# Landlord Newsletter – September 2025

## Protecting Your Investment: Arrears, Recovery & Blacklisting

Dear Landlord,

Part of our role as your rental specialists is to stay informed about the latest legal and practical issues that could affect your investment. To do this, we are members of the RentalSphere Inner Circle, which gives us direct access to South Africa’s top rental advisors and attorneys. This month, we joined a session with Elize le Roux (Attorney & CEO of Xpello) that focused on what really happens when tenants fall into arrears and the right way to handle blacklisting.

Here are the key points we believe every landlord should be aware of:

## 💰 Recovering Arrears – The Reality

- A court judgment is helpful, but it doesn’t always mean money is immediately recovered.
- Proper documentation (inspection reports, municipal statements, lease clauses) is essential for any claim to succeed.
- Eviction and arrears recovery are two separate processes — they don’t happen in one action.
- Acting quickly can help, but moving forward without the right evidence can create setbacks.

## ⚖️ Blacklisting Tenants – Use with Care

- Blacklisting records unpaid rental debt with a credit bureau. It’s a warning to others but it doesn’t automatically put money back in your account.
- It can only be done after at least three consecutive missed payments, three formal Letters of Demand, and proper warnings.
- Blacklisting while a tenant is still in the property can sometimes make it harder to move them out.
- It’s most useful if a tenant absconds, defaults on a payment plan, or when landlords want accountability without going through a lengthy court process.

## 🚨 What This Means for You

- Recovery of arrears can be challenging, and results vary from case to case.
- Blacklisting is best seen as a long-term accountability tool rather than a quick solution.
- Most importantly: you can feel confident that with the knowledge we gain through the Inner Circle, we will always guide and advise you to the best of our ability.

If you ever have questions about arrears, recovery, or blacklisting, please feel free to reach out — we’re here to support you.

By being part of the RentalSphere Inner Circle, our team stays connected with South Africa’s leading rental experts — helping us keep your property and investment better protected.

Warm regards,
[Your Agency’s Name]
Your trusted rental specialists