



BEACH ESTATE

ST HELENA BAY

HOME OWNERS ASSOCIATION

15 JUNE 2025

NOTICE OF PAYMENT OF LEVIES

Dear Home Owners

Whilst we have made inroads to collection some of our delinquent debtors, we still have a number of home owners that consistently pay late or not at all. This puts a huge burden on our cash position, It is also unfair to the homeowners that make an effort to be compliant as they ultimately end up sponsoring the delinquent payers.

In our efforts to improve our collection processes of monthly levies, we will be implementing a **DEBIT ORDER SYSTEM** and a **REMINDER SYSTEM** to encourage homeowners to settle their levy account as early as possible. It is important to note that our constitution is clear on how and when levies should be paid.

Please see our constitution for reference:

(In accordance with Constitution paragraph 9.5 line 5: '**...Every such levy shall be payable by equal monthly instalments due in advance on the first day of each and every succeeding month of such year** and shall be paid by way of a debit order in favour of the Association or by any method as determined by the Trustee Committee from time to time.'

The above clause in the constitution means that all levies must be paid by the first day of each month. This will require us to send out the month levy invoice by the 15th of the previous month. IE. August 2025 levy invoice will be sent out by 15 July 2025 and must be paid by 1st August 2025.

In short, we will implement the following:

1. We will make available a debit order system from 1 SEPTEMBER 2025. This will help with ease of payment, as you will be able to preplan the date that your levies are paid without worrying about forgetting to pay on time. We will be sending out a debit order form from 1st July 2025 for you to fill in. The payment date on all these debit orders will be 1st of each month. Please note that you will be charged a small debit order fee by the debit order

company of about R4,50 per transaction on your bank account. Should your debit order not be honored because of insufficient funds, the HOA will be charged a penalty fee by the Debit Order Company. This penalty fee will be charged by the HOA for unpaid debit order deductions to you and will be added to your levy account.

2. We will implement a 3-step payment reminder system to assist those that have not yet joined the debit order system and who are habitual late payers. This system will be implemented from 1st AUGUST 2025:

- **1st Reminder:** This will be a courteous reminder to pay your outstanding levy within the next 7 days
- **2nd Reminder:** This will be a firm reminder to settle the months outstanding levy within 7 days
- **3rd FINAL DEMAND:** This will be a final notice that if the outstanding levy is not settled within 7 days, then the account will be handed over to our lawyers for collection. Interest of 2% per month will be added with immediate effect including any legal expenses incurred from this action.

If you do not understand the above, you are welcome to write to us for clarity.

If you have any positive contributions on this or any other topic, please contact our office on email – sandypointbeachestate.hoa@gmail.com with your suggestions.

Your cooperation is appreciated

Regards

Kevin Brown
Manager