically linked to gang activity which is concentrated in particular areas. Expats are far less likely to come across this type of crime.

Burglaries, mugging, petty theft and hijackings are usually opportunistic, with perpetrators taking advantage of what they consider to be easy targets. Expats can reduce their chances of falling victim to these types of crimes by being aware of their surroundings, avoiding isolated areas and investing in home and vehicle security.

Residential safety

While burglaries can be a problem in some areas, expats can increase their personal safety by contracting an armed response security provider and investing in an alarm system. Many suburban estates also have controlled access, while neighbourhoods without controlled access often have neighbourhood-watch patrols instead, which can also decrease the chance of crime.

There are a few more factors that can improve the residential safety of expats:

- Be vigilant about locking front and back doors at all times, and make sure alarm systems are set before leaving the house
- When choosing a home, it's a good idea to opt for enclosed neighbourhoods or security villages, apartments with gated security, or areas with effective neighbourhood watches
- The vast majority of South African properties have burglar bars installed on windows and safety gates on external doors. Sliding doors are sometimes overlooked by property owners in this respect, but it's important that they are fitted with safety gates too, as they are particularly vulnerable potential entry points. Burglars have also been known to get through even the smallest of windows, so tiny, innocuous-looking windows should also have burglar bars.
- Extra precautions such as perimeter walls, guard dogs and electric fencing can make the property more secure and are good to have, but aren't absolutely essential
- A common complaint is that police response is too slow – so expats should consider using private security companies with armed response units capable of responding to emergencies

Public transport safety

A lack of safe public transport in South Africa poses a frustrating challenge. Minibus taxis, trains and even certain buses are especially vulnerable to pickpocketing and muggings. Consulting trusted locals, such as friends or co-workers, on the safest mode of transport in the area is recommended.



Expats Arrivals

There are no underground trains, but the speedy Gautrain operating between Johannesburg and Pretoria provides a safe and effective means of travel, although it is somewhat expensive. The MyCiTi bus services in Cape Town are also widely regarded as a safe option, but valuables should still be kept out of sight and caution is advisable at night, especially when travelling alone.

Road safety

Road safety in South Africa is an ongoing concern. Reckless driving, especially by minibus taxis, is the cause of many accidents. Expats in South Africa should drive defensively and be sure to obey the rules of the road and constantly be aware of their surroundings, especially at night.

Car doors should be locked and windows rolled up at all times. Drivers should also stick to main routes, park in well-lit areas, keep valuables out of sight, and never pick up hitchhikers.

In certain areas, smash-and-grab thefts and hijackings are threats too; hotspots include residential driveways and traffic lights, particularly those near motorway off-ramps. When in these two situations, it is important to keep a sharp eye out for any suspicious-looking figures trying to lurk in the car's blind spot.

Drivers should also make sure they have an escape route available by leaving a gap between their car and the car in front of them at traffic lights, or by rolling slowly towards the traffic light. Coming to a total stop makes it easier for criminals to approach the car and smash a window.

When parking at night, expats should choose a security-patrolled or well-lit area. Informal and formal car guarding services are common in South Africa. Should a car guard offer their assistance in keeping watch over the car once it has been parked, it's accepted practice to pay them some change when returning.

Scams

ATM scams in South Africa are a possibility. Never engage a stranger in conversation while drawing money.

Don't count money in public, and avoid drawing large amounts of cash if strangers are watching. If the ATM withholds a card, immediately call the helpline number displayed on the ATM, and do not allow a stranger to assist.

"Ultimately, Cape Town is as safe or dangerous as other metropolitan cities in the world. I would say, be conscious of your surroundings if you are travelling alone, pay attention not to flaunt your valuables. The city centre itself is safe if you travel in a group after dark, or stick to well-lit, high-traffic areas like Long Street or Kloof Street. However, I do avoid areas like Greenmarket Square in the CBD and the East City/Zonnebloem after dark, as they are predominantly occupied by office spaces, which are vacant after 5pm."
– Lisa, a Taiwanese expat living in Cape Town



Political and social unrest

Protests stemming from social inequalities and labour disputes are fairly common in South Africa. These can disrupt traffic and service delivery in the affected area, and violence has erupted on occasion.

Large labour union strikes are usually reported on in advance, and there is normally a notable security presence surrounding such events. Expats should keep abreast of local developments and avoid any affected areas.

Emergency telephone numbers

- Emergency services: 10111
- Emergency services (from a cellphone): 112
- Ambulance: 10177

BANKING, MONEY AND TAXES

South Africa's banking system is sophisticated, making it easy and convenient to handle financial matters. There are numerous international and local banks in South Africa, and each of these offer expats various options and competitive rates for managing their finances.

Currency

The currency in South Africa is the South African Rand, abbreviated as ZAR or R. The rand is subdivided into 100 cents. Retail stores won't have trouble giving customers whatever change they need, and will happily take payment in the form of a debit or credit card, but street hawkers and small corner stores might battle to break large notes and may not have card machines.

- Notes: 10 ZAR, 20 ZAR, 50 ZAR, 100 ZAR and 200 ZAR
- Coins: 5c, 10c, 20c, 50c, 1 ZAR, 2 ZAR and 5 ZAR

Banking

The four major banks are Absa, First National Bank (FNB), Standard Bank and Nedbank. Banks are typically open from 8.30am to 3.30pm Monday to Friday, closing at 11am on Saturdays, although branches in airports often have extended hours. All four major banks have good online and mobile banking systems for customers' day-to-day banking needs.

Opening a bank account

Opening a bank account in South Africa as an expat is quite a bureaucratic process. Requirements do differ from one bank to the next, and it's often difficult to get clear information from the bank's website alone.



Generally speaking, expats will need their passport and a valid work permit to open a South African bank account. In some cases, they will also require a letter from their employer as proof of income.

Some expats opt to open an international bank account before relocating to South Africa. Although these may incur various charges, they do allow expats to carry out their basic banking until they are able to get a South African bank account.

If an expat's existing bank back home has a large international presence, it should be fairly easy to make the necessary arrangements. Some banks with an international presence, such as Investec and Old Mutual, are actually based in South Africa.

Foreign citizens may wish to consult with their bank about offshore account options. Many expats choose to keep a bank account open at home for mortgages and other bills, open another account in South Africa for living expenses, and open a third offshore account for savings and for financial security.

ATMs

ATMs are plentiful throughout the country and all the main banks have their own ATMs, although certain brands may be lacking in smaller towns.

Customers can use any ATM no matter which bank they belong to, although fees will be slightly higher for withdrawals from other banks' ATMs. The four main banks also provide facilities to make some bill payments or cellphone airtime purchases at their ATMs, and certain machines also accept cash deposits.

Taxes

An expat's tax obligations are to a large degree determined by their tax residency status. Those who are not residents for tax purposes are taxed on their South African income only. Residents for tax purposes are taxed on their worldwide income, but there are double-taxation agreements in place with some countries.

Expats are categorised as residents for tax purposes if they have been in South Africa for any of the following periods:

- 91 days or more in total during the year of assessment
- 91 days or more in each of the preceding five years
- 915 days or more in total during the preceding five years of assessment

Income tax rates in South Africa range from 18 percent to 45 percent. For the latest advice, it's best to consult with an expat tax specialist.

TRANSPORT AND DRIVING



Getting around Cape Town is relatively easy, at least in terms of navigation. The city centre is compact, and large natural landmarks make for easy orientation. Additionally, the surrounding suburbs are a short distance from the central business district.

That said, a car is borderline essential because the options for public transport are limited. Expats will need to be prepared to spend a fair amount of time on the road – numerous surveys name Cape Town as South Africa's most congested city.

There are no subways, and metered taxis are expensive. Trains can be unsafe and unreliable and, of the two bus services operating in the city, only one of them approaches international standards and has limited coverage. Cape Town can be conquered on foot during the day, but there are trouble spots, and walking at night is not a good idea in many areas.

Driving

Expats will probably need to buy a car to get around in Cape Town. Both pre-owned and new vehicles are available from dealerships, and purchasing from individual private sellers is also a popular option. Once they're permanent residents, expats have one year to convert their licence to a South African one. In the meantime, they can legally drive in South Africa using their own country's driving licence as long as it has a photograph of the driver, is valid and is in English. If their driving licence doesn't meet these requirements, an International Driving Permit can be used instead.



Generally speaking, traffic in Cape Town is at its worst in the mornings and evenings to and from the city centre. Parking can also be a problem and is often expensive, especially in the city centre. Most spots require some parallel manoeuvring.

South African drivers are known for being reckless, and the lawless practices of minibus taxis don't make the roads any safer. Expats should be sure to drive defensively and be aware of their surroundings at all times.

Public transport

MyCiTi buses

An ongoing long-term project, the MyCiTi Integrated Rapid Transit (IRT) system began in 2010 and is constantly being expanded. With dedicated lanes in several areas, the MyCiTi blue buses are considered a cost-effective, efficient and safe way to get around Cape Town and between the city and the airport.

The network has grown to comprehensively cover the inner city and the Atlantic Seaboard from Sea Point to Hout Bay. It also extends northwards, cutting through Milnerton, Table View and Century City before making its way along the West Coast to the quaint town of Mamre. It also extends east to the townships of Khayelitsha and Mitchells Plain.

Unfortunately, the service fails to cover the Southern Suburbs which includes a number of areas popular with expats such as Bishopscourt, Constantia, Claremont and Rondebosch.

Golden Arrow buses

With a history stretching all the way back to 1861, the green, orange and white buses of the Golden Arrow Bus Service are as much a part of the local scenery as Table Mountain. Unfortunately, many of its vehicles are old and could be better maintained. The buses are mostly safe but can be inefficient and crowded. However, for those living in the city's Southern Suburbs with no personal vehicle access, this may be an option worth considering.

Trains

Train travel in Cape Town is run by Metrorail, the state-owned commuter rail service. Service can be limited in some areas and can be unpleasant and unsafe, especially outside of the first-class carriages. Travel during peak hours is characterised by large crowds, little concern for safety regulations and frequent strikes. Timing can be erratic, with trains arriving perfectly on time one day and being hopelessly delayed the next.

Muggings and petty thefts are common on some routes, and expats should take care to keep an eye on their personal belongings. While not always ideal for everyday travel, the train from the city centre to Fish Hoek and Muizenberg can be a charming way to spend a weekend afternoon.



Minibus taxis

The most ubiquitous form of public transport in Cape Town is the minibus taxi, which, although cheap and efficient, is not the safest transport option. Drivers are often reckless, conditions are cramped, and vehicles are usually in poor condition.

In and around the city centre where distances are short and fares low, these can be a useful mode of transit, but they are not recommended for any travel that requires nighttime or highway driving.

Taxis

Metered taxis abound in Cape Town, but expats should take make sure to use a reliable company. Fares are usually printed on the cabs' doors.

Passengers should make sure that the driver has turned on the meter, or that they have negotiated a fare beforehand. Metered taxis that look to be in poor condition, or taxis that don't have a meter, should be avoided. Tipping is appreciated, but not expected.

Ride-hailing services such as Uber are available in Cape Town and are a good way to get around the city, especially at night. With affordable rates and reliable pickups, Uber is a useful app to have on one's phone.

Cycling

Although a growing number of environmentally conscious Capetonians are turning to their bicycles to get around, expats will find that the infrastructure in Cape Town is a far cry from some of Europe's cycle-friendly cities.

Still, there are several cycling paths in the city centre and parts of the Southern Suburbs as part of efforts to decrease congestion. Of particular note is the MyCiTi cycle route, which is designed to connect with public transport routes.

The city's cycling infrastructure still has room for improvement, though. For instance, not all the cycle lanes and routes are connected.

If traversing an area without cycle lanes, cyclists must ensure that they are easily visible to motorists and should be aware of surrounding vehicles at all times.

"Although the infrastructure exists for Cape Town to have an efficient public transport system, it doesn't. I would use the train all the time if services were reliable, but they aren't. The MyCiTi bus system is more modern, and certainly an improvement on the more archaic Golden Arrow buses, but they only access certain areas. Commuting on minibus taxis is always an experience. I came from a city where people won't even make eye contact with you, so I am always surprised when people just strike up a conversation with me on the minibus. Once a lady even started braiding my hair during a minibus taxi ride." – Shantalie, a British expat living in Cape Town

LIFESTYLE



A naturalist's playground with a cosmopolitan heartbeat, Cape Town offers a lifestyle that balances an emphasis on the great outdoors with an appreciation for arts, culture and entertainment. It's possible to climb Table Mountain in the morning, go wine tasting in the afternoon and end the day with fine dining at one of the city's renowned restaurants.

Even if food, wine and sun aren't one's idea of an ideal lifestyle, Cape Town's niche boutiques and mega malls can be perfect for those that would rather wander shopping aisles than nature trails.

Shopping

Cape Town has an abundance of locally inspired, creative shopping options. The city has a strong movement of young designers, stylist artisans and craftspeople, and in many cases, they have their own shops or studios.

There are also plenty of standard department stores to satisfy the whims of any shopper, as well as a few not-to-be-missed speciality stores. The Old Biscuit Mill is an unorthodox shopping complex that is home to a selection of eateries, restaurants and craft stores. It also hosts the well-loved Neighbourgoods Market on Saturday mornings, a must-see for expats who love food trucks, organic produce and quirky crafts.

For a more normalised mall experience, the Victoria and Alfred Waterfront is a popular destination, housing South Africa's favourite stores as well as a range of high-end international



brands. Other popular shopping destinations include Cavendish Square in the Southern Suburbs, as well as Canal Walk and Tyger Valley in the Northern Suburbs.

Outdoor activities and sport

With all the natural beauty that surrounds the city, expats are spoilt for choice when it comes to outdoor activities. Table Mountain is at the centre of ecotourism in the city, offering residents hiking trails, mountain biking and several nature reserves. For an incredible view of Cape Town, take a ride on the Table Mountain cable car.

Cape Town's beaches are also not to be missed, and there are plenty to choose from. Recommended beaches include Camps Bay and Llandudno just north of the city centre as well as various beaches in the Southern Peninsula, such as Boulder's Beach, where visitors can swim among the area's freely roaming African penguins.

There is also more than enough sport in Cape Town to keep fans happy. The Cape Town Stadium, originally built for the 2010 FIFA World Cup, often hosts local and international football (locally known as soccer) and rugby matches. The Newlands Stadium in the Southern Suburbs is the venue of choice for cricket matches in the city.

Fitness fanatics will find plenty of opportunity to partake in the city's many marathons, not to mention the famous Cape Town Cycle Tour.

Nightlife

Cape Town's nightlife has something to cater to all tastes. Long Street, in the centre of the city, has one of the highest concentrations of entertainment venues. With everything from gourmet burger restaurants to an Irish pub and clubs playing electronic music into the early hours of the morning, there's always plenty to do in Long Street.

The city also has an active music industry, with artists and bands of all kinds of genres performing throughout the city. Younger expats typically flock to the student nightlife offered by Claremont, a suburb to the south of the city, and craft beer connoisseurs will enjoy the wide selections on offer at trendy bars across the city.

Meeting people and making friends

Making new friends can be one of the toughest parts of moving to a new city. A great way to meet new people with similar interests is to join a local club or meetup group. Here are some suggestions.

[Internations Cape Town](#)

Internations is an international organisation devoted to connecting expats and organising social events for them in cities across the globe.



[International Women's Club of Cape Town](#)

This club is aimed at bringing expat women together and helping them support each other through the process of adjusting to new environments. They offer various lectures, classes and other activities to members. They also host several interest groups, like gardening, movie club and wine appreciation.

[Atlantic Athletic Club](#)

Expats who want to keep fit while they work on their social life might join a running club like the Atlantic Athletic Club. The club offers a variety of social runs and beginner runs, as well as training runs for the more competitive.

[Workshop17](#)

Expats who work from home may find the lack of water coolers an additional barrier to meeting new people. Consider using a coworking space like Workshop17's Watershed at the V&A to meet other digital nomads.

Attractions

Cape Town might have fewer business opportunities than Johannesburg, but it has far more going for it in terms of world-class attractions and things to see and do. Whether expats are interested in historic sites and museums, or scenic cruises and gorgeous beaches, Cape Town has plenty to keep its residents occupied on weekends.

A good way to start getting orientated is to catch one of the hop-on, hop-off sightseeing buses which cruise around town, linking all of its major attractions through a variety of stops.

Castle of Good Hope

By some margin the oldest building in the country, the construction of the pentagonal Castle began in 1666. It is considered to be one of the world's best-preserved examples of a Dutch East India Company fort and has a rich history as a military fort with parts of the castle being used as a jail, complete with an interrogation chamber and a dungeon.

Table Mountain

Named for its flat top and the 'tablecloth' of cloud that regularly covers its plateau, this mountain is Cape Town's most popular tourist attraction and a worldwide symbol of the city. There are numerous walking routes up the mountain, but the rotating cable car is the most popular way to access the stunning views from the top.

Kirstenbosch Botanical Gardens

Famous for its astounding collection of plant life, rolling lawns and sculptures, Kirstenbosch is magnificently set on the slopes of Devil's Peak, just a short drive from the city centre.



The Summer Sunset Concerts held on Sundays during the city's sunniest months are a great, though busy, time to visit.

Clifton and Camps Bay beaches

The Atlantic seafront has the closest beaches to the city centre and some of its best. Clifton's beaches are known for their privacy and granite boulders; Camps Bay for its pristine stretch of golden sand and high-end cosmopolitan atmosphere.

District Six Museum

Up until the 1960s, District Six was a mixed-race area with a lively, diverse culture. In 1966, however, it was reclassified as a 'whites-only' area under the apartheid regime. More than 60,000 residents were forcibly removed from the area, which was then flattened by bulldozers.

This museum memorialises the resilience of the community's culture, even in its loss, and gives visitors a chance to understand the experiences of the area's residents and the repercussions still being felt today.

Victoria & Alfred (V&A) Waterfront

The Waterfront is popular with expats, locals and tourists for its variety and picturesque surrounds. A bustling harbour rich with history, it is one of the city's busiest shopping and restaurant centres and is a vibrant place suitable for both sunny days and winter weather.

Bo-Kaap

The Bo-Kaap is the historical Malay Quarter of the city, known for its brightly coloured houses. A vibrant and resilient reminder of the multicultural heritage at the heart of Cape Town's history, the area hosts the Bo-Kaap Museum as well as a handful of restaurants serving local foods. It also houses the famous Noon Gun on Signal Hill, which has loudly been announcing midday for more than two centuries.

Two Oceans Aquarium

Based at the V&A Waterfront, the Two Oceans Aquarium houses a plethora of sea animals from both the Atlantic and Indian Oceans. Educational and hugely entertaining, it receives half a million visitors every year and is especially renowned for its predator exhibit.

Annual events

As much as it is known for its natural landscape, Cape Town's very identity is shaped by its iconic events. Locals and visitors from different backgrounds often find themselves celebrating side-by-side in the city's wide selection of annual cultural celebrations.

Here is a list of some of the city's not-to-be-missed yearly events.



The Sun Met (January/February)

Previously known as the J&B Met, this is both the city's biggest horse-racing event of the year and a fashion lifestyle event attended by the city's rich, famous and beautiful. The place to see and be seen, the Met has attendants vying for the coveted honour of being dubbed 'best dressed'. With so much glitz and glamour, it's easy to forget that the ostensible reason for the event is a horse race.

Cape Town Cycle Tour (March)

The largest timed cycle race in the world, the Cape Town Cycle Tour (sometimes referred to by its former title, 'The Argus') attracts over 35,000 riders a year and is a city-stopping showpiece for spectators and cyclists alike. The route starts in the city centre before winding around the coast of the Southern Peninsula, over Chapman's Peak, and finally to the finish in Green Point. The vast majority of riders are amateurs, which lends the race a fun-filled atmosphere that belies the testing nature of the strenuous 68-mile (108 km) route.

Cape Town International Jazz Festival (March/April)

Starting out as the North Sea Jazz Festival in 2000, the Cape Town Jazz Festival has grown to become one of the city's most prominent yearly events. It is the fourth-largest jazz festival in the world and the biggest jazz festival in Africa. The event consistently attracts international performers. In addition to the paid performances that make up the bulk of the programme, the festival also offers those who can't afford the hefty ticket prices a free concert with selected performers at Greenmarket Square.

Kirstenbosch Summer Sunset Concerts (November to March)

Every Sunday evening during summer, the magnificent Kirstenbosch Gardens hosts a series of sunset concerts featuring local and international artists. Bring a blanket and a picnic basket and enjoy great music under a summer sky framed by Table Mountain.

MCQP (December)

The world-famous Mother City Queer Project has become the biggest costume party on the city's calendar. Each year's theme invites outrageous and imaginative costumes and attracts people from across all spectrums – everyone is welcome to join the festivities, regardless of sexual orientation, gender, age or race.

HEALTHCARE

Healthcare in South Africa is very much divided along socioeconomic lines. A massive gap in quality exists between the private and public sector and, in practice, these systems cater to different populations. The public healthcare system mainly serves a lower income bracket, while those who can afford it use the private healthcare system.



It's strongly recommended that expats take out health insurance and opt for treatment in private facilities, which generally provide world-class levels of care.

Public healthcare

Much of the South African population uses the public healthcare system, which is heavily affected by a lack of resources and funding. The system is not yet universal, although fees are charged according to a patient's income and number of dependants.

Public hospitals, though usually manned by highly qualified professionals, are often poorly maintained. Expats will find minimal creature comforts, and will likely come across long queues, dingy exam rooms and overworked staff members.

Private healthcare

In contrast to the public health sector, South Africa's private health sector is excellent. Most cities and towns have a good selection of clinics, hospitals and general practitioners.

The standard of treatment in South African private hospitals is some of the most highly regarded on the continent, and in the opinion of many expats, on par with that of Europe. The medical tourism industry has shown steady growth, and many foreigners travel to South Africa for plastic surgery and dental work.

"The standard of medical care I have received has always been exceptional. I feel very privileged to be able to afford private health care. It obviously comes at a high cost and the government hospitals are nowhere near the same standard." – Keiley, a British expat living in Cape Town

That said, private healthcare in South Africa comes at a price, especially for those earning a local salary. Although it's possible to pay per treatment, medical costs can quickly add up. Expats should take out private health insurance to protect against the hefty bills that accompany emergency situations, repeat consultations and specialist treatment.

Health insurance

An assortment of local medical aid providers and international health insurance companies are available to expats in South Africa.

Local providers offer various schemes and charge monthly premiums on a progressive scale. Most local health insurance providers in South Africa require claims to be pre-authorised, a stipulation which makes it necessary for people to keep their medical aid card in their wallet.

Insurance plans can either be comprehensive, covering a range of services, or more basic, serving as backup in the case of an emergency. While hospital plans cover the cost of ambulance transport and hospital stays, these are essentially emergency plans which don't cover day-to-day medical expenses such as doctor consultations and treatment, dental treatments, and prescription medications.

Expats interested in getting coverage for day-to-day expenses should compare the different packages offered by local insurance providers. Alternatively, expats may opt to use international insurance providers. Emergency evacuation insurance is unnecessary, as private South African facilities are adequate.

Hospitals

Expats will have a multitude of options when it comes to both public and private healthcare in Cape Town. However, with government hospitals being largely understaffed and underfunded, most expats use Cape Town's private healthcare facilities.

Basic consultations with general practitioners are generally affordable, but costs can quickly escalate with even the slightest complication. For this reason, it's highly recommended that expats take out private health insurance, which South Africans commonly refer to as 'medical aid'. An assortment of local and international service providers offer different schemes; some are completely comprehensive, while others provide basic hospital cover for emergencies.



Below is a list of recommended hospitals in Cape Town.

Mediclinic Constantiaberg

www.mediclinic.co.za

Address: Burnham Road, Plumstead



Melomed Tokai

www.melomed.co.za

Address: Corner Main & Keyzers Road, Tokai

Netcare UCT Private Academic Hospital

www.netcare.co.za

Address: D18 Anzio Road, Observatory

Mediclinic Cape Town

www.mediclinic.co.za

Address: 21 Hof Street, Oranjezicht

Pharmacies and medicines

Pharmacies are readily available in urban centres and are generally well stocked, but expats travelling to outlying rural areas for extended periods should pack basic medications. Those living in rural areas may need to travel to larger towns to fill prescriptions.

Health hazards

Contrary to popular belief, malaria is not a wide-scale problem in South Africa. But there is a narrow high-risk area that stretches across the extreme northeast of the country along the borders with Mozambique, Eswatini (formerly Swaziland) and Zimbabwe where taking anti-malarial medication would be wise in peak season. It should be noted that the Kruger National Park is considered a moderate-risk area.

The tap water in South Africa's cities and towns is generally safe to drink and often of good quality, but caution should be exercised in rural areas.

Though decreasing, prevalence rates remain high for HIV/AIDS, but expats who take appropriate precautions against the disease need not be concerned.

Emergency services

Public ambulance services in South Africa are run provincially, and standards and response times vary. The close cooperation of fire and ambulance services is the norm, although they are technically separate entities. Emergency paramedics are employed by the government and often work with volunteers, especially in outlying areas.

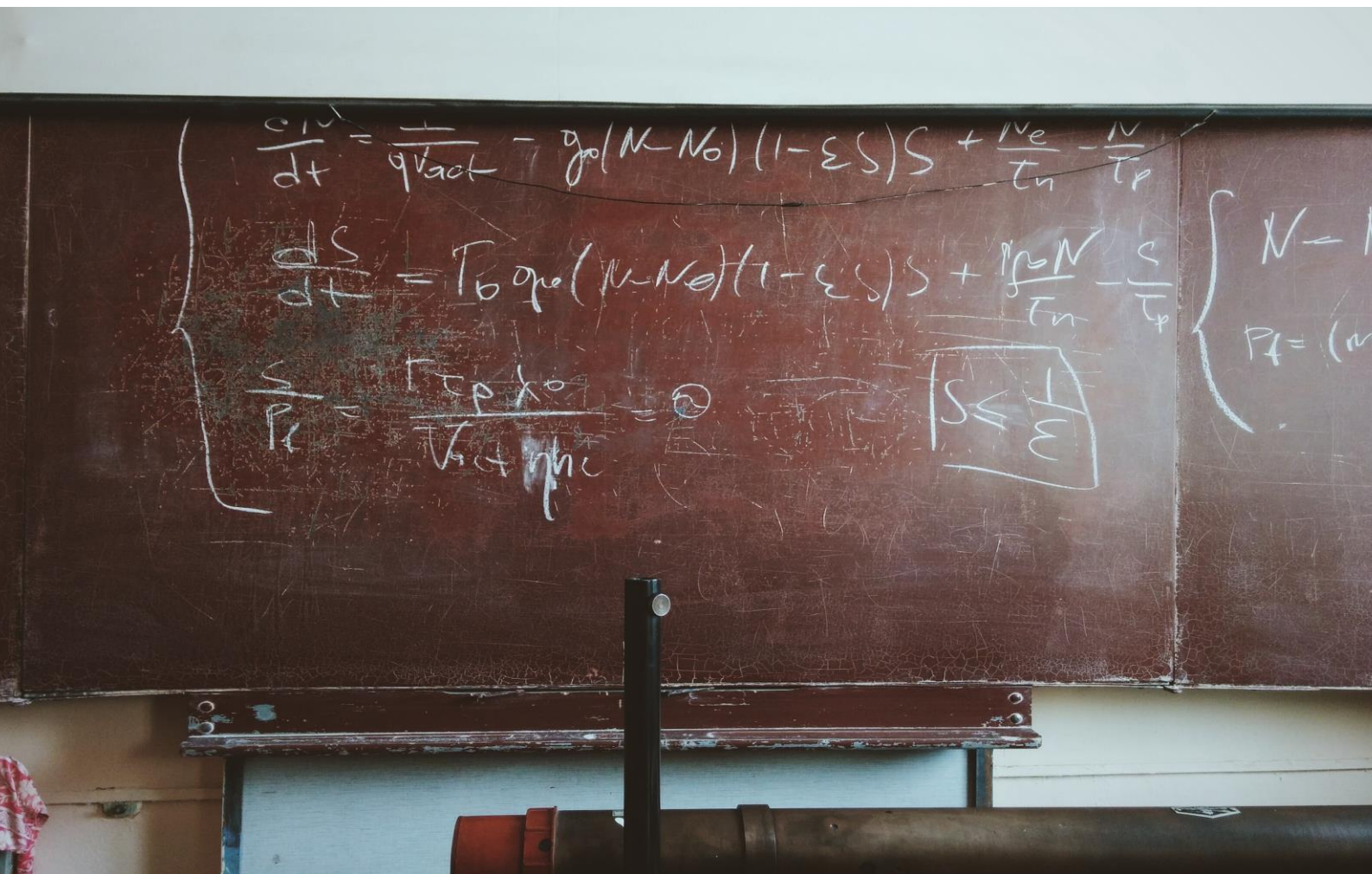
The South African Red Cross and St John's Ambulance are run by volunteers and supplement the national system. There are also two private, profit-making national ambulance services, ER24 and Netcare 911, which are contacted via their own emergency numbers. Health

insurance providers will have a preferred ambulance service and provide their customers with the corresponding contact numbers.

Ambulance contact details

- Public ambulance services: 10177
- Netcare 911: 082 911
- ER24: 084 124

EDUCATION AND SCHOOLS



There is a wide selection of schools in Cape Town of varying quality. The city has a range of public schools (government run), private schools (independent) and international schools, each with their own reputation. Education standards vary tremendously at government schools, while private and international schools offer consistently high levels of schooling – with prices to match.

The city is also home to the University of Cape Town, located at the foot of Devil's Peak and consistently ranked as the best university in Africa. There are several other well-known institutions that can be reached from the city, including the University of Stellenbosch.

Expat Arrivals

The school year in South Africa runs from mid-January to early December, across three or four equal terms, depending on the school. Holidays generally take place in April, June/July, September and December.

Public schools

The quality of public schools in Cape Town can vary widely depending on their source of funding. The best schools are generally those that are partially funded and controlled by a private governing body in addition to funding from the government.

Many consider the best public schools to be those situated in Cape Town's wealthier suburbs. More often than not, schools in these areas come with a long and prestigious history. The fees for such schools are often on the high end of the spectrum by public school standards, but they are still generally cheaper than private and international schools.

"The government schools in the Western Cape are very good. Coming from the UK where school is free, it is an adjustment to pay school fees. Also it was a surprise that school finishes so early in the day (around 1pm). So, you have to arrange for after care at additional cost." – Keiley, a British expat living in Cape Town

Pre-schools

Cape Town has many pre-schools to choose from, and the more popular ones can have long waiting lists so it's important to register in advance. Some are affiliated to private schools, or act as feeders for the more prestigious state schools. Fees range from R30,000 to R45,000 per year, with extras on top. Pre-schools cater for boys and girls who are 18 months old up to age 7, when they will start junior school.

Private schools

There are many excellent private schools in Cape Town with good academic track records and international university acceptance rates. Given the range of good private schools in and around the city, they are often the first choice of informed expat parents moving to the city.

Provided they meet the standards prescribed by the Education Department, private schools can manage their own learning, teaching and assessment of students. They can also choose whether to follow the South African national curriculum, the curriculum of the national Independent Examinations Board (IEB) or any other officially recognised curriculum.

International schools

International schools in South Africa follow curricula determined by international bodies, such as the International Baccalaureate, the British A-Levels or the American SATs. There are also a number of international schools that teach the curricula of foreign-language countries – for example, French and German schools. These schools teach in the predominant language of their country of origin, though some have bilingual programmes as well.



Expats Arrivals

They offer a high standard of education and internationally recognised qualifications; however, international schools are also the most expensive schools in Cape Town. If expats have the financial means to pay for these schools, they are generally the best option for globally mobile families or those who don't plan on staying for the long term, mainly because the curricula of international schools are easily transferable around the world. Learning a familiar curriculum in one's home language can also make the adjustment to life in South Africa a little smoother.

While these schools are a great option, there is a lot of competition for places and waiting lists are often long, so it's best to apply as far in advance of arrival as possible.

Special educational needs

Parents of children with special educational needs can choose between mainstream schools with extra support, and dedicated special-needs schools in Cape Town. Some parents of children with special needs prefer to place their children in mainstream schools where they are exposed to a larger and more diverse peer group. Some mainstream schools have more developed special educational needs programmes than others, though, so parents will likely need to consider a few schools before deciding on the best fit. Government schools rarely offer adequate support, so private schools are recommended.

Tutors

In South Africa, tutors are frequently hired to assist with 'problem subjects' such as maths or science, or in the run-up to major testing such as the pre-graduation matriculation exams. Expats may wish to make use of tutors in similar circumstances or utilise tutors in other ways, such as improving English, maintaining proficiency in the family's mother tongue, or catching up to a new curriculum.

Some tutor companies, such as the highly recommended Master Maths programme, specialise in a particular subject. Others, such as Teach Me 2, have a varied roster of tutors, each of whom has their own specialised subjects.

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