

# Association Times



Issue 49, April 2018



Cotswold Downs showcased on page 2

## From the editing team

The ARC Team are hard at work finalizing the 2018 Annual ARC Conference, Expo and Golf Day (see page 4 for further information). We are excited about the format and the speakers we have lined up for estate management and directors this year and look forward to seeing you there.

The first round of chapter meetings for the year has been successfully concluded. Over 150 representatives from our member estates attended these informative sessions which are also great opportunities to network with other community leaders and providers of products and services tailored to residential communities.

For the next round of chapter meetings in May you will find the information on the ARC portal under 'Communications - Notices' or on the 'Calendar'. Please always confirm your attendance with [sandy@hoasupport.co.za](mailto:sandy@hoasupport.co.za) to arrange access and for catering purposes.

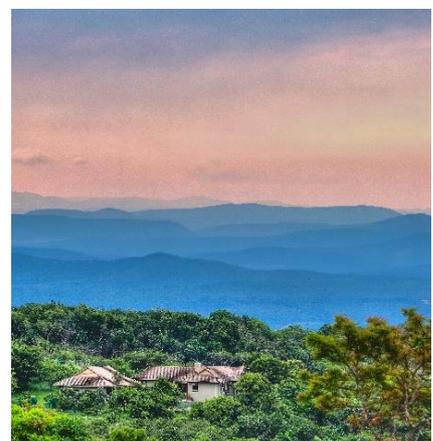
A very warm **welcome to the following communities**, who are now ARC members; In **Gauteng** – La Como Lifestyle Estate, Bougainvillea Estate, Rietvlei Ridge Country Estate, Olympus Country Estate, **North West** – Rockcliff Estate, **Western Cape** – Avignon, Meerenhof Properties, Benguela Cove, Fransche Hoek Agricultural Estate, Blue Mountain Village, Erinvale Country Estate, **Mpumalanga** – Ditholo Wildlife Estate, **Limpopo** - Raptors View Wildlife Estate **Kwazulu Natal** – Caribbean Estates and Le Domaine.

We are proud to announce that **our new Business Partners** are: **ICI Dulux (Pty) Ltd** – paint manufacturers and suppliers, **Hereford Group** who provide employee benefit consulting services and guidance and advice across all the major risk, investment and administration platforms, **Elf Rentals** who offer full maintenance lease solutions and are a systems integrator providing all technologies for perimeter security, access control and CCTV, both optical and thermal, **Mahala Loyalty Programme** which is a rewards & loyalty platform developed to enhance the interaction between the home owners and the service providers, through rewards, **The Neethling Brain Instruments (NBI)** - assessment tools to help develop strategies to sustain creativity and positive thinking and **Pam Golding Property Management Services** who manage all types of properties from small, single-building bodies corporate, to large complexes incorporating multiple inter-related bodies corporate and umbrella homeowners associations.

Please see the full list of our residential community industry Business Partners on page 11 of this newsletter and contact them to find out how they can assist you with managing your community with their solutions. You can contact them via the ARC website [www.hoasupport.co.za](http://www.hoasupport.co.za) or the member portal.

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The Rest Nature Estate showcased on page 8

# Cotswold Downs Golf & Lifestyle Estate

*Exceptional surroundings. Exceptional golfing. Exceptional quality of life.*



Cotswold Downs is one of KwaZulu-Natal's premier low-density golf and lifestyle estates. Set just outside of the small town of Hillcrest, just 30 minutes inland from Durban and nestled at the eastern edge of the Valley of 1000 Hills, Cotswold Downs is a haven for the young and old, nature-lovers and those who wish to retreat to a secure and peaceful environment.

## Understated Luxury

The estate is modelled on the Cotswolds area in the United Kingdom, with gorgeous stone-built houses clustered around village greens where the community gathers to meet. Effortless, earthy and yet undeniably modern, Cotswold Downs' homes complement the surrounds perfectly. Natural cladding and finishes of timber, slate and stone are accentuated by landscaped indigenous gardens, and each house is designed and built with the context of its village in mind. The result is stunning - each home unique, and yet part of a greater, beautiful whole.

## Fabulous Golfing

Cotswold Downs boasts one of South Africa's finest and most impeccably manicured golf courses. Designed by Peter Matkovich to USGA specifications, this magnificent 18-hole championship parklands type course blends seamlessly with its surrounds, and features bent grass greens, undulating fairways and outstanding natural water features. A mixture of cool season and summer grasses allow the course to be lush all year round.

## State of the Art Security

The safety of Cotswold Downs residents is of the highest priority, and the estate has implemented cutting edge security measures including a central control room manned 24/7, continuous foot patrols, a dog unit and on-site reaction vehicle, not to mention biometric access control, number plate recognition, CCTV monitoring and visitor management using access codes.

## Gorgeous Environs and Feathered Friends

Cotswold Downs is home to a unique diversity of natural and indigenous habitats, including pristine scarp forest, coastal grassland, several large and small dams with associated wetlands and seed beds, a river and tributaries with riparian woodland and bush along sections of the water courses.

These diverse environs are criss-crossed by nature trails and home to a vibrant array of fauna and flora. Some 241 species of bird have been recorded on the estate, including nine species of waterfowl, seven species of sunbird, malachite kingfisher, African jacana, yellow-throated longclaw, Shelley's francolin, white-fronted bee-eater and African marsh harrier.

The most notable of the feathered residents is the nesting pair of crowned eagles, which are being studied as part of a University of KwaZulu-Natal PhD project investigating the 'urban eagle' phenomenon, including where they are and what they eat.

Cotswold Downs' estate management was quick to support the research with sponsorship of a nest camera, a GPS tracker and other equipment. The eagles return to the nest each year, and their activity has provided interesting data – including several occasions where blue and grey duiker have been attacked on the rough margins of the course.



The Cotswold Downs crowned eagles are regularly on display as they call over the estate's forest, and every year a new young eagle is often seen from the golf course, searching along the forest edge looking for unsuspecting prey.

The crowned eagles are representative of the magic of Cotswold Downs, with pleasant surprises everywhere one looks. It's no surprise that this fantastic family estate is one of the finest in the country, and home to a community that is content, secure and fulfilled.



# Annual Residential Community Industry Conference

Brought to you by ARC



The 2018 Annual ARC Conference is being held at Serengeti Estates on 13 and 14 September 2018 with the ARC members golf day on 12 September 2018. Each year we use the post conference survey from the previous year's conference to improve on all elements of the conference in respect of format, venue, speakers and conference events. The 2018 conference has been structured as follows.

## Day 1, Thursday 13 September

The first day kicks off with a session exploring how the role of the Community Manager has changed over the last 5 years. We will split into 3 break away sessions, depending on size and estate budget, where delegates will debate this and then report back to the plenary. This will set the scene for the balance of day one.

Innovation and creative management is the second session and the whole group will receive presentations on new worldwide technology, using member surveys to determine needs and expectations and finish off with a session on Whole Brain Thinking. We are excited to have Pepe Gutiérrez from Spain to address the technology segment.

After lunch the critical issue of transformation will be addressed and the day's closing session will be a brainstorming session on our legal and legislative framework including new POPI, CSOS and OHS legislation

## Day 2, Friday 14 September

The second day will start with a key note address 'The Way of Remarkable' delivered by Mike Ivey from Gold Digger and Cafe Life. We will then have a panel discussion on Community Leadership and Board Strategy. Panel members will deal with questions of a strategic nature including risk management, the role of committees and building better relationships between board members and management. Board members not attending the whole conference may attend the morning session only.

Scenario planning on issues such as security, landscaping, financial management, member liaison, self-sustainability and managing member expectations will be dealt with in three, rotational facilitated breakaway sessions where all delegates will get the opportunity to move between all three sessions with report back and summary to the full plenary group.

The closing session will address the integration of Industry imperatives and will deal with the CAISA and the RCC.

In summary, the conference format will include presentations to the full group, selected break away sessions, rotational facilitated break away sessions and panel discussions. There will also be time for issues not addressed in the agenda to be explored.

Bookings are coming in fast and there are a limited number of seats – so get your booking in soon to avoid disappointment!

Don't forget the ARC Members Golf Day on Wednesday 12 September. This year the annual golf day takes place the day before the conference and the cost is included in the conference fee.

## ARC Celebrates 10 Remarkable Years

April 2018 is a very special month for ARC as we celebrate our 10<sup>th</sup> Anniversary.

What a journey it has been... from humble beginnings where we opened our doors in 2008 with our 11 Founder Members, to having grown our membership base to around 350 communities, made up of around 200 larger HOAs and 150 smaller sectional title developments through managing agents.

We have partnered with some of the most innovative and forward-thinking companies in the country and have seen this industry grow into a powerhouse, consisting of some of the very best residential communities in the world.

ARC sees itself as a family that operates on the values associated with such, but the ARC family is also made up of so much more than that. Each of our members and partners form part of this family and work together, learning from each other to improve and grow the industry and serve the members of each community.

We look forward to the next 10 years. With your valued input and support we will continue to serve and grow the residential community industry.



## Pam Golding Property Management

It is with great pride and pleasure that we present the Pam Golding Property group's credentials to you. This document provides an overview of the group in its many facets, from its beginnings over 40 years ago, to today. Pam Golding Properties is recognised as the pre-eminent real estate brand in South Africa, with offices throughout the country and beyond into Africa, Seychelles and Mauritius.

Mrs. Pam Golding, Founder and Life President, and widely regarded as the doyenne of the property industry in South Africa, establishing the company in 1976 with a single office in Cape Town. While the Golding family values remain at the heart of the brand, the Pam Golding Property group has developed into a world-class global organisation.

Pam Golding Property Management Services (PGPMS), an independent business unit within the Pam Golding Properties group, is the market leader in the Western Cape property management industry and focusses on making a contribution towards the preservation and enhancement of the value of clients' assets by maximising investment



Mike Morey MD of PGPMS

growth, cost containment and income generation through sustained, results-driven service. The company manages property assets to a total value of over R20 billion.

### The Pam Golding Properties Story

In 1976, Mrs. Pam Golding had a vision for the South African property industry. She identified the need for a discreet, professional agency to assist sophisticated and high-profile buyers with their property requirements. She started the business on her own, with no capital – in the midst of economic uncertainty. At that time the political situation in South Africa was driving foreign investment out of the country and property was deemed to be a high-risk investment. Her vision, persistence and passion paid off.

The Pam Golding Property group's mission statement is; "To provide all existing and future clients with a world-class standard of differentiated residential property service, while upholding our reputation for developing long-term customer relationships based on the cornerstones of empathy, knowledge, experience and integrity."

These principles are firmly upheld by all Pam Golding Properties Property Management Services employees, who form the backbone of the company and the vital one-on-one interface between the organisation and its client base. Inherent in the essence of the brand – underpinned

by the company's cornerstones and philosophy – is the promise of a "sense of comfort".

While the Golding family values remain at the heart of the brand, the Pam Golding Property group has developed into an industry leader. Led by dedicated, diverse and highly-skilled executive and management teams, combined with the best professionals in the industry, the Pam Golding Property group plays an iconic role in the real estate industry in Southern Africa.

### Professional Associations

In keeping with the desire to be a leading participant within the industry and aligning itself with the core values of professionalism and integrity, Pam Golding Property Management Services is an active member of the National Association of Managing Agents (NAMA) and key corporate sponsor of the Association of Residential Communities (ARC). The company is also registered with the Institute of Estate Agents of South Africa (IEASA); the South African Property Owners Association (SAPOA) and the South African Council of Shopping Centres (SACSC), and, as required, it is registered with the Estate Agency Affairs Board and is also a registered debt collector with the Debt Collectors Council.

### Key Service Offering

From its early beginnings in 2001, PGPMS has steadily grown year on year, specialising in sectional title property administration and the management of homeowners' associations from small high value niche HOA's to extensive gated communities comprising hundreds of units. With a team of highly trained property professionals, PGPMS is also able to draw on the in-house legal and financial skills often not present within competitor companies.

Some of the key properties under administration include: s



**The Orangerie** in Gardens, Cape Town, which comprises 94 sectional title residential units and in excess of 94 tandem parking bays. PGPMS has managed this well-located, highly sought-after property since 2009, the total market value of which is estimated to be in the region of R300 million. The ground level of the development features units with double-volume, while others in the block offer magnificent views of Table Mountain. The complex boasts a security guard-house at the front entrance, underground parking, as well as an on-site building manager.



**The Waterclub** comprises five Bodies Corporate, in addition to a Property Owners' Association. It consists of 110 units valued at around R1.5 billion and is in a prime location on Cape Town's False Bay. This prestigious development has been managed by PGPMS from inception. It is one of only four marinas in South Africa that were awarded the esteemed international 'Blue Flag' for marinas in 2012.



The Goose Valley and Turtle Creek Home Owners' Associations, both within Plettenberg Bay's **Goose Valley** development, are managed by PGPMS. PGPMS has managed these HOA's for a number of years and has excellent relationships with the people on the ground there. PGPMS performs secretarial, financial and insurance management functions for them. 272 sectional title units make up Goose Valley. Their market values range from R1.3 to R2.5 million, while Turtle Creek HOA comprises 60 Mediterranean design theme houses averaging values R5 million. Facilities include a Gary Player Signature Design 72-par, 18-hole golf course, tennis and squash courts, swimming pool, jogging trails and direct access to Keurbooms Estuary for fishing, swimming and boating. Plans are currently at an advanced stage to include a further 20 homes in an addition to the scheme.

**Contact us:** PGPMS's service offering includes secretarial, financial, insurance and maintenance management functions. Full details of these services are available on request. Please do not hesitate to contact Mike Morey and his team on +27 21 426 4440 or [pgpms@pamgolding.co.za](mailto:pgpms@pamgolding.co.za) or visit [www.pamgolding.co.za](http://www.pamgolding.co.za)



**Atlantic Beach Home Owners' Association (ABHOA)**, managed by PGPMS, comprises 860 erven on the shore of Cape Town's Table Bay, with homes ranging in value from approximately R3 to R16 million. Royal Troon, which is situated within ABHOA, is also managed by PGPMS and comprises 24 units, valued at around R1.5 million each. Facilities on the estate include an 18-hole links-style golf course and driving-range. A monthly Farmers' Market is hosted and usually includes lifestyle activities such as a fun run or duathlon. Further facilities are a well-equipped fitness centre, which provides for personal training as well as group classes such as spinning and yoga. Tennis courts and a leisure centre with a pool and braai facilities are also available to residents.



## The Local Biodiversity Council: Best Practice Sustainable Environmental Standards for Residential Estates

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Each year, the date 22nd April marks the anniversary of Earth Day, a global event which began in 1970 and engages the active participation of many millions of everyday citizens, concerned for the well-being of our planetary home. The event draws urgent attention to the reality that much of the natural world which made possible the distinctive feature of our unique 'green planet', namely its vast array of biological life, has been transformed to such an unsustainable extent that the potential for devastating impacts on human populations in the relatively near future must be recognised as a real and imminent threat.

The primary causes of the environmental threats facing humanity are climate change due to global warming, and biodiversity loss caused by poor land-use largely due to industry, agriculture, mining and the rampant expansion of cities. The question then, is what can be done to redress these problems? More specifically, in terms of this forum, what can ARC member estates do to contribute to reversing the deleterious environmental trends and what are the advantages of doing so?

The Local Biodiversity Council non-profit was established precisely in order to provide answers to such questions, by developing and promoting best practice environmental standards for all forms of land-use beyond the boundaries of formal conservation areas. The Council was built upon a long, multi-disciplinary history of design, planning, assessment, development and management, which yielded many hard-won insights that form the bedrock of its approach to helping land users avoid costly, unnecessary and environmentally destructive consequences.

In this era of often limited environmental resources, establishing a system for ensuring environmental sustainability is a foundational requirement for any estate. As the current conditions in the Western Cape so painfully illustrate, Southern Africa is often a place of 'harsh beauty'. The challenge is thus to match the ecological constraints of a specific environment with its unique beauty, in a way that ensures excellence in terms of both quality of life and financial investment.

There is a strong trend among ARC member estates towards demonstrating some kind of 'ecologically beneficial' status. However, without some form of objectively defined, independently verifiable system of measurement, it is impossible to accurately determine the environmental sustainability status of any site, or to compare its ecological 'performance' with that of its industry peers. Indeed, without such a clearly defined point-of-reference, it becomes easy to do more harm than good.

The Local Biodiversity Council believes firmly, however, in the potential of ARC member estates to serve as important prototype references for environmentally sustainable residential developments, not only for the whole of South Africa, but globally. And to aid in the achievement of this goal, it offers its groundbreaking Biodiversity Area Standard (BAS).

The BAS is based upon two vitally important criteria - ecological footprint and biodiversity status. The integration of these two factors provides the basis for measuring the current status of a site and setting guidelines for sustainable environmental outcomes, with an emphasis on cost-effective self-sustainability derived from restoring the ecosystem services from the available ecological capital. In practical terms, this entails integrating the primary use of a site (e.g. residential estate, manufacturing facility, sports facility, etc) with its surrounding outdoor footprint in a manner that simultaneously promotes best practice biodiversity management, mitigates environmental impacts, reduces the consumption of natural resources and optimises access to ecosystem resources.

A key benefit of the Council's standards-based system is that it provides for third party site certification by the internationally renowned certification company, Ecocert. The Council plays an extensive role in the pre-audit phase of the certification process, by facilitating an objective peer review assessment by a committee of environmental specialists, aimed at assisting the client to prepare for certification.

In addition to establishing expert committees, the Council is driving the creation of a sustainable environmental services value chain comprising relevant industry professionals (specialist consultants, contractors, products suppliers, auditors, etc.) as well as related industry bodies.

To find out more about the Local Biodiversity Council and its services, ARC members are invited to contact Dr Charles Dettman on 082 440 7996 or [charles@localbiodiversity.org](mailto:charles@localbiodiversity.org).



# New Era - New Energy

Enel X is committed to bringing innovative, modern renewable energy solutions to homes and businesses in South Africa. Discover the benefits of smart energy management – from solar solutions to ways of saving on your electricity costs.

Let Enel X make energy work for you. We're a global company with strong roots in the energy sector and an open strategy geared towards digitalisation, sustainability and innovation. Through smart, simple and fast technologies we help you discover a new way of using energy.

Here is a closer look at the award-winning Marcus Garvey Village installation. The first self-sufficient residential micro-grid project in New York City, Marcus Garvey illustrates the effectiveness of sustainable energy.

## Enel X International Experience – A Residential Estate Case Study

The city of New York is one of the most energy-consuming places in the world, with an ever-increasing demand for energy and a consequent **overloading of the grid**.

Located in Brooklyn, the residential complex Marcus Garvey Village is made up of 625 apartments.

### Objectives of Enel X Energy Solutions

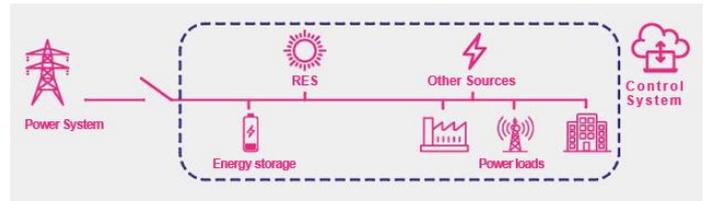
- Reduce peaks in energy demand.
- Integrate distributed generation systems like photovoltaic systems and domestic energy storage systems
- Increase energy supply security in an area subject to frequent blackouts
- Reduce energy expenditure for the customer



The microgrid is managed by Enel X smart software **DEN.OS (Distributed Energy Network Optimization System)**, which is able to manage the energy resources of distributed generation. The DEN.OS software, which combines renewables and storage in a smart distributed generation system, is able to predict peaks in demand, satisfy the grid load and guarantee that the apartments consume the energy produced safely and efficiently.

### Microgrid

The microgrid is a system characterised by an interconnection between loads and distributed generation sources and has the ability to function both on the grid and alone. It's an integrated ecosystem that manages energy resources simultaneously and optimises their functioning.



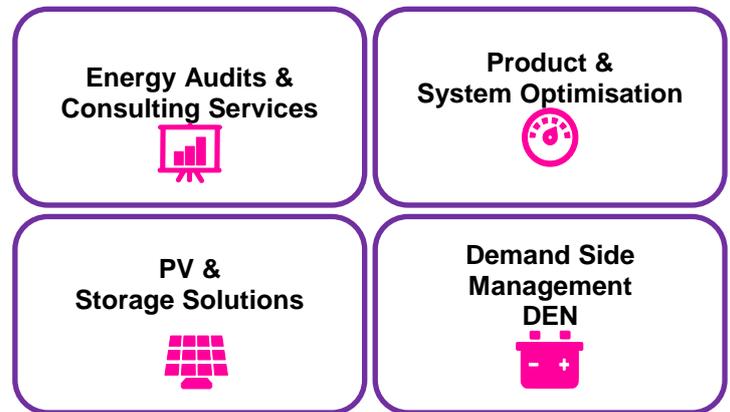
### Benefits

- Reduction of energy costs for residents
- Reduction of greenhouse gases
- Total consumption of the energy independently produced by the residential complex
- Simplified management of the energy load for the local distributor
- Stability of energy supply in an area with frequent blackouts

### Economic Advantages

The project largely pays for itself thanks to a combination of incentives and impacts generated through the participation in programs of **Demand Response** and **Peak Shaving**. The owners of the apartments have agreed to an operational model that calls for the subdivision of savings generated by the project in order to cover the costs of installation and finance the initiative.

With Enel X, energy savings are easier than you imagine. We will help you find these savings through an in-depth energy audit, then make them a reality with a range of solutions designed to suit your needs, budget and the size of your home or business, including:



Discover the benefits today, contact Enel X. We look forward to exploring the future with you.

**enel x**  
enelenergy.co.za | 0860 99 22 33

# The Rest Nature Estate

*Lowveld living at its best*



One of the more unusual things about The Rest Nature Estate is its name. Those familiar with the area of Nelspruit (now Mbombela) will know that it is named after the three Nel brothers who, back in the 19th century, used to graze their cattle around the valley and came across an exceptional piece of land during their explorations.

This land was set high in the hills overlooking the valley and boasted a year-long subtropical climate with soothing breezes and spectacular uninterrupted views across the valley. It was in this peaceful, temperate sanctuary that the brothers decided to establish their family homestead, calling it The Rest, and their descendants still own homes on what is now The Rest Nature Estate.

Having recently been awarded a 5-star grading and voted The Best Residential Development in South Africa 2017/2018 in The International Africa & Arabia Property Awards, the estate is currently in phase two of a four-phase development. Once completed, the estate will consist of 1 200 homes with stands ranging in size from 900 square metres to 16 000 square metres. Phase one, called the Carissa and Combretum villages, incorporated a total of 380 stands and sold out extremely fast. Phase two is the Albizia Village and has an additional 300 stands ranging from 850 square metres to 2 200 square metres, with prices starting at R 595 000 including VAT.

Despite being on the market for only a year, phase two is already 70 percent sold, and the development of phases three and four, the Gordenia and Eugenia villages, is currently in the planning process. Buyers have the option of choosing from a selection of impressively designed and individually crafted home styles that offer views of the water, hillside or woodlands, or designing their own home, in accordance with the estate's architectural guidelines. Over 50 architectural design options are available and these have been designed to complement the beautiful granite koppies and natural surroundings synonymous with this region and ensure that the homes blend in with the contours of the land.

In conjunction with other specialist developers over 100 completed villas are being offered for sale on freehold plots averaging 500m<sup>2</sup>, with a number of 2 and 3 bedroomed options ranging in sizes from 190 m<sup>2</sup> up to 230 m<sup>2</sup> with prices ranging from R 1.9 million to R2.9 million

Each home is surrounded by private gardens and offers spacious and comfortable modern living. The safe, convenient and restful lifestyle offers all the ingredients needed by both young and established families as well as working professionals and foreign investors wishing to experience life in the Lowveld.

Situated on 320 tranquil hectares of subtropical bushveld vegetation, yet only a short drive from the city's shopping centres, hospitals and other amenities, The Rest

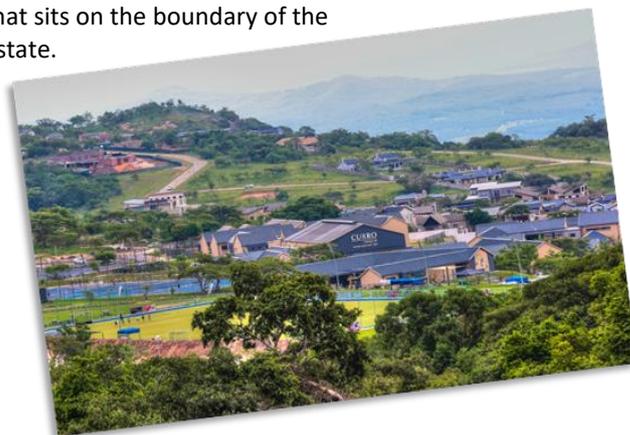
Nature Estate has quickly become one of Mbombela's most sought-after residential addresses.

Nature lovers and outdoor enthusiasts can enjoy over 100 hectares of natural habitat and a private bird sanctuary that has been created in partnership with BirdLife South Africa.

A "Nature Trust Association" has been created to preserve, promote, educate and further develop the natural habitat, including the aspects of Birdlife, Trees and Flora and Wildlife.

All alien vegetation has been removed from the land to allow natural grasses and iconic bushveld trees such as paperbark, bushwillow, fever tree, coral tree and stamvrug to flourish. The ongoing landscaping and maintenance is handled by a dedicated team to ensure that the Estate is maintained to an extremely high standard and that biodiversity is preserved whilst creating an attractive living environment. In addition to the secluded wooden bird hides at the reed-fringed dams, residents may also encounter red and grey duiker, bushbuck, klipspringer, mongoose species, porcupine, serval and caracal.

There are more than 40km of walking, cycling and jogging tracks on the estate, and homeowners have free access to the tennis courts at the 1 200-scholar Curro Private School that sits on the boundary of the estate.



As with any estate of this size, security is paramount, and in this case has been outsourced to Thorburn Security, who ensure that the entrance gates are permanently manned and protected by CCTV cameras and access booms. The boundaries of the property are surrounded by a cutting-edge intruder detection system, which is reinforced by electric fencing and robust Clear-Vu steel mesh fencing. A professional and trained security team operates from a 24/7 control room, and guards continually patrol the estate and its fences.



More than 70 percent of the stands in phase two have been sold to existing buyers, which is indicative of their satisfaction and confidence. The development is entirely owned by Sanlam Limited, one of South Africa's largest listed insurance and personal financial service companies. One hundred stands that fall within phase two have been sold to specialist developers who will be offering a selection of fully completed villas on smaller stands. Future phases may include a retirement aspect, ensuring that The Rest Nature Estate is a true multigenerational estate that caters for all the needs of the market.

The Rest has set a new benchmark in almost every respect, with the level of sales exceeding all expectations. It is testament to the fact that the micro economic climate of the Lowveld continues to outperform many other parts of South Africa. Watch out, Cape Town – Mbombela is hot on your heels.

For more information about this unique estate visit [www.therest.co.za](http://www.therest.co.za).

*Should you wish to have your estate showcased in the next issue of Association Times please email [peggy@hoasupport.co.za](mailto:peggy@hoasupport.co.za)*

## The Components of a Good Rule

When writing rules, boards should use simple concepts and words. If residents understand rules, they're more likely to comply with them. For example, board members may attempt to lend authority to their writing by inserting multi-syllabic legal words. Though rules should have a solid legal basis, those who read them must be able to understand them.

The following eight characteristics of good rules will help board members avoid the traps of complexity and misunderstanding:

- **Good rules are transparent** - Rules should require people to do what they would have done naturally without the rule, after merely thinking about it. Thus, if rules require what reasonable and decent people would do anyway, then rules only have to be enforced against the few who aren't reasonable and decent.
- **Good rules are few rules** - Good rules are the minimum necessary to provide for the comfort and safety of the residents, the equitable use and enjoyment of facilities, and the equitable burden of responsibility in a community.
- **Good rules are easy to obey.** - Residents must understand the need for the rule and comply with it voluntarily. Neither the board nor the manager is in a position to police the community.
- **Good rules are efficient.** - Good rules accomplish exactly what the board intended them to accomplish. Unfortunately, some associations try to solve a problem by passing rules that are either too harsh or too broad. Such rules may set off a number of chain reactions, including situations in which:
  - Residents ignore the rule and call the board autocratic or dictatorial.
  - The board complains that residents are apathetic and ungrateful.
  - Residents ignore other rules.
  - The community newsletter adopts a scolding tone.
  - Residents complain about the board to the manager.
  - Residents complain that rules aren't uniformly enforced.

- **Efficient rules accomplish their goal without undue side effects.** - Good rules resolve, rather than create, problems. For example, the board of the ABC Association is concerned about teenagers damaging lawn areas when they play ball. In an attempt to resolve the problem, the board prohibits groups of three or more people over the age of 10 from playing on the lawn. The teens react by playing on the street resulting in complaints from motorists. Prevent this type of situation by considering the likely side effects of a rule when drafting it.
- **Good rules are enforceable** - Make sure the board has the authority to enforce a rule before drafting it – then make the rule specific. Vague statements, such as “Loud and boisterous activity should be avoided” leave unanswered the questions “By whom?” “Where?” “When?” “What does avoid mean?” Both mini-bikes and lawn mowers are loud. Should they both be restricted? Does noise from late Saturday night parties create the same problems as noise from a Sunday afternoon wedding reception or braai? Overly specific rules can also create enforcement problems. For example, the ABC Association institutes a rule that states: “Between the hours of 10 pm and 7 am no noise shall be permitted in a unit that measures 30 decibels or greater for more than 10 seconds in the nearest adjacent unit or public area.” Though specific rules may be easy to enforce in court, the board may find it difficult to obtain voluntary compliance. To write an effective rule, the board must balance specificity with simplicity and compliance. No rule will meet each criterion equally.
- **Good rules are flexible** - Good rules allow flexibility and the use of reasonable judgment and mediation in enforcement.
- **Good rules must be communicated to the residents – HOA’s** don’t always publicize rules as effectively or as often as they need to. The board should distribute the current rules to all purchasers when they first move into the community. Since these documents may get filed away with other settlement papers, and since purchasers may lease to others, redistribute copies of the rules periodically, also consider putting up signs in pool and playground areas, listing rules in the newsletter, or putting them on the HOA’s website.

**Adapted from the following:**

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[http://www.imakenews.com/ortenhindman/e\\_article000139017.cfm](http://www.imakenews.com/ortenhindman/e_article000139017.cfm)

## A personal lines insurance solution aimed specifically at ARC members

NIC has negotiated a new personalised insurance product for ARC members.

This is a tailor-made policy just for you and your members. It is designed to offer maximum benefit for the lowest premium possible.



The first step is to get your estate graded in respect of security which is a simple document that needs to be completed and signed by the HOA. The successful application for a security grading will allow your residents access to this new product.

### **Premium Lifestyle product (High security Estates – subject to security grading).**

**Free benefits** when signing up to this new solution will include free cover for Motorcycle Rider Gear R15 000, Golf clubs R15 000, Sports equipment R15 000, Cycling gear R15 000, Fire-arm R15 000, Boating gear R15 000, and Standard 4x4 cover extension on all 4x4 vehicles included at no charge.

Theft pack that includes contents to the value of R150 000 - on a first loss basis (Averages will not apply on this specific benefit), contents theft excess waiver included for free, vehicle theft / hijack excess waived if an approved tracking unit is installed, Standard “Smart Excess” of R2750 and crime assist. The **assist programme** includes Intelligent Smartphone application with panic assist, Roadside assist, Home assist, Home safe chauffeur, Emergency medical assistance and policy integration

### **Savings fund**

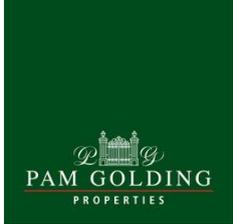
Our insurance is structured so that a portion of your premium savings can be invested as savings to help you build wealth while you enjoy the best cover. Please note that all quotes are Risk dependant

To find out more about the details of this product and the benefits for the members of your community, call one of our friendly brokers consultants on 0113916554

We have other product available and are confident that one of our product offerings will meet your needs.

## Our Valued Business Partners

Our Business Partners support and grow the industry and their contribution helps to keep our membership fees low. Please visit [hoasupportco.za](http://hoasupportco.za) to find out more about the services they offer our members in the residential community industry and to get their contact details.

		
		
		
		
		
		<p>Meet our Business Partners at our upcoming Regional Chapter Meetings and Annual Conference and find out how they can help your community achieve Remarkable things!</p>
		