

## FREQUENTLY ASKED QUESTIONS

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### **1. PINE LAKE LIFESTYLE ESTATE**

#### **1.1. What is the expected occupancy date?**

The estimated occupancy date is 1 May 2024.

#### **1.2. Do I pay transfer duty when purchasing at Pine Lake Lifestyle Estate?**

The first buyers in Pine Lake Lifestyle Estate will benefit from no transfer duty (as VAT is already included in the purchase price). Attorneys' transfer fees and disbursements are however payable.

Any subsequent transfer of ownership of a Unit will be subject to transfer duty.

#### **1.3. What is Pine Lake Lifestyle Estate?**

Pine Lake Lifestyle Estate is a community of people enjoying a safe environment and exceptional lifestyle where at least one resident must be over the age of 50 years.

#### **1.4. Where is Pine Lake Lifestyle Estate situated?**

Pine Lake Lifestyle Estate is located alongside the Swartvlei Lake in the Garden Route National Park just outside Sedgefield on the N2.

#### **1.5. What security is provided at Pine Lake Lifestyle Estate?**

Pine Lake Lifestyle Estate has access control with 24-hour manned security, as well as CCTV, fencing and on-foot security patrols.

**1.6. Who manages Pine Lake Lifestyle Estate?**

The management of the Estate is ultimately the responsibility of the Body Corporate. The day-to-day management is however the responsibility of the appointed Managing Agent.

**1.7. What makes Pine Lake Lifestyle Estate so sought after?**

Location, location, location... The Estate is located in the heart of the Garden Route, on the banks of Swartvlei Lake and close to the town of Sedgefield. It is also a 30-minute drive from both George and Knysna.

The resort also offers many activities to those seeking an active lifestyle, including nature walks, cycling, fishing, boating, ten-pin bowling, swimming and tennis.

**2. LEVIES:****2.1. What is included in the monthly levy?**

Please refer to the website for details of what is included in the monthly levies.

**2.2. Does the levy include water and electricity consumption?**

No, electricity will be billed for separately to you individually by the Municipality and water will be billed by the Managing Agent on behalf of the Homeowners Association (water is produced on-site by the estate's Reverse Osmosis Plant).

**2.3. What if levies increase more than I afford?**

There is a budget for the initial 3-year period to enable you to plan ahead.

The Managing Agent, together with the Body Corporate will aim to keep costs down as far as possible, whilst ensuring the infrastructure and services are maintained to a high standard.

**2.4. How will Pine Lake Lifestyle Estate prevent major future levy price hikes?**

In terms of the Sectional Titles Schemes Management Regulations, it is required of the trustees to prepare a 10 (ten) year maintenance, repair and replacement budget. These costs are managed through a reserve fund, and the Rules also provide for a 1% resale levy payable on the value on units transferred after the transfer to first buyers.

**2.5. Who pays the homeowners insurance?**

You are responsible for the insurance of your own moveable property (including furniture and vehicles) and valuables.

The Body Corporate insures each unit and the 'Common Property' at the replacement value thereof (valued every 3(three) years) and the insurance costs are covered by the monthly levy as part of the operating expenses.

**3. MEDICAL AND HOME CARE FACILITIES**

**3.1. What medical facilities are on the estate?**

There is a basic frail care facility on site with nurses' accommodation.

**3.2. What are the costs for medical treatment?**

Basic medical checks are included, there will be additional charges for use of the frail care and admission to hospital.

**3.3. Is a there a frail care facility?**

Yes, there is a basic frail care facility on site.

**3.4. Can I get home-based care?**

At the Estate you have peace of mind in knowing that there are nurses on-site 24 hours a day, who can provide urgent medical services and regular check-ups when required. Where you require permanent home-based care, arrangements can be made separately with Medwell for the resident's account.

#### **4. ESTATE CONDUCT AND MANAGEMENT RULES**

##### **4.1. Am I allowed to host visitors / family in my Unit?**

Yes, family and visitors are allowed, for a duration of up to one month at a time, however the resident must be present for the entirety of their visit.

##### **4.2. Can my home be rented out?**

Yes, on long term leases with a minimum period of 12 months and at least one of the permanent residents must be over the age of 50-yrs old.

##### **4.3. Are Air BnB / guest accommodation establishments allowed?**

No, unfortunately short term letting, B & B, guesthouse or suchlike operations are allowed.

##### **4.4. Can my housekeeper or nurse work directly for me?**

Prior to being engaged to work in the Estate, the owner or occupier must apply in writing for registration of any proposed permanent or part-time employees, including but not limited to carers, general assistants, cleaners, gardeners, etc.

Registration will be subject to clearance by security, and may be withdrawn at any time, provided the reasons for such withdrawal are provided in writing.

##### **4.5. May I run a business from home?**

No, no business, profession or trade of any kind may be conducted in, upon or from your Unit or the Common Property. Working from home which involves no other third parties attending your Unit is allowed.

##### **4.6. What is the pet policy?**

Up to two dogs of no more than 450mm in height are allowed in Units which have effectively fenced off exclusive garden areas, on application to the Trustees.

Some breeds of dogs are prohibited.

Subject to application to the Trustees, up to two birds in a mobile cage are allowed in a Unit.

Fish in a small aquarium or fishbowl are permitted.

Cats, pigeons, poultry, peacocks, wild animals, livestock, rabbits, rodents, snakes, reptiles and suchlike animals are strictly prohibited on the Estate.

**4.7. Can I make alterations, renovations and additions to my Unit?**

As an owner of a unit, you may, with the approval of the Trustees, effect internal renovations to your Unit.

No owner will be allowed to make structural alterations, nor any alteration or works which will have an impact on the structural integrity of their Unit, nor any which will affect the footprint, square meterage, or outside appearance of the buildings / Unit. No attachments on the outside of the Unit such as any form of balustrade or screening or hoarding will be allowed and no garden sheds, Wendy Houses, shade netting, mesh fencing or suchlike features or items are allowed.

**4.8. What is the age requirement?**

Any person may purchase a Unit in the Estate but there needs to be at least one permanent resident in the Unit at all times who is over the age of 50 years.

**4.9. May I walk my dog in the Estate?**

Yes, dogs may be walked in the Estate, as long as they are on a leash and under the control of the person walking the dog.

All excrement needs to be immediately picked up and disposed of.

**4.10. May I own a cat?**

No, cats are unfortunately not allowed on the Estate.

## **5. ESTATE FACILITIES**

### **5.1. What facilities are available at Pine Lake Lifestyle Estate?**

The waterfront activities include access to boat launching and mooring facilities as well as fishing.

There is a fully equipped gym, tennis courts, tenpin bowling alley, a games room, a heated pool, two children's pools and two cold water pools, mini golf, volleyball and children's outdoor play facilities and trampolines. There is also an on-site convenience store.

In close proximity there are walking and cycling trails as well as the Sedge Links Golf Course, just on the other side of the N2.

Outings to Farm Fynboskruin for game viewing will be arranged from time to time, as well as trips into Sedgefield village and the Saturday market.

### **5.2. May I launch on the Swartvlei Lake from the banks of the Estate?**

Yes, at a discounted rate you will be able to utilise the boat launching facilities. Permanent jetty moorings can also be obtained at an additional annual cost, subject to availability and any restrictions or prohibitions any competent authority may impose.

### **5.3. What are the costs involved in launching my boat?**

Non-residential – R1,200.00 per annum (limited availability)

Residential – R800.00 per annum

### **5.4. How will I get my deliveries?**

All courier deliveries will be to the Managing Agent Office. Postnet has an office in Sedgefield from where you are able to collect your mail.

### **5.5. Can I get my daily newspaper?**

Yes, newspapers and magazines are sold in the convenience store on the Estate.

**5.6. Are laundry facilities available?**

Yes, there is a token operated laundry facility on-site.

**5.7. Will meal and housekeeping services be available?**

Housekeeping services can be arranged for an additional fee with the Managing Agent. Take-away meals can be purchased from the on-site restaurant.

**5.8. Is there transport available to Sedgefield?**

Yes, three times per week (Mondays, Wednesdays and Saturdays).

**5.9. Who is responsible for the maintenance of the solar systems?**

Homeowners are responsible for their own solar systems and maintenance, subject to the Conduct Rules. The Managing Agent and Body Corporate are responsible for the maintenance of the Common Property solar systems.

**5.10. Are the common areas and homes disability friendly?**

The majority of Common Property areas are disability friendly, and a number of homes are also disabled friendly. Doorways and bathrooms allow for accessibility for wheelchairs and walking aids – this applies to ground floor sections only. Homeowners are able to fit chair lift to walls along staircase.

**6. SECTIONAL TITLE OWNERSHIP****6.1. What does Sectional Title Ownership mean?**

Pine Lake Lifestyle Estate is a Sectional Title development scheme where at least one resident must be over the age of 50 years.

This means that when buying a Sectional Title unit, you acquire full ownership of your home within a larger development. It also enables you to sell your property on the open market to a willing buyer at its market value.

The Body Corporate is responsible for the setting of rules for the benefit and protection of the community and your investment.

Monthly levies are used to cover 24/7 security and maintenance costs and ensure that the estate is kept in tip-top shape, ensuring not only your security, but also general upkeep of the exterior, the gardens in the Common Areas and maintenance of the estate's facilities as well as maintenance of the generator, reverse-osmosis plant and the sewerage treatment plant.

We believe a Sectional Title scheme is also beneficial as it allows properties to be purchased as an investment, allowing you the flexibility to rent it out, live in it yourself, sell it, or even bequeath it to your loved ones – thereby allowing you to reap the benefits of your investment.

Even where you outlive your pension, investments and / or savings, you are able to sell your property and live off of the proceeds of your sale.

Pine Lake Lifestyle Estate has therefore made the decision to make the estate a Sectional Title development scheme as we believe that this is most beneficial to future homeowners, providing you, with the security of owning your own home and receiving the return you deserve as a property owner.

The Estate is also subject to the provisions of the Housing Development Schemes for Retired Persons Act, No 65 of 1988.

## **6.2. What is common property?**

The areas in the Estate which are for the use and enjoyment of everyone, which includes the garden areas that are not exclusive use areas of Units, pathways, roads, the front of the lakefront area and recreational areas including the gym, swimming pool areas, tennis courts, tenpin bowling, games room, mini golf, trampolines, the Lakeview Conference Centre and Piazza.

## **6.3. What is a Body Corporate?**

A Body Corporate is the juristic entity responsible for the management and maintenance of common property within the Sectional Title Estate which is comprised of the Unit owners.



## **7. THE POPI ACT**

### **7.1. What is the POPI Act?**

The POPI Act is the Protection of Personal Information Act. The POPI Act is the legislated minimum protection required for the accessing and processing of a third party's personal information.