

# CONTENT







### Community Living

- **01** From the CEO
- **02** Kingswood HOA feedback
- **06** Golf operations and event updates
- **10** Introducing the new golf captains









- **14** Golf course review with Ivan and the team
- **18** Fire prevention
- **20** Corporate branding and communities the trade-offs
- 22 Local n' Lekka



- **24** A summary of the estate's pet ownership rules
- **26** Highlighting Kingswood statistics
- 28 The growth of the small town

ESTATE LIVING TEAM
Jaimé-Lee Gardner
jaime@estate-living.co.za
Louise Martin
louise@estate-living.co.za

SUBEDITOR Thea Grobbelaar CONTRIBUTORS Esther de Villiers Angelique Ruzicka

PHOTOGRAPHY Eon Coetzee ONLINE

estate-living.co.za/kingswood-buzzard/



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We are, together with the rest of the world, strapped in for this ride. The domestic interest rate rose for the first time in three years from 7.0% in October last year to its current level of 7.75%, and most economists are expecting another 1.25% rise before the end of 2023. The global economy and the shortage of food supply, especially commodities like wheat and cooking oil, are contributing to rising inflation throughout the world, and South Africa will not escape its impact. Add to this the volatility in the price of crude oil due to the Russian invasion of Ukraine, with domestic fuel prices reaching all-time highs, and we have a recipe for tough times ahead.

the impact they are having on the

hopes.

world have put a swift end to any such

Let's all pray that this senseless war comes to an end very soon!

Thankfully, inside the tranquil borders of our beautiful estate the challenges facing us and the world seem

very far away, with children playing, new springbok lambs being born, and a record number of new homes being erected all over the estate. If the last two years taught us anything, it's that Kingswood homeowners are resilient and resourceful, rising above any challenge thrown at us.

Kingswood Golf Estate has proven itself in recent years to be the best real estate investment on the Garden Route, with one of our residential properties recently selling for a whopping R12.9 million. This, together with exciting future development prospects on the estate, truly makes Kingswood the jewel of the Garden Route.

The Board of Trustees conducted extensive strategic planning during February, and will continue this in April, to create a road map for Kingswood Golf Estate for the future. I will share more information on this in our next issue of *The BUZZard*; see the Kingswood HOA update article for context of the planning.

I hope you all enjoy this issue of The BUZZard.

Kingswood greetings,

Willem Jacobs



Review of flood assessments and strategic look at the future of Kingswood Golf Estate Working with a clear future vision as foundation for almost every decision taken by the management of Kingswood Golf Estate today has become the norm for CEO Willem Jacobs and the trustees.

Another feature in this edition of *The BUZZard* focuses on current facts and figures pertaining to the estate, but it's exciting to consider that in approximately five to seven years' time, the estate will have reached its construction capacity of around 920 homes, then housing an estimated 3,000 residents.

#### No easy fix after the flood

George residents will remember for the rest of their days the floods that wreaked havoc around town during the final months of 2021, when downpours of historic proportions were recorded on 22 November, and again on 6 December.



Inhabitants of the Garden Route areas affected by the deluge all have personal tales to tell – roads turned into rivers, school closures celebrated by learners across the grade spectrum, garden walls toppled by torrents cascading from higher-lying locations ...

But for the majority of those touched by the flood-related incidents of nearly four months ago, these experiences have by now receded into the mid- to distant past, with damages long repaired and life in general running its course.

The drama has all but subsided for Willem Jacobs and his support crew of HOA employees, however, as insurance claims pertaining to flood damage at Kingswood Golf Estate are still in the process of being concluded.

#### Where do we stand with repairs and insurance payouts?

During a recent meeting with civil engineering contractors, the question of whether the required remedial work could be done for the amount initially estimated by insurers was the primary point of discussion.

'This is an ongoing process, with many factors influencing the timing of final payouts. The impact of this timeframe is worth mentioning – more than three months down the line, costs have escalated substantially since the first damage assessments were done last year,' explains Willem.

'It didn't help that we were hit in quick succession by the second flood emergency a fortnight after the first. The civils guys' initial damage report had to be revised, so back to the drawing board we went. Shortly thereafter, the festive season kicked in, stalling all progress in this regard until normal business practices resumed in early January.

'We took up the torch with our insurers again as soon as everyone was back in the saddle, prioritising the repairs of essential access roads that had suffered flood damage.'

Willem explains that another aspect affecting the rate of proceedings is the fact that insurance assessors found it necessary to procure the services of a quantity surveyor and engineer, tasked with recalculating the damage in





order to adequately inform final decisions on funds to be paid out.

'During our interaction with the assessors, it has become clear to what extent products and services have increased in cost over the past few months. This reality necessitated a return visit by the engineer in charge of the original damage assessment, and so on and so forth. All values had to be rechecked, and the numbers are still being impacted by the cost of transport commensurate with the ever-soaring price of fuel.

'Estimates submitted by the civil contractor would veer between 15% and 25% in a matter of weeks. The long and short of it is that we were R100,000 light when considering the initial quote provided by the assessor. Our ultimate objective is to try to avoid a situation where these funds have to be procured from HOA reserves.'

Willem says a case in point is the damage report drafted by the engineer for specified repairs, that was disputed by the assessor, engineer and quantity surveyor presenting the insurer. 'An example of such challenges is the costly repair of a boundary wall next to the collapsed Terraforce wall at the subway, which, according to the assessor, didn't appear in need of the recommended demolition and reconstruction proposed by the engineer.

'But the engineers made it clear that this was necessary for safety reasons, since no contractor would risk working in the vicinity of a wall in danger of collapse.

'The vehicle subway underneath Plattner Boulevard could not be repaired in the final throes of last year, due to the magnitude of work involved. Subway repairs, gauged at approximately R291,000 at the time, were being stalled by the fact that the retaining wall issue remained unresolved until very recently.'

Willem advises that progress was finally made through sheer perseverance during the first weeks of March. So by the time you read this, there should be ample cause for affected residents to happily anticipate the subway's imminent repair and subsequent reopening.

#### Strategies plotted

A strategic planning meeting on 22 February did much to kick-start the direction taken in terms of future modus operandi embraced by KGE decision-makers.

Professional facilitator Cor Swart, proud owner of two properties on the estate, was roped in by Willem for protracted consultation sessions during the weeks preceding this seminal gathering of good minds, so ensuring that no time was lost to thrashing out basics on the day.



#### Context (current situation)

493 homes completed 253 stands open (152 in Phase 4) 38 homes in construction 45 developer stands left

Approximately 23% increase in property value over the past five years

Strong financial controls with cash reserves of R5.8 million after purchase of golf course (R1 million), gatehouse (R7.6 million), roads and KHOAP loan

HOA Structure – five employees, KHOAP 21 employees Security
3,000 entries and exits per day
Fidelity Security Services awarded contract until
2023

Approximately 180 to 300 golfers per day

Golf (including restaurant, Pro Shop) operated by Kingswood Golf Operations (lease for five-year period from 28 October 2020)

14km perimeter fence, four entrance points

Goals of the meeting, areas covered, and a summary of key talking points and ideas that sprouted from the session will be the subject of a feature in a near-future edition of *The BUZZard*, since documents capturing the prevailing vision and mission of the board had not been finalised by the time of writing. Watch this space ...

Similarly, an update on progress of Phase 4 will be informed by developer Mark Stuyck, containing stats of houses currently

under construction and news of ongoing negotiations with George Municipality over the access road issue.

'We thank residents for their patience and understanding of the current state of affairs, and for tolerating the extent of construction traffic resulting from this essential process,' Willem concludes.





# A NUTSHELL REVIEW OF THE 2021/22 SEASON – AND TEASERS ON COMING ATTRACTIONS

Liesel Niehaus of Kingswood Golf Operations (KGO) sheds some light on the season that was, when a record number of players chose this fine course for their festive games with near and dear ones. The Golf Ops team also kindly provided a list of coming attractions, with many a date for players and residents to diarise.

Considerable efforts made by everyone tasked with maintaining the KGE course, and by those in charge of facilitating its smooth operation, contributed to a most successful turnout of visitors and locals during the 2021/22 summer holidays.

'It was a wonderful season, not only because of the attendance and accolades of foreigners who managed to visit SA and George once the international travel ban was revoked late last year, but also through the generous support of local members and residents.

'We received lots of compliments for the pristine state of the course, and it didn't hurt that we had the best weather George could possibly deliver for the majority of the holiday months,' says Liesel.

There is currently nothing to report in terms of new projects or investments made by KGO since the acquisition late last year of a whole new golf cart fleet, which was featured in the December 2021 edition of *The BUZZard*.

Suffice to say that the new Mobi G carts have delivered the goods from the word go, with a gratifying lack of teething problems. So the KGO crew is satisfied that it was the right decision, and they are receiving excellent support from Sean Farrell and his team at local service providers Golf Guys.

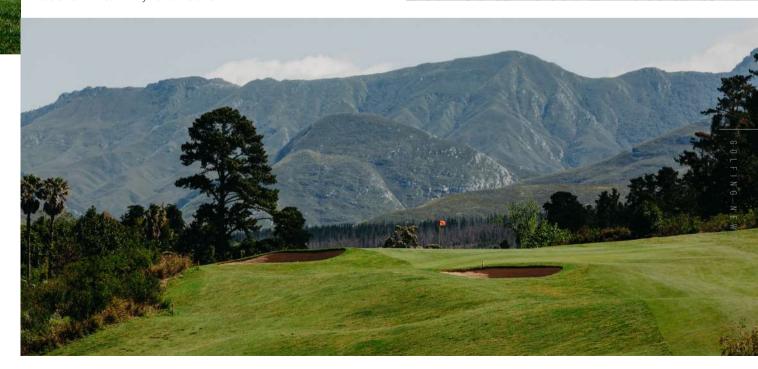
#### From the horse's mouth

If you need any additional convincing about the fun had at Kingswood over the past few months, these reviews shared on social media by a handful of happy customers should confirm the claims:

- \* 'Very nice, really enjoyed the experience a lot.' Local guide Uli Koekemoer
- \* 'Loved it!' Cecelia Westerduin
- \* 'Beautiful landscape, friendly people.' Rolando Jansen
- \* 'Awesome course, great vibes, friendly peeps ... great value for time.' Wynand Fourie









#### Seasonal facts and stats

The Kingswood peak season usually falls between 15 December and 15 January the next year. A report drawn up by KGO to coincide with these dates revealed the following results for that period, as well as a telling comparison of player numbers over the past two years:

- \* The year 2020/21 saw 5,091 players on the Kingswood course, whereas 5,371 golfers signed up for games during 2021/22. This means that KGO had a healthy 5.5% increase of members and visitors who played the Kingswood course over the festive season.
- \* A tally of the homeowner turnout also pointed to a hike in numbers of the 5,091 players for 2020/21, 86 were KGE property owners, compared to 105 of the 5,371 players recorded during the 2021/22 season, which marks a 22.1% increase of property owners tackling their home-turf course.

#### Play dates to diarise

'The Friday 9-Holes Sundowner is a collaboration between the fantastic team at Stanmar-Mercedes-Benz and two Kingswood homeowners, who wanted to get the KGE community together and more involved at the clubhouse,' says KGO golf coordinator Juané Maritz.



'The event happens once a month on a Friday afternoon and includes a nine-hole round of golf followed by a braai on the estate, so it is the perfect opportunity to get to know your fellow Kingswood residents – but please take note that it's for over-18s only. The next event will take place on Friday 1 April.'

Don't be fooled – it is a must-attend event! Call the Pro Shop on 086 172 7170 for more information or to secure your part of the action. And the events listed below, scheduled over the next quarter, are also fully deserving of your support:





#### **UPCOMING EVENTS**

- \* Sunday 3 April Monthly Sunday Competition
- \* Sunday 10 April Ladies and Junior Target36
- \* Thursday 21 April Mercedes-Benz 9-Holes After Work Golf Cup
- \* Sunday 1 May Monthly Sunday Competition
- \* Friday 6 May The Epic Foundation Golf Day
- \* Sunday 8 May Ladies and Junior Target36
- \* Friday 13 May Stanmar-Mercedes-Benz Sundowner and Braai
- \* Saturday 4 June Windhoek Pairs (Day 2)
- \* Sunday 5 June Monthly Sunday Competition, Ladies and Junior Target36



- \* Friday 10 June Stanmar-Mercedes-Benz Sundowner and Braai
- \* Saturday 18 June and Sunday 19 June Southern Cape Women's Mid-Am Championship and Southern Cape Women's Senior Championship

Please note that above dates are subject to change.

Contact bookings@kingswoodgolf.co.za for additional information or to book your round.







#### Ladies first ...

Elizma Joubert (née Bosman) says both she and her husband Cobus hail from SA's northern parts, the Bosmans originally from Standerton and the Jouberts from Bethal. After relocating to George in 2013, the couple welcomed three boys into the world: HJ, 12, Hanroe, 10, and Cobus, eight, keep Elizma on her toes nearly 24/7.

'We moved in search of a safer environment and definitely found it here in George,' says Elizma, adding that Cobus works as a commercial diving technician on oil rig systems and platforms. This means he's often away from home, leaving her to run the house and logistics of raising their three energetic young sons.

After our move to George, we actively started looking for a sport we could enjoy together as a family, and golf was the obvious choice. I used to play hockey, which is quite action packed comparatively. So to me it sounded really boring to hit that little ball, spend lots of time looking for it, and hope for it to finally end up in the hole.

I was far from convinced that golf was the way to go.'

Lo and behold, the sporty young mom persevered and next thing she knew fell head over heels in love with the game.

'We started out at the Glenwood mashie course, until my girlfriends and I felt more comfortable with our swing. Then Kingswood offered an incredible Ladies Special on Thursdays, and we worked ourselves into the fabric of this fabulous golf club.'

Elizma has been a club member for five-plus years and says that, over the past two years especially, she has become more intricately involved as vice-captain of the ladies team, and that it's been an absolute pleasure to be part of their successes when it comes to events.

'One that I regard as most memorable was last year's Anelda Fundraiser, which would never have been possible without the massive support of Kingswood homeowners and members. Yes, our team put in a lot of work, but it was extremely satisfying to share in the joy when everything worked out better than we could ever have imagined.

'Other events that spring to mind when considering our team's achievements include the Ladies@Home and Christmas Comps, which benefited charitable organisations. It makes me really proud to be part of the Kingswood ladies!'

When asked about favourite courses, Elizma singles out Simola in Knysna as a breathtakingly beautiful field

of play, while she rates Pinnacle Point as one of the hardest she's ever encountered. Oubaai she regards as a psychological challenge, and that's understating it ...

What I enjoy most about Kingswood's course is that it is truly forgiving, which makes it the perfect place to play with the whole family, while having a fun day in the great outdoors. I'm in my element when playing on my home turf, and hope to promote its unique attraction as a place for families to play golf and have a great bonding session at the same time.

'This is one of the objectives that both Ymke and I feel strongly about: creating social events not only for club members, but also for homeowners to feel part of the golfing fraternity, and vice versa.'









Elizma believes that several challenges lie ahead for the team captains over the next two years, but says they are ready to face whatever comes their way, and confident because of the support they enjoy from members and homeowners alike.

'We are currently in the planning phase of these future projects. I'm forever grateful to my predecessor, Ginny Schoombie, and continue to learn a lot from her as we feel our way forward. My main aim at the moment is simply to get more girls onto the course, so growing our Ladies Section and reaching further heights as we go along.

'I enjoy every minute of our special Ladies Thursdays together – it's the epitome of "me time" for all of us. We've become one happy family, knowing one another's ins and outs and lending a hand wherever needed. This is what I'd like to build upon: enhancing these relationships and the atmosphere created so far, for us to grow stronger into the future.'

#### There's much in a name – and even more to the man

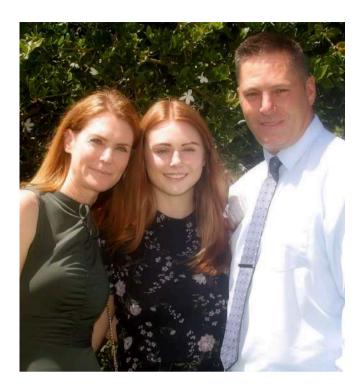
Men's Section club captain Ymke (pronounced 'leme') Sinia Schutte must've been asked about the source and articulation of this unique moniker many times over throughout his life. He explains that it originates from Friesland – one of the provinces in the Netherlands.

As to the Schuttes' more recent movements across our subcontinent, Ymke says: 'We, like so many other people, relocated from Johannesburg to George – and we absolutely love the place. It really is a little bit of heaven on earth, and being part of the Kingswood community has made the move so much easier and more pleasant.'

The local financial services industry benefits from having both Ymke, who works in insurance, and his wife, a Standard Bank South Africa employee, at its disposal. And when it comes to family, he says he's struck it lucky there, too.

'I'm blessed to have two beautiful redheads in my life. My wife Carina and I have been married for 20 years, and my 18-year-old daughter Minyonne will (hopefully!) matriculate from HS Outeniqua this year,' he smiles, adding that they are fervent followers of the Christian faith.





Work and home life aside, the issue here is that Ymke heads Kingswood's male golfing fraternity for 2022. The Men's Section captain is at the helm on an annual basis, but Ymke says an amendment to the constitution, to turn this into a two-year term, is being considered.

The official description of my role as club captain is being in charge of the "field of play". My view on this position is that I am the official representative of our members, and tasked to look after their interests. I am here to serve them and, in doing so, hopefully create a happy and positive vibe among our members.

'Currently it does take up quite a bit of time, seeing as we are in the strategic planning phase of what we would like to achieve during our term and how we will go about it. Once things are in place and the ship is sailing, it will become much less strenuous and time consuming ... if we're lucky!'

But where did Ymke's affinity for the game begin? He says that golf crossed his path as a boy accompanying his father, with whom he spent hours on the course.

'As a result I started fooling around and obviously fell in love with the game. It wasn't until varsity, though, that I started taking golf more seriously and played more consistently.

'Unfortunately, my skills prevented me from going any further than my home club, but I have been privileged to participate in Vodacom Origins of Golf tournaments on numerous occasions. This is where I met and became friends with some of our local heroes such as Vaughn Groenewald and Jaco Ahlers.

'I do not play competitive golf – not yet, anyway – but every social round inevitably becomes a very competitive experience. My favourite course away from Kingswood is difficult to peg as there are so many and each could take up top spot for different reasons. But if I had to choose a couple, Simola and Pezula in Knysna would be right up there.'

It's no surprise to learn that golf rates as top hobby in the Schutte home, with shopping a close second when it comes to the two fairest redheads in the land.

'But we also love spending time with family and friends over a good braai, or trekking along our area's many beautiful hiking trails. Actually, we're mostly up for anything that comes our way.

'When it comes to Kingswood Golf Club and the estate itself, there are some very special people involved and I truly believe we are going places.'







Meet the course specialists who keep the 18 holes of Kingswood Golf Estate in tip-top shape – come torrential rain or scorching shine ...

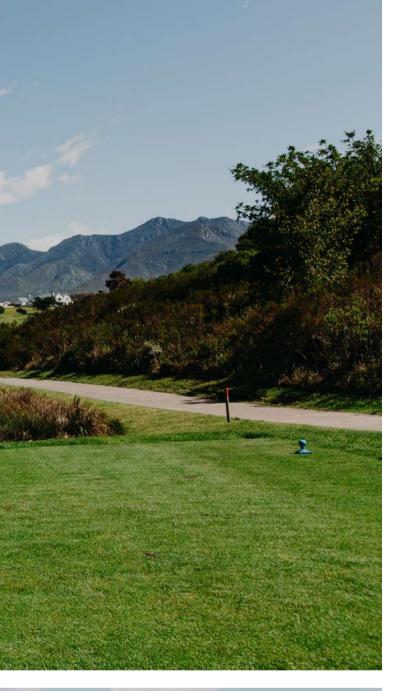
When questioning Kingswood green keeper Ivan van Heerden about what it takes to maintain the golf course, his response is highly revealing in terms of the skills, equipment and manpower required for this purpose.

Ivan's sterling career in the maintenance and manicure of top-level courses was highlighted in a profile piece included in the October 2021 edition of *The BUZZard*.

'We are very happy with the performance of the course throughout the festive season and first months of this

year. My staff has worked extremely hard to ensure that we keep up the high standards expected by management and members.

'January and February were tough months in terms of the drought and water restrictions experienced throughout the region, but we managed to keep the course in great condition with good definition, considering how few rainy days occurred,' says Ivan.







'Our biggest challenge was to keep the course alive, and we had to bat cleverly when planning our water programme. This involved irrigating at night, and being particularly selective when choosing where to water, and when.'

At the time of this interview, Ivan was concerned about the town's ever-dwindling water supply and expressed the sincere hope that rain would replenish the water level of various dams on the estate.

'Up to now, the water in our dams ensured that we could irrigate wherever the course needed it most, concentrating on those areas most frequently traversed by golfers during the course of the game.

'But we've had cause for celebration when inundated by compliments from foreigners and local players alike. Many of these folk are familiar with other Garden Route courses, but choose Kingswood because we're looking much better than many courses in the vicinity.'

#### It never rains but it pours

When revisiting the subject of the substantial flood damage sustained during the final months of 2021, Ivan says that the intensive and continued remedial efforts of his team resulted in the remaining points of bother being nearly non-existent.



'The course bears no more evidence of flood damage, other than repairs required on a dam wall close to the sixth and seventh holes. We hope to tackle these final fixes in the very near future.'

Ivan adds with a wry smile: 'It's rather mind-boggling – from our position today where losing the fight against the drought is a constant concern – when remembering the carnage caused by record-breaking downpours just a few months ago.'

#### **Team work supreme**

The 20-strong staff contingent that reports to Ivan on a daily basis includes workshop mechanics Gary Geduld and Henry Kortjee. This duo ensures that the machinery is maintained to a tee, with emphasis on the equipment used to cut and mow the course into a state of perfection.

'Byron Buys is my right-hand man and shares the responsibility for all operations on the course – my eyes and ears when it comes to the progress of required fieldwork when I'm embroiled in admin, or the research required to inform our best-practice decisions.'

Supervisor Gloria Mazaleni is a hard taskmaster who oversees the care of the fairways while ensuring that all team members efficiently do those jobs assigned to them on a daily basis.

Ivan says he kicked off 2022 with a novel division of labour involving three two-man teams, each of which takes responsibility for six holes – and the system is surpassing all expectations.

Brush cutting, watering, the filling up of divots, cleaning of signage, positioning of hazard stakes, and directing of







cart traffic are just some of the tasks performed by each of these three crews.

Team 1 comprises Bradley Ruiters and Garin Solomons, responsible for holes one to six; Team 2's Linden Rondganger and Philamon Manzini manage holes seven to 12, and holes 13 to 18 are maintained by Kaya Senthile and Grant Buys of Team 3.

The fabulous five-strong ladies team of Agnes Thabaneng, Nomawhetu Mlaka, Nontembiso Plaatjies, Cynthia Adams and Elizabeth Muller is responsible for the edging of sprinklers, tee and distance markers, and the repair of pitch marks on the greens. They also cut the greens and tees of their assigned holes, while maintaining the immediate surrounds.

'Japie Muller and Jonas Kafile take care of the roughs, Jonas on his trusty tractor and Japie on his Sidewinder 3500, which also tackles the greens and tees. Finally, Sydney Ramphisa is our irrigation specialist. He ensures that all pipes are maintained, fixing leaks and cleaning sprayer heads for optimum output.

'These are my people, and I couldn't do the job without them. We deal with the water dearth daily, crossing our fingers for much-needed rain but pulling out all the stops to make the best of the current situation.'







'Fires caused by unattended braais and other open flames usually dominate during this period. Wildfires are also prevalent during the dry summer months in SA's wildfire hotspots in the Cape,' points out Lizo Mnguni, spokesperson at Old Mutual Insure.

Fire damage – whether it's a result of arson or accident – is a real and ever president danger for households in South Africa. Insurance can help by paying for any damage but, as we found out, not all claims are awarded.

Here's what you need to know to ensure that your family is protected and you get a payout from your insurer, should the worst happen.

#### **Common exclusions**

Fires can be the result of some basic or even intentional mistakes, but these actions or errors can be costly as they're not always covered by insurers.



Wynand van Vuuren, client experience partner at King Price Insurance, says that arson carried out by the insured or a member of a household is a common cause. 'This happens more often than you would think,' he says.

Other common fire causes include non-compliance with conditions of cover, like the maintenance of lighting conductors, thatch roof treatment and defective construction. He explains: 'This includes fireplaces and braai areas that catch fire. We see a high frequency of fire damage claims due to this.'

In some instances, an insurance payout may not cover the cost of all the damage and losses. Underinsurance is a common problem, so make sure you're covered adequately by consulting your insurer or broker.

#### **Electrical faults**

These are common causes of fire, but if your electricity was professionally installed and signed off by an approved electrician, you will be covered by your insurer.

Van Vuuren cautions: 'Be careful with generators, battery and solar systems that you have self-installed, or those installed by someone not qualified to do so. Fire damage due to installation mistakes will not be covered by your insurer. Always ensure that any contractor has liability cover before allowing them to work at your property.'

Make sure you read the fine print of your cover too, as there may be exclusions that apply. Jonathan Lindeque, head of business and personal loan insurance, GIB, points out: 'These days some insurers are limiting power surge claims due to the current situation with Eskom, and some may insist on clients installing power surge devices.

'When you purchase a new home, you will generally be given an electrical compliance certificate. In a newly purchased home, if there was a major fire, insurers may call to see the compliance certificate. However, if it turns out that a plug point was overloaded, this could end up being a problematic claim.'

#### Fire prevention is key

While you may be covered in the event of a fire, it's important to mitigate as far as possible the risk of a fire gutting your home. Your efforts could also be rewarded in a discount on your premium. Here are insurers' top tips in fire prevention:

- Get electrical installation done properly. 'Make sure that the electrical circuits are all maintained and that a qualified electrician gives you an electrical compliance certificate,' says Lindeque.
- 2. Don't leave things like open fires, heaters, electrical appliances and stoves unsupervised. 'Hair-styling tools such as flat irons also pose a risk. Always make sure that you unplug these devices once done, and use a heat-proof mat,' advises Mnguni.
- Reduce the possibility of fires being able to spread. 'Create fire breaks from neighbouring premises (where applicable), and clear bushes and trees around thatched housing or lapas,' recommends Lindeque.
- 4. Maintain chimneys. 'Keep all chimneys in a good state of repair and have all chimneys cleaned annually prior to winter use,' says Lindeque.
- 5. Do not overload plug points. By overloading plug points or extension leads, you run the risk of them overheating and causing a fire.
- 6. It's common to have generators nowadays, given how unreliable Eskom is, but these need to be maintained too. 'Generators are to be kept away from the premises, and make sure that they are serviced when required. Too often people will buy generators and then never get them checked or serviced,' says Lindeque.







Corporates and communities: what's the trade-off?

Out of home (OOH) advertising (also referred to as outdoor advertising) is advertising that consumers may come across outside of their home. It includes billboards, posters and wallscapes.

However, companies also use sponsorship to promote their brands. Out of sponsorship often comes naming rights which can be used to integrate a company's identity into a new or existing location, event, or product.

Some feel that it could go as far as companies tagging their name onto established residential estates. But how realistic is this and how could it impact communities?

#### What's in a name?

Companies associating their brand with events or buildings, etc., is nothing new. The Two Oceans Marathon, for instance, has had its fair share of sponsors tagging their name onto the internationally acclaimed race, including Old Mutual and now more recently Totalsports.

Stadia dotted around South Africa have also had brand names associated with them. Ellis Park Stadium, for example, is also known as Emirates Airline Park, while DHL acquired naming rights for Cape Town Stadium.

So, would it be too much of a stretch to see residential estates associated with brands? It would, after all, just be an extension of what's already taking place and has worked well for numerous brands.

To some degree this type of sponsorship already exists in residential estates, with insurance companies sponsoring clubhouses, Veuve Clicquot attaching their name to Val de Vie's brunch polo series, while Mount Edgecombe Retirement Village has in the past enjoyed Investec's support.

#### Pros and cons

A brand's influence or 'stamp' could affect property prices. If a prestigious brand, such as a luxury goods



brand, were associated with a residential estate, there could be positive transference to the location, which could potentially make it more desirable to live in.

The inverse is true for brands that are dubbed as sin taxes – ones that promote alcohol and cigarettes, etc. These types of brands could make an area less desirable to live in. Companies with a contentious product such as alcohol could also stimulate more consumption, which could impact the community's health in the long term.

Reputational risk can also impact on the brand itself. If a residential community becomes undesirable, for instance because of an increase in the crime rate in that area, there's a good chance that a brand would pull out of the sponsorship to disassociate itself from any negatives within the community.

#### Possible investment

Another positive of a brand taking up ownership of a community would be the potential windfall. A company could offer up a cash injection to the community in exchange for their name associated with the residential

estate's name, or potentially to have carte blanche in spaces where their products or services could be advertised through OOH. Any cash injections of this nature could mean an improvement on infrastructure and services such as clubhouses, schools and playgrounds.

However, the con to this could result in an intrusion on freedoms. Depending on how the deal is structured, companies could become an influence on rules of the estate or get veto rights on community choices, negating community democracy.

'It requires an impact assessment to be done. If it is done by the community, it may have different outcomes to what the brand may determine,' says a commentator who refuses to be named.

#### **Realistic prospects**

Another knowledgeable commentator in the industry, who has had roles ranging from investing to advising, structuring and lending, tells *Estate Living* that, to his knowledge, there hasn't been an instance of a corporate attaching their name to estates of any kind – yet. But he agrees that 'softer' or partial branding can be found in such communities. He adds: 'The general trend is for corporates to concentrate on corporate social investment (CSI) responsibilities.'

CSI goals, particularly those that want to uplift poorer communities, could result in many companies not wanting to be associated with ultra-luxury estates. However, mixed estates could benefit from such relationships if what they do and represent marries up with company's CSI ambitions.

Others point out that it's difficult to retrofit a name to an existing and recognised neighbourhood, which will result in the branding exercise coming to a stop before it's even begun. People, after all, love shortening a name as they talk about the event or place.

So Totalsports Two Oceans quickly becomes 'Two Oceans' and the brand associated with the race gets lost, which is not ideal if you're already investing millions in the surrounding infrastructure and services.



# 

# FAMILY IS JUAN VAN DER MERWE'S MOST TREASURED TENURE

Kingswood residents for the past eight years, Juan and Verna van der Merwe are properly ensconced in the George community, being essential cogs in the town's industrial machine and educational fold respectively.

Natives of Nelspruit – capital of the exotic northeastern province of Mpumalanga, and today called Mbombela – the family Van der Merwe moved to George in good time for Juan to attain his matric at Outeniqua High School in 1990.

'I married my school sweetheart, and we're celebrating our 25th wedding anniversary this month. Verna works at Eden Technical High, where she is in charge of the school's finances,' says Juan.

The couple's 19-year-old son, Eugene, studies online while working at RAW Projects to earn his keep as part of the 'building dreams in steel' team.

'The boy's sporting pursuits kept us particularly busy over the years, because he performed really well on a national level, especially in swimming and biathle. He was SA champion in the latter and had the privilege of participating in Dubai,' Juan beams.

Biathle, for those not in the know, is a sub-sport of the modern pentathlon invented to create opportunities for training in the run and swim parts of pentathlon in real race conditions. Good on you, Eugene!

As to his own sporting prowess, Juan loves competing in the local lawn bowls Business League with colleagues and friends. On the subject of golf, he says with tongue firmly in cheek: 'I play a little bit of golf, but my handicap remains in the deep double figures. My friends say "it will take some time". I'm not sure exactly what that means

He says the Van der Merwe clan likes a lekker braai as much as the next guy, and ditto for well-baked pizzas. 'We support the Kingswood Clubhouse on a regular basis, often with friends in tow.'

Another interest involves motorsport, in which Juan participated for a number of years. He feels strongly, too, about ensuring that a family hunting excursion takes place at least once a year.





#### Armed with a familiar workforce

Coastal Armature Winders & Supplies has been operational in George since 1985, starting out as a small business, most probably unaware of how bright its future would be in this provincial boom town. Today, it has grown substantially from those humble beginnings, employing a 21-strong staff contingent.

'We are managing the business as a tight family unit. From the least to most senior in years, that includes my brother Walter, 36, myself at 49, our 76-year-old mom, and dad, who turns 81 this year. It's a true blessing for all of us to be involved hands on, in it together on a daily basis.'

The service periods of Coastal Armature personnel range from three to 30 years, and Juan regards his workforce as a significant part of the success and progress experienced by the company.

Coastal Armature Winders & Supplies excels in the repair of electrical motors, as well as sewerage and water pumps. Apart from George, its area of service includes Mossel Bay, Riversdale, Langkloof, Beaufort West, Knysna en Plettenberg Bay.







'We work in a really specialised field, and this requires frequent training to stay ahead of the game when considering the industry's ever-evolving technology,' he explains.

#### Shooting the breeze

Another section of the Van den Merwe enterprise, Coastal Air Rifles, started as a sideline that suddenly developed into a fully fledged business concern. 'It really all began as a hobby for my brother, Walter, and the next thing we knew, it became really busy.'

Specialising in air rifle sales and repairs, replenishing gas bottles, and the service and sale of related equipment, Coastal Air Rifles will open its doors officially during April. 'We're really excited about this new addition to our offerings,' says Juan. 'And when I say "we", I really mean all of us bound by the business and by blood. My family is my wealth.'





### Please take note of these Kingswood Homeowners Association guidelines

#### Domestic animals must live by these rules

In terms of the constitution of Kingswood Golf Estate's Homeowners Association and its House Rules, as amended in February 2021, animals and their keepers are bound by a reasonable list of do's and dont's.

The gist of this document includes, inter alia, that residents are not allowed to keep domesticated wild animals, and that all domestic animals are to be kept within erf boundaries as dictated by George Municipality's relevant by-laws.

In terms of municipal regulations, a maximum of two dogs and two cats are allowed for dwellings that include units within complexes and stand-alone residences. Some Kingwood residents, however, are exceeding these limits.

HOA trustee Marilyn Kamp says that although House Rules dictate that any stray or unaccompanied domestic animal found outside the boundaries of your home could rightfully be removed from the estate at the cost of its owner, but there has been a measure of leniency in this regard.

'The Community Forum is informed when animals roam around without the company of their humans. The homeowners in question are then tracked down and have to collect their wandering pets from those who hold them until such time when animal and owner can be reunited,' she says.

Additional House Rules include that animals walked by owners beyond the confines of their properties must be on leashes at all times, and that you can't walk your dogs on the course during normal playing hours, such as determined by the golf club.

#### Doing it right from the start

'Approval must be received before any animals are brought onto the estate – owners can just go and see Masadi le Roux at her office to the left of the Kingswood Pro Shop, and she will register the animal for you,' Marilyn advises, adding that all domestic animals must be tagged and display their owners' names and contact numbers.

The House Rules require that a photograph of the animal must be provided to the HOA to be kept on file for identification purposes. Furthermore, 'members must erect a suitable enclosure that conforms to the Architectural Guidelines and Controls to prevent the domestic animals from straying off their property.'

And for those who prefer their feathered charges to be caged in, do take note that no outside aviaries are permitted on the estate.



'Also, owners of cats are supposed to ensure that they have bells around their necks to prevent them from catching birds. But this is often not the case, and when I ask some of the owners why the required bells are absent, they say they are afraid their cats will get caught on a fence and strangle themselves,' says Marilyn.

#### No to nuisance

'The Association may call on the owner of an animal to remove it forthwith and, should the owner of the animal concerned fail, refuse or neglect to do so, the Association may impose penalties on the relevant member or may procure the animal's removal from the estate and recover any costs so incurred from the member concerned,' according to the House Rules.

'Should any domestic animal prove to be a continual nuisance to other residents, the Association may call on the owner of the domestic animal to remove it and, if the owner fails or refuses to do so, the Association may impose penalties on the member concerned and/or procure the animal's removal from the estate and recover any costs so incurred ...'

Marilyn says that the rules above have indeed been observed in the case of animals that behave in a way that risks causing bad blood between neighbours.

'The HOA has issued notices to homeowners where animals had become a nuisance, such as dogs that bark incessantly.'

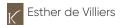
#### Dog poo can't be abided

In all cases, whether on common areas or the golf course itself, owners should clean up after their dogs and repair any damage done by their animals to property of the Association or the golf course.

'Should the dog's owner fail to comply, the Association shall be entitled to have such excrement removed or damage repaired and to recover costs from the member concerned,' according to the House Rules.

'Dog poo is a huge problem – when not collected, it is actually quite disturbing. People, especially those with big dogs, sometimes just walk on without stopping to pick up the mess. Not everyone is guilty, but some owners blatantly ignore this rule,' says Marilyn.

'A handful of owners allow their dogs off leashes when walking, which is not too disturbing when the dogs just walk alongside their owners, but can cause serious problem when the dogs start to chase or attack wildlife or other dogs or homeowners walking. Dogs that get out of the house and then roam around the estate also cause problems,' she says, reiterating that the non-collection of dog poo is the gravest issue by far.



# STATISTICS

### Stats on Kingswood Golf Estate's humans, animals, homes and more

A veritable army of specialists takes care of the many aspects and areas in constant need of maintenance at Kingswood Golf Estate. The interesting facts and figures below make for a riveting read ...

A full-time contractor is tasked with the upkeep of the 14 kilometres of fencing that serves as KGE's perimeter, along with headwalls and related structures, according to Kingswood CEO Willem Jacobs.

'When taking the extent of this electrified perimeter into account, it makes sense that preventative work is carried out on a daily basis, to ensure that nothing interferes with the current, or otherwise we risk breeching our efficient security measures,' he explains.



#### How many, how long, how strong a security force ...?

The 14 kilometres of estate fencing enclose an interior road network of a full 32 kilometres. The property is serviced by 16 security staff employees who are tasked, among other duties, with regulating the approximately 3,000 vehicles that comprise the traffic coming through the estate's four entrance gates on a daily basis.

'If one employs the average of three passengers per vehicle, it means that about 9,000 people access the estate every day. At last count, that figure includes the approximately 100 golfers off-peck periods and 260-300 golfers during peak periods, who arrive for the sole purpose of playing the course,' says Willem.



#### On human families and creature counts

The estate is currently home to about 484 families. When one considers the calculations recently thrashed out by the Kingswood Board of Trustees and other role-players responsible for the strategic planning that will guide all future decisions, an interesting picture emerges.

'Expected growth projections over the next five to seven years indicate that ultimately, around 3,000 residents will be housed on the estate. This means that, in the nottoo-distant future, we will have outgrown the population of many small towns over the length of breadth of South Africa,' says Willem.





When it comes to Kingswood's much-treasured fauna, it's impossible to peg a definitive number per species, but according to community management ace Dan de Wet, small game sightings include otters, porcupine, mongoose, caracal, bushbuck, springbok, and at least 50 identified bird species.

As custodian of Kingswood's prised herd of springbok, Dan is also a keen observer of the small game and feathered friends so highly appreciated by the majority of residents.



#### **Buildings and construction equate billions**

The number of completed homes on the estate today totals 493, while 41 houses are currently under construction. When pondering the property's complete value, no total figure is bandied about by Kingswood management. But it's fair to surmise that it's long surpassed the 10-figure mark.





'But of all the figures that come into play when we constantly tally the numbers, the one that really counts for everyone with an interest or investment in Kingswood Estate is the fact that we have experienced a 32% increase in property values over the past five years,' says Willem.





Unconventional towns have suddenly become cool. Young buyers are finding properties in non-metro towns financially attractive.

They want to take advantage of lower prices and enjoy the medium- to long-term growth that investing in property in these towns brings. What's more, they're also keen to benefit from the lifestyle that's on offer – clean air, country living and a laid-back lifestyle.

#### **Popular George**

Popular non-metro towns include George, McGregor, Barrydale, Paternoster and Wilderness, to name but a few.

Dr Andrew Golding, chief executive of the Pam Golding Property Group, says: 'Take George, for instance, with





its own airport and extensive facilities and amenities including good schools.

This is considered the "capital" of the Garden Route with buoyant activity in recent years. By extension, it attracts businesspeople wanting to relocate, semigrators and retirees seeking a gentler way of life in an appealing environment, among others, all looking to acquire primary residences or leisure property with a view to future relocation."

Lightstone's research shows that recent property purchases in George (between February 2021 and January 2022) were made across all age groups, suggesting that this non-metro town in particular holds broad appeal.

However, 43% of recent buyers fell into the 36–49 years of age category, while 16% comprised young adults aged between 18 and 35 years of age, thus supporting the theory that these types of towns are attracting young professionals and families.



But should developers take note of this trend and create more developments in non-metro towns to cater to this demand?

Here Anton Malherbe, Noble Resorts' new development and sales director, offers his view.

#### What is the definition of a non-metro town?

Anton Malherbe (AM): Generally, they are towns with fewer than 50,000 people.

What is the demographic of the people now moving into non-metro towns? Is it only the young, as Pam Golding's research suggests, who move there?



AM: There is a spike in interest from younger families, work nomads and retirees whose living aspirations have changed as they look for a better quality of life. The appeal of cheaper properties, more space, and a peaceful lifestyle within a smaller, tight-knit community are big factors driving this trend.

#### What is the appeal of non-metro towns?

AM: House prices in the non-metro towns are generally lower than in urban or metro areas. So, buying in these areas is more affordable. The country environment comes with better air quality and access to outdoor activities that improve your mood and quality of life.

One of the biggest differences in living in the nonmetro towns is the people; typically these areas have active communities, with churches, schools, and other such groups at the centre of community life.



# What are some of the disadvantages that residents should be aware of? Are developers addressing these disadvantages in their future developments?

AM: Consideration should be given to:

- Availability of healthcare services. Developers overcome this by having on-site medical services; for instance, Noble Resorts Allesverloren will have an onsite pharmacy, clinic and, for its residents who need specialist care, they will also have a frail and memory care unit.
- Consistent power and water supply. These issues are solved by including backup power generators or solar solutions into the development plans as well as grey water or rainwater collection in the event of water shortages.
- Some smaller towns don't have police stations. Developers usually address this by providing triple-layer specialised security.

## What's the appeal for developers – is it typically cheaper to build there?

AM: Land is normally cheaper. It tends to be slightly easier to process applications because the smaller municipalities are more efficient with lighter workloads.

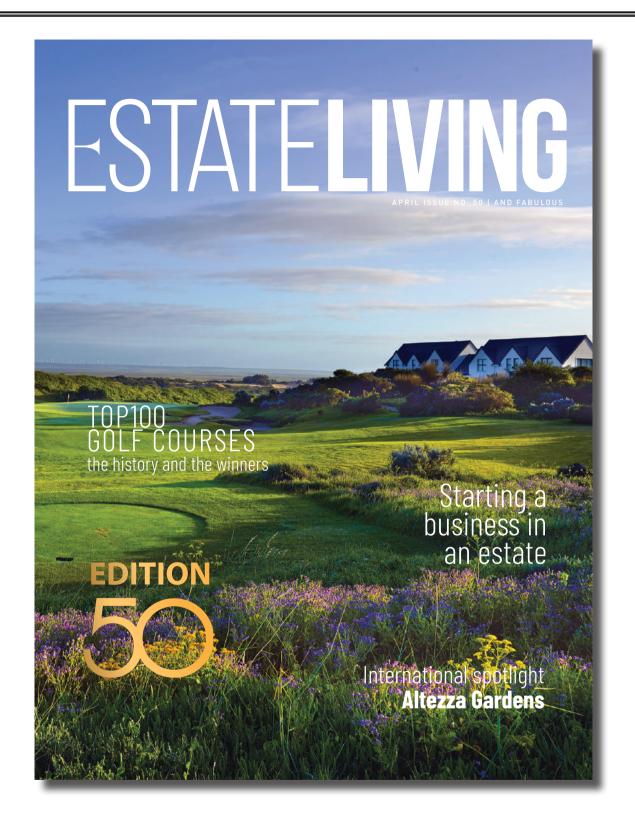
The post-pandemic trend of people looking to live in the country has also become an appealing factor for developers to consider developing outside of metros.

## What's the disadvantage for developers building in non-metro towns?

AM: It can be more expensive to build in non-metro towns when the developer must transport building material in. And the availability of bulk services can make the build challenging in these outlying areas.







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