

# NAMA NEWS

FEBRUARY 2020



NATIONAL ASSOCIATION  
OF MANAGING AGENTS  
SHAPING OUR PROFESSION

## THE FACTUAL POSITION REGARDING EXPROPRIATION WITHOUT COMPENSATION

CORPORATE MEMBERS



SECTIONAL  
TITLE  
SOLUTIONS



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# THE FACTUAL POSITION REGARDING

# EXPROPRIATION WITHOUT COMPENSATION

By Cilna Steyn, SSLR Inc.

Over the years, the annual State of the Nation Address (SONA) has become synonymous with expropriation without compensation. South Africans were introduced to the phrase “expropriation without compensation” by the Presidency for the first time in the first SONA delivered by President Ramaphosa in 2018. Since then, whenever those words are spoken, it leads to mass panic which in turn has a crippling effect on the property in-

dustry. The latest wave of hysteria was brought on by the proposed amendment published on the 13th of December 2019. This proposed amendment refers to legislation which will direct courts regarding the specific circumstances under which the court may grant an order to expropriate land without compensation, or as specifically stated in the proposed amendment, where the amount of compensation is nil.



[CLICK TO READ ARTICLE](#)

# NEDBANK OFFERS EXPERT ADVICE AND PROVEN SOLUTIONS FOR COMPLEX BUSINESS CHALLENGES IN THE MANAGING AGENTS AND COMMUNITY SCHEMES MANAGEMENT SECTOR



**Jonathan Ridley**  
National Head of Business  
Investment Products and  
Corporate Saver in Nedbank  
Retail and Business Banking

**N**edbank Business Banking is committed to the sustainability of the Managing Agents and Community Schemes Management sector. As such, we are proud to be associated with the National Association of Managing Agents (NAMA), which has been promoting and advancing the interests of Managing Agents and Community Scheme Management in South Africa for more than four decades.

The interest rate cut announced by the South African Reserve Bank on 16 January that takes the repo rate to 6,25% offers some respite in a tough economy. But there is the likelihood of a difficult February budget, along with the prospect of a ratings downgrade by Moody's Rating Agency.

Against the backdrop of this economic landscape, business owners and financial managers should look to financial banking solutions that are progressive, cost-effective and efficiently enable their business's financial operations. These include solutions for effective

**...business owners and financial managers should look to financial banking solutions that are progressive, cost-effective and efficiently enable their business's financial operations...**

cashflow management; maximising savings and investments for key goal requirements; provision of a fully digitally enabled solution for third-party funds administration (Nedbank Corporate Saver™) and so much more. Expert financial advice and proven solutions can make a tangible difference to the bottomline.

Through our bigger-picture approach, our expert banking teams immerse themselves in your business and your industry so that we can be an extension of

your team, with a full understanding of your business requirements. This enables us not only to provide you with the financial banking solutions you need, but also to give you a bigger-picture view of how each of our product solutions connects to create a framework that yields maximum impact across every facet of your business and beyond. This allows you to concentrate on what is most important to you – running your business.

**Partner with Nedbank Business Banking to obtain a holistic view of the economic landscape and together with our expert banking teams, find the right financial banking solutions to take your business to the next level.**

For more information please email [JonathanRi@Nedbank.co.za](mailto:JonathanRi@Nedbank.co.za).

**see money differently**

**NEDBANK**

# Sectional Title Solutions

Specialises in providing value-add solutions to Sectional Title Bodies Corporate and Homeowners Associations across South Africa.

Our success is based on over 100 years of combined experience within Community Scheme property sectors.

Our tailor-made solution-based approach, combined with our emphasis on a symbiotic working relationship is what adds real value to our clients.

Guided by this “win, win, win” philosophy, STS has partnered with several industry leaders, as well as smaller niche specialist service providers to deliver beneficial, sustainable solutions to our clients, regardless of their size or unique requirements.

## Our value-added solutions include:



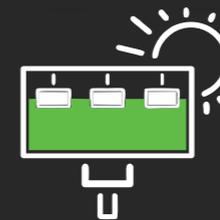
Innovative arrear levy and project funding solutions



Cost-saving energy efficient and solar solutions



State of the art Fibre-To-The-Home solutions



Revenue generating outdoor media and advertising solutions



Legal and Levy Advisory Services



SECTIONAL  
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SOLUTIONS

**Urbanise Community** is a web system and have a mobile app.

The system has some a powerful marketing and communication tools for property managers, committee/trustee members, property owners and tenants, a maintenance ticketing, SMS, Lobby screen and a digital noticeboard system.



## COMMUNITY APP FEATURES. A BETTER WAY TO WORK TOGETHER.



### Building Web Sites

CMS-enabled web site with Overview page, Gallery, Business Directory and What's On page



### Members-only Section

Different access levels for committees, owners, tenants, strata and building managers which can be customised for each property



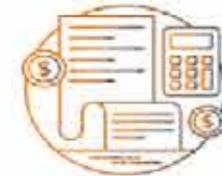
### Real-time Financials

Graphical reports showing Cash at Bank, Annual Budget, P&L, Balance Sheet, GL, AP Ledger and Levy Collections



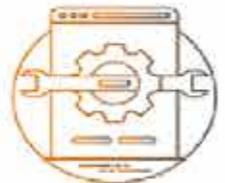
### Online Approvals

Committees can approve invoices online based on approval rules and can see all supporting files such as invoices and work orders



### Levy Statements

Owners can view their statements in real-time, including invoices and receipts and pay online via a credit card gateway\*



### Service Requests

Owners and tenants can lodge maintenance or service requests with their manager & track the progress of these requests



### Document Library

View important community and apartment documents securely in the cloud and set viewing permissions for different users



### Communication Tools

Managers can send out Community Notices, Events, SMS and post comments on the Wall or the building's Lobby screen



### Your Look. Your Feel.

Create your own branding, colour schemes, headers and footers to suit your community or business



### Serious Security

Hosted on AWS, Urbanise Community combines world-class hosting and application security including user-security and access controls

# Bringing your estate the wonders of Fibre!

When we bring you Fibre, we don't just bring the world fastest Internet delivery technology, we bring you everything that comes along with that technology!

## VOX HOME PRODUCTS & SERVICES



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Video on Demand



WiFi



Home Security CCTV

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087 805 0003 or email us  
at [sales@vox.co.za](mailto:sales@vox.co.za)



## Residential Sectional Title Insurance: Do geyser maintenance or risk landing in hot water



Residential Sectional Title Insurance is about much more than burst geysers. But, because they're the leading cause of claims, they're good subjects for outlining the pitfalls and necessities in this line of insurance. Unmaintained geysers are time bombs that can cause structural damage to buildings and damage to assets inside a unit. If the owner or body corporate neglects to maintain a geyser, an insurer may reject a claim.

### Residential Sectional Title Insurance and geyser maintenance

- According to Section 3(1) of the Sectional Titles Schemes Management Act, the owner of a unit – not the body corporate – is responsible for the maintenance of a geyser.
- Unit owners must be made aware of their duty to maintain geysers, as it could lead to consequential loss and frustration.
- Legislation stipulates that the body corporate is liable for the repair, maintenance, management and administration of the common property, including reasonable provision for future maintenance and repairs. Failure to do so can lead to an insurer rejecting a claim.
- Residential Sectional Title Insurance only covers fixed assets inside the unit, so unit owners must ensure that any moveable asset is insured under Personal Insurance.

### The solution that protects owners from a burst geyser

- Constantia Insurance offers a drafting service, which includes a 10-year maintenance, repair and replacement plan that is logged and tracked on a shared digital platform.
- All repairs and maintenance authorised via our platform are guaranteed by Constantia Insurance, which includes preventative repairs and replacements of geysers.
- If required, a monitoring device can be installed to monitor the health of a geyser. Corrosion usually leads to the bursting or leaking of geysers which can be avoided with regular maintenance and monitoring through smart technology.
- Our guarantee also applies to the maintenance work that the body corporate authorises to the building, such as the repair of boundary walls, paving, painting, etc.

Insurance is about more than just simple coverage. It's about actively managing risk before it boils over into an incident. Partner with an insurer who, along with comprehensive insurance coverage, also manages and sets up a maintenance reserve fund account, maintains and arranges for repair services, assists with arranging maintenance work, and provides a guarantee on all maintenance and repairs.

For more information contact us using any of the options below:

**Telephone:** 011 686 4200 | **Email:** rst@constantiagroup.co.za

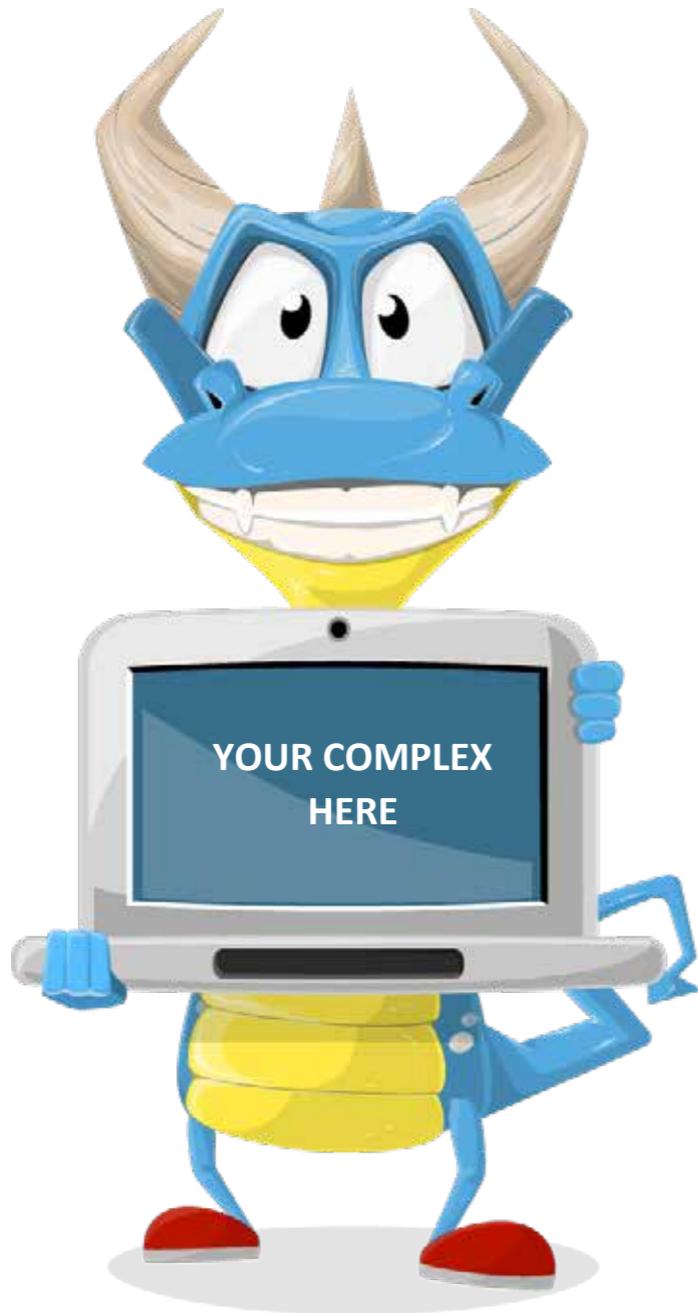
**Web:** www.constantiagroup.co.za

Constantia Insurance Company Limited is an Authorised Financial Services Provider. FSP No. 31111.

1765/Stratitudo/NAMA/02.20



# Need a portal for your complex?



**residentportal** is an easy to use communications platform for your community.

Looking for an easy way to communicate with residents?

Need to share important information like rules and regulations, application forms and contacts?

Want to track requests for maintenance, payment approvals or general enquiries in one central place?

Tired of lost emails, requests for the same documents and contacts or just looking for a portal for residents?

PACKAGES			
Pro	Standard	Light	Free
<p>This package includes:</p> <ul style="list-style-type: none"><li>• online statements</li><li>• vehicle register</li><li>• pet register</li><li>• domestic worker register</li><li>• additional information</li><li>• everything from the standard package</li></ul>	<p>Our most popular package includes a secure user area for residents.</p> <p>Residents can:</p> <ul style="list-style-type: none"><li>• log requests</li><li>• view notifications</li><li>• download documents</li><li>• book facilities</li><li>• everything from the light package</li></ul>	<p>For complexes that don't require a secure user area, this package includes:</p> <ul style="list-style-type: none"><li>• the ability to share documents</li><li>• everything from the free package</li></ul>	<p>The package includes a customisable landing page with</p> <ul style="list-style-type: none"><li>• complex information</li><li>• facilities</li><li>• address</li><li>• contacts</li><li>• map</li></ul>
<b>R699pm</b>	<b>R349pm</b>	<b>R99pm</b>	<b>Free</b>



## Managing Agents

Need a solution for your complexes but want to keep your branding? **Come talk to us!**

We can include your company name, logo, contact information and link from your existing website.



The NAMA Newsletter is distributed to an average of **70 000** readers every month!

**Advertise your business in  
the NEXT ISSUE!**

Electronic Newsletter Advertorial – only R200,00 per placement  
NAMA website featured member banner on home page – only R1500,00 per year

**Contact Lizbé at [lizbe@nama.org.za](mailto:lizbe@nama.org.za) for more information**

**NEW** NAMA Corporate  
Academic and Corporate  
Individual Membership  
Categories coming soon!

**Benefits?**

- Monthly NAMA Newsletter
- Industry updates
- Discounted rates to attend NAMA events
- Telephonic and electronic assistance
- Access to industry specialists
- Extended training opportunities and relevant educational material
- Membership of recognised industry representative body
- Possible rewards programme when appointing a NAMA Affiliate Member



NATIONAL ASSOCIATION  
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Upcoming

# EVENTS

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## NAMA National 2020 Charity Golf Day

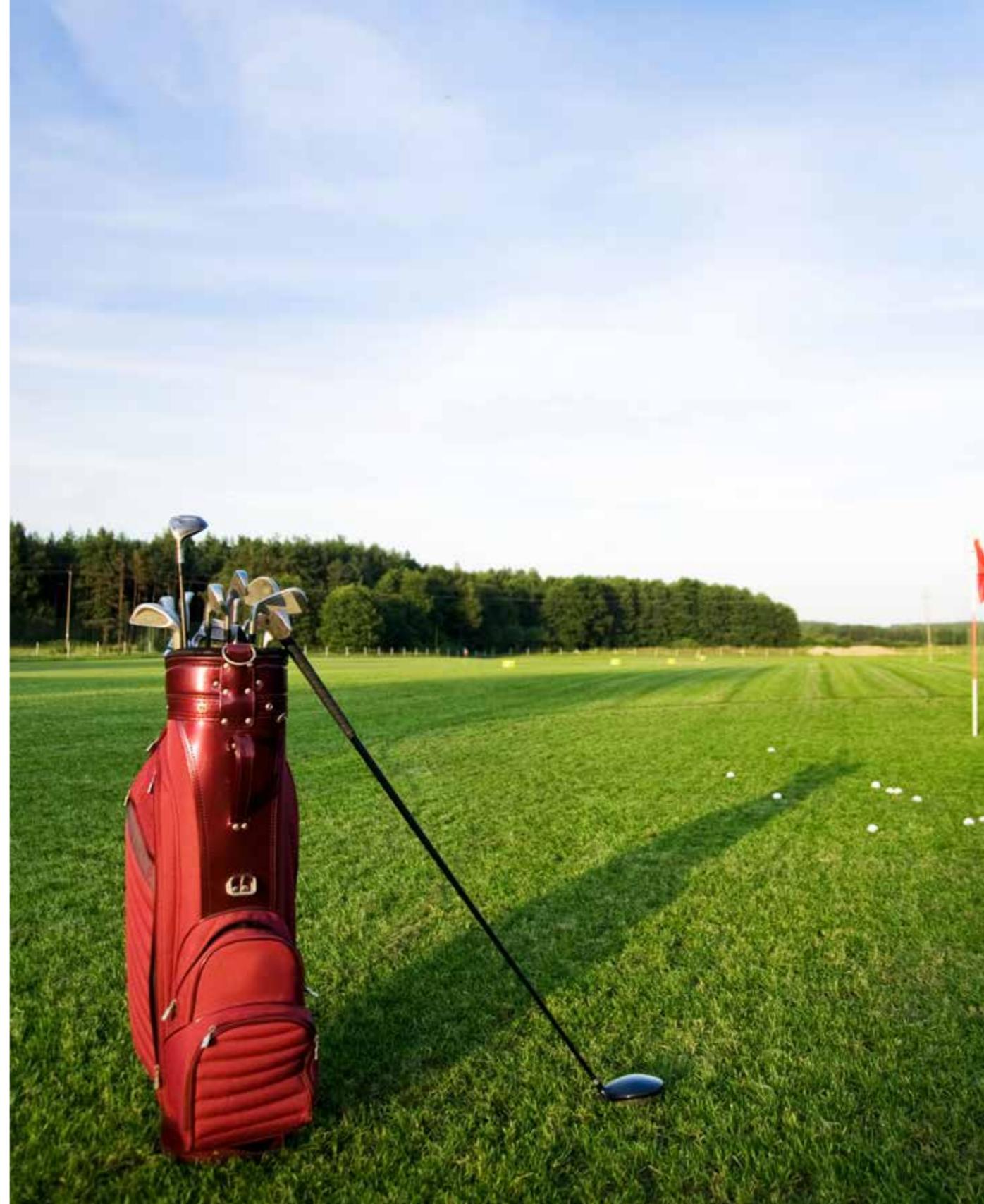
15 May 2020 | Venue to be confirmed

Please contact Lizbé at [lizbe@nama.org.za](mailto:lizbe@nama.org.za) for more information

## GAUTENG EAST REGION

11 March, 22 April, 19 May 2020 | Workshop

Please contact Nelia at [nelia@nama.org.za](mailto:nelia@nama.org.za) for more information



# CONTINUE FROM PREVIOUS

## WESTERN CAPE REGION

19 March, 21 April, 20 May 2020 | Workshop

Please contact Isabella at [isabella@nama.org.za](mailto:isabella@nama.org.za) for more information

## GAUTENG NORTH REGION

18 March 2020, 29 April, 20 May 2020 | Workshop

Please contact Gerlene at [gerlene@nama.org.za](mailto:gerlene@nama.org.za) for more information

## KWAZULU-NATAL REGION

12 March, 22 April 2020 | Workshop

9 May 2020 | Introductory ST Seminar

Please contact Vanida at [vanida@nama.org.za](mailto:vanida@nama.org.za) for more information

## EASTERN CAPE & BORDER REGIONS

19 February 2020 | Regional Meeting

6 March 2020 | Introductory ST Seminar

7 March 2020 | Intermediary ST Seminar

15 April 2020 | Regional Meeting

Please contact Gerlene at [gerlene@nama.org.za](mailto:gerlene@nama.org.za) for more information

## FREE STATE

14 March 2020 | Workshop

Please contact Isabella at [isabella@nama.org.za](mailto:isabella@nama.org.za) for more information

## GAUTENG WEST

3 March 2020 | Workshop

2 April 2020 | Intermediary ST Training Seminar (Potchefstroom)

15 April 2020 | Workshop

8 May 2020 | Workshop

26 May 2020 | Workshop

Please contact Nelia at [nelia@nama.org.za](mailto:nelia@nama.org.za) for more information



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