

# SharedLiving

April - June 2026

Issue 33

## BACKLOG: WHAT'S ACTUALLY CHANGING AT THE CSOS?



STILL LODGING  
DISPUTES BY  
EMAIL? THAT  
OPTION NO  
LONGER EXISTS

All CSOS  
Disputes are  
Now Lodged  
Online

WE HAVE MOVED:  
DETAILS OF OUR NEW HEAD OFFICE  
AND GAUTENG SERVICE CENTRE



Accountability, Excellence,  
Independence, Integrity

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



# Gedeelde Lewe Ukuhlalisana Tsamisana Ho Dulisana Mmoho



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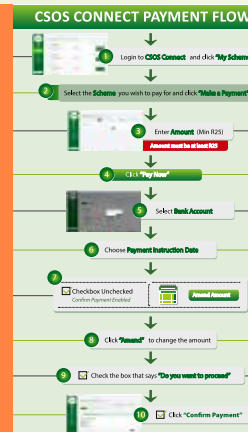
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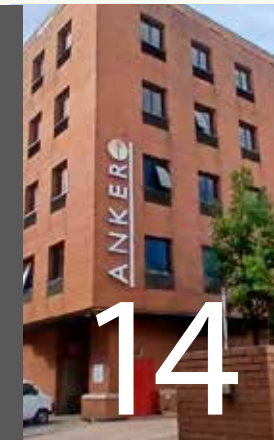
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**VISION:** A credible, world class OMBUD SERVICE for community schemes in South Africa.

**MISSION:** To promote harmonious community schemes by providing regulation, education and accessible dispute resolution services to all relevant stakeholders

**VALUES:** Accountability, Excellence, Independence, Integrity



Affordable Reliable Justice

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# ACTING CHIEF OMBUD'S FOREWORD



Last quarter, we told you something was changing. This quarter, we can show you that it has.

In our previous issue, we explained why the CSOS brought in 66 part-time adjudicators, including a dedicated quality assurance team, and why we were treating that as a structural shift rather than a temporary fix. We also said we would rather account for progress through evidence than promises. So here is the evidence.

Cases finalised have more than doubled, i.e. from 1 800 per quarter to roughly 3 800 since new adjudicators came on board on the 2023/2024 period.

Every matter from 2023 is now closed. The 2024/2025 caseload, once a significant part of the backlog, is down to approximately 500 outstanding matters, and we expect those to be cleared by the next quarter. We are working toward a 180-day turnaround for finalising disputes, with further improvement expected as additional capacity comes online.

We are not presenting these numbers as a finished story. Backlogs built up over years do not disappear, and we said as much last time. But the direction



is now unmistakable, and it is one you can track for yourself: more cases closed, faster turnaround, and a workforce built specifically to sustain it.

The shift to CSOS Connect, which we flagged last quarter as coming, is now in effect. Since 1 April, all new disputes must be lodged through the platform rather than by email. If you submitted a dispute by email before that date and it is still open, nothing changes for you, it continues through the existing process. For everyone lodging from now on, the platform means you can see exactly where your case stands, instead of waiting on a reply that may or may not come.

**This issue also carries a case worth your attention:**

a Gauteng homeowner whose levy debt ballooned to more than R260 000 on original arrears of R12 000, until an adjudicator applied a legal principle most owners never get to hear about, and cut the bill by R238 000. It is a useful read for any owner or trustee dealing with a levy account that no longer makes sense. We also reflect on the Reside Summit, where our team spent two days talking directly with developers, trustees, and residents about where the sector is headed.

We know that for some of you, none of these changes can change the fact that your own cases have taken longer to be resolved than they should have. We are not asking you to forget that. We are asking you to watch what happens next,

because that is the only way trust like this gets rebuilt.

Enjoy the read. And we would like to hear from you too, what you would like to see more of in future editions, and if there is a good practice from your own scheme worth sharing with others in the sector, we would love to feature it.

Thank you for your continued engagement with CSOS, and for holding us accountable to do better.

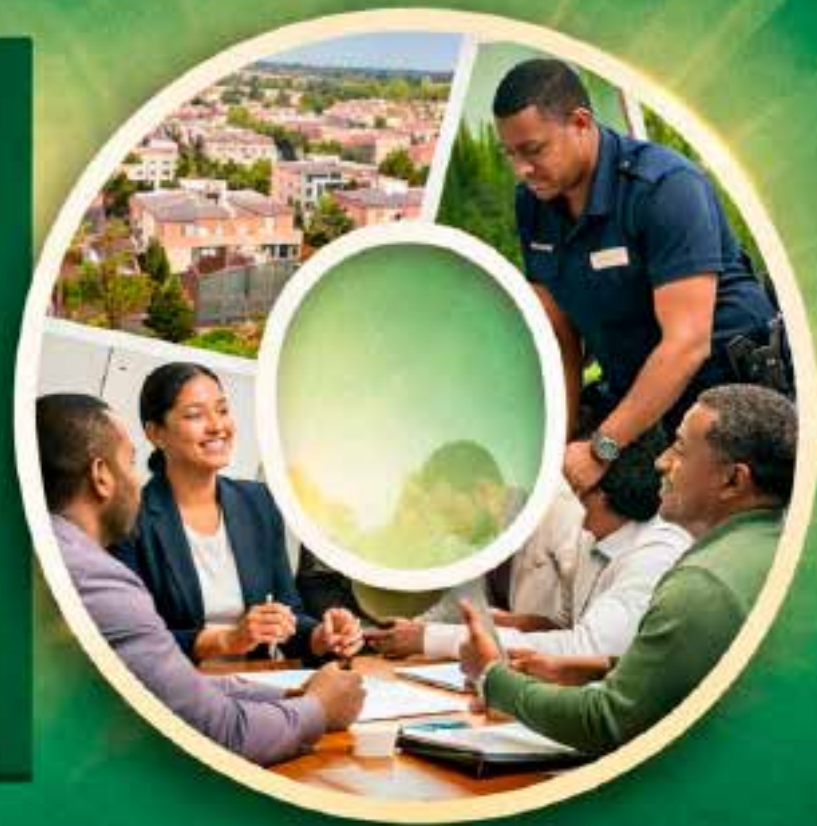
Warm Regards

*Lesiba Seshoka*

**Lesiba Seshoka**



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**YEARS OF IMPACT**

*Strengthened Shared Living*

Celebrating a decade of service excellence in  
community scheme governance

**2016 – 2026**

Building Trust. Enforcing Accountability.

# BACKLOG: What's Actually Changing at the CSOS



For thousands of homeowners and trustees waiting on a CSOS ruling, "structural change" can sound like just another phrase from a press release. So, we went straight to the source.

We sat down with the Acting Adjudicator General, Mr Abraham Masilo to ask the question on every stakeholder's mind: is anything different now? The short answer is yes, and the numbers back it up.

**The backlog is moving.**

Earlier this year, CSOS appointed 66 part-time adjudicators, including a dedicated quality assurance team, in what the Acting Adjudicator General has called a lasting structural adjustment rather than a quick fix. Three months on, the case numbers tell a clear story. Before the appointments, the organisation was finalising around 1 800 matters per quarter. Cases finalised have more than doubled, i.e. from 1 800 per quarter to roughly 3 800 since new adjudicators came on board on the 2023/2024 period.

It is not just about volume, either. Cases are also closing faster. As things stand, every matter from 2023/2024 has now been finalised, and the 2024/2025 caseload has been shaved down to around 500 outstanding matters, expected to be cleared by Q2.

**What about quality?**

A common assumption is that pushing more cases through the system means cutting corners. Masilo was clear that this is not the case. It is worth understanding why some decisions get challenged in the first place: not every review or appeal points to an error. Parties have a constitutional right to challenge an outcome they are unhappy with, and confusion about what CSOS's powers, functions, and jurisdiction cover sometimes leads parties to take matters further than necessary.

**So, how long is the wait, really?**

This is the question stakeholders most want answered honestly, and the Acting Adjudicator General did not dodge it. Every case is assessed on its own facts and putting a fixed timeline on individual matters risks pressuring

adjudicators in ways that could compromise their independence, and ultimately the quality of the decision. That said, with further adjudicator appointments on the way, CSOS is working towards a 180-day turnaround for finalising matters, with that figure expected to improve again by Q4.

“A verified, fully audited picture will come through the Annual Report once it is finalised. But the direction of travel is unmistakable: more cases closed, faster turnaround, and a workforce built specifically to sustain it. For stakeholders who have been waiting, that's not a promise on paper, it's a trend already showing up in the numbers “said the Acting Adjudicator General, Abraham Masilo.



# ALL CSOS DISPUTES ARE NOW LODGED ONLINE

**Still lodging disputes by email? That option no longer exists**

Since 1 April 2026, all new dispute applications go through CSOS Connect, one platform, one record, and no more guessing where your complaint ended up.

What has changed is how you start that process. From 1 April 2026, CSOS no longer accepts new dispute applications by email. All new disputes must be lodged through CSOS Connect, the organisation's official online portal. This is not a temporary measure or a pilot, it is the new standard, and it applies to everyone: owners, tenants, trustees, managing agents, and body corporates.

“When people can log in, see where their dispute is, and receive updates directly from the system, it removes confusion and gives confidence in the process. No one should be left wondering what happened to their complaint”, Mr Abram Masilo, Acting Adjudicator General.

If you submitted a dispute by email before 1 April 2026 and it has not yet been finalised, nothing changes for you, it will

continue through the existing process. The new requirement only affects disputes lodged from that date onward.

CSOS Connect is an organisation portal which was launched in 2021 and has been around for a while, many scheme administrators and managing agents already use it to register schemes, pay levies, and submit governance documents. In early 2026, CSOS added a Dispute Resolution Module to the platform. What was optional during the rollout phase is now the only route in.

The practical difference is significant. Previously, lodging a dispute often meant a back-and-forth of emails, uncertainty about whether supporting documents had been received, and little visibility into what was happening on your case. CSOS Connect addresses all of that.

**What you can do once your dispute is on the system**

- Track the status of your case without having to phone or email



- Receive notifications when there is any movement on your dispute
- Upload documents securely and know they have been received
- Keep all correspondence linked to your case in one place



### CSOS CONNECT

#### WHAT IS CSOS CONNECT?

CSOS Connect is the organisation's official online platform. Many schemes and managing agents already use it to:

- Pay CSOS levies
- Register schemes
- Submit governance documents for review
- Manage scheme profiles

Adding dispute lodgement to the platform brings everything into one place, one account, one record, and one system that keeps track of progress from start to finish.

#### USING CSOS CONNECT ALLOWS USERS TO:

- Check the status of a dispute without phoning or emailing
- Receive notifications when there is movement on a case
- Upload documents securely and know they are received
- Keep all correspondence linked to the dispute in one place

For residents who have previously felt unsure or disconnected from the process, this change offers greater clarity and peace of mind

### DISPUTE LODGEMENT PROCESS

#### HOW TO LODGE A DISPUTE ON CSOS CONNECT

To lodge a dispute, users must first access the CSOS Connect Public Portal using a web browser. Existing users can log in with their username and password, while first time users will need to register and create a profile. Assistance with registration or profiles is available via the CSOS call centre on 0800 000 653.

Once logged in, users are taken to a dashboard. From there, the dispute process begins by selecting Disputes or Lodge

#### HELP IS AVAILABLE

CSOS has put support in place to assist users, including those who may be unfamiliar with online systems.

For technical or profile related support, users can contact:

- support@csosconnect.org.za
- mosam@csosconnect.org.za
- thembelihlem@csosconnect.org.za
- kholelam@csosconnect.org.za

For assistance specifically with lodging a dispute, contact:

- lebogang.khumalo@csos.org.za
- nombuso.jiyane@csos.org.za
- dennis.boshomane@csos.org.za

#### HOW TO LODGE A DISPUTE ON CSOS CONNECT

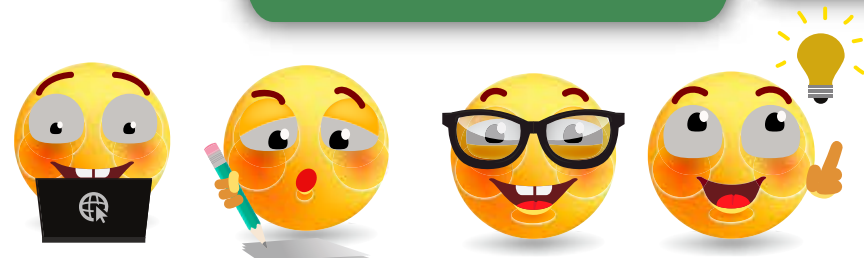
- Select or capture the relevant community scheme
  - Confirm their own details
  - Capture details of the person or body they are lodging the dispute against
  - Describe the dispute, including the issue involved and steps already taken
  - Indicate the outcome they are seeking
  - Upload supporting documents
- submission, the information is reviewed, the Terms and Conditions are accepted, and the dispute is formally submitted. A reference number is then issued, allowing the system.

#### WHAT YOU SHOULD DO NOW

Residents who may need to lodge a dispute in future are encouraged to:

- Register on CSOS Connect if they have not already done so
- Ensure their profile details are correct
- Familiarise themselves with the dispute section of platform

As 01 April 2026 approaches, CSOS's message is clear: online lodgement is no longer an option, it is the standard way forward.



# CSOS SHOWCASES COMMITMENT TO SUSTAINABLE SHARED LIVING AT THE 2026 RESIDE SUMMIT



A space where developers, residents, regulators, and investors all sit at the same table, not just to talk, but to shape the future of how South Africans live together. That was the essence of the 2026 Reside Summit, held at the Sandton Convention Centre, and the CSOS was right at the heart of it.

As a recognised regulatory authority within the community schemes sector, CSOS utilised the platform to strengthen industry engagement, create awareness about its mandate, and reinforce its commitment to promoting good governance, dispute resolution, and sustainable community living environ-

ments across South Africa.

From the moment the summit opened its doors, the CSOS exhibition stand became a destination. Trustees navigating complex governance disputes, managing agents looking for compliance clarity, developers exploring new residential projects, and everyday residents with ques-

tions about their rights, all found their way to the CSOS team. The conversations were real, practical, and often revealing of just how much South Africans want to understand their rights and responsibilities within community schemes.

The team didn't just hand out brochures. They engaged, advised, and listened, reinforcing that CSOS is not a distant regulator, but an accessible partner in the day-to-day life of sectional title schemes and homeowners associations across the country.

Throughout the summit, discussions focused on pressing industry priorities including affordable housing, sustainable urban development, student accommodation, residential investment opportunities, and the integration of technology within community living spaces. These conversations aligned closely with CSOS's strategic vision of

enhancing the quality, stability, and governance of community schemes throughout the country.

In addition to the exhibition and formal engagements, the summit provided valuable networking and cocktail sessions, creating opportunities for meaningful collaboration and relationship-building among industry leaders, public sector representatives, developers, investors, and regulatory bodies. These interactions allowed CSOS to further strengthen strategic partnerships and engage directly with stakeholders on matters impacting the community schemes sector.

What made CSOS's participation stand out was the depth of representation. Board members, executives, and representatives from sister entities attended, signaling that CSOS's commitment to the sector goes well

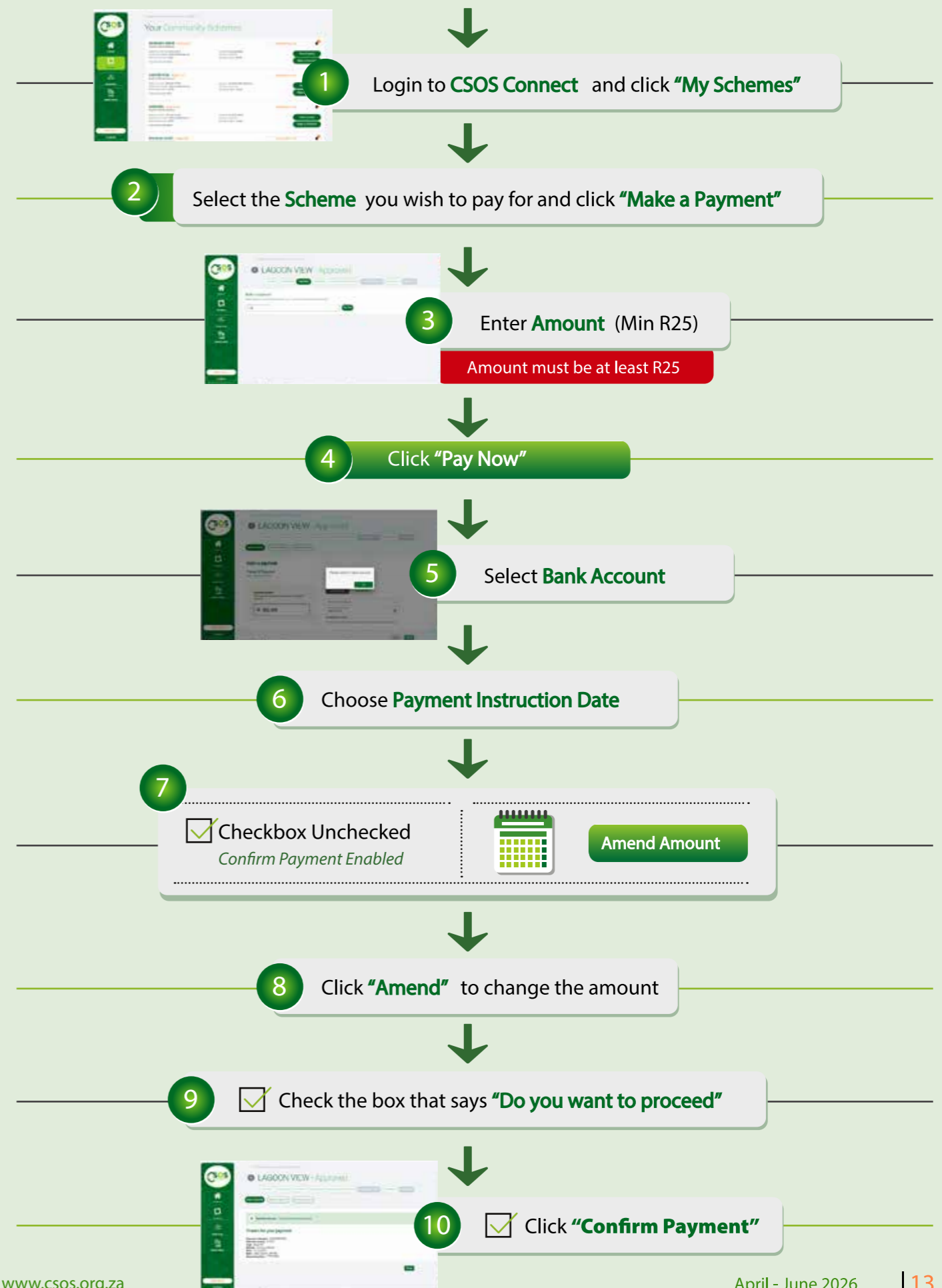
beyond regulatory compliance. It's about collaboration, transformation and being present where the industry is moving.

As CSOS continues to expand its reach and impact, participation in strategic industry platforms such as the Reside Summit remains essential in advancing the organisation's mandate and supporting well-governed, harmonious, and sustainable community living environments for all South Africans.

The summit concluded with the prestigious Reside Awards Gala Dinner, which celebrated excellence, innovation, and leadership within South Africa's residential property and housing sectors. The gala evening provided an important platform to recognise industry achievements while reinforcing a shared commitment to sustainable development and service excellence across the built environment.



## CSOS CONNECT PAYMENT FLOW



# NOTICE: WE HAVE MOVED!

As of 01 April, 2026 the CSOS Head Office and Gauteng Service Centre relocated to a new building and our telephone number remains the same.

**OUR NEW BUILDING LOCATION IS AT:**  
**Die Anker Building, 1279 Mike Crawford Road, Centurion, Tel no: 0800 000 653**



Should you have any questions on the relocation, please feel free to contact us.

We look forward to meeting you at our improved office space!!



## CASE CLOSED: Why Interest on Your Levy Debt Can Never be More Than the Capital Debt

Most homeowners have never heard of the in duplum rule. One Gauteng homeowner had not either, until it saved her R238,000.

It started with a flat she was trying to sell. The homeowner owned a small bachelor unit within a sectional title scheme that falls under a larger Homeowner's Association (HOA) in Kempton Park. In February 2022, she had a buyer lined up and a deal on the table. The only thing missing was a levy clearance certificate, the routine piece of paper that confirms an owner does not owe levies before a sale can go through.

The HOA refused to issue one. Instead, it sent her a bill.

Back in 2019, her outstanding levies were R12,191.07. By 2022, the HOA said she owed R178,110.91. By June 2025, the number had climbed to R262,736.41, on a debt that started out below R13,000. She asked for a breakdown. She says she was given figures for a different unit. She hired attorneys to chase a proper account. Nothing changed. At one point, the HOA told her to pay R5,000 a month for five years, or lose her home at auction, the kind of letter that would unsettle any homeowner, and it is exactly the kind of dispute that landed in front of a CSOS adjudicator.

The rule that put a ceiling on the debt. What decided this case was not a technicality buried in fine print. It was a basic principle of South African law that every owner paying off arrear levies should know interest cannot keep growing forever. Once the interest charged on a debt becomes equal to the original amount owed, it stops. It cannot pile up beyond that point, no matter how many months or years pass.

In plain terms: owe R12,000, and the most you can ever be charged on top of that in interest is another R12,000. Lawyers call it the in duplum rule. Most owners have simply never come across it, until their levy statement starts looking impossible.

That is what happened here. The HOA insisted the bigger figure was legitimate, just two percent monthly interest compounding over several years. But the adjudicator found that only R12,191.07 of the homeowner's original debt had been proven. Apply the in duplum rule to that amount, and the absolute ceiling on what she could owe was R24,382.14, the original debt, plus an equal amount in interest, and not a cent more. Everything billed above that figure, R238,354.27, had to be wiped from her account.

The HOA's own paper trail did not help its case. Management of the scheme had changed hands twice over the years, and the association admitted some of the older records had never been handed over by the previous managing agent. A separate statement from a debt collector showed a R2,566.95 debt that had somehow grown to R138,406.08, with no one able to explain how. The adjudicator wasn't persuaded that records could be missing while the debt itself kept growing with such confidence.

"If there's one thing worth remembering from this case, it's this: a levy statement is not allowed to grow indefinitely just because a debt sits unpaid for years. The in duplum rule exists precisely to stop that, and it applies whether the debt comes from a body corporate, an HOA, or any other community scheme," said the Adjudicator. The HOA failed to comply with the adjudication order. The homeowner took the matter to court, the court confirmed the adjudication order and an amount of R238,000.00 was removed from the levy statement.

# CONTACT US!



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- 4 **BALLITO:** Suite 6; Second Floor, Regency House, 3 Douglas Crowe Drive Ballito
- 5 **GEORGE:** 14 CJ Langenhoven Road, George Central
- 6 **MBOMBELA:** Block 1 Riverside Office Park, 1 Aqua Street, Riverside Park Extension 24, Mbombela
- 7 **BLOEMFONTEIN:** Suite 11, Hydro Park 2, 135 – 141 President Reitz Avenue, Westdene, Bloemfontein
- 8 **RUSTENBURG:** New Heights, 67 Brink Street, Rustenburg