

SMARTER *Communities*

EDITION
01/2020

Coffee, Restaurants
& Convenience

FUTURE OF STRATA

Thinking big by living small
MOVING ON UP

LOOKING AFTER YOURSELF

Tips for improving your mental wellbeing





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CSM



ERNST



STM



VBCS

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Let the community spirit shine



What a whirlwind start to the new decade. Adjusting to the new norm as we know it right now, with more hours being spent working from home, our surroundings have never been more important.

According to interior designers, the new hue for 2020 is blue. Yes, blue and green is the new black. Adding tranquillity

to our home space can be as simple as splashing your favourite blue around your apartment with furnishings, artwork or accessories.

You know what else would add calmness? A large long black. Working from home with a kid doing full-on online learning in the next room, this is life as we know it for now. Before you know it, it's time for lunch. Home delivery is the perfect option. No, wait... what about drone delivery?

It's happening now in select suburbs in the ACT. Imagine when the drone drops off your lunch. Quick, get your phone out to capture the moment.

Apartment living, despite its close proximity, can ironically feel a bit isolating thanks to the residents' busy lifestyles. Sometimes you may not even know half your neighbours on the same floor, let alone those on other levels.

Now is the perfect time to channel our inner community spirit and really look after each other. Whether it's helping a vulnerable neighbour buy groceries, asking are you ok, or simply not overcrowding a lift. Together we can make a difference.

Stay kind, be patient and keep looking after yourself, family and neighbours.

Best regards,

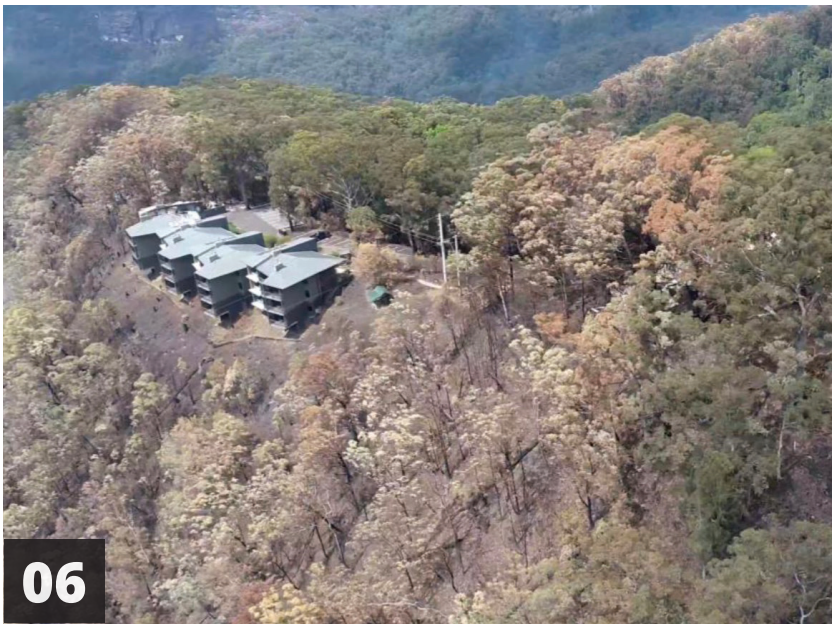
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QUEENSLAND

Rainforest devastation from a discarded cigarette



Binna Burra Lodge in the Gold Coast Hinterland was a popular destination for bushwalkers, business conferences and school camps for almost 90 years. Now it lays as a charred historic wreck thanks to a recklessly discarded cigarette.



Proudly managed by ERNST



Binna Burra Lodge chairman, Steve Noakes, said the devastation was pretty extensive and took your breath away when you first saw it.

"The dining area, the lounge, the library, these places where people have gathered over generations, just totally gone, devastated."



Yes, it's hard to believe a discarded cigarette was the likely cause of the intense bushfire which ripped through Lamington National Park in September 2019, destroying the heritage-listed Binna Burra Lodge and 42 cabins as well as 11 homes in the neighbouring area.

But for those of us living in strata, we shouldn't really be surprised as we know of the destruction a rogue cigarette butt can cause.

Early last year a discarded cigarette on a balcony was the cause of the

Neo 200 apartment building fire in Melbourne's Spencer Street. Thankfully no lives were lost when fire spread quickly via the cladding on the exterior of the building.

No lives were lost here in the hinterlands fire either, fortunately residents were evacuated in time. The fire however was so forceful it showed no mercy with whatever was in its path.

Binna Burra Lodge chairman, Steve Noakes, said the damage was worse than he had imagined when

he first saw the ashy remains of the lodge and its surroundings.

Mr Noakes said the devastation was pretty extensive and took your breath away when you first saw it.

"The dining area, the lounge, the library, these places where people have gathered over generations, just totally gone, devastated," he said. Close to the Binna Burra Lodge was the newly built and strata titled Binna Burra Sky Lodges, managed by Ernst Body Corporate Management.

One of the Sky Lodges apartments was also destroyed by fire but Mr Noakes said the other sky lodges were likely to be salvageable.

The road to Binna Burra is still closed today, but the Department of Transport and Main Roads is working hard to re-open it as soon as possible. The goal is to re-open the Binna Burra Lodge and Sky Lodges in April – June 2020. 🌈



NATIONAL

Over \$20,000 raised for fire relief



In solidarity, we made a difference to those in need

As local businesses servicing local communities nationally, staff at Smarter Communities were deeply moved by the devastation caused by the wildfires and wanted to help in any way they could. From hosting concurrent fundraising Morning Teas across our branch network, to staff participating in bushfire relief runs, our team rallied to raise \$5,131 in January for the Red Cross Disaster Relief and Recovery fund.

The generosity of our team's efforts was matched dollar for dollar by Smarter Communities, along with an additional donation of \$10,000, bringing the total funds raised to \$20,262.

"The devastation we have seen and felt across the country from the bushfires is heart-wrenching, but I am extremely proud of our amazing team who have shown so much support and care to those in need.

"Together we kicked-off the new decade acting out the best way we know how, to collaborate and unite as #oneteam for the betterment of communities," said Alexander Lang, CEO of Smarter Communities.

#oneteam 



The impact nationally has been catastrophic

As of mid-January 2020, Australian bushfires had burnt an estimated 18.6 million hectares. That's larger than the entire South Island of New Zealand!

Nearly 6,000 buildings, including almost 2,800 homes, and the lives

of at least 34 people and more than a billion animals had tragically been lost.

The economic impact of the bushfires is expected to exceed the 2009 Black Saturday fires which reached AUD\$4.4 billion.



ADELAIDE

Award winning Strata Community Manager 2019



To be a great, effective community manager for your clients you first need to be a great mentor and motivator to your colleagues.

That's what ASCM's Community Manager, George Paterson, believes it takes to be successful. In late 2019 George was awarded South Australian Strata Community Manager of the Year by strata

industry body SCA SA.

George is honest, forthright, and committed to delivering service excellence to the strata industry.

One of George's clients and Presiding Officer at an exclusive residential development in Adelaide's eastern suburbs says in an industry that seems to have

quite a high staff turnover rate, that George has been a model of consistency. 'He is, simply, the best Strata Manager I've worked with in this role.'

Mrs Moseley, Secretary in West Lakes, says George is an excellent strata manager. 'He steered us through a difficult project which had taken 5 years to organise until George took the reins. His perseverance, and knowledge together with his professional dealings and tact with problems, as well as his visits to see the job through were above the call of duty.' George is a 'keeper'.

We think so too. From the entire Smarter Communities family, we are extremely proud of George winning this prestigious award, and it's a pleasure to see him publicly recognised for his contributions. 🌈



Celebrating 25 years



Celebrating 25 years of any anniversary

is certainly a feat, and this silver milestone is indeed cause for celebration.

Noelene Davies is a respected member of the VBCS team. She joined in 1995 as a word processing supervisor at a time

when Unix computer operating systems were high tech and businesses were fortunate to have just one computer connected to the Internet.

Over her 25-year career Noelene has worked across many business disciplines from assistant community manager, business development, insurance officer and now project office

administration. The diversity of her numerous roles and the ability to constantly upskill has kept Noelene busy over the years.

She is a much-valued mentor for colleagues, citing her involvement in business development and the complimentary feedback she received from clients as her fondest memories. 🌈



NEW SOUTH WALES

STM grows bigger and better



Sydney's brighter side by SillyPear (aka Charlie Nivision) painted exclusively for STM at the St Leonards office

AS THE STRATA INDUSTRY CONTINUES TO GROW SO TOO DOES THE GROWING DEMAND TO HOST CLIENT MEETINGS AND HOUSE NEW STAFF ACQUISITIONS TO MANAGE AN INCREASING PORTFOLIO.

STM has found itself in this pleasing growth cycle of late, with a new office opening in Wollongong last year and the need for larger, better local premises for its Sydney North and Sydney South offices this year.

NSW State Manager, Emily Doherty, was aware it was just a matter of time before her Northern and Southern teams outgrew their existing office space.

"There has been so much development around the north shore over the last few years and its only getting busier.

"When there isn't any more space to spread out, you go up. And that's exactly what's happening. Apartment blocks

and mixed-use residential buildings are a common sight.

"We needed better office space for our team so they could spend more quality time doing what they do best, managing local strata properties and supporting owners," said Emily.

The new office is conveniently located next to St Leonards station, with large modern meeting rooms easily accessible for clients by train or bus.

STM Sydney North
Level 4, 1 Chandos St,
St Leonards NSW 2065
t. +61 2 9266 2600



QUEENSLAND


Truly Outstanding

Congratulations to Queensland Technical Trainer, Jevon Taane, who was named 2020 finalist in the **Strata Community Association (QLD) Support Team Award** category.

This award recognises a person behind the scenes in a management or supplier business who has made an outstanding contribution to the success of their team.

Jevon was a worthy candidate for this award given his commitment to excellence for Challenge Strata Management and Ernst Body Corporate Management.

He works alongside his colleagues to review and implement best practice methods which improve the way strata community managers can do their job.

Jevon is a strong believer that rewards will come to those who reward others. His work certainly benefits the managers and their clients, it was his time to be recognised for his outstanding contributions. 



NATIONAL

COVID-19: \$30,000 to support mental wellbeing


Leading Smarter Communities is a man who is kind, ethical, compassionate and inspirational.

Alex Lang is a family man who treats us as extended family members. He encourages us to connect with family, friends, colleagues and neighbours regularly and to utilise video technology. Especially now in these challenging times.

Alex says when making video calls you can see if the other person is having a good or a bad day. It's your chance to listen and help. Or if you are down, seeing a loved one or friend on

screen may help cheer you up.

Recognising the importance of wellbeing, Smarter Communities has financially supported two organisations, \$15,000 to Lifeline and \$15,000 to Beyond Blue, who do fantastic work assisting people struggling with their personal circumstances.

We are proud to share this news and thank you for being part of our extended family. 

For more COVID-19 related information, visit our website [HERE](#)



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COMMERCIAL

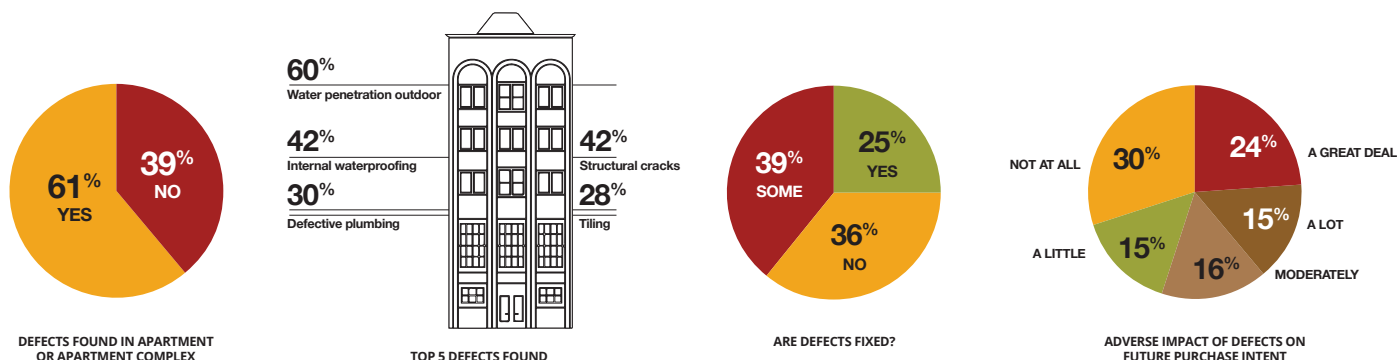
| STRATA

| HERITAGE

Defects affect owner confidence

A national survey of 1,050 apartment owners indicates the presence of defects affects owner confidence levels with both referring apartments as well as purchasing again.

AAA APARTMENT DEFECTS SURVEY – National Results



The survey, the first of its kind Australia wide and which was distributed in conjunction with Smarter Communities comes hot on the heels of both the Mascot Towers and Opal Towers crisis in 2019.

60% of the NSW respondents reported having a defect in their apartment with 55% citing water penetration from outside, 51% internal waterproofing issues and 45% structural cracking.

Similarly, 59% of Victorian respondents reported having a defect in their apartment with 58% citing water penetration from outside, 39% internal waterproofing issues and 39% structural cracking.

However, unlike the rest of the nation, NSW owners were more proactive, with 61% indicating they had undertaken a building inspection (compared to 49% in Victoria), and with 48% of these in the last two years.

Samantha Reece, Director of Australian Apartment Advocacy (AAA) stated that while 30% of those with defects had reported they had been fixed, the remaining 70% had in the majority been

waiting up to two years for any action to be taken.

"This research is disappointing as there appears to be very little recourse for owners to fast track repairs and for developers and builders alike to be held accountable," Ms Reece said.

"Furthermore 84% of the NSW respondents were aware of who was responsible for fixing the defects, but 57% of the repairs lay with the Owners Corporation adding further expense to owners. In addition, 24% of those with defects also lacked confidence that they would be repaired at all.

"With this in mind, 66% of those that experienced defects also stated it had impacted their decision to buy an apartment again and 39% of this sample would not recommend apartments again (while 31% would).

"In contrast for the 40% that had not experienced defects, 62% would recommend apartment living on par with AAA's national survey in January 2019."

THE RESEARCH ALSO FOUND:

- The issue of defects was highest among buildings up to

14 years in age

- 35% stated they had found the identification of defects extremely stressful
- 33% stated that they were not inconvenienced by the repairs and 33% only moderately

Ms Reece stated that while the NSW Building Commissioner David Chandler was seeking to implement changes within the sector, buyers also needed to be more conscious when buying and then owning an apartment.

"There is no doubt that defects are applicable to any new build – whether that is a standalone house or apartment," Ms Reece said.

"However, buyers should consider engaging a buyer's agent prior to settling and Owners Corporations need to also be proactive with undertaking annual building inspections to ensure that any issues are identified in a timely fashion.

"Strata Managers certainly play a major role in working with Owners Corporations for identifying and reporting any defects and the more experienced companies can

assist with easing the stress of this process.

“There is no doubt that 80% of the building issues can be attributed to 20% of developers and hence buyers need to undertake vigorous research and only buy from trusted companies.

“But ultimately we want the State Government to be more heavy handed with those developers and builders that are repeat offenders in order to create greater consumer confidence.”

The AAA is now calling on the NSW and Victorian State Governments to implement a suite of changes including:



Owners Corporations need to be proactive with undertaking annual building inspections to ensure issues are dealt with in a timely fashion

- Creating a portal so that apartment owners who are waiting longer than 18 months for repairs can report the matter for further investigation and then enforcement by the relevant authorities
- That a grass roots education campaign be implemented so that buyers are aware of how they can minimise the likelihood of building defects
- That builders and developers who are repeat offenders (3 strikes) have their registrations revoked
- Benchmark research be

undertaken with all new buyers over a six year period to ensure that actions taken by the Government create more buyer certainty and confidence

In conclusion Ms Reece stated that affordability was a major driver for NSW apartment buyers and hence they needed to feel confident that their purchase offered longevity and security.

“The average difference in median

price for a house versus a unit in NSW is \$400,000 and buyers can avoid up to four years in savings if apartments are their preference,” Ms Reece said.

“There is no doubt that if we wish to maintain that apartments are the preferred choice then we need to offer a level of certainty and at the moment our regulatory systems are not providing this surety. “We are confident that the actions currently being proposed by the NSW Government will bring about positive change but it is our role to advocate on behalf of our members.” 🌈

Smarter Communities is a proud sponsor of AAA, the voice for people who choose to own and live in apartments across Australia – representing 2.5 million voters nationally.

Tranquil is the style this year



INTERIOR DESIGN TRENDS, WHAT'S HOT IN 2020

When it comes to which interior designs will reign supreme in 2020 and beyond, designers believe it can be summed up by three distinctive themes: tranquillity, texture and concealment.

While a new year can bring a sense of renewal, for many the dawn of a new decade inspires an even greater feeling of purpose with our home interiors one of easiest ways to effect fast and efficient change.

Blue and green as the new black

Whether seen in kitchen cabinetry, on living room feature walls or in soft furnishings, classic blue is rapidly becoming the colour of the season. Clean and elegant, but also uplifting, many design experts, including Pantone which named it its 2020 colour of the

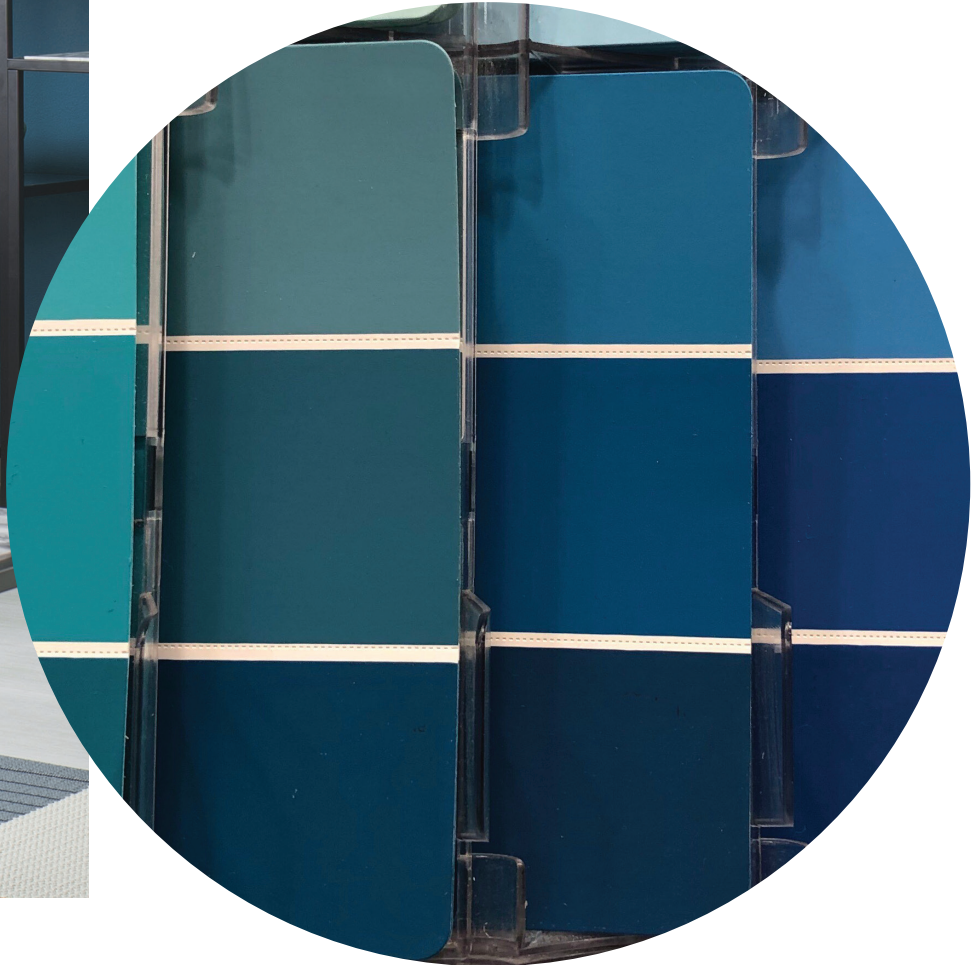
year, are predicting this versatile colour will prove even more in demand than grey which has dominated in recent years.

Tranquil hues

Referred to as a “big player” in the world of interior trends, the only colour set to rival classic blue in popularity this year is the tone Dulux named as its colour of the year



Blue and tranquil hues balancing out quirky faux-fur pieces with colourful woods or via lounge chairs with marble, cowhide, steel, and woven polyester.



for 2020: Tranquil Dawn. A shade of green variously described as a hazy pale green that Dulux describes as “the colour that lies between the land and the sky on a misty morning”, many say this colour will prove a massive hit with trend-conscious strata residents now and into the future as it is capable of subtly shifting its tone depending on the shades that it is combined with.

Feeling as good as it looks

Texture has always been used by interior design experts to add a point of interest to a room. But while in the past key looks have revolved around spreading mismatched or even clashing cushions and blankets around your living and bedrooms, the focus this year, according to international and domestic designers, will be on layer-

ing different textures on the same or similar colours. As well as providing the perfect solution for those whose living spaces boast a number of neutrals, themes shown at Design Miami 2019 showed there was still room for an array of textures and colours to juxtapose each other seamlessly – whether balancing out quirky faux-fur pieces with colourful woods or via lounge chairs with marble, cowhide, steel, and woven polyester.



Ceramics are king

According to Architectural Digest, considered one of the great bastions of great design, ceramics are and will continue to have their “big moment” during the 12 months ahead. Those in the know say not only will new forms appear in accessories and lighting, but it will also be seen across seating, tables, and much more.



y-
there
becoming
trend



Barely-there kitchens

While the need for additional storage has prompted strata residents to disguise a pantry behind an integrated cabinet door, or place a washing machine next to a fridge to better utilise existing space, few of us have ever considered concealing an entire kitchen.

But thanks largely to people like the Kardashians, having a barely-there

kitchen is now becoming a popular design trend.

While toasters, coffee machines, kettles, power points, knife blocks and taps once cluttered our bench spaces, the year ahead will see them disappear into streamlined flush cabinets and uninterrupted surfaces to make the most of all the space available.

Corners everywhere

A popular mid-century design feature, curved sculptural furniture will make a big comeback in 2020. Curved sofas and high-back armchairs in gorgeous rich velvets will continue to make a splash in the year ahead. Curves will also creep into other areas of the home, in the form of fish scale tiles and scalloped kitchen cabinetry, the trend site claims. 

Looking after yourself



Tips for improving your mental wellbeing

No matter where in the world you live, chances are you have been impacted by the difficult start to the new decade.

And in Australia we have copped a lot.

Before many of us had even put our Christmas trees out for disposal, we'd battled the effects of ongoing drought and bush fire. As if that were not enough, flooding ravaged much of the

country in the first few months of the new decade. And now, there is not a single Australian left unscathed by the impact of the coronavirus pandemic.

The upshot of all this is that quite naturally many of us have been left feeling stressed, anxious or a bit overwhelmed.

But while each of us will feel the impact of these most traumatic events

differently, experts suggest there are a number of steps each of us can take in an attempt to improve our mental health outlook and wellbeing.

Practice optimism

While it sounds a little far-fetched, science has shown looking on the bright side of life, with the glass being half full as opposed to half empty,

really is good for you. Research has shown that optimists have a 35% less chance of dying from heart attack or stroke; have stronger immune systems and even live longer.

In fact, a 2019 study found people with the most positive outlook had the greatest odds of living to 85 or beyond.

Donating

Donating is a selfless act. Yet in saying that we all know that giving helps others - whether through volunteering for organisations, offering emotional support to those around us or donating to charities.

Studies have shown it is also good for the giver. There are physical benefits.

Experts say volunteering minimises stress and can improve depression. It can reduce the risk for cognitive impairment and can even help us live longer.

For those with little time to offer, the act of giving has been shown to improve our mental health by temporarily reducing our sense of pain.

Do things with others

Think Mental Health WA (TMHWA) says a good way to improve our mental wellbeing is to break out of our comfort zone by participating in activities with others.

Getting involved in community activities, kicking the footy around or doing

something creative such as gardening, painting, cooking or writing can make a big difference to how you feel as well as increasing your confidence and self-esteem.

Taking a breather

When you relax, you give yourself permission to let go of your concerns for a while. TMHWA says having some time out gives your mind and body time to recover from the stresses of every day life.

In the event this takes the form of a night or two away, just make sure you inform others of your plans, so they don't panic when they are unable to get a hold of you.

Physical wellness

We all know that good nutrition and eating well can make a big difference to your internal strength, but did you know your physical health also plays

a key role in keeping you mentally healthy? Exercise releases feel good chemicals including endorphins and serotonin.

Being physically active can improve your mood and reduce stress. If you begin to feel overwhelmed by life, it may be worth going for a walk, taking a bike ride or hitting the gym to help calm your mind and be better equipped to take on whatever life may throw your way.

Remember, taking care of yourself, your friends, family and neighbours can not only help you cope with your own stress, but also help you establish closer ties with your community. 🌈

Help and support is always available:

*Beyond Blue 1300 224 636
or beyondblue.org.au*

Lifeline 13 11 14

Or in the event of an emergency, call 000.



Drone-ready apartment towers



The way of the future for community developments?

Flying car launch pads, rooftop drone landing pads... no, it's not from an episode of *The Jetsons*, these futuristic concepts are happening now, and in Australia.

World-first drone delivery service in Canberra

Residents in a suburb on the fringes of Canberra are already enjoying delivery

of gelato, chocolate and golfing gear via drones.

In 2018, Wing, by Google's overarching company Alphabet, commenced a trial delivering burritos, coffee and medication to homes by drone.

Businesses including Bakers Delight, Guzman Y Gomez, Pure Gelato and The Iconic were among the first local businesses to take part in the service,

on the back of an 18-month trial with over 3,000 deliveries.

In 2019 the project was given the green light and the number of suburbs to have access to drone deliveries has since increased.

Also expected to significantly increase is the number of retail merchants signing up.

Wing predicts that drones could end



for drones and flying cars has been incorporated into the building's design and will be constructed on the rooftop, the first such structure in Australia.

In an interview with the Financial Review last year, Mr Dempsey said the technology will be here before we know it - and before we have planned and regulated it.

"We have meticulously designed our development to deliver excellence on every level and this includes forward planning and consideration of future advances in technology.

"With flying cars and taxis set to become a reality in the next five years, we are passionate about the far-reaching changes to our cities and our lives this technology will allow, including quicker daily commutes, less traffic congestion and cleaner air around the globe."

The electric vertical take-off and landing (eVTOL) basically looks like a rooftop helipad. It will allow apartment residents to catch flying taxis and collect drone deliveries once this futuristic mode of transport is approved and regulated in WA.

The development complex also provides for electric and self-driving

cars and has solar panels. It is due for completion mid-2021 and will include 55 apartments and penthouse suites.

Fantasy or visionary?

New apartment developments are being built featuring smart technologies such as clap detection lighting where you clap to turn your lights on and off, wireless LED lighting and smart water faucets.

There's even technology to monitor air conditioning, energy consumption or water leak detection via a mobile phone.

While these are helpful, possibly indulgent technology features, by installing these in your home are you really future proofing?

Should all new developments allow for such features such as drone landing pads to receive deliveries or to be used for flying transport so these properties rank top of the buyer's choice list in a competitive market?

Given the evolution of technology, and innovation of apartment design and architecture, drones may just be regular feature in strata buildings of the future. 🌈

Siskas apartments in North Fremantle will become the first residential building in Australia to have a take-off and landing pad on its roof.

Image courtesy of GARY DEMPSEY DEVELOPMENTS

up delivering as many as one in four takeaway orders in 2030.

Innovative technology for apartment living

Provisions for drone technology has already been made in a prestigious new apartment development in North Fremantle by Perth-based builder and developer Gary Dempsey Developments.

The private take-off and landing pad

How are your levies spent?

BASED ON A GENERAL OVERVIEW* FROM THE 5,000+ COMMUNITIES OF ALL SHAPES AND SIZES SMARTER COMMUNITIES MANAGE NATIONALLY.

Levies are an essential component of strata living. They are collected from all owners to meet the financial obligations of your strata scheme.

Watch video [HERE](#)

| | LARGE BUILDING OVER 50 LOTS | SMALL BUILDING UNDER 50 LOTS | EXAMPLE |
|-----------------------|--------------------------------|---------------------------------|--|
| Building Operations | 37% | 28% | Building Manager, cleaning, gardening, amenities such as pool, gym and lifts |
| Capital Works | 17% | 12% | Sinking fund for future planned works such as roof, windows, flooring and painting |
| Utilities | 17% | 11% | Gas, electricity, water, waste and council rates |
| Repairs & Maintenance | 14% | 21% | Maintenance and repairs of grounds and all common areas |
| Insurance | 9% | 17% | Building insurance, legal consultation/representation |
| Strata | 6% | 11% | Strata, financial and budgeting, statutory and compliance management |

First re-cladding project complete in Sydney



Paynter Dixon Remedial is one of the first companies in Sydney to complete a re-cladding project under the new laws that came into effect on 22 October 2018.

Under the new laws a Development Application was required, and the remedial team at Paynter Dixon managed this process on behalf of 27-33 Wentworth Avenue, owned by Tucker Box Hotel Trust.

The re-cladding work commenced in March 2019 on the 19-storey Travelodge

Hotel and all works were completed in November 2019.

The hotel remained completely weatherproof and fully operational (views were not obstructed, and guest impact was kept to a minimum) during the removal and installation of the panels that required re-cladding. This complex project required innovative solutions during the 10 month work schedule, with extensive custom made B-class hoarding installed on three sides of the hotel to maintain safe access

for pedestrians and truck movements throughout the project. Restricted work hours on weekdays were in place to allow normal hotel operations to continue without interruption.

A 10 metre swinging stage was erected on Level 19 to allow safe access to the external façade and supports were in situ on the top level to protect the roof top plant and tanks.

All the new panels, including some custom radial capping panels, were cut to size and manufactured off site and moved to site for installation. The unique structure made scaffolding a challenge and many safety strategies were put in place to mitigate risk.

The project included the removal of all existing framework to the masonry walls and installation of new engineered frames and sarking prior to re-cladding being undertaken.

The new cladding system consisted of 3mm thick aluminium panels fixed to framework and sealed.

Extensive water testing was also carried out around the retained windows during the project, with external consultants engaged to witness test and inspect the works during construction.

Importantly, the hotel did not lose any rooms from inventory during the project. Paynter Dixon Remedial is proud to say that all works were completed on the project within programme time frame. 



Strata of the future

BIGGER, BETTER, INCLUSIVE AND MORE EFFICIENT – THESE ARE THE DESCRIPTORS BEING BANDIED ABOUT AS PROPERTY EXPERTS DETERMINE WHAT SHAPE APARTMENTS OF THE FUTURE WILL TAKE.

The largest apartments on the block have traditionally been the preserve of those able to afford the penthouse lifestyle. But increasing capital city land prices, more flexible working arrangements and a desire to live closer to where we work means super-sized apartments of three bedrooms or more are now being offered as a realistic option for family living.

In an interview with The Australian earlier this year, Property Council of Australia chief executive Ken Morrison says the days when the majority of Australians looking to increase their real estate portfolio did so by purchasing a quarter-acre block and free-standing house were waning.

“People are after apartment living

close to transport and jobs with an environment that provides them with the amenity they are looking for.

“We are seeing apartment projects catering not just for young singles getting started but people right across their family formation period, meaning families are desiring to live in larger apartments,” Morrison told the newspaper.

His comments follow the sale of the most expensive residential apartment last year when a nine-bedroom strata residence in Tower 1 of Sydney’s Barangaroo development sold for \$140 million. Spread across 1,600 square metres, the apartment has 8m-high ceilings, a rooftop swimming pool, spa and gymnasium.

But while this is an extreme example, there is much evidence to support Morrison’s comments.

Figures from market insight group CommSec show the average size of free-standing houses built in 2018-19 shrank to a 17-year low in November 2019, dropping by 1.3 per cent to 228.8 square metres compared with the same period last year.

By contrast, apartment size rose by 3.2 per cent to 128.8 square metres on average over the same period.

As demand for larger apartments grow, so too does the call for better amenities with development groups being required to build apartment blocks complete with libraries, cinema



“These shared spaces won’t just be the clubhouse of years gone by. Look forward to coffee shops, retail, restaurants, bars, and entertainment venues as part of the self-sufficient village.”



rooms, coffee and wine lounges and access to Tesla electric loan cars.

All of this is music to the ears of urban developers who have long predicted this as the future of modern living.

It was only two years ago when 230 urban developers from around the world met at the ‘No Place Like Home Conference’ in California to make some predictions about the future of apartment living.

The core take out from the conference was that future apartment communities would need to think outside of the box and seriously consider what features appeal to a population that is “working from home, expecting green buildings, looking for fuel-efficient transportation and connecting with friends in a multitude of ways”.

Correctly noting that “it takes a village to create a shared space that is self-

sufficient and provides amenities that appeal to a wide range of people”, the group claimed it would be the younger generation who would be moving into these new apartment villages, so it will be their preferences likely to shape how apartments of the future will look.

They predicted that while millennials are open to alternatives for transportation, chances are they won’t turn down a premium parking space, while a spot to plug in an electric vehicle, easily accessible bike racks and scooter parking would also be highly sought after.

Flexible unit plans would also be in demand, with Gen Y apartment buyers and renters of the future looking for apartments that can be tweaked to suit their style. Movable kitchen islands and flexible wall arrangements are just a few features that will let renters make an apartment home their own.

Likewise, those looking to buy or rent apartments in the future will come to expect green features as part of the base package. They value energy-efficient living and will make it a key part of their decision-making process, the group determined.

The final theme to come out of the conference centred around connected communities. The group noted the modern world is all about connectivity, digitally and face-to-face which is why the new suburban city will require apartment communities to provide technology for top-of-the-line wireless connections and cellular reception.

“These shared spaces won’t just be the clubhouse of years gone by. Look forward to coffee shops, retail, restaurants, bars, and entertainment venues as part of the self-sufficient village.” 

Vertical living proving popular for families

AN INCREASING NUMBER OF YOUNG FAMILIES ARE TURNING THEIR BACK ON TRADITION TO PIONEER A NEW STYLE OF VERTICAL LIVING

The move to urban family living has been determined by a motivation to live closer to work, ensuring long commutes are replaced by quality family time.

And given the average cost of a house can be \$400,000 more than the average apartment in large capital cities, financial considerations are also believed to be a key factor for families seeking a more affordable lifestyle option.

Research tells us the number of families seeking the lock-up-and-leave lifestyle around the country is on the rise. It's convenient. Why wouldn't you want to permanently park the old lawn mower and use that time previously spent doing household chores out and about with friends and family instead?

And kids, bet you're happy to never again be asked to clean the pool before your friends come over. Or after a storm. Or after the Labrador takes a dip.

According to 2016 census data, more than one in ten (11%) of Australia's

youth population (aged 15-24 years) resided in apartments. Similarly, nearly one in ten (9%) of all children aged 0-4 years had an apartment home.

When it comes to which states vertical living families were residing in, 17% lived in Victoria, 13% lived in apartment blocks in Queensland and 3% in South Australia. The Northern Territory, Western Australia and the Australian Capital Territory between them housed 8% of apartment dwellers.

But the vast majority of families in Australia living in apartments resided in NSW (59%). And the proof is in the pudding. Or apartment.

Take Waverley in Sydney's East for example

Waverley has the second highest population density in NSW with 66% of residents living in flats, units or apartments.

Waverley Council reported that families are choosing to live in smaller dwellings. Couples with children are

increasingly willing to trade-off a larger home in a more suburban location for a smaller dwelling in a more accessible location.

In acknowledging the issue, property development advocacy group The Urban Taskforce has recently undertaken research on the growing trend towards family living in apartments, and claims to have found many examples of successful lifestyles.

The Urban Taskforce says the apartment market is responding to this trend by providing onsite





childcare, large gardens and parks, as well as playgrounds that mean children get much bigger and better facilities than the small back garden in a terrace house.

Shared swimming pools are also an asset in apartments while terrace house gardens cannot have space for a pool, it says.

A joint research project shed light on the different demographic segments in Sydney apartments and their lifestyle choices, habits, motivations and reasons for choosing apartment living.

Convenience versus price

Vertical families make up one in five apartment households, they are most likely to be young Gen Ys as nearly two in three (64%) are aged between 23 and 37.


Results from the survey also found that two thirds of apartment residents (66%) choose to live in an apartment because of lifestyle and location reasons, not just due to financial reasons.

When it comes to loving where we

live, urban apartment dwellers are clearly motivated by a desire to live their chosen lifestyle rather than to build wealth.

When thinking about where to live, three in five apartment dwellers say liveability is more important than price growth, the report stated.

Life is too short. Who wouldn't want to spend less time commuting, cleaning a large home with front and back lawn and gardens to maintain?

Spend quality time with the ones you love, and love where you live. 



If you can measure it, you can manage it.

EVER HEARD OF THAT EXPRESSION? IT'S COMMONLY USED IN BUSINESS SCENARIOS BUT WHY NOT MAKE IT WORK FOR YOUR OWN PERSONAL FINANCES?

Organising personal finances can be a daunting task, even for financiers! Like any profession, when you do it all day for a living it's the last thing you want to do when you go home. Right?

Fortunately there are plenty of resources online and apps available to help us with the yukky money stuff. Your bank may even have an app or online feature that will help you track your expenditure and savings.

But be prepared for some rude awakenings. Because if you're like me, when you really work out where your money is being spent, it can be scary.

A daily latte and takeaway lunch can very quickly add up to a small fortune over a month.

Set your financial goal

A good plan starts with having a goal. An achievable goal. To be achieved in a realistic timeframe.

What is it you are saving for... a new apartment? A holiday? Paying off bad debt? It's easier to resist those shopping temptations when you visualise your end goal and keep it front of mind.

Earnings and expenditure

How much money do you earn each month? Check your payslip and write down the monthly amount. Include any other regular income sources.

Now for the scary bit... what are your expenses each month?

Make a list of all your monthly expenses in a typical month. It will help to sort these expenses into categories such as:

- mortgage or rent
- utility expenses (estimate the quarterly bill into a monthly amount)

Review expenses and research for a better deal. Whether it's your bank, insurance, supermarket or utility provider, by switching you may save considerable money.

got money to put towards your goal.

If you spend more money than you make each month, you're not alone. But you do need to get your monthly budget back on track.

The good news is there's help available to assist you. The first step is acknowledgement and you've done that. Now's the time to make some changes.

Remember, keep that end goal in mind ALWAYS.

Change is good

There's always room for improvement.

Even if you have money left over each month, have another look at your expenses and see what you can cut back on, or improve, to increase your monthly surplus. Be ruthless and keep that goal in mind!

If your budget is in the red, and no – we don't mean fashionably red, then consider what changes you can do to turn this around.

To cut down on monthly expenses, you may have to be more ruthless.

- Cut down on any must-haves (and shoes mostly count as must-haves) and only spend what you need.
- Review expenses and research for a better deal. Whether it's your bank, insurance, supermarket or utility provider, by switching you may save considerable money.
- Pay off bad debt sooner than later. Making extra payments

could hurt initially, but long term you'll be relieved it's gone.

Like most things worthwhile, it's going to take determination and hard work. Missing out short term will reap benefits longer term. Remember your goal!

Be disciplined


Now you've reviewed your monthly expenditure against your earnings, and you've made some changes with your end goal in mind, stick with it!

Think of the reward of watching your surplus growing and growing and being closer to achieving your end goal. Then it's celebration time!

Help is near if needed

Life is unpredictable. Circumstances can change, but if you don't have a plan in place to reach your achievable goal, you could be setting yourself up for disappointment.

If you need professional help with managing your personal finances, consider contacting an accountant or financial adviser.

If you need help with debt, call the National Debt Hotline on 1800 007 007 for free and confidential advice from professional financial counsellors. The hotline is open from 9.30am to 4.30pm, Monday to Friday. 

- travel expenses such as car, fuel, opal card, food and grocery essentials
- any bad debt repayments such as credit cards, indulgent expenses like shoes and pay tv

If you thought that hurt, wait til step 3 :)

Make the comparison

Now's the time to compare your expenditure against your earnings. Your true monthly spend versus your monthly earnings.

If you make more money than you spend, and you have money leftover each month, congratulations! You've



Community spirit surpasses virus threat

In solidarity, we can make a difference to those in need.

Australian communities have been doing just that for decades. We've witnessed the tremendous support from the community to help those in drought-affected areas, storm-damaged regions, and more recently those affected by horrendous bushfires.

It's now time to come together once again as a community to help one another through a different kind of crisis.

Community spirit

As residents living in an apartment building or high-density community development, we all have responsibilities.

We share spaces with other owners

and residents, and we rely on each other to play our part in keeping our home and its surrounds clean, tidy and hygienic.

Practice good hygiene

If you are unwell, stay home. If you must go out e.g. to see a doctor, then wear a face mask to prevent germs from spreading.

Consider sharing your mobile number and/or email address with a neighbour in case of an emergency.

Practice social distancing. Do not overcrowd hallways, foyers or lifts.

Be neighbourly


Check on the safety of your

neighbours, particularly the elderly or disabled. Offer to shop for those who can't shop for themselves.

Be extra patient should children be quarantined. They too could be struggling with being cooped up.

Encourage all residents to practice extremely good hygiene habits, like sanitising your hands before pressing for the lift.

Consider sharing resources such as wifi or even an extra roll of toilet paper with neighbours.

In trying times, a little extra kindness and tolerance can go a long way. This is your home, your community and you can make a difference. 

For more information or the latest update on COVID-19, please refer to the Department of Health website www.health.gov.au/news/health-alerts/novel-coronavirus-2019-ncov-health-alert or call the Coronavirus Health Information Line on 1800 020 080.



Why you need a specialist on your side

WITHOUT THE RIGHT SUPPORT YOUR INSURER MAY SIMPLY REFUSE TO PAY OR LEAVE A CLAIMANT WAITING FOR WEEKS, ONLY TO FINALLY OFFER A NEGLIGIBLE AMOUNT. THIS IS WHAT HAPPENED TO A SMALL APARTEMNT BLOCK IN EASTWOOD.

It was a quiet day in suburban Eastwood, NSW...a day like any other...until a burst water and gas main caused total chaos.

The disaster cut supply to 11 residents in a unit complex, so the Strata Manager immediately swung into action and called a plumber to restore sanity and services.

However, life is never easy, and

neither was this repair. The scope of work and costs mounted rapidly, more leaks were discovered, and it became obvious this was just the tip of the iceberg.

All 11 units with no utilities service, a driveway that had become an unusable mess due to extensive digging, and plumbing costs now in excess of \$150,000.

It was time to call for more support.

The Strata Manager contacted BCB and asked BCB liaise with the Insurer to lodge a claim.

Given the complexity and magnitude of the claim, the Insurer appointed a loss adjuster to inspect the site and review the

claim, and undertook the necessary investigations to assess liability and quantum.

This is not a quick process and it delayed the provision of an indemnity response to cover costs.

Although BCB continued to press the Insurer for its decision, the matter was delayed further while the Insurer appointed an engineer to determine the cause of the failure.

Eventually, three months after the claim was lodged, the Insurer declined it. The owners were understandably devastated.

BCB's National Claims Manager, Robyn Webb, stepped in and reviewed the claim. At first she agreed with the Insurer's decision and, at short notice, flew to Sydney to attend the strata complex's Annual General Meeting.

The AGM was held in the driveway of the property at 6pm. Without a cup of tea or chair in sight, and faced with an angry and frustrated Strata Committee and its solicitor, Robyn prepared to deliver the bad news with an explanation about why the Insurer's decision was correct.

As the meeting continued, it seemed not all the available information had yet come to light.

The plumber had additional information that could assist. Robyn spoke in depth with him after the meeting and they agreed on a way forward to make this situation right.

It turned out the plumber hadn't

been paid and was keen to recoup his outlays. He provided key information, along with photographs taken during the repair process.

This was used to lodge an appeal against the Insurer's original decision three days later. The Insurer finally overturned the declined claim six weeks later.

The claim was subsequently settled in full, and both the plumber and the Owners Corporation were extremely grateful.

But this wasn't quite the end of the story. A further issue emerged when restoring the driveway.

BCB again responded and negotiated an additional \$40,000 settlement for the driveway repairs.

When the file was closed, the final costs claimed was over \$250,000. This would have otherwise been


funded by the owners.

This is a great example of how a broker can really add value to the insurance process.

You need a broker that will not only fight for the owners, but one that has the experience necessary to know how to fight.

BCB's team of experienced Claims Consultants are relentless when it comes to protecting the rights of insured parties. Going above and beyond to ensure the best outcome for you, the owners.

BCB know strata insurance and have a team of dedicated and professional Claims Consultants servicing Queensland, New South Wales (& ACT), Victoria (SA & Tasmania) and WA.

They travel out of their comfort zones, and out of their States, to get the right outcomes for you. 



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Body Corporate Brokers Pty Ltd (BCB), Australia's largest specialist strata insurance broker, is one of the 380 strong member network known as Steadfast Insurance Brokers.

With over 20 years' experience partnering with strata managers nationally, BCB offers scale, market leading technology and technical expertise for strata and community living property and related insurances.

Working independently in the interests of the owners, BCB provides dedicated broking resources and a full market solution.

This is complemented with in-house claims expertise including for large and catastrophic events.

BCB provides Owners and their Strata Managers the comfort of an Authorised Rep model registered and monitored by ASIC.

Contact your local BCB office.

For more information visit our website at bodycorporatebrokers.com.au



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