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## YSP Podcast Transcript: Episode 115. Beware these rookie strata errors

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**Intro:** Welcome to Your Strata Property. The podcast for property owners looking for reliable, accurate, and bite-sized information from an experienced and authoritative source. To access previous episodes and useful strata tips, go to [www.yourstrataproperty.com.au](http://www.yourstrataproperty.com.au).

**Amanda Farmer:** Hello and welcome, I'm Amanda Farmer and this is Your Strata Property. Today, I have a very special episode for you. I actually have two guests with me today. First of all, I'm going to welcome back to the show Veronica Morgan. Now Veronica first had a chat with us back in Episode 55 when we talked about why strata purchasers should work with a buyer's agent and Veronica, of course, is the founder and principal of Good Deeds Property Buyers. She's also the co-host of the popular Foxtel series Location, Location, Location Australia and also Relocation, Relocation on Foxtel's The Lifestyle channel.

**Amanda Farmer:** Now of course prior to jumping the fence and becoming a buyer's agent, Veronica was an acclaimed sales agent in a leading independent agency in Sydney's inner city. She knows a lot about property and I'm welcoming her back to the show today, hi Veronica.

**Veronica Morgan:** Well thank you, hello, nice to be here.

**Amanda Farmer:** Great to have you. And I also have with me Reena van Aalst, well known and loved by so many of you. The owner of Strata Central and my regular co-host on the show. And we are all together today to chat about what to look for when buying a strata property. Hi Reena.

**Reena Van Aalst:** Hi Amanda, how are you?

**Amanda Farmer:** I'm doing very well, thanks.

**Reena Van Aalst:** It's good to be back again.

**Amanda Farmer:** Yes. Lovely to have both of you very experienced, knowledgeable ladies with me here today. And we had put our heads together and I think identified quite a common problem and a little bit of a scary problem I think in the area that we work in. Strata owners buying into strata, looking at buying into strata and not really knowing much about what it is, what to expect, what are some of the common problems and we thought together let's have a chat about it on the show and try and head off some of that confusion at the pass and see if we can create a smoother transition for people who are entering what doesn't necessarily have to be a complicated, scary space but sometimes is.

**Amanda Farmer:** So thank you very much for giving up your time today to come and have a chat. I'm going to start by asking you, I don't mind who wants to jump in first, why do you think it's so important that people understand what they're getting in when they purchase a strata property?

**Veronica Morgan:** You know, I hear a lot of people ... there's a lot of misconceptions, a lot of misunderstandings about strata. One of the very, very common ones that I hear is, "I don't want to buy strata," and I always have to ask why and "Oh, because of levies." I'm like, "Oh, so tell me what you're worried about there." And it's "Oh, well, it's an added cost." Okay, well, "So do you know what the levies pay for?" And so when we have the conversation to say, "Well, okay, when you own a house, you are going to have to pay for insurance, you are going to have to pay for maintenance, you are going to have to pay if the roof needs fixing, you're going to have to pay if the side pathway and there's a tree, the roots rips it up and all the plumbing problems, all of that sort of stuff, you pay for it." You pay for it as and when it happens.

**Veronica Morgan:** You don't have much discretion around that and you don't necessarily even budget for it, you just have to pay for it. Whereas, in a strata building, of course, it is budgeted for and a good, well-run building and Reena, I'm sure that you've got lots to say about these, will account for it and budget for it and anticipate that expenditure and also manage how it is spent as well. And that is the same things you're going to have to pay for if you own a house except that you share the responsibility. So I put



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that to them, you know, they think about it quite differently.

**Reena Van Aalst:** Yes, my experience has been that people actually don't understand what they're buying into. So they think they're actually buying an apartment and that apartment is totally theirs, they can do whatever they want, when they want. And as Veronica said, I think another very common issue that comes up is levies. But I think another thing that people should understand is how a building is being run by both a strata managing agent and the strata committee because in a well-run building, all the things that you're talking about, maintenance, improvement, all that stuff happens. Whereas if there are buildings where there is conflict between the various members or owners in the building it can actually cause a lot of problems I think for people individually and they don't realise it. They're not just buying into their own space, their own apartment where they can just sit there and it's their home but they're part of a community and therefore, there are other people that normally in a house purchase you wouldn't have to think of apart from your neighbour perhaps on either side and behind you.

**Reena Van Aalst:** Whereas, in a strata scheme, it's communal living and there is a lot to think about that comes with that both behavioural issues, financial, and unfortunately political and hopefully, if you do your homework and check out the records and understand what you're buying, I think that will be a much easier process when you do eventually move in and live there.

**Veronica Morgan:** And therein lies the big challenge, isn't it, really? So in checking the records and understanding what you're looking for when you're doing that.

**Amanda Farmer:** Yes, that's exactly what I was going to ask you, Veronica. As a buyer's agent, how often are you seeing people who understand the need to do that homework, to check the records and perhaps if you're recommending it, do you have some pushback there from clients? "Oh no, I don't need to do that, oh isn't that another expense, it'll all be fine?" What are you seeing on your side?

**Veronica Morgan:** Well, interestingly enough, not much pushback on getting a strata report but a hell of a lack of understanding of what to expect in it and the fact that they are inconsistent and to what even to look for and quite often, what we see is that people may have come to us and may have already been through a process of looking at some properties for example and they've been thinking, "Oh, okay, well, I just get a strata report or my solicitor gets a strata report," and then solicitor reads it.

**Veronica Morgan:** And whenever I have encountered a solicitor has actually read the report and a lot of them now will actually say "No, I don't do that," but does that do, they pretty much only comment on the balances, you know, the fund balances. And it's like, "Oh, my God, if you get the report that's fine but it's not enough to just get the report. You have to read it and understand it and also, start to understand that it might be missing a hell of a lot of information."

**Veronica Morgan:** And I know when I was talking to you, Reena, you mentioned about the inspectors coming into your offices and the vast difference or what they-

**Reena Van Aalst:** Yes, yes.

**Veronica Morgan:** I was shocked when you told me about that.

**Reena Van Aalst:** Yes, well I mean, my experience has been that yes the reports vary 'cause I've been given copies of reports from various purchases that end up being owners in some of the buildings that we manage. But most communication now takes place on email, I mean, you know, you do get phone calls but the majority of it is in writing. And yet, I haven't had one strata search company ask me to look at the emails and I'm thinking, "You know, the minutes usually are a summary, they don't show the whole picture necessarily." Some buildings don't meet regularly, some buildings do a lot of work on email, improving things and then rectifying them later on.

**Reena Van Aalst:** And I'm just surprised that no one looks at emails, it's just ... but I think also, maybe it's obviously a cost issue 'cause the more time the searcher has to spend perusing all the information, obviously the more I have to charge. So I'm not sure

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if it's more a cost where people trying to spit out a sort of a standard report just to keep at a certain cost to be competitive versus really putting in the time.

**Reena Van Aalst:** And you know, I mean, you're spending over ... I mean, obviously, Veronica all of us and Amanda in Sydney prices. There's nothing under a million dollars and who wants to be spending a million dollars and yet, you know, sometimes they worry about spending an extra thousand on getting a proper report that would give them all the information.

**Veronica Morgan:** I'm not even sure that the inspector companies even offer a more comprehensive option.

**Reena Van Aalst:** Yes.

**Amanda Farmer:** Yes.

**Reena Van Aalst:** I think you're right actually.

**Amanda Farmer:** Yes. And I'm glad that you mentioned that figure, Reena, when you say \$1,000 because I've purchased strata myself before and I've purchased quite recently and I've gone to do the work myself of going to look at books and records because the template, as you say, strata reports that I see are just not good enough. And yes, I look at it through the lens of a lawyer but it's also something that I'm investing a lot of money in and I'm going to spend that couple of hours and yes, that's a \$1,000, a couple of hours, looking through the records and looking at things like the harmony in the building.

**Amanda Farmer:** Are there any tribunal applications, is there one particular owner who seems to make a lot of complaints and is that person going to be my new neighbour. That doesn't necessarily come through in your template strata report. You're just getting the balances, you're getting the minutes of the last meeting and there are only things that you pick up when you have someone like a strata lawyer go through and search through those records with some background knowledge of where future problems lie and they're often hidden to the naked eye if you like until they crop up and cause that discontent in that cost.

**Veronica Morgan:** It's an interesting one. So you know, I'm obviously alarmed by this because look, we have a process, we read strata reports and we look for the gaps and then seek to find out the answers to those gaps. But what we often find is that you ring the strata manager and certain companies will have a policy not to speak to anybody other than an owner. So they may well have authorised the actual access of the records to the inspector but that's it, that's as far as they go. So there's very little insight to be gained through the actual manager themselves.

**Veronica Morgan:** So I guess, Reena and Amanda, I'll be really keen on some suggestions. I mean I know what we do. We dig, dig, dig but for somebody doing it themselves, how on earth are they going to find out that information?

**Reena Van Aalst:** Well, I mean, I think in a previous episode on this podcast, I did speak about an experience where I had someone that rang me and wanted more information and normally, the reason that managers say they can only speak to owners is because they are engaged by the owner's corporation. That's a law of agency. But the issue that precludes managers from being confident enough to speak is that sometimes what you say can be misconstrued and this happened in this particular experience that I had mentioned on a recent episode where what I'd say to the person was totally misconstrued and misunderstood.

**Reena Van Aalst:** So therefore, she was going to make a potential purchase based on a misunderstanding and that's, I think, where managers can be sued if someone makes a purchase and then they actually then suffer loss as a result of that purchase because of information that was given perhaps verbally whereas if it's in writing, you know, at least it's safer I think for everyone 'cause if the purchaser has it in writing, I've got it in writing. So if people misunderstand what's written that's a separate issue but in terms of he said, she said it's very hard to if something goes wrong. And it did in this case. And I'm talking about a building where ... you know, she was spending nearly 2 million dollars on an apartment and we weren't talking about a small amount of money.

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**Amanda Farmer:** Excellent question, Veronica. In terms of practical tips for owners who might be wanting to do this work themselves, don't necessarily want to hire a strata lawyer and don't want to rely on the template strata report, simply make an appointment and do your own search. It's not rocket science. Yes, there is some benefit that you will gain from having someone with experience looking at these records but if you sit down and set aside a few hours because you're likely to be met with many, many folders, if not boxes, set aside a few hours to just read through the documents, read through what's put on the desk in front of you and things will jump out to you which will just grab your common sense and say, "Hm, well this particular owner in Lot 3 hasn't paid their levies for eight months and nobody's doing anything about it. All right, well, how does that affect the bottom line? Why are we having to have a special levy that's come up in the minutes of this general meeting?"

**Amanda Farmer:** You may not have your head around all of the terminology but you're going to get a general idea, I think, from just spending that time yourself, looking through the documents slowly, carefully, making notes, writing things down to perhaps Google later. You're going to get a general feel for is this the property for me or are there are a few red flags here. You'll see things like oh, there's water penetration, the ceiling of the Lot 7 kitchen has been leaking because of a water leak from above and that's happened three times over the last 4 years, well, there's a problem there.

**Amanda Farmer:** So these things, I think, are common sense. And if you don't necessarily have the budget to get an expert to do it for you, there's nothing stopping you as a potential purchaser when a property is on the market from contacting the managing agent and saying, "I would like to inspect the books and records. I am a potential purchaser of this property, what time can I make my appointment?"

**Veronica Morgan:** Interesting. Also, though, it can be so overwhelming. Like you said, you get numerous files and folders and boxes, even. And like you say, you say, it's common sense. I guess what we looked for, if there's not enough information, you don't just say, "Oh good, this building's got no problems because there is no information. There is no complaint so there is no defects or anything." So there's too little information is one red flag, too much is a scary proposition because it's like, "Oh my God, this is just absolutely a can of worms." So it's sort of like the middle ground of the way. You know there's going to be issues that crop up, you just want to make sure that they're being issued and handled in a really sensible and professional way. Or I guess that's sort of it, isn't it? Is that what you're summarising it down to or would you summarise it down to that?

**Amanda Farmer:** I think yes. There's common sense involved and something that I'm actually thinking and I've done it myself when I've inspected strata properties for purchase, there's always sticky beakers that live in the building and they come and have a look at the open for inspection and check out the apartment and you know who they are and if you keep your ears open to what they're saying to the agent, "Oh, I just live in Apartment number 30, I'm just sticky picking." Grab that person and say, "Oh, hi, how long have you lived in the building, what kind of a building is it? Is it nice here?" "Oh, I've lived here for 25 years, it's lovely, it's quiet." Or they say, "You don't want to be here. This is a can of worms, we are about to start a huge renovation pro-" whatever it is, ask questions. Nobody owns an opinion, there's nothing wrong with you saying, "I'm really interested in dropping 2 mill on this place, please let me know if it's something that I should get involved in or not."

**Amanda Farmer:** And you know-

**Reena Van Aalst:** You've don't that.

**Amanda Farmer:** Yes, I do it quite regularly and that, I think, that is your quick cheap accurate guidance that you're going to get from the people who live in the building.

**Reena Van Aalst:** That's a nice tip. I love that one.

**Amanda Farmer:** So look, we talked about levies. Reena, from your perspective, have you had people who are new to strata, if not new to property generally, they might be first home buyers and they've just bought their first property and it happens to be strata or they might be coming from a freestanding home, maybe they're empty nesters or downsizers. What do they ring you up asking you

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about, what are some of the common misunderstandings or the gaps in the knowledge, is it about renovations, is it about what are by-laws, what are the common things that maybe we can cover off today?

**Reena Van Aalst:** Yes, I think part of it, first one, is, what can I do? You know, renovations is usually a first one because most people, when they're buying, want to renovate, especially they've bought an older apartment or an apartment that's tired. So that is one of the first questions although, sometimes I've had, just recently, someone who's gone in there and just done the work and said to me, "Oh, well, I just found out now that the flooring was original and therefore, you know, here's the bill." So I think sometimes people don't understand that, you know, that you still got to seek permission to renovate even depending on the by-laws and what they allow and don't allow.

**Reena Van Aalst:** But you can't actually like you do in a home just pay for things and then get a bill and then say, "Can you pay it?" So there's a big misunderstanding I think about what do I own? And how does that work? I think levies is another big one as Veronica mentioned. You know, what's it for? People see it as an expense and the final thing I think people don't understand is about repairs. People think that this has been a problem before I bought this apartment, why can't it be fixed tomorrow and they don't realise that you have to get quotes, a community has to consider the quotes, we look at the budget, do we have enough money? So you can't just get things done straight away for you like you can in a freestanding home. That's a very common misconception about repairs and the timing and the quantum.

**Amanda Farmer:** Yes, absolutely. I'm actually experiencing that myself at the moment, Reena, because my husband and I have bought into strata after many years in a freestanding home and we are living in our strata property which I'm really, really enjoying but there's a couple of things that need to be done and explaining to my husband who, you would think, has been passively living and breathing strata for a long time that we cannot just go ahead and start ripping up cables and attending to things that we think need repairing, we do need to make sure if we're affecting common property that we're running that past the strata manager. So thanks for raising that, I think it is a really common misconception.

**Amanda Farmer:** Now Veronica, is there anything that you wanted to add in terms of common misconceptions or misunderstandings that you come across when you're assisting clients to purchase strata properties?

**Veronica Morgan:** Yes, I think it goes to that levies idea as well which is all with gyms and lifts are expensive to live in. They're not all because it very much depends on the complex obviously and how many lots are actually sharing those facilities and so that's just one thing. And also, a lot of people think that big complexes are not good to buy into. And as a general rule of thumb, I do prefer smaller complexes but too small can be a problem. And you know, some big ones are fabulous communities, fabulous places to live in. You can see certain evidence in that people like to upgrade within the complex or tenants like to stay within the complex and also, they have community events and cocktail parties and various buildings and complexes are quite amazing places to live. And so over time, we develop an understanding of which ones of those are really well accepted in the general buying community.

**Veronica Morgan:** And the good ones are a small proportion of the total that are out there, let's face it, when you get into those massive complexes but they do exist and I think a lot of people just automatically assume that none of them are any good.

**Amanda Farmer:** I attended a conference earlier this year and I think it was the Deacon University Conference where a bunch of academics get together from around the world and share their research and one of the academics had done some research on what size building is the most community minded. So where are you going to get enough interaction with enough different people that you get some diversity but also that you know everybody's name when you see in the lift, so not too small, not too big. And they've come up with about 40 units in a block is a good size for getting a nice range of different viewpoints and enough people and enough skills around to help with projects but not so large that you were strangers in your own building. So I thought that was really interesting.

**Reena Van Aalst:** Yes, I like that.

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**Amanda Farmer:** I'll try and find out what that research was and I'll pop a link to it in the show notes so that can be shared. Have you got any stories, Veronica or Reena, to share, perhaps with clients that you've worked with, either before the buying process or after who've been pleasantly surprised by their experience of strata?

**Veronica Morgan:** Look I've got some, particularly in Sydney because of the affordability crises, the media likes to call it. We are seeing that more families are looking at strata as a viable option to bring up their kids and obviously, I think that's really the way of the future, particularly the way population is supposed to be growing in Sydney. But you know, it's an international city type mentality as well. But we've had a number of clients, probably over the last say 12 to 24 months, they are families, they've wanted a house because they've just traditionally thought they should be having a house and we've really gone through what's most important to them. And when location and the connectivity to their existing communities and work and school and family and all that sorts of things and friends, when that is really a primary driver in their search then what we've put to them that strata gives a great alternative and a much more affordable alternative to families in order to stay more connected to your existing networks.

**Veronica Morgan:** And obviously, we focus on the 10k radius to the CBD so we're talking as well. And we've had a number of clients could have bought either townhouse or a 3 bedroom apartments and in fact, we've got one young family who, I think, they're just about to move into their first home which is an apartment in Drummoyne and we found a 2 bedroom apartment which was 120 square meters on title which is pretty big but they've converted it into a three bedroom so they've gone through that process of renovating and getting the approval with strata and council and the by-laws and all of that done. I think they've just moved into it.

**Veronica Morgan:** And that's very exciting because they have been renting in Drummoyne for some years and they had a real established network there and that's a real success story, you know, I see that. And they've got room there to have another child, basically, and they've got some years ahead of them. And ultimately, I think, a good investment that type of property as the demand increases for it. So, that's one thing that I've been really excited seeing that take up of that idea of strata being a good alternative.

**Reena Van Aalst:** Culturally, in Europe and in big cities like New York, you know, families grow up in apartments. It's not seen to be something that you don't aspire to whereas you're so correct, Veronica, that to remain connected and to remain in a certain area that you love living in, yes, strata is a great alternative to living in a house. So I think, 'cause living in strata means that someone's taking out the rubbish for you, someone's doing all the cleaning of the common area, all those things that you would have to do as a family which take up your time on the weekends if you're living in a house. So, as you suggested, yes, it's now a much more viable option.

**Reena Van Aalst:** And I think, you know, economically, it does work out if you want to live in the same area to live in strata as opposed to a house and have all those benefits. And my good news story was, an owner actually had read all the by-laws and when they moved in, they wanted to renovate and the application had been submitted in accordance with that and I thought, "Wow, someone's actually read and understood them and they knew what to do," so it was quite a refreshing change not to have to explain the process and tell them what they can and can't do, they actually had done the research obviously before they bought in and they knew what they needed to do in order to gain the approval. So that was my good news story.

**Amanda Farmer:** Thank you for sharing those. I think for my part, living in strata is definitely a lifestyle choice and there are just so many positives when it comes to making that choice. As you say, Veronica, you can often stay in the suburb that you want to be in and have access to all of your amenities that you may have gotten used to maybe before you had kids or while you were renting and I think if you travel, if you do a lot of travel, you want to just be able to walk out the door, shut it behind you and know that everything's locked up and safe and you've got neighbours listening out close by and if anything happens then you're going to know about and that's something that we like to do as a family. We do a fair bit of travel and that's part of our reason to move to strata as well so now you can just lock up and leave.

**Amanda Farmer:** And when we have busy lives, you know, we have both partners working these days, full time, big jobs and you don't want to be mowing the lawn on the weekend, do you? You don't want to be cleaning out the gutters. You don't want to ... I certainly don't want to be doing those things, I want to be at the park, I want to be at the pool, at the beach and enjoying time with

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my family. So strata just has so many ticks in those boxes for me.

**Amanda Farmer:** Now, we'll ask each of you if there is anything you'd like to add before we wrap up and do let our listeners know how they can find out more about you. Veronica?

**Veronica Morgan:** Well, listeners can find out about me on my website which is [gooddeeds.com.au](http://gooddeeds.com.au). I have a very extensive blog that has lots of resources and I've got actually a couple of blogs in there, in particular about how to choose the best apartment in a block as well. So there's some ... I'm thinking I might need to write a blog about how to read strata reports.

**Reena Van Aalst:** I wish.

**Amanda Farmer:** Sounds good.

**Veronica Morgan:** But also, I'm launching my own podcast, well, hopefully by the time this episode goes to air, it will be launched but if not, it will be imminent. So it's called The Elephant in the Room and it's all about who's really making the decisions when you buy a property because the elephant is a metaphor for your emotions and if you think about riding the elephant. Now if you think about riding an elephant the elephant wants to go left and you want to go right, I'm fairly certain you're going to be going left. And the thing is, our elephant is making a lot of decisions for us. So when we buy property, property is a very expensive purchase, however, a very, very emotional one. I think we need to acknowledge the emotion that's involved.

**Veronica Morgan:** And so the podcast is all about that and I have to get you both on it.

**Amanda Farmer:** Yes please.

**Veronica Morgan:** We're investigating, we're interviewing all sorts of the people in the property industry, we start off by ... our first episode is interviewing a behavioural scientist and then we're getting into auctions, we're getting into agents, we're getting into data supplies. It's fascinating, can I tell you what these people have been revealing to us is absolutely fascinating. I've been in this industry for nearly 20 years and I'm learning stuff so I'm very, very excited about it. So The Elephant in the Room.

**Amanda Farmer:** Excellent. We'll make sure that there is a link to that, Veronica, in our show notes when this episode goes to air so our listeners can check it all out. That sounds fascinating and I would love to give you the perspective of the strata lawyer purchasing the strata property because yes, I turned into a crazy person, I confess.

**Veronica Morgan:** Excellent, we'll book you in.

**Reena Van Aalst:** And I can show you the perception of a strata manager, doing her own search buying a strata property years ago.

**Veronica Morgan:** You're both on my list.

**Amanda Farmer:** Excellent. Reena, is there anything that you'd like to add before we wrap up and remind us how to find you?

**Reena Van Aalst:** Yes, my company is Strata Central and our website is [stratacentral.com.au](http://stratacentral.com.au). We also have a monthly newsletter that you can subscribe to on the website and we are upgrading our website in the next few weeks to add a few more things. But just on a final note, I think there's a publication that's put out by New South Wales Fair Trading on living in strata and I think that is such a very well structured booklet that tells you so many things in a very condensed way and it's displayed in a very layman's terminology, uses a lot of layman terminology. So I think for owners and maybe that's something perhaps that you might think about, Veronica, giving them the link to that publication and you can also get it in hard copy but having a read of that, I think, for people, gives you a bit of a flavour of what strata is. So I think for prospective purchasers that is a really good publication to actually look at and read. So that's just my final little tip for all our listeners today.



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**Amanda Farmer:** Thanks Reena, I will make sure there is a link to that strata living handbook in the show notes for this episode and of course, head over to [yourstrataproperty.com.au/podcast](http://yourstrataproperty.com.au/podcast) and you'll see this episode up at the top of the list there and that's where you'll get all of these links. Well, thank you so much for joining us today, Veronica and Reena. You are busy ladies and I appreciate you giving up your time and giving so generously to our sector and can't wait to get stuck into your podcast, Veronica.

**Veronica Morgan:** Well, thank you Amanda, it's lovely to meet you finally, Reena or hear your voice.

**Reena Van Aalst:** Yes, me too.

**Amanda Farmer:** e-Meet.

**Veronica Morgan:** Lovely chatting, thank you for inviting me.

**Amanda Farmer:** Absolute pleasure, catch you next time.

**Veronica Morgan:** Okay, bye.

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