



viewpoint

FINES & STRATA GROUPS

Strata Titled groups in South Australia were unable until 2013 to fine those who breach the Corporation's Articles.

This continues to cause some frustration for strata titled groups suffering bad behaviour. Examples are..

- Parking in another's space
- Loud music
- Barking dog

Often these problems are resolved with a request. When they are not the only option at law is to take the matter to Court. This takes months to resolve and costs the Corporation.

Changes to the Strata Titles Act in 2013 allow Strata Corporations to amend their Articles to provide for fines for breaches of the group's articles.

Section 19(5) In this section—

prescribed amount, in relation to a penalty imposed under articles of a strata corporation, means—

(a) if the strata scheme only includes units that are used, or are intended to be used, solely or predominantly for business or commercial purposes— \$2 000;

or

(b) in any other case— \$500.

There is some cost for registering a change of Articles at the Lands Titles Office.

If your group is interested we can assist with the process of amending your groups Articles.

Cheers

Gordon Russell

ps: Do you have any friends who need to read our newsletter? Ring and we will post one out or they can download it from our website ☐

Always be kind.  
If you see someone falling behind, walk beside them.  
If someone is being ignored, find a way to include them.  
If someone has been knocked down, lift them up.  
Always remind people of their worth.  
Be who you needed when you were going through hard times.  
Just one small act of kindness could mean the world to someone.

STOP PRESS

Contractors are flat out and getting 3 quotes or work done quickly is not happening. Unfortunately the east coast flooding disaster will only exacerbate the problem.

USEFUL LINKS

For podcasts and fact sheets on many unit living matters go to..

[www.unitcare.com.au/fact\\_sheets.html](http://www.unitcare.com.au/fact_sheets.html)

Our colleagues at [www.lookupstrata.com.au](http://www.lookupstrata.com.au) have sent us some useful links.

The following are from some of their most viewed pages...

[www.lookupstrata.com.au/sa-neighbour-smoking-on-balcony/](http://www.lookupstrata.com.au/sa-neighbour-smoking-on-balcony/)

[www.lookupstrata.com.au/category/parking/parkingsafaq/](http://www.lookupstrata.com.au/category/parking/parkingsafaq/)

[www.lookupstrata.com.au/factsheet-maintenance-common-property/](http://www.lookupstrata.com.au/factsheet-maintenance-common-property/)

[www.lookupstrata.com.au/category/noise/noisesafaq/](http://www.lookupstrata.com.au/category/noise/noisesafaq/)



STAYING PUT - AGING BABY BOOMERS

Our thanks to David Panter the former CEO of ECH for access to the Staying Put report.

The Staying Put concept is not new, however, with the reality that a large cohort of "Baby Boomers" is now approaching the time when they may need to access services to allow them to remain in their existing homes, there is concern that the access to home care packages is severely limited, can be a lengthy process, and not necessarily aligned to the client's needs. Also, the existing information services provided mainly through the Federal Government (My Aged Care) are regarded by many consumers as user-unfriendly.

The option of residential aged care is not attractive to most of the ageing community. This has been reinforced by evidence presented to the Royal Commission into Aged Care Quality and Safety (RACQS); by the Commission's own research; and by frequent reports of unsatisfactory care in many institutions despite apparent high regulation of the sector.

A small group of people concerned at how to address this issue met in late 2018 to discuss how it might be possible to make a difference through investigation of a practical, sustainable and consumer-driven business model for managing services that can address the main difficulties already emerging in the field of home-based care. The context for the group's thinking included the following assumptions:

- There was a strong desire for people as they aged and became less independent to remain in their own homes, even when high levels of care are needed.
- There was a desire among many consumers to exercise a significant degree of control over the type, delivery and governance of care services.
- An appreciation of the innate capacity of many communities to organise themselves to support their members
- Recognition that government funded aged care packages, while continuing to expand in volume and scope in response to consumer expectations, are likely, over time, to become harder to access because of the gap between supply and demand; or require a higher level of co-payment; or lack the flexibility that consumers aspire to – or some mix of all three constraints.

Another report on this important issue reflects on the experience of the Waverton Hub...

The Waverton Hub is the first of its kind in Australia. Established in 2013 by community members from across the North Sydney suburbs of Waverton and Wollstonecraft, the key aim of the Waverton Hub is to enable its members to age well, meaningfully and affordably in their own

homes and neighbourhoods for as long as possible. As such, the Waverton Hub represents a truly community-based approach to supporting older Australians to age in place. As of 30 June 2019, the Hub had 351 members who together have organised 40 or so diverse activities and programs in the local community which operate on a regular basis. These include:



- Physical activities: walking groups, exercise classes, pilates, Tai Chi and yoga
- Social activities: game days, coffee mornings, Sunday safaris, trivia nights, and dinner evenings
- Learning activities: a guest speaker program and education classes on computing, technology, investing
- Arts and cultural activities: art classes, a book club, and the Hub singers.

The Waverton Hub also strives to promote a strong community culture through building an informal network of residents who provide informal support to one another in the form of friendship, domestic help, housesitting, pet-minding, assistance with transport etc.

Both reports can be downloaded at our website.

[www.unitcare.com.au/case\\_studies.html](http://www.unitcare.com.au/case_studies.html)

emergency numbers

Plumbing , Gas, Roof Leaks	8364 5855
Electrical	8274 0100
Building repairs, breakins & glazing	1300 362 515
Police to attend - noise/robbery etc	131 444
State Emergency Service storm/flood	132 500

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**MID YEAR INSURANCE INDEXATION**

Building costs are escalating. Jeremy Carter of McLean Gladstone Valuers, our regular valuer, has provided us with a mid year update on building costs as follows...

The Cordell Construction Cost Index for the 1st quarter of 2022 showed national residential construction costs increased 9% over the 12 months to March 2022, the highest annual growth rate on record outside of the introduction of the GST in 2001.

Rawlinsons Construction Cost Guide indicates the following over the same period for Adelaide:

- Concrete: prices for concrete supply have increased by 3-4%
- Brick Supply: prices for brick supply have increased by 2-3%
- Brickwork Labour: prices for brickwork labour have increased 2-5%
- Timber supply: prices for timber supply have increased 12-15%
- Reinforcing Steel: prices for reinforcing steel have increased 9-14%

Ben Corby, the State Manager for Strata Community Insurance (SCI) has also provided advice on indexation of costs for insurance purposes as follows...

To offset the exposure for body corporates (strata & community titles) and help ensure reinstatement and replacement costs are met, Strata Community Insurance applies indexation by reference to the Cordell Construction Cost Index (CCCI).

The CCCI tracks movement in building material and labour costs. Using this approach, certain elements of sums insured under the insurance policy may increase throughout the year where insured property suffers loss or damage. Our renewals are currently issued with a suggested minimum increase applied over the full 12-month period of insurance.

**We (SCI) will be increasing this to 5% for renewals effective August 2022.**



Bodies corporate (BCs) are required to insure, in general terms, for full reinstatement and replacement value.

Unless a BC has an up-to-date valuation, extra care must be taken to ensure that any movement in building material and labour costs is taken into account throughout the period of insurance and at renewal.

In addition, costs for removal of debris and any incidental professional costs such as council fees, remuneration of architects, lawyers and other persons need to be included in the reinstatement and replacement value.

Owners have a joint and several liability to the BC and share responsibility for ensuring their building is insured in accordance with legal requirements. Underinsurance exposes owners to filling any shortfall between their current insurance cover and the gap to reinstate or replace should damage occur.

To offset the exposure for BCs and help ensure reinstatement and replacement costs are met, Strata Community Insurance applies indexation by reference to the Cordell Construction Cost Index (CCCI).

The CCCI tracks movement in building material and labour costs. Using this approach, certain elements of sums insured under the insurance policy may increase throughout the year where insured property suffers loss or damage. Our renewals are currently issued with a suggested minimum increase applied over the full 12-month period of insurance. **We will be increasing this to 5% for renewals effective August 2022.**

Engaging a professional valuer to assess the costs of reinstatement and replacement and provide an insurance figure that will be sufficient to pay for a total rebuild is recommended. This will help arrive at an amount that will enable the BC to comply with the insurance requirements of their state or territory-based legislation and regulations.

A comprehensive professional valuation is essential and should be discussed with your BCs. A quality assessment will allow BCs to index annually and only use the full valuation process once every 3-5 years.

For further information please contact your local Strata Community Insurance branch.

\*May be referred to as body corporates, owners corporation, estate company or strata corporation - depending on jurisdiction and applicable legislation.

**UNITCARE HELPS WITH SAVING DAINTREE FOREST**

Sir David Attenborough has described the Daintree Rainforest as "the most extraordinary place on earth".

"It has, for the naturalist, everything. It has an amazing rainforest, which is quite unlike any other rainforest in the world. Down on the coast, it has the Great Barrier Reef... so that's the place for me."



UnitCare Services has since March 2019 been contributing funds to help save the Daintree Forest in far north Queensland.

Unfortunately, the Daintree is also the site of a disastrous rural residential subdivision. In 1982 a developer created 1,136 freehold properties.

In the struggle to prevent the development of the Daintree, there have been wins and losses. Hundreds of rainforest properties have been developed for housing, while hundreds more have been purchased for conservation and the rainforest protected.

To celebrate "the most extraordinary place on earth" in June this year all gifts will be matched up to \$120,000 - this will contribute to the purchase of four more Daintree Rainforest properties. This Matching Gift Challenge is possible thanks to the generous support of the donors and business sponsors of HalfCut and fellow NFP Rainforest 4 Foundation. <https://www.rainforest4.org/>

Your gift will make 2x the impact and help save the Daintree Rainforest from the threat of development.

The end is now in sight. The limited number of remaining undeveloped properties and the increasing rate of land sales and development is making sure of that.

The countdown is on. Exactly how many of the remaining freehold properties will be saved from development will be determined in the coming years. The fate of individual blocks currently for sale is being determined now.

The goal is to raise \$1m to purchase and protect four Daintree Rainforest properties by the 30th of June.

Your gift will make 2x the impact and help save the Daintree Rainforest from the threat of development.

One negative impact of COVID-19 is the increasing rate of development in the Daintree Lowland Rainforest as people seeking refuge in rural Australia. This is driving land sales and housing development.

Each month more properties are offered for sale and the need to purchase and protect them is now urgent.

Your gift will make 2x the impact and help save the Daintree Rainforest from the threat of development.

James Stanton-Cooke the founder of Halfcut says "I know it looks ridiculous, but it's ridiculous times. In the 21st century we are far from living on safe and healthy planet. This HalfCut Challenge allows me to start conversations about conservation, the climate crisis and the issues around animal agriculture. It also empowers others to start their own rainforest protection campaign, as well as options to go vegan for the benefit of their own health and the planets. I wish to protect 365,000 acres of rainforests worldwide from this year challenge". Halfcut contributes to the Rainforest Trust.

<https://go.halfcut.org/donate>

**UNITCARE TEAM UPDATE**

Covid19 has caused many Australians to reassess their priorities.

This has been reflected with our team.

Irene left us earlier this year for part time work.

In addition, Debra our business manager, left us in early June. She has retired from work and has planned travel to the south pacific and time with her family. We wish her much joy in her life after work and thank her for her considerable contribution to UnitCare and our clients over the last 11 years.

See our up to date team sheet below for staff details.



Debra Conlin

Tanya Rundgren



**Body Corporate Manager**  
Former property manager in SA and Nairobi  
Lodge manager Kenya, Kangaroo Island & Western Australia  
Enjoys bush walking, travelling, photography, dogs & ballroom dancing.

Mike Thomas



**Body Corporate Manager**  
Former Residential Property Manager  
Diploma of Property Services  
Cert IV in Property Services  
Diplomas in Small Business & Accounting

Alison Wells



**Body Corporate Manager**  
Background in insurance claims, assessing and underwriting.  
Group insurance officer for Scott Transport.  
Worked for loss adjustment firms  
Various roles with S&GIC for 22 years.  
Enjoys travel and time with family and friends along with her three dogs.

Shannon Bayner



**Body Corporate Manager**  
Long term background in administration and customer service.  
Former Fundraising and Database Administrator working in the Adelaide homelessness sector.  
Previous experience in professional fundraising, superannuation, banking and retail.  
Enjoys yoga, paddle-boarding, and time with family and friends.

Kim Smith



**Body Corporate Manager**  
Body corporate manager since 2010  
Qualified property investment manager  
Background in real estate, sales and office administration  
A member of Friends of the Heysen Trail  
Enjoys outdoor activities including camping bush walking, growing vegies, travelling and yoga.

Pam Proctor



**Body Corporate & Accounts Payable Manager**  
Background in school teaching and real estate, both in sales and property management.  
Pam loves to travel, is an avid reader, walks her poodle daily and is a passionate cookie decorator.

Gordon Russell



**Managing Director**  
Has been in the body corporate industry since 1986  
Appointed by the Courts since 2014 as administrator to dysfunctional strata and community titled groups.  
Founding Chair of the Strata Managers Division of the Real Estate Institute of SA  
Hand built several homes in the Adelaide Hills.  
Active in establishing and participating in the Brompton and City community sheds  
Former Local Government Councillor.  
Born in England

Natalie Ongley



**Reception / Admin Assistant**  
Reception, client levies & payments, reconciliation of Trust Account.  
Background in customer service and retail & as community volunteer within education, environment, sport and administration sectors.  
Enjoys sewing, travel, motor sport and time with family and friends.