SECTIONAL TITLE SCHEME MANAGEMENT SPECIALISTS

Residential Property Management
ANGOR Property Specialists (Pty) Ltd - Sectional Title Management Specialists

Established in 1998, ANGOR Property Specialists (Pty) Ltd is a specialist property company. We are proud to be recognised as one of the largest residential Property Management groups in South Africa, managing properties worth in excess of R40 Billion.

We are also one of the leading residential property management companies, specialising in the management of Sectional Title Schemes and Homeowner’s Associations.

ANGOR is a systems-driven company with the most technologically advanced programs, specifically tailored and developed for the property industry. Every facet of our business is driven through fully automated, custom-designed systems, which have been implemented to ensure that all processes run seamlessly and without a hitch.

We are currently responsible for the finances, secretarial functions and administrative management of more than 45 000 sectional title and cluster units under our management.
Contents

1. Useful Sectional Title terms ................................................................. 1
2. What do I own in a Sectional Title Scheme? ....................................... 5
3. How Sectional Title differs from Full Title ........................................ 5
4. Requirements of living in a Sectional Title Scheme ............................ 5
5. Responsibilities of a Trustee ................................................................. 6
   A. Collection of Contributions .......................................................... 7
   B. Meetings ....................................................................................... 8
   C. Conduct Rules ............................................................................. 8
   D. Management of Common Property ............................................. 8
6. What can I do if I do not approve of the way my Scheme is being managed? .................................................................................. 8
7. Responsibilities of a Managing Agent .................................................. 9
8. ANGOR’s Services .............................................................................. 10
   A. Financial Management ............................................................... 11
   B. Administration ............................................................................ 11
   C. Insurance ...................................................................................... 11
   D. Accounting Functions ................................................................. 12
   E. Secretarial Functions .................................................................... 12
9. The Budget and Contribution .............................................................. 12
10. What does my contribution pay for? .................................................. 13
11. What happens if I do not pay my contribution? ..................................... 14
12. What main items appear on my monthly Statement? ............................ 14
13. Municipal bill from your Local Council ............................................ 14
14. Home Insurance and Household Insurance ....................................... 14
15. ANGOR Insurance Department Contact details ................................. 15
16. Scheme Maintenance ....................................................................... 15
17. Scheme Rules ................................................................................ 15
   Management Rules ........................................................................... 16
   Conduct Rules ................................................................................ 16
18. Letting or Selling your Property ........................................................ 16
24. ANGOR online – webpage and App .................................................. 17
1. Useful Sectional Title terms

Residential Sectional Title Scheme

A residential building or group of buildings where owners own "sections" of the building.
Example: Block of flats or apartments; Townhouse Scheme.

Section

The internal space of the unit consisting of the windows, doors, ceiling and floors.

Sectional Plan

This is an actual drawing or plan of the Scheme, showing all the buildings and the land which form part of the Scheme. On the plan, the position and size of each unit is clearly marked, as well as any exclusive use areas which belong to each unit.

Exclusive Use Area

Part of the common property that can only be used by a specific owner or group of owners.
Example: Allocated parking bays, private garden areas.

Common Property

Areas of the Scheme or building that are shared by everyone. Example: Driveways, passages, staircases, lifts, unallocated parking bays, gardens, communal swimming pool, and the external walls of a building.

Body Corporate

The legal entity made up of all the owners of the Sectional Title Scheme (every owner is a member of the Body Corporate).

Trustees

Owners, or non-owners, who have been elected by the Body Corporate to manage/administer the Scheme, and to make decisions on behalf of the Body Corporate regarding the day-to-day running of the Scheme. Also referred to as Scheme Executives.

Managing Agent

A company who assists the Trustees in the day-to-day running of the Scheme, but who cannot make decisions concerning the Body Corporate without the approval of the Trustees.
PQ  Participation Quota (PQ) is the formula used to calculate each owner’s contribution, as well as determine the owner’s undivided share of the common property and the value of his/her vote at general meetings.
*Example:* A 90m² section in a Scheme with an overall size of 2250m² (all m² of all the sections added together) has a participation quota value of 0.0400 = 4% share of the levies (90 ÷ 2250 = 0.0400).

Contribution (Levy)  A monthly payment that all owners in a Sectional Title Scheme must pay to the Body Corporate to cover the expenses of the common property of the Scheme.
*Examples of expenses:* Complex security, building and garden maintenance, common property water and electricity, as well as insurance over the structure of the sections.

Special Contribution (Special Levy)  A contribution raised to cover the cost of an emergency expense not included in the annual budget. A special levy is raised when the Scheme’s reserves are not sufficient to cover the emergency expense.
*Example:* Emergency repairs not covered by insurance and not budgeted for: leaking water pipes and lightning damage.

Maintenance, Repair and Replacement Plan (MR&R Plan / 10 Year Plan)  A plan for the expected/foreseeable maintenance within a Scheme for the next 10 years. The plan is to list the major capital items, their current state, their projected lifespan and the estimated cost of repair or maintenance of the item.
Although an external contractor may be used to draft the plan, the responsibility to ensure that it is indeed in place and budgeted for, lies with the Trustees.

Maintenance Reserve Fund (MRF)  The budget for this reserve fund must be approved by the members, who may specify conditions for payment of money from the reserve fund.
Prescribed Management Rule (PMR) 22(4) provides that the Trustees MUST report, at each AGM, the extent to which the approved MR&R plan has been implemented.

Maintenance Reserve Levy (MRL)  A levy raised to cover future maintenance of all major capital items within the Scheme.
*Example:* Gym, swimming pool, rethatching of roofs etc. The amount will be included in the budget, and voted on at the AGM or SGM.

AGM  The Annual General Meeting (AGM) is the annual meeting of all the owners of the Sectional Title Scheme, held within 4 months of the Scheme’s financial year end.
14 days’ notice must be given to all owners, bond holders and the Managing Agent. 30 days’ notice must be given if a special resolution or unanimous resolution is on the agenda.

SGM  A Special General Meeting is a meeting convened at any time, with 14 days’ notice, by the Trustees or Body Corporate. 30 days’ notice must be given if a special resolution or unanimous resolution is on the agenda.
Special Resolution  A resolution passed by at least 75%, calculated both in number and value, of the votes of the members of a body corporate who are represented at a duly constituted general meeting (75% of quorum). Alternatively, it is agreed to in writing by members of a body corporate holding at least 75%, calculated in value and number, of all the votes. 30 days’ notice of the meeting requiring a special resolution must be given. Examples requiring a special resolution: Making or changing conduct rules, extending the boundaries of a section.

Unanimous Resolution  All owners (unanimous) at the duly constituted general meeting must vote in favour of the resolution. If one owner is against the resolution, the motion is defeated. At least 80% of owners, calculated both in value and in number, constitute the quorum. 30 days’ notice of the meeting requiring a unanimous resolution must be given. Examples requiring a unanimous resolution: Loans made from body corporate funds, changing Management Rules, leasing or selling part of the common property.

Quorum  The number of people required (in person or by proxy) to be present before a meeting commences and must remain present for the duration of the meeting.

Trustee Meeting  
- 50% of the Trustees by number (Not less than 2).

AGM’s & SGM’s (including where a special resolution will be taken)  
- Schemes with less than 4 primary sections - two thirds of total votes of members in value.
- Schemes with more than 4 sections – one third (33.3%) of the total votes of members in value.

Meetings where a unanimous resolution will be taken  
- The quorum increases to 80%.

Proxy  A proxy is a person who is designated by the owner to represent that individual at a meeting. The designated person may speak and vote on behalf of the owner. A person may not act as a proxy for more than 2 other members. A proxy form must be completed and delivered to the Managing Agent at least 48 hours prior to the meeting, or handed to the Chairman before or at the start of the meeting. A proxy cannot be the Managing Agent, or an employee of the Managing Agent or Body Corporate, unless he / she is a member.

Not Reasonably Necessary Improvement  Non-necessary improvements to the common property. Example: installing a Jungle Gym. A unanimous resolution is required to proceed with an improvement which is not deemed to be reasonably necessary.

Reasonably Necessary Improvement  Useful or necessary improvements to the common property that would benefit the Scheme and that can be paid for from Body Corporate funds. Trustees must notify the owners of the need for the improvement, the cost and how it will be funded. If Trustees do not receive a request for a meeting to discuss the improvements within 30 days, they may proceed.
Management Rules
Rules that describe the powers and responsibilities of the Trustees, and deal with the ways that the Trustees manage the Body Corporate (Annexure 1 of the Sectional Titles Schemes Management Act 8 of 2011 Regulations). The Management Rules can only be changed by way of a unanimous resolution.

Conduct Rules
Rules that determine the behaviour of the residents (owners, tenants and guests) living in / visiting the Scheme. Trustees have a duty to enforce the conduct rules. A special resolution is required to change the conduct rules of a Scheme.

Home Insurance (Body Corporate / Sectional Title Insurance)
Insurance cover over the structure of your section. The Body Corporate is responsible for obtaining and maintaining home insurance. This forms part of the monthly levy (contribution).

Household Insurance
Insurance cover over the contents of your section. The resident of the unit (owner/ tenant) is responsible for obtaining and maintaining household insurance.

Fidelity Fund Insurance
Insurance specifically covering Scheme executives, Scheme employees, the Managing Agent and employees against loss of money and fraud, sustained as a result of any act of fraud or dishonesty committed by any insurable person.

Liability Insurance
Insurance that provides protection from claims arising from injuries or damage to other people or property.

Rates and Taxes
Charges levied by the local municipality, based on the market value of properties, which are recorded in the General Valuation Roll. The rates and taxes are used to pay for public services provided by your local municipality, including the maintenance of roads and traffic control, and to provide public parks, libraries, clinics, recreation centres, etc. These charges will be on a separate statement received from the local municipality. Responsibility lies with the owner to receive and pay the account.

Domestic Effluent
The waste water from your section that flows into the city’s sewage system. Waste water comes from your basins, sinks, showers, baths and toilets. The monthly fee collected is used to maintain the sewage system and to treat, clean and purify the waste water. This is calculated and charged at a fixed rate according to Municipal By-Laws across the various municipal districts.

Domestic Refuse
The refuse from homes that is disposed of in bins and collected by the municipality. The monthly fee, payable to the local municipality, pays for this service to collect the refuse.

CSOS
The Community Scheme Ombud Services (CSOS) which came into operation during October 2016. Various and wide-ranging matters may be taken to CSOS for their adjudication. Example: Governance, financial and behavioral matters within the Scheme. CSOS provides schemes with a Dispute Resolution Process.
2. What do I own in a Sectional Title Scheme?

The owner acquires the title to a section and an undivided share of the common property and buildings. The owner may also have exclusive use rights to a portion of the common property. The registered exclusive use areas will also appear on the title deed. The sale of a Sectional Title Property is registered at the Deeds Office.

3. How Sectional Title differs from Full Title

As the owner of a Sectional Title Property, you have bought a share into a communal development which involves communal living. You share a number of benefits with your fellow owners, for example, the swimming pool, security service, gardens, driveways, complex entrance, roofs, etc. In a Full Title Property, each owner owns, maintains and takes responsibility for all amenities on their individual erf. In a Sectional Title Scheme, you share the benefits and responsibilities with all other owners (the Body Corporate).

Obviously, there are rules and regulations which govern what is and what is not permitted on a property. In a Full Title Property, the rules are set by the local municipality and are aimed at maintaining the suburb and encouraging peaceful living conditions amongst the residents of the area. Example: The municipality may not allow a business to operate in a built-up residential area; they may have a rule that in a certain area, the stands are too small to allow residents to keep horses and cows, etc. Importantly, the owner is responsible for any and all expenses for maintaining and improving his property. These municipal rules will also apply to any Scheme within that suburb.

In a Sectional Title Scheme, the rules are set by the Sectional Title Schemes Management Act No 8 of 2011. This Act provides guidelines and regulations for the governing of a Sectional Title Scheme. It safeguards the rights of the owner, and specifies the responsibilities and financial obligations of the owners of the Scheme (the Body Corporate).

4. Requirements of living in a Sectional Title Scheme

Every resident living in a Sectional Title Scheme must abide by the rules of the Scheme, which are structured to ensure harmonious communal living. Every resident living in a Sectional Title Scheme must abide by the rules of the Sectional Title Schemes Management Act No 8 of 2011. Each resident must respect the right of the other residents to live in harmony in their home.

Owners are obliged to pay their allocated portion of the costs of running the Scheme. These costs are covered by the monthly contributions (levies). Failure to pay contributions timeously, may result in the Body Corporate instituting legal action against the defaulting owner. The consequences of legal action may be as severe as the eventual sale of the unit itself.

All owners are obliged to repair and maintain the inside portion of their own unit. The Body Corporate is responsible for the upkeep of the common property, which includes the external parts of every unit in the Scheme, driveways, gardens, the guardhouse, etc.

The legal documents for your Scheme can be found on ANGOR Online.
5. Responsibilities of a Trustee

Trustees are elected by members of the Body Corporate at the annual general meeting. Trustees represent owners in running the affairs of the Scheme. Ultimately, they take responsibility for managing the finances and the day-to-day affairs of the Scheme. The Trustees are governed by instructions from the Body Corporate, and by the Management Rules of the Scheme. Trustees are responsible for managing the Scheme budget, for the collection of contributions (levies) and ensuring that the residents adhere to the rules of the Scheme. They also manage the common property and the maintenance of the external and communal areas and must ensure that the insurance cover for the Scheme is sufficient.

Trustees may decide to appoint a Managing Agent to assist them in the administrative and financial management of the Scheme. The Managing Agent will at all times report to the Trustees.

When elected to office, a Trustee should ensure that he / she obtains copies of the Scheme’s registered Management Rules, its registered Conduct Rules and the Sectional Title Schemes Management Act 8 of 2011 as soon as possible.

These documents are available on ANGOR online.

CSOS places a further responsibility on Trustees by directing them to educate themselves on legislation and governance documents of the Scheme. Furthermore, Trustees are obliged to exercise due diligence in the carrying out of their duties by attending all meetings of the Scheme.

The Trustees may be held personally liable for any act of negligence in this regard, should any other member be able to prove loss or damages suffered by the Body Corporate.
Did you know?
A Trustee need not be a member of the Body Corporate.

The Managing Agent or an employee of the Managing Agent may not be a Trustee, Unless he / she is a member of that Body Corporate.

Trustee responsibilities include:

A. Collection of Contributions
   a. It is the duty of the Trustees to ensure that the contributions levied are adequate to cover the monthly operating expenses of the Scheme. It is further their responsibility to take all reasonable and available steps to ensure that those owners who default on their monthly payments are dealt with appropriately.

   b. Trustees must keep a record of all Body Corporate transactions, including the financial accounts. They will have to authorise all expenditure (by law, each payment requires the signature of two of the Trustees or a Trustee and the Managing Agent).

   c. Trustees must ensure that payments, as determined by the budget, are made as and when required, and that the budget is not exceeded.

   d. Trustees must not receive any economic benefit, direct or indirect, from the Body Corporate.

   e. Any and all actual or potential conflicts of interest must be declared to all members of the Body Corporate in writing.

Did you know?
A Trustee of a Body Corporate who acts in breach of his / her fiduciary relationship is liable to the Body Corporate for any loss suffered as a result thereof.
B. Meetings
   a. Trustees are responsible for arranging the AGM and any special general meetings to be held, and for ensuring that all related documentation is readily available and accurate.

   b. The Trustees must ensure that minutes of general and Trustee meetings are maintained, properly recorded and safely stored. Minutes must state the time, date and place of the meeting, the names and roles of those present, the text of all resolutions, and the results of any votes taken.

   c. Record every resolution passed by the Body Corporate, whether as part of a regular meeting, or as a special/unanimous resolution.

C. Conduct Rules
   a. Trustees bear the responsibility to ensure that the owners, their tenants and their visitors abide by the Rules, as determined by the Body Corporate.

   b. They must further ensure that they and the other Trustees abide by the Sectional Title Schemes Management Act.

   c. They must also ensure that the Managing Agent, and any other agents used to assist the Trustees in their duties, abide by the Sectional Title Schemes Management Act.

D. Management of Common Property
   a. Trustees are responsible for the control, administration and management of the common property, for the benefit of all owners.

   b. They manage the maintenance of common property, ensuring it is always in good repair and does not depreciate in value. Examples: Gardens, swimming pools, perimeter walls, paving, roofs, etc.

   c. They attend to the insurance of all buildings and improvements, and must ensure that the Scheme is adequately covered at all times to ensure that the owners’ investment is not at risk.

   d. For the day-to-day on-site management of common property, an Estate Manager may be appointed to ease the administrative burden this places on the Trustees.

6. What can I do if I do not approve of the way my Scheme is being managed?

Any member of the Body Corporate is entitled to ask to attend the next Trustee meeting to discuss issues they may have with the management of the Scheme. On invitation, the member of the Body Corporate may attend a Trustee meeting. The minutes of the meeting will reflect what is discussed.

Should the problem not be dealt with satisfactorily, the member may ask for a special general meeting to be called with all the owners to discuss and vote on the matter, provided that they have the support of 25% of the owners in the Scheme.
Remember that the Trustees are appointed by the members and take instruction from them. Should they not carry out their duties properly, they may be voted out at an annual or special general meeting, and new members may be elected as Trustees.

With the implementation of the Community Schemes Ombud Services Act 9 of 2011 (CSOS), owners now have a further remedy available to them. Any owner may, upon application, approach CSOS for resolution to the following disputes (this list is not exhaustive):

7. Responsibilities of a Managing Agent

Due to the fact that Trustees are volunteers, who take on the responsibility of managing the affairs of a Scheme on behalf of their fellow owners, it is often practical for them to employ the services of a Managing Agent, who is an expert in Sectional Title administration.

The responsibilities of a Managing Agent can vary, but are usually outlined in a formal memorandum of agreement between the Trustees and the Managing Agent. This document specifies the exact procedures and services which will be undertaken by the Managing Agent. At ANGOR, we take pride in the fact that we are able to offer our clients a number of unique services, which our competitors are unable to match.

The powers and functions of the Body Corporate and the Trustees contained in the Act, are merely entrusted to a Managing Agent. The Body Corporate and Trustees are therefore not absolved of their responsibilities. Their responsibilities, as specifically provided for in the Act, are thus carried out by the Managing Agent as delegated powers.

Some of the powers and duties entrusted to the Managing Agent include the power to collect contributions, to manage the bank accounts of the Body Corporate, to pay the expenses of the Body Corporate, fulfil any obligation towards public or local authorities, provide administrative services such as assisting in arranging meetings, etc.

The Managing Agent therefore does not step into the role of Trustee, but rather eases the administrative burden of the Trustees, as well as provide advice and guidance on compliance with legislation.
Ultimately, the Managing Agent takes instruction from the Trustees who retain, at all times, the responsibility to ensure that the Scheme is managed in an effective, compliant manner.

8. ANGOR’s Services
A. Financial Management
   a. We open a trust bank account for each Body Corporate (we are registered with the Estate Agency Affairs Board, our trust funds are therefore covered through our Fidelity Fund Certificate - ANGOR holds an additional R1 Million insurance cover over our trust funds).
   b. We manage the trust fund account on behalf of the Scheme and through our online facility. Trustees have 24-hour internet access to view daily activity on the account. Surplus funds may be placed in investment accounts to maximise interest earnings.
   c. We have introduced a Trust Fund Compliance Committee, consisting of independent members drawn from our managed Schemes. The Committee meets quarterly with the ANGOR Financial Manager and the external Auditor, to examine the accounts for compliance and provides a certificate to recognise those accounts are a true reflection of available funds.
   d. We attend to the payment of all authorised disbursements, including municipal accounts, creditors and suppliers, salaries and wages, PAYE, UIF and COIDA where applicable and registered. All payments are pre-approved by the Trustees.
   e. We prepare and distribute the monthly levy statements to owners and tenants.
   f. Administration of all income and levy payments on behalf of the Body Corporate.
   g. Via a registered debt collector, we follow through on arrears of all levy payments and manage legal collection procedures where necessary.

As part of compliance with new legislation, ANGOR may arrange the Fidelity Fund cover of the Scheme. This cover insures against loss due to fraud, inter alia of all those involved with the handling of Scheme funds.

B. Administration
   a. We provide a unique, tailormade website, ANGOR Online, which allows owners and residents online access to management information, including real time levy statements, minutes of meetings, Scheme rules, plans and contact details.
   b. ANGOR offers a 24-hour call centre to assist emergency maintenance and logging of after-hours queries.
   c. We provide an electricity/water meter reading service on request.
   d. We provide guidance where necessary on governance and applicable legislation.
   e. ANGOR complete, submit and maintain statutory documentation.
   f. ANGOR submits annual documents and facilitates lodgment of amendments to the Conduct Rules at CSOS.
   g. We provide guidance and advice on the enforcement of the Conduct and Management Rules.
   h. We prepare and issue clearance certificates for change of ownership when a unit is sold.

C. Insurance
   a. We arrange and manage insurance of the common property buildings and improvements for the Body Corporate.
   b. We submit and manage insurance claims with the appointed insurance company of the Scheme.
   c. We assist the Trustees with maintenance issues on the common property, obtaining quotes where required, for approval by the Trustees.
D. **Accounting Functions**
   a. We assist the Trustees in preparing an annual budget of income and expenditure for approval by the Body Corporate at the annual general meeting. We assist in the determination of proposed monthly contributions (levies).
   
   b. We prepare and submit monthly financial reports, including performance to budget, balance sheet, levy roll, customer age analysis, credit control reports, investment account statement and bank statement(s).
   
   c. We prepare the monthly levy roll, disbursements statement and summary of expenses.
   
   d. ANGOR prepares the annual audit file.
   
   e. We arrange the annual audit with the appointed auditor and submit audited statements to the Body Corporate.
   
   f. We complete and submit the applicable statutory returns.

E. **Secretarial Functions**
   a. We assist in arranging the annual general meeting and any special general meetings, prepare and distribute notices of the meetings and all relevant documentation to the Body Corporate.
   
   b. We prepare agendas and attend to all proxies, nominations and attendance registers.
   
   c. We attend the annual general meeting and any special general meetings, and take the minutes and circulate such to all concerned.
   
   d. ANGOR provides guidance to Trustees on all aspects of the Sectional Title Schemes Management Act and all procedural matters relating to meetings, notices, special meetings, quorums, resolutions, voting, proxies, etc.
   
   e. We arrange and attend Trustee meetings where required and submit minutes, subject to the conditions of our SLA.

9. **The Budget and Contribution**
   a. At the end of each financial year, the Trustees prepare the Scheme budget for the new financial year. Should they employ the service of a Managing Agent, the Managing Agent may prepare the budget for their discussion and approval.
   
   b. The budget is presented to the owners at the Scheme’s annual general meeting.
   
   c. Owners are required to approve the budget at the meeting and any objections / additions / inclusions are discussed and voted on.
   
   d. The amount necessary to fund all items on the budget is then apportioned on a monthly basis to each owner.
   
   e. The costs are divided between each unit, dependent on the unit’s PQ, to determine each owner’s share of the total expenses.
   
   f. This amount is then collected monthly in advance from each owner, in the form of a monthly contribution.
10. What does my contribution pay for?

a. The contribution (levy) charged to a unit will fund a proportionate share of the costs of running the communal areas, which includes the maintenance of the exterior of all units in the Scheme.
   i. These costs may include, but are not limited to: security, intercoms, telephone, fire alarms, fire extinguishers, pool service and maintenance, cleaning, lighting, garden service and maintenance, general maintenance and repairs, service providers, etc.

b. The contributions cover the cost of the home insurance (body corporate / sectional title insurance), public liability insurance and fidelity fund insurance for the Scheme.

c. Auditing, tax submissions and financial administration fees for the Scheme are also covered by the contributions (levies).

d. Scheme rates and taxes (if applicable), common property water, refuse removal (if applicable), effluent costs for the common property, as well as common property electricity is covered by the contributions (levies).

e. It is a requirement of the new Act that all Schemes obtain, implement and budget for a Maintenance, Repair and Replacement (MR&R) plan (10 year plan).
   i. The plan must cover:

   ii. The contribution to the MR&R plan may be indicated as a separate contribution line item on your monthly statements.
11. What happens if I do not pay my contribution?

a. According to the Sectional Title Schemes Management Act, it is a legal requirement that all owners in a Sectional Title Scheme pay their contributions.

b. Levies may not be withheld for any reason whatsoever.

c. Any owner who fails to pay his / her contribution, may be handed over for debt collection and will incur legal expenses. In fact, Regulation 25 places a responsibility on the Body Corporate by stating that if contributions are not received by a specific date, the owner must receive a final demand notice.

12. What main items appear on my monthly Statement?

a. Standard Levy

b. CSOS Levy

c. Effluent services - waste water removal (where applicable)

d. Electricity with consumption figures (please note that electricity is read monthly and is billed two months in arrears)

e. Water with consumption figures (where applicable)

f. Interest (where applicable)

g. Itemised costs applicable to your Scheme or unit (examples: Special levy, maintenance reserve levy, intercom system, security levy, etc.)

13. Municipal bill from your Local Council

It is the responsibility of each owner to register with the local municipality for his / her local council account and to pay the monthly account directly to the local municipality. This account includes rates, taxes and refuse removal.

14. Home Insurance and Household Insurance

For most people, their home is their biggest investment. It stands to reason then that you will want to ensure that you have adequate insurance cover to protect your house and the contents in your home.

Let’s look at your insurance options. There are two kinds of insurance that you need to take into consideration, Home Insurance (structure) and Household Insurance (contents).

**Home Insurance (structure) (Body Corporate / Sectional Title Insurance)**

This is cover over the actual structure of your unit, i.e. the walls, ceiling, floors, doors, windows and anything that’s fitted or permanently attached to them, example: Fitted carpets, lighting, cupboards, etc. (If you took your home and removed everything not fixed down or attached to the unit, what’s left would be covered by home insurance.)
In a Sectional Title Scheme, home insurance is covered by the Body Corporate, of which each owner is a member. A portion of the levy contribution paid on each unit in the Scheme is allocated to insurance over the building. The home insurance is a legal requirement and is not optional. Home insurance also covers common property.

Household Insurance (contents)
It is in the best interest of any homeowner to take insurance over the contents of their home. This insurance is not compulsory and is at the discretion of the individual homeowner. It covers your own personal effects – everything which you have put in your unit, example: furniture, appliances, home furnishings and accessories, area rugs and loose carpets, clothing, jewellery and other items which you own and keep in your home.

You are responsible for your own household insurance and should ensure that you make arrangements to take adequate cover against loss of or damage to the possessions in your home. Should you need to make a claim for items in your home, you will claim against your insurance company as per your insurance policy with them.

15. ANGOR Insurance Department contact details
For assistance for any insurance related matter, please contact the ANGOR Insurance Team on Insurance@angor.co.za. The Insurance Administrators liaise with the insurance brokers and the insurance company of the Scheme.

16. Scheme Maintenance
The Body Corporate appoints the Trustees to manage the affairs of the Scheme. In some instances, they may appoint a Caretaker or Estate Manager to take care of the maintenance of common property areas.

Maintaining the common areas is a major part of the Trustees’ responsibilities and they will ensure that the external walls of the Scheme are maintained, that the security systems are operating correctly, the gardens are maintained and enhanced, etc. If you have a problem with maintenance in your Scheme, for example: security issues, gardening issues, common property leaks, etc, please refer these to your Trustees.

Any maintenance issue inside a unit is the responsibility of the owner, unless the issue is as a result of a maintenance problem on the exterior of the unit. Example: If there is water damage due to a leak in the roof (the roof is maintained by the Body Corporate) or when there is a crack in the external wall of the unit. Any internal maintenance must be handled by the owner, who should call in his own contractor to attend to the problem. The owner will be responsible for payment and checking quality of work done.

17. Scheme Rules
There are two sets of rules which govern the management of a Sectional Title Scheme and which provide for the control, management, administration, use and enjoyment of the sections and the common property.

At the inception of a Scheme, standard MANAGEMENT RULES are lodged and CONDUCT RULES are established, usually by the developer of the Scheme. These standard rules may later be amended to meet the specific needs.
of the individual Scheme at the first annual general meeting, when owners meet to discuss the management of their own Scheme.

It is important that owners and all residents of the Scheme familiarise themselves with the rules, both in consideration of others and in protecting their own interests.

**Management Rules**
Management Rules control the running or management of the Scheme. The Trustees are the “managers” of the Scheme. Trustees, and the appointed Managing Agent, are responsible for enforcing the Management Rules.

The Management Rules may only be changed or added to, at an annual or special general meeting which is convened with 30 days' notice. The meeting will require an 80% quorum and a unanimous resolution, (100% agreement of the persons present in person or by proxy), to pass the changes to the Management Rules.

The new rules must be filed at the Community Schemes Ombud Services for approval.

**Conduct Rules**
Conduct Rules lay down guidelines for the conduct of owners and their guests and tenants. Trustees, and anyone mandated by the Trustees to assist with the enforcement of Conduct Rules, are responsible for enforcing the Conduct Rules.

The Conduct Rules may only be changed, or added to, at an annual or special general meeting which is convened with 30 days' notice. The meeting will require a standard quorum and a special resolution (75% agreement of the persons present in person or by proxy), to pass the changes to the Conduct Rules.

The new rules must be filed at the Community Schemes Ombud Services for approval.

**23. Letting or Selling your Property**

There may be rules covering sales and rental regulations in your Scheme, so it is advisable to check these first. Generally speaking, you should be able to sell or rent as you please.

ANGOR Property Specialists offers an Estate Agency service to all managed buildings.

Rentals: rentals@angor.co.za  
Sales: sales@angor.co.za
24. ANGOR Online – webpage and App

As an owner in an ANGOR managed Scheme, the ANGOR Online system offers you the convenience of managing your property online, from anywhere, at any time. Not only can you access up-to-date statements on your levy account, view your contact details, contact your Scheme’s Portfolio Specialist in an emergency or request account and maintenance assistance, but you can also view essential Scheme information such as minutes of meetings, your Scheme’s conduct rules and more.

Our Online facility offers Trustees a vast mine of information. At their convenience and from anywhere in the world, Trustees are able to access various documents pertaining to the management of the Scheme including bank statements, account balances, paid creditor invoices and monthly reports.

ANGOR Online is accessible via web page or mobile App. ANGOR Online is accessible from our website: www.angor.co.za. The web version is both desktop and mobile friendly. The ANGOR Online Mobile App is available for iOS and Android.
ANGOR Online for owners

- View your levy statement
- Contact your Portfolio Specialist
- Log an Account Query
- Complete a Debit Order Form
- Download a Debtors Ledger
- View your contact details
- Change your ANGOR online password
- Log a maintenance request (where applicable)
- View Body Corporate Information

Body Corporate Info Section
Scheme specific information is loaded and available for viewing and downloading. All Owners have access to the following:
- Acts
  - Sectional Titles Act
  - Sectional Titles Schemes Management Act
  - Community Schemes Ombud Service Act
- Body Corporate Resolutions
- Notices & Minutes of Annual General Meetings
- Notices & Minutes of Special General Meetings (if applicable)
- Conduct Rules
- General Forms (if applicable)
- Insurance Policy Schedule and Compliance Certificates
- Insurance Replacement Values
- Newsletters and owner bulletins (newsletters and other general communication sent to all owners)
- Statement Letters (letters to all owners sent with levy statements)
ANGOR Online for Investors
Property Investors who have multiple units in ANGOR managed buildings, can link all the units to 1 ANGOR Online profile making them accessible with 1 login.

Features available to Investors:
- Download a Consolidated Statement
- Download a Debit Order Summary (Summary of Debit Order details for each unit)
- Download a Contact Details Summary (Summary of the Contact Details for each unit)

ANGOR Online for Investors with Rental Units Managed by ANGOR
Rental properties managed by the ANGOR Rentals division can also be viewed on ANGOR Online:
- View real-time balances on all your rental accounts
- Contact the Rental Accounts team or the Rental Agent
- View real time communication and rental notes
- View a Rent Roll (detailed financial information on all rental units)
ANGOR Online for Trustees
Trustees have access to a vast mine of information pertaining to the complex:

- ANGOR Certificate of Compliance
- ANGOR Letters to Trustees
- Bank Statements – ABSA Trust Account (internet printout uploaded monthly)
- Bank Statements – General Reserves (internet printout uploaded monthly, if applicable)
- Bank Statements – Maintenance Reserve Fund (internet printout uploaded monthly, if applicable)
- Budget (Current and past approved budgets)
- Creditor Documents (Paid Invoices)
- Financial Statements (Audited Financials)
- Letters sent to Owners (Letters sent to individual owners)
- Monthly Report (past reports sent by ANGOR)
- PAI Act Document
- PQ Schedule
- Service Provider Contracts
- Site Layout Plan
- Trustee Meeting: Minutes
- Trustees Resolutions

Features available to Trustees:
- Detailed Debtor Information
- Snap Shot of Current Bank Account (updated daily at midnight)
- Snap Shot of Investment Account (updated daily at midnight)
Accessing ANGOR Online

If you forget your login details, the details can be emailed to the ANGOR Online profile email address.

- Visit our website: www.angor.co.za
- Click on “ANGOR online”
- Select “Forgot Password”
- Enter the email address at which you receive your levy statement
- Your ANGOR online login details will be emailed to you
- The username and password are case sensitive
- As soon as you have your login details you may start using ANGOR online

If the system does not recognise your email address, please complete the Account Registration

- Visit our website: www.angor.co.za
- Click on “ANGOR Online”
- Select “No Account? Request Access”
- Please Complete the form and click Request Registration
- An ANGOR representative will assist you

If you need assistance with ANGOR online, please email: enquiries@angor.co.za
ANGOR 24-hour call centre:
087 006 0011

Residential Property Management