

# SharedLiving

Issue 22

Jul - Sept 2023

## HOW TO LODGE A DISPUTE



## THE INAUGURAL CSOS INDABA

71%

THE CSOS  
ACHIEVES 71% IN  
2022/23 ANNUAL  
PERFORMANCE

## SOLAR LET'S GO OFF THE GRID

Accountability, Excellence,  
Independence, Integrity

[www.csos.org.za](http://www.csos.org.za)



# Gedeelde Lewe Ukuhlalisana Tsamisana Ho Dulisana Mmoho



**VISION:** To be a reliable and transparent regulatory authority for community schemes in South Africa

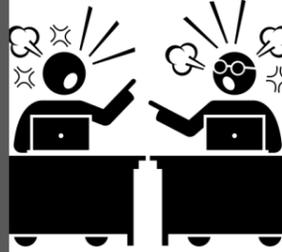
**MISSION:** To regulate community schemes to ensure good governance by providing education and training to all stakeholders and an accessible dispute resolution service

**VALUES:** Service Excellence, Independence, Integrity and Accountability.

[www.csos.org.za](http://www.csos.org.za)



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# CHIEF OMBUD'S FOREWORD



I am delighted to welcome you to the latest edition of our e-newsletter, and I am excited to share some significant developments within the Community Schemes Ombud Service (CSOS). These updates reflect our commitment to fostering transformation, engagement, and efficiency within our sector.

In the wake of our Inaugural CSOS Indaba, we have received valuable feedback from various stakeholders. Notably, our stakeholders have received letters from the Institute of Race Relations and we have also received inquiries from Parliament regarding our transformation efforts. The transformation we are dedicated to involves empowering previously-disadvantaged groups, such as women, youth, and individuals with disabilities, by providing them with training and awareness opportunities to ensure their active participation in our sector.

To advance this transformation agenda, CSOS is diligently working on a concept keynote document, a pivotal step in our journey. We are working towards organising round table discussions around this concept with our various stakeholders, and we are seeking support and

active participation from our esteemed members. Once the concept document is finalised, it will proceed to the Board for approval, with plans to circulate the comprehensive transformation document in the last quarter of 2023.

The National Treasury has set cost containment measures for all government entities and departments, we recognize our role as a Schedule 3A entity and are committed to aligning with Government's efforts to reduce unnecessary expenditures. Nevertheless, we remain steadfast in our commitment to training and education as well as awareness campaigns.

To better inform the public about the CSOS mandate, we have launched a marketing campaign emphasising two crucial messages: the registration of schemes as per the CSOS Act and the provision of free CSOS services. We are calling upon industry bodies to collaborate with us to ensure schemes are registered and levies are paid promptly. Furthermore, stay tuned for our upcoming activation campaigns, events, and updates by checking our social media platforms and website.

In this edition, we have packed a wealth of information and insights for your reading pleasure. I encourage you to explore the various articles, updates, and features included in this publication. Your continued engagement and support are invaluable as we work together to achieve our vision for a transformed and responsive community schemes sector.

Thank you for your dedication and partnership in making CSOS a catalyst for positive change. Enjoy your reading!

**Kinds Regards**  
**Thembelihle Mbatha CA (SA)**



## DID YOU KNOW ?

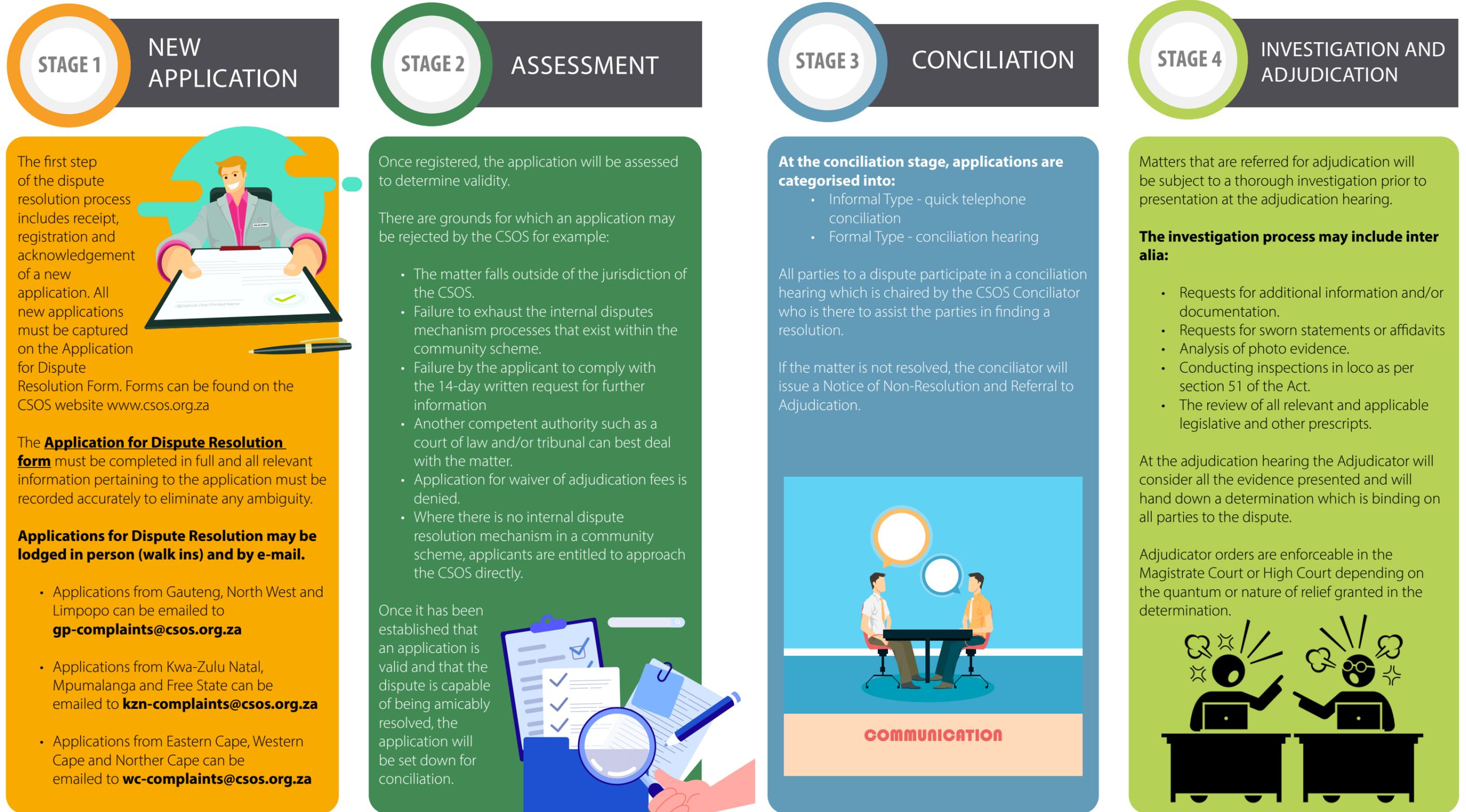
Did you know that you can now upload annual returns and request for waivers on the CSOS Connect platform?

CSOS Connect. Easy  
Seamless Connected



# DO YOU KNOW HOW TO LODGE A DISPUTE?

Any person in a community scheme may lodge an application to the CSOS if such person is a party to or is materially affected by a dispute.



## STAGE 1

### NEW APPLICATION

The first step of the dispute resolution process includes receipt, registration and acknowledgement of a new application. All new applications must be captured on the Application for Dispute Resolution Form. Forms can be found on the CSOS website [www.csos.org.za](http://www.csos.org.za)



The **Application for Dispute Resolution form** must be completed in full and all relevant information pertaining to the application must be recorded accurately to eliminate any ambiguity.

**Applications for Dispute Resolution may be lodged in person (walk ins) and by e-mail.**

- Applications from Gauteng, North West and Limpopo can be emailed to [gp-complaints@csos.org.za](mailto:gp-complaints@csos.org.za)
- Applications from Kwa-Zulu Natal, Mpumalanga and Free State can be emailed to [kzn-complaints@csos.org.za](mailto:kzn-complaints@csos.org.za)
- Applications from Eastern Cape, Western Cape and Northern Cape can be emailed to [wc-complaints@csos.org.za](mailto:wc-complaints@csos.org.za)

## STAGE 2

### ASSESSMENT

Once registered, the application will be assessed to determine validity.

There are grounds for which an application may be rejected by the CSOS for example:

- The matter falls outside of the jurisdiction of the CSOS.
- Failure to exhaust the internal disputes mechanism processes that exist within the community scheme.
- Failure by the applicant to comply with the 14-day written request for further information
- Another competent authority such as a court of law and/or tribunal can best deal with the matter.
- Application for waiver of adjudication fees is denied.
- Where there is no internal dispute resolution mechanism in a community scheme, applicants are entitled to approach the CSOS directly.

Once it has been established that an application is valid and that the dispute is capable of being amicably resolved, the application will be set down for conciliation.



## STAGE 3

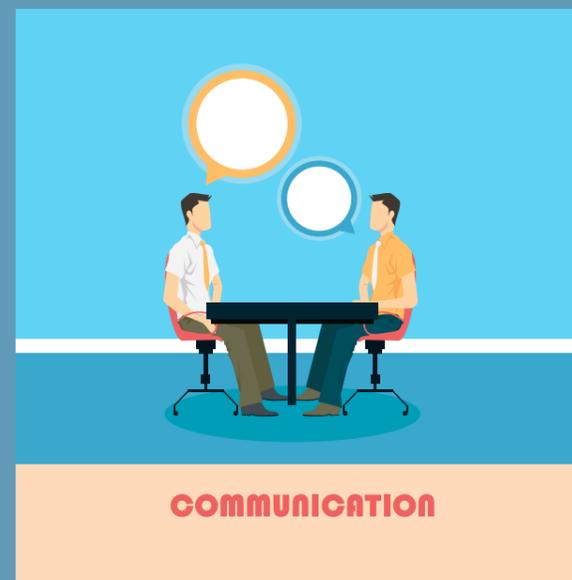
### CONCILIATION

**At the conciliation stage, applications are categorised into:**

- Informal Type - quick telephone conciliation
- Formal Type - conciliation hearing

All parties to a dispute participate in a conciliation hearing which is chaired by the CSOS Conciliator who is there to assist the parties in finding a resolution.

If the matter is not resolved, the conciliator will issue a Notice of Non-Resolution and Referral to Adjudication.



COMMUNICATION

## STAGE 4

### INVESTIGATION AND ADJUDICATION

Matters that are referred for adjudication will be subject to a thorough investigation prior to presentation at the adjudication hearing.

**The investigation process may include inter alia:**

- Requests for additional information and/or documentation.
- Requests for sworn statements or affidavits
- Analysis of photo evidence.
- Conducting inspections in loco as per section 51 of the Act.
- The review of all relevant and applicable legislative and other prescripts.

At the adjudication hearing the Adjudicator will consider all the evidence presented and will hand down a determination which is binding on all parties to the dispute.

Adjudicator orders are enforceable in the Magistrate Court or High Court depending on the quantum or nature of relief granted in the determination.



# THE INAUGURAL CSOS INDABA: FORGING A PATH TO SUSTAINABLE COMMUNITY LIVING



The Community Schemes Ombud Service (CSOS) made a significant stride in promoting sustainable community living when it hosted its inaugural CSOS Indaba on August 3rd and 4th, 2023, at Riverside, Fourways. This landmark event brought together stakeholders, industry experts, and community representatives to discuss critical issues facing community schemes and explore innovative solutions for a brighter future.

## SETTING THE STAGE

Community schemes, including sectional title schemes, homeowners' associations, and shareblock companies, play a vital role in the housing landscape of South Africa. They provide housing options for millions of residents and are an essential part of the property market. However, with growth comes challenges, and the CSOS Indaba aimed to address these challenges head-on.

## KEY OBJECTIVES

1. Fostering Collaboration: The CSOS Indaba provided a platform for various

stakeholders to collaborate and engage in constructive dialogue. It encouraged open communication between homeowners, trustees, managing agents, and government representatives.

2. Knowledge Sharing: The event featured a series of informative sessions and workshops on topics ranging from dispute resolution and governance to financial sustainability and environmental responsibility. These sessions aimed to empower attendees with knowledge to address issues within their communities effectively.
3. Innovative Solutions: One of the highlights of the Indaba was the presentation of innovative solutions for community schemes. From technology-driven management tools to sustainable development practices, these solutions demonstrated a commitment to improving the quality of life within community schemes.

## KEY TAKEAWAYS

1. Transparency and Accountability: Several discussions revolved around transparency in financial management and accountability of managing agents. The CSOS Indaba emphasized the importance of regular audits, clear reporting mechanisms, and robust governance structures.
2. Dispute Resolution: Disputes within community schemes can often be protracted and divisive. The Indaba highlighted the role of the CSOS in resolving these disputes efficiently and provided guidance on best practices for avoiding conflicts in the first place.
3. Sustainability: With growing concern for environmental issues, the CSOS Indaba urged community schemes to adopt sustainable practices. This includes implementing green building standards, reducing water and energy consumption, and promoting eco-friendly landscaping.
4. Community Engagement: Empowering residents to actively participate in the

decision-making process was a recurring theme. Effective communication and inclusivity were identified as essential tools in building harmonious communities.

## THE ROAD AHEAD

The inaugural CSOS Indaba was not just a one-time event but a stepping stone towards a brighter future for community schemes in South Africa. It provided a roadmap for addressing pressing issues and fostering a sense of unity among stakeholders. To ensure the momentum continues, it was announced that regional CSOS Indaba events would be held annually to address local concerns and facilitate ongoing collaboration.

The inaugural CSOS Indaba at Riverside, Fourways, was a resounding success, setting the stage for positive change within community schemes in South Africa. By fostering collaboration, sharing knowledge, and embracing innovative solutions, the event paved the way for more transparent, accountable, and sustainable communities. As we move forward, the CSOS and its stakeholders are poised to transform community living into a model of excellence and harmony.



# THE CSOS ACHIEVES 71% IN 2022/23 ANNUAL PERFORMANCE



The CSOS has released its Annual Performance Report for the financial year 2022/23, showcasing a year of resilience and improvement despite some challenges. The organisation achieved 71% of its planned targets, marking an 11% decrease from the previous fiscal year's performance of 82%. However, the report highlights notable progress in quarterly achievements and outlines plans to address the unmet targets.

We had set 28 targets for the 2022/23 financial year, with 20 of them successfully accomplished. While eight targets were not met, resulting in an overall achievement rate of 71%, the organisation experienced significant

improvement in specific areas throughout the year.

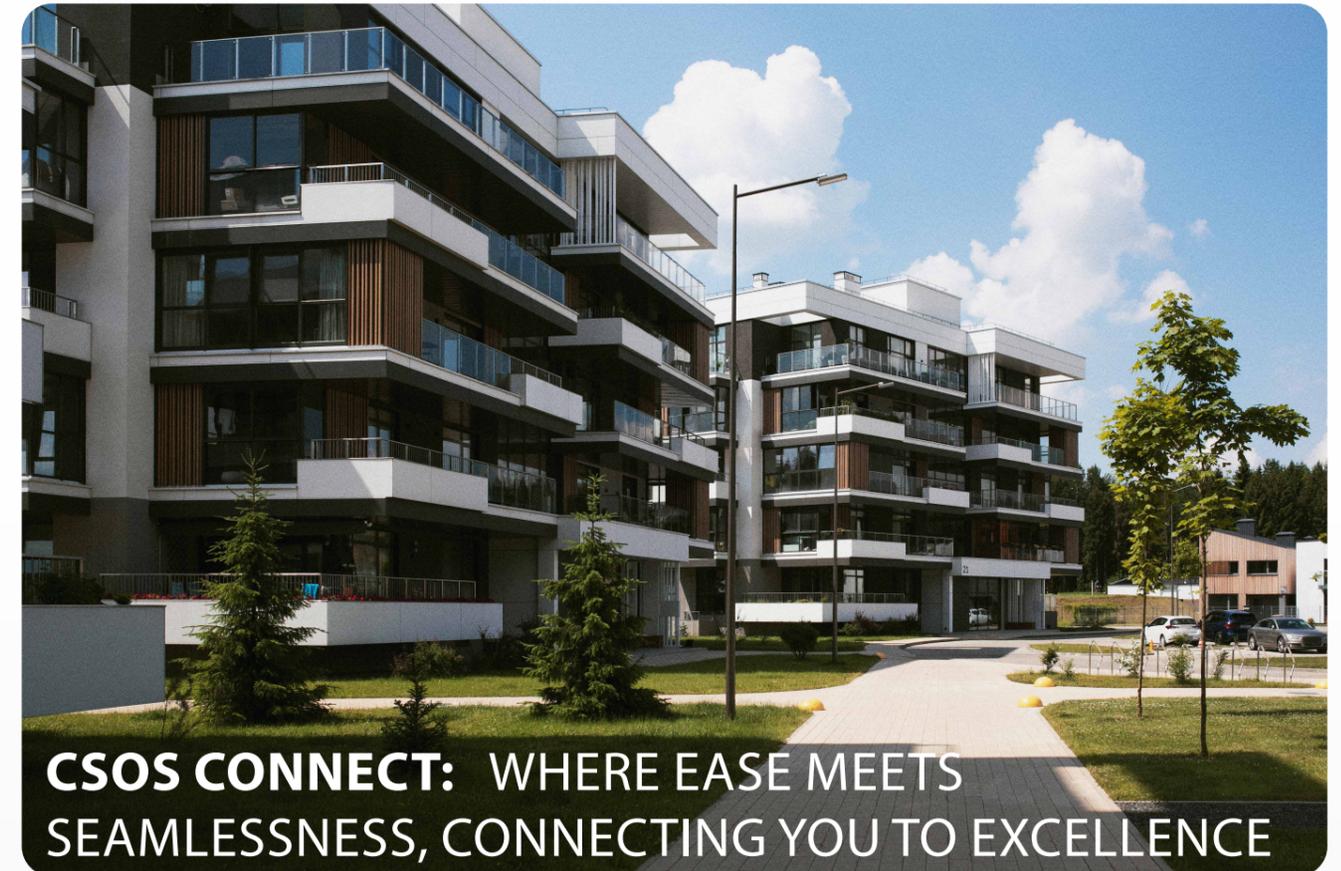
“We are not resting on our laurels. The organisation is determined to address the eight targets that were not achieved promptly. A comprehensive plan has been developed to mitigate these shortcomings and ensure that they do not hinder progress in the coming year” said the Acting Chief Ombud, Ms. Thembelihle Mbatha.

Furthermore, CSOS emphasises the importance of continuous monitoring of its performance. Monthly assessments will remain an integral part of the organisation's strategy to identify and address issues promptly, allowing for better responsiveness and more

effective decision-making.

CSOS recognizes the significance of its external stakeholders and is committed to transparency and accountability. The organisation will continue to engage with stakeholders to gather valuable insights and input to drive further improvement in its operations.

While the overall achievement rate of 71% in the 2022/23 fiscal year represents a slight decrease from the previous year, CSOS's performance demonstrates adaptability, growth, and a strong commitment to its mission. The quarterly improvements and proactive plans to address unmet targets signal a promising trajectory for the organization.



**CSOS CONNECT: WHERE EASE MEETS SEAMLESSNESS, CONNECTING YOU TO EXCELLENCE**

In the dynamic realm of business, maintaining a competitive edge is paramount to achieving success. Recognising the imperative need to streamline operations and adapt to the digital era, the year 2022 witnessed CSOS embarking on a transformative journey by implementing a cutting-edge business automation system. This initiative marked a monumental shift from manual processes to a digital and automated landscape, delivering substantial benefits to both the organization and its valued clientele. At the forefront of this transition stands CSOS Connect.

CSOS Connect is a comprehensive business automation system that redefines how CSOS functions and engages with its stakeholders. Harnessing state-of-the-art technology and advanced software solutions, CSOS Connect seamlessly integrates various business processes, thereby elevating efficiency, precision, and overall productivity. Moreover, CSOS Connect extends its advantages beyond internal operations to the external stakeholders, particularly our esteemed

customers. The system offers an intuitive interface empowering customers to interact with CSOS efficiently and conveniently, whether through the web or mobile platforms.

CSOS Connect has been operational since November 25th, 2022, and currently comprises both a public portal for our customers and an admin portal for CSOS staff members.

**In the initial phases of CSOS Connect, we have successfully launched Phase 1 and Phase 2 of the solution, introducing several pivotal functionalities to the portal:**

1. Scheme Registration
2. Customer Relations Management (CRM)
3. Revenue (Banking)
4. User Maintenance
5. Annual Returns

Since its inception, CSOS Connect has onboarded over 3000 users, facilitating seamless engagement

between stakeholders and customers through the portal. We have made substantial strides in enhancing the portal's capabilities by introducing various functionalities.

**Looking ahead to Phase 3 of CSOS Connect, there will be additional features:**

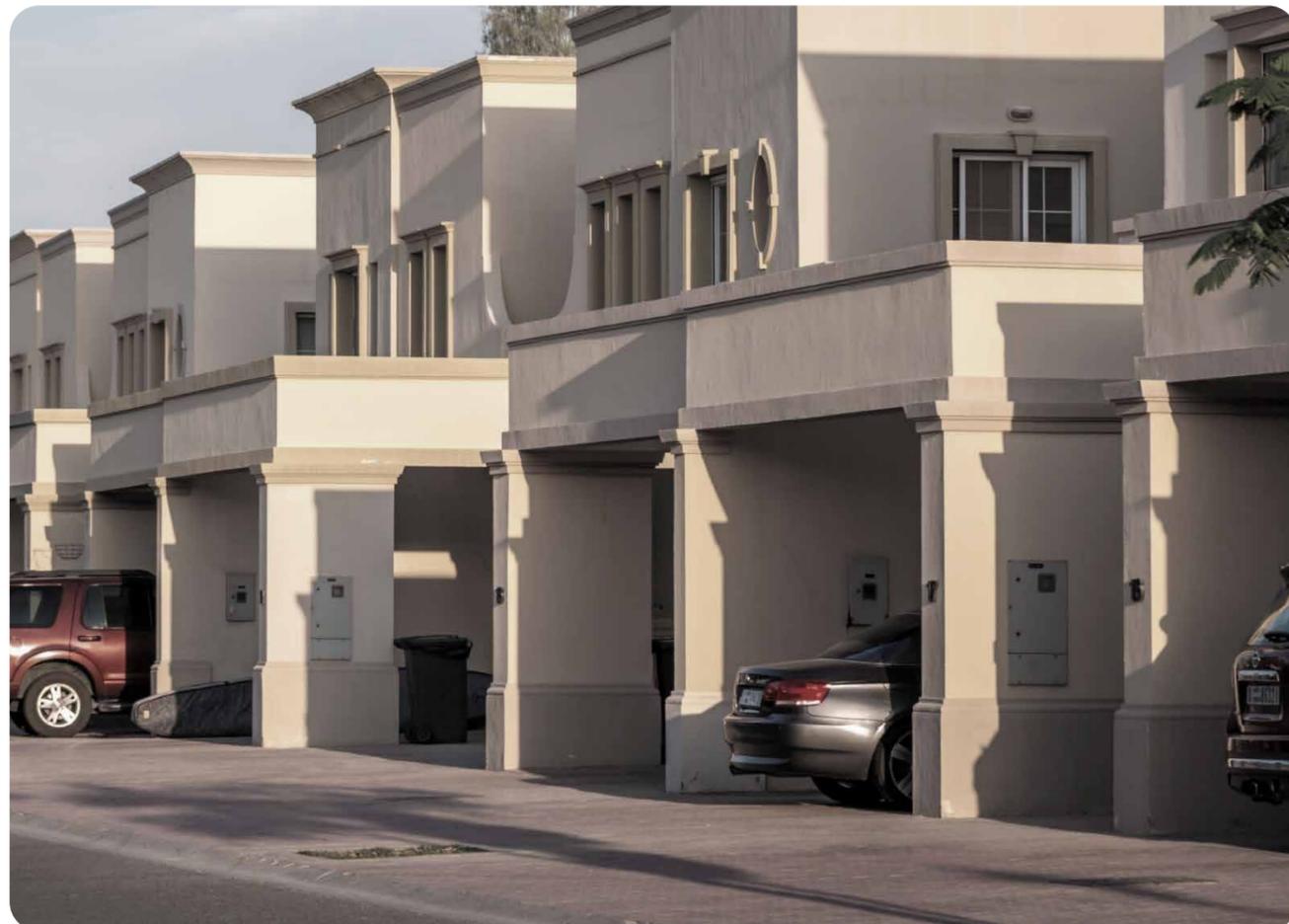
1. **Waivers:** This functionality has undergone User Acceptance Testing (UAT), with ongoing training. Once implemented, users will have the ability to request waivers through the portal.
2. **Scheme Governance and Enforcements:** This feature will be integrated into the portal, enabling users to efficiently manage scheme governance and enforcement matters.
3. **Integration of Banking (Revenue):** We are diligently working on fully integrating the Banking (Revenue) feature into CSOS Connect for a seamless experience.

4. **Dispute Resolutions:** CSOS Connect will provide an optimized process for handling dispute resolutions.

To accommodate the extensive scope of CSOS Connect, there is a phased approach to its implementation, rolling out new features and functionalities as they become available. We will keep you informed of these updates as they are introduced on CSOS Connect.

To stay abreast of the latest developments at CSOS and receive timely updates regarding CSOS Connect, please follow us on our social media platforms. We eagerly await your feedback and greatly value your insights into the CSOS Connect solution. Your thoughts and suggestions are always appreciated.

For all your CSOS Connect services, please visit [www.csosconnect.org.za](http://www.csosconnect.org.za)



# COMING SOON



## GOVERNANCE AND DISPUTE RESOLUTION

Do you have governance issues related to your scheme? You can now resolve all governance and dispute issues on the CSOS Connect platform. Visit [www.csosconnect.org.za](http://www.csosconnect.org.za) or call us on 0800 000 653 for more information. CSOS Connect. Easy Seamless Connected.

# LET'S GO OFF THE GRID! SOLAR' IS THE ANSWER!



According to a reliable source, South Africa, on average, enjoys 2500 hours of sun every year. An ideal statistic if you want to install a solar system as an alternative power supply in your home, whether a freestanding home or in a community scheme.

If your home is in a sectional title scheme, it is a little more complicated.

If, after tolerating increased loadshedding and the accompanying challenges (wi-fi interruptions, security downtime and the like for too long), and after doing the sums, the Trustees of a sectional scheme can propose the installation of a solar system to operate at various levels within the scheme – in other words, depending on the sophistication of the system, and obviously the cost, the solar system could operate the power

requirements of the entire scheme or only parts thereof, such as the CCTV and security system, common property lighting, wi-fi installation, and the like. In this instance, the Trustees would look to PMR 29 of the STSMA and ascertain whether the improvement to common property are either 'reasonably necessary' (PMR29(2)) or 'not necessary' (but desirable) (PMR29(1)), in order to determine whether a special or unanimous resolution is necessary to approve the system, and what procedure must be followed in terms of the Act to obtain approval.

Obviously, the Trustees must also consider essentials such as where the solar panels will be situated, whether from a structural perspective, the roofs can carry the load of the solar panels, the insurance implications, viable alternatives

such as renting a solar system as opposed to an outright purchase of the system, and the like.

What if an owner of a unit wants to install his own solar system to service his unit? - if the Body Corporate has decided against installing a general system (for whatever reason)! Obviously, the first thing that must be done is to seek the written consent of the Trustees. In writer's opinion, given the general state of the economy and the certainty of loadshedding in our foreseeable future, the Trustees would have no good reason to deny such a request unless the infrastructure of the building/s in the scheme is/are unsuitable.

In this instance, probably the best vehicle to use would be to create and allocate an area of the common property of the scheme, such as the roof area above the unit-owner's

section, as an exclusive use area in terms of the Conduct Rules of the scheme (sections 10(7) and 10(8) of the STSMA), which is where the solar panels will be situated – the batteries, and the balance of the installation would be situated within the owner's section. This would allow for the Rules to specify, amongst other things, that the unit owner (as well as all future owners) are responsible for the

maintenance and repairs to the solar system, as well as ongoing maintenance and repairs to the roof above the section, which will undoubtedly be affected by the installation of the panels and other accoutrements that give effect to the system as a whole, who is the preferred solar power installer and supplier to the Body Corporate, and so on.

The installation of solar is not

a simple subject, with many intricacies involved. It is an expensive and long-term investment, and we recommend in-depth research before any commitment is made. However, the wonderful thing about the Law, is its ability to adapt to changing circumstances, and the STSMA certainly provides for all aspects relating to the installation of solar systems in a sectional scheme.

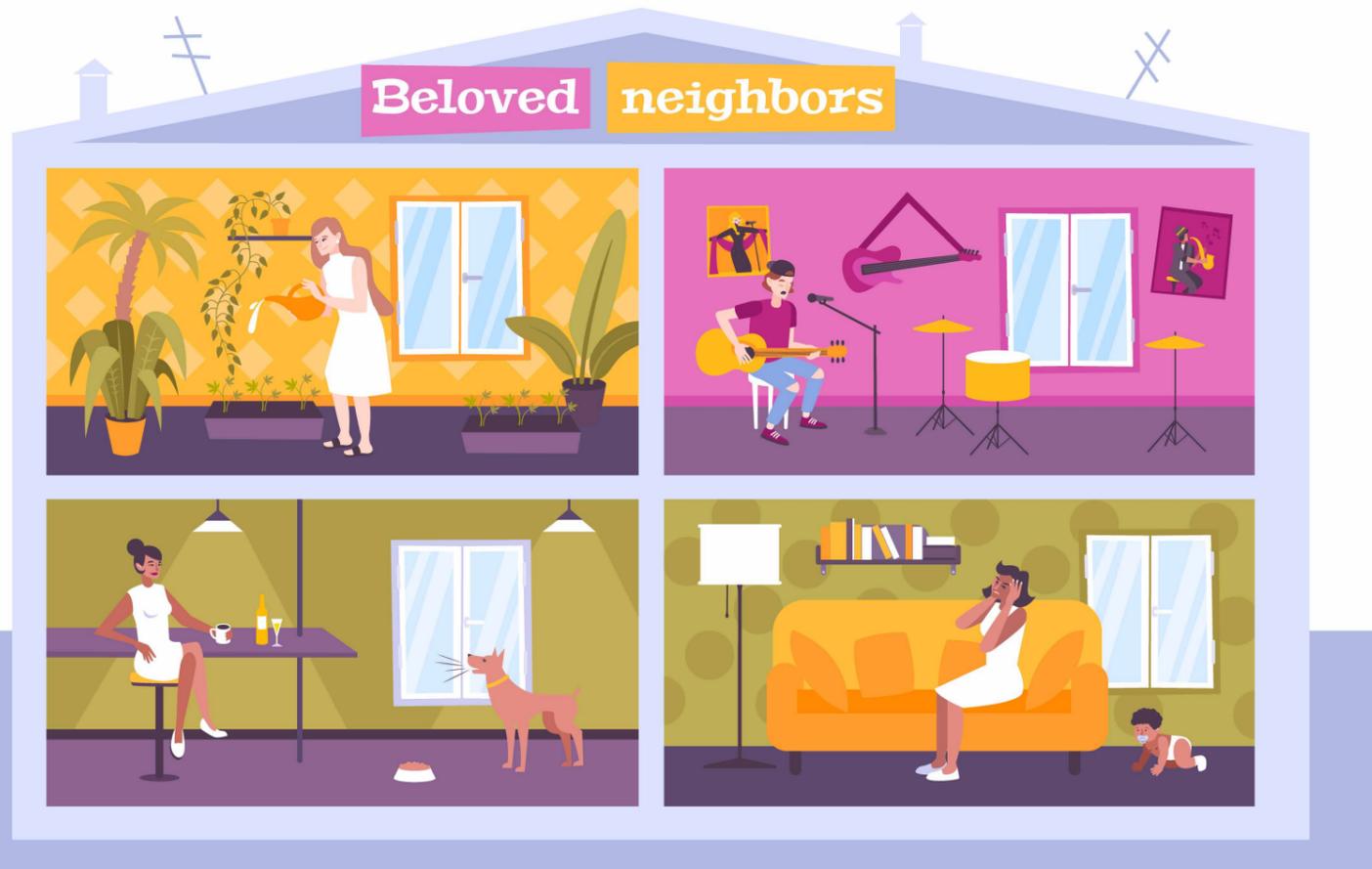


Announcement

## Recently logged an enquiry or issue on CSOS Connect

You can keep track of your enquiry on CSOS Connect digital platform. Visit [www.csosconnect.org.za](http://www.csosconnect.org.za) to migrate to our digital solution.

**CSOS Connect. Easy Seamless Connected**



# NAVIGATING SECTIONAL TITLE CONDUCT: A GUIDE TO HARMONIOUS LIVING

Sectional Title living offers numerous benefits, but it also comes with its own set of rules and guidelines aimed at ensuring harmonious coexistence among residents. These regulations are crucial for protecting the majority of scheme members from unacceptable behavior by a minority. Let's delve into some of the key conduct rules specified by the Sectional Titles Schemes Management Act 8 of 2011 (SMTSA) and explore how they shape communal living.

## COMMON CONDUCT RULES

- 1. Care of Common and Exclusive Use Areas:**
- Common areas cannot be altered

without trustee consent.

- Defacing common property, such as painting walls or inserting nails, is prohibited.
- Security devices may be installed with proper authorisation.

**2. Pets:**

- Keeping pets on your property requires trustee consent.
- Trustees may not unreasonably refuse pet ownership, but they can impose conditions, like the number and size of pets.

**3. Parking:**

- Owners and tenants have designated parking bays or areas.
- Visitors must park in allocated visitor areas.

**4. Behavior of Occupants and Visitors:**

- Noise levels must be reasonable.
- No hindrance of common property use and enjoyment.
- Ensures peaceful coexistence among residents.

**5. Pest Control:**

- All occupants are responsible for termite and pest control.
- Trustees can inspect premises and demand remedial action at the occupant's expense.

**6. Waste Disposal:**

- Refuse bins must be procured and maintained by scheme members.
- Bins must not obstruct common areas or pose health risks.
- Proper disposal is essential for safety and hygiene.

**7. Storage of Flammable Materials:**

- Trustee consent is required for storing flammable materials, excluding gas bottles and fuel containers for generators.

- Mismanagement of funds by trustees or managing agents.
- Inefficient management of schemes, such as failing to keep minutes or hold required meetings.
- Neglect of maintenance.
- Violation of conduct rules, like noise levels.
- Disregard for the rights of fellow residents.
- Municipal power disconnection due to non-payment.

**CULTURAL CONSIDERATIONS**

Surprisingly, cultural differences do not often lead to conflicts in sectional title complexes. Occasionally, social gatherings, especially funerals, may cause overcrowding disputes. In such cases, it is advisable for the body corporate to establish guidelines and rules for handling such gatherings.

**TAILORED LIVING**

Sectional title schemes vary widely in type and size, from mini houses to sprawling golf or lifestyle estates. To help residents prepare for sectional title living, we've compiled a useful checklist. By understanding the rules, respecting fellow residents, and being aware of potential areas of conflict, you can navigate the world of sectional title living with ease.

Remember, knowing the rules and respecting your neighbours are the keys to harmonious coexistence in sectional title schemes.

**AREAS OF CONFLICT RESOLUTION**

While these conduct rules guide resident behavior, they may not cover every potential conflict. Real-world sectional title complexities can arise from various sources, including:

- Lack of understanding about sectional title schemes.
- Cash-strapped body corporates struggling to pay service providers.
- Owners refusing to pay levies or abide by body corporate rules.
- Delinquency in levy payments.
- Enforcement of special levies.
- Security breaches.

“ Surprisingly, cultural differences do not often lead to conflicts in sectional title complexes. ”

WE HAVE COMPILED A USEFUL CHECKLIST TO ASSIST OWNERS AND TENANTS TO PREPARE THEMSELVES FOR SECTIONAL TITLE LIVING.

SECTIONAL TITLE CHECKLIST – OWNERS AND TENANTS			
Question	Yes	No	Comment
Did you check if the sectional title scheme is financially secure?			
Are the security arrangements for the scheme adequate?			
Do you know the management set-up in your scheme?			
Did you find out if the scheme is effectively managed? Are the levies up to date and has a reserve fund been established (for schemes registered after 2011)?			
Did you check the sectional title plans?			
Did you check your participation quota and the levy you must pay?			
Do you know if you might have to pay any special levies?			
Do you know how your levy will be affected by the requirement of the SMTSA in terms of which sectional titles must keep a reserve fund?			
Do you know exactly how the three types of ownership work in your sectional title scheme?			
Did you establish if your parking rights are in order? (Don't assume that the previous owner's rights are automatically transferred to you.)			
Did you walk around the complex to observe if the buildings and facilities are properly maintained?			
Did you talk to a few neighbours to establish if your scheme is problem-ridden or fairly problem-free?			
Did you obtain a copy of the rules and study them?			
Are you prepared to participate fully in the scheme as a member of the body corporate?			
Did you familiarise yourself with the rules of conduct applying in your scheme concerning the following?			
• Pets			
• Parking of vehicles			
• Maintenance of owners' sections and common and exclusive-use areas			
• Conduct of occupiers and visitors			
• Waste disposal			
• Pest control			
• Storage of flammable material			
• Noise			
• Non-smoking areas			

# CASE CLOSED

## VICTORY FOR COMMUNITY HARMONY

In the tranquil realm of a communal living, harmony among residents is paramount. However, when disputes arise, it's essential to have a fair and effective mechanism for resolution. Recently, a persistent problem in one such scheme led to a dispute that was lodged with the CSOS.

The heart of the matter revolved around the owner of unit 64, whose actions were causing distress for fellow residents. Despite repeated attempts, including verbal and written notices, this owner continued to park vehicles on the common property and conduct business activities there. These actions resulted in congestion and inconvenience for other residents who found themselves unable to access their properties and allocated parking bays.

The applicant, distressed by the ongoing problems, brought the matter to the attention of the owner as early as November 8, 2022, through written notices and verbal warnings. However, these warnings fell on deaf ears, and the owner disregarded them.

To address the ongoing issues, the applicant sought relief in the form of an immediate removal of vehicles from the



common property. This course of action, the applicant argued, would restore access for other residents to their properties and parking bays, preventing further inconvenience.

Surprisingly, the owner of unit 64, the respondent in this case, chose not to contest the allegations made by the applicant. Consequently, the respondent did not put forth any specific relief.

**THE ADJUDICATION PROCESS**  
The CSOS Adjudicator conducted

a thorough evaluation of the evidence and information provided. The adjudicator meticulously considered the probabilities of the case and assessed the reliability and credibility of the witnesses where applicable.

Emphasising the importance of relevance in assessing evidence, the adjudicator applied the standard of proof known as the balance of probabilities.

The applicant substantiated their claims with evidence in the

form of notices, both verbal and written, as well as photographic documentation of the respondent's actions on the common property. These notices explicitly addressed the issues of parking on the common property and conducting business activities there, warning the respondent against these actions.

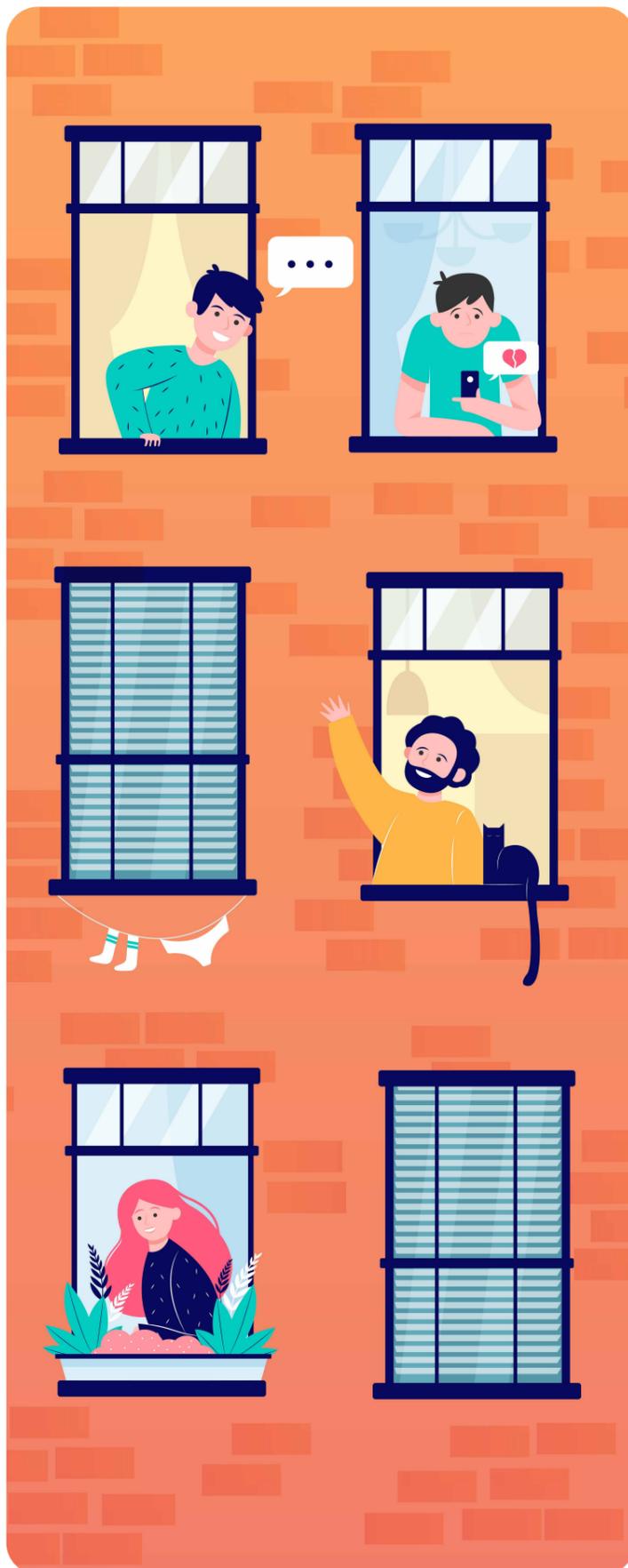
Ultimately, the adjudicator deemed the respondent's conduct, including parking unlawfully on the common property and obstructing access to it, as well as conducting business from the common property, to be a nuisance.

**Consequently, the CSOS adjudicator issued a comprehensive order to address the situation:**

1. The respondent's conduct was declared a nuisance due to the unlawful parking on common property and obstruction of access, as well as conducting business from the common property.
2. The respondent was instructed to cease parking vehicles, whether owned by them or their visitors, on any part of the common property not allocated to their section immediately.
3. The respondent was ordered to immediately halt any business activities on any part of the common property.

**Right of Appeal**

For those dissatisfied with the order, there's an option for appeal, as outlined in Section 57 of the CSOS Act. Parties can appeal to the High Court, but only on questions of law. Appeals must be lodged within 30 days of the delivery of the adjudicator's order. Parties may also apply to the High Court to suspend the operation of the order during the appeal process to ensure its effectiveness.



# LEVY STATEMENTS

## HOW TO GET YOURS



**You're a community scheme and you paid the CSOS Levy, now what?**

**THE CSOS DOES ISSUE STATEMENTS.**

CSOS levy queries should be sent to [levyqueries@csos.org.za](mailto:levyqueries@csos.org.za)

Proofs of Payment should be sent to [levypayment@csos.org.za](mailto:levypayment@csos.org.za)

All requests are processed within 48 hours.

For enquiries please email [levyqueries@csos.org.za](mailto:levyqueries@csos.org.za)



# CONTACT US!



## HEAD OFFICE

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Centurion

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F: (+27 10) 590 6154

Website: [www.csos.org.za](http://www.csos.org.za)

Twitter: @CSOS\_SA

Facebook: CSOS.SouthAfrica

## COMPLAINTS

### 1. Gauteng, Limpopo and North West

Email applications to [gp-complaints@csos.org.za](mailto:gp-complaints@csos.org.za)

Contact (+27 10) 593 0533

Unit 2, Berkley Office Park, 9 Bauhinia Street,  
Highveld Techno Park, Centurion

### 2. KwaZulu-Natal, Free State and Mpumalanga

Email applications to [kzn-complaints@csos.org.za](mailto:kzn-complaints@csos.org.za)

Contact (+27 31) 001 4215

Visit 7<sup>th</sup> Floor Aquasky Towers, 275 Anton  
Lembede Street, Durban

### 3. Western Cape, Eastern Cape and Northern Cape

Email applications to [wc-complaints@csos.org.za](mailto:wc-complaints@csos.org.za)

Contact (+27 21) 001 2569

Visit 8<sup>th</sup> Floor Constitution House, 124 Adderley  
Street, Cape Town

## COMMUNITY SCHEME REGISTRATION

Register a Community Scheme online at  
[www.csos.org.za](http://www.csos.org.za)