

Do your homework when buying a sectional title unit



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In today's world convenience and peace of mind are key priorities for many home buyers. This makes sectional title living a very desirable option, given that outside maintenance, insurance and sometimes water cost, forms part of the levy and is therefore taken care of.

Greta Daniel, sales and operations manager for Pam Golding Franchise Services, says while one may hear of the occasional negative experience, the benefits of community scheme living and in particular of sectional title schemes is undoubted. "These include the security afforded, release from the headache of personally carrying out maintenance and repair to buildings and gardens, control of the aesthetics and the freedom to just lock up and go, among others.

"However, the success and enjoyment of your experience as owner or resident in a sectional title scheme can often depend on matters that are very much within your control." Kelly Northmore, a director of Biccari Bollo Mariano Inc law firm provides some useful advice.

She says before even purchasing a sectional title property one should ensure that the body corporate is financially healthy. The minutes of the last AGM will usually reveal whether the current owners are content with the management of the scheme or if there are complaints and dissatisfaction. Read the rules of the scheme, because once you take transfer of a unit you will be bound by those rules, so if there is something contained in them which you do not like, it's best to know before you buy.

A prime example is the entitlement to keep a pet and this may also extend to the type and size of pet. Pets may not be permitted at all, and even if they are in principle, there is almost invariably an application process before consent may be given. One simply cannot rely on a verbal assurance from anyone that your pet will be allowed. Written approval from the trustees of the body corporate in compliance with the rules is the only assurance that should satisfy you.

Adds Daniel: "It is also important to verify the registration of an exclusive use right in respect of any parking bays, gardens and storage rooms that are being sold to you with the unit. In the absence of the proper registration of exclusive use rights, the garden surrounding the home - even if fenced in, and those parking bays may not actually belong to you.

Remain Involved

"Once you are an owner of a sectional title unit, the best advice is to participate and stay involved. Although there is a Sectional Titles Act and rules, within the parameters of which schemes must be managed, for the most part decisions are made by the owners who show up at meetings and who offer their assistance, whether as a trustee or in any other capacity. Your participation keeps you in the know and part of the decision-making."

Estate agents, managing agents and attorneys each have their role, but it is the owners themselves who ultimately determine the desirability and enjoyment of living and owning in a sectional title scheme.

For further information visit www.pamgolding.co.za or contact Greta Daniel on 012 3461667 or email greta.daniel@pamgolding.co.za.