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Amanda Farmer: Hello and welcome. I'm Amanda Farmer and this is Your Strata Property.

First of all, I want to apologise for the sound of my voice today, I am recovering from a cold that I have inherited from my family and close friends... but I do have an esteemed guest for you today so hopefully it will be our guest that you're listening to, rather than my stuffy voice.

Today, we have Stephen Raff. Stephen is the CEO of Ace Body Corporate Management, the largest 100% Australian owned strata title management company in Australia and the 3rd largest strata management company overall in Australia.

Ace commenced operations in May 1995, under Stephen's guidance, Ace quickly established itself in the market and now spans 108 franchised areas Australia wide with over 60,000 units under management.

With Ace, Stephen's goal is to build the business of his existing franchisees, continue to expand throughout Australia with new franchisees and identify international growth opportunities.

Prior to working in the body corporate field, Stephen had a very successful career in the pharmaceutical industry. Today, I'm delighted to welcome Stephen Raff from Ace Body Corporate Management. Welcome, Stephen.

Stephen Raff: Thank you, Amanda. It's a pleasure to be here. I've had the flu for the last two weeks so I'm in a similar position to you actually.

Amanda Farmer: So, our listeners will just have to put up with us [laughing].

Stephen Raff: Yes, they will.

Amanda Farmer: You're sounding just fine to me, though. Stephen, I read an article of yours in which you identify the top concerns for people living in a strata community and you say that these are: parking, pets and noise.

Stephen Raff: Correct.

Amanda Farmer: And today you're here to tell us all about noise and how we might be able to solve our noise problems. So, can I start by asking you to tell us why you think noise is such a critical issue for people living in strata and body corporates?

Stephen Raff: Absolutely. Good question Amanda. I think the main reason is that noise creates a nuisance to people, it disturbs their comfortability within their home and also affects their sleep and, of course, we need sleep [laughing], otherwise we can be cranky the next day.

And I think the disturbance of sleep is probably the biggest issue and noise comes in many, many different ways. It astounds me how many people say to the strata manager "look, if I would have known that living in strata would be so noisy, I would have never purchased into strata."

Amanda Farmer: Yes. It's an unfortunate surprise for some people, isn't it? And I think it can vary from building to building where you've got your older style buildings, you may be suffering more and unexpectedly so, and the newer buildings – maybe we'll get

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into a discussion about this – but the newer buildings are hopefully dealing with noise issues and the potential for noise a little bit better. So, people being unprepared for that circumstance is unfortunate.

Stephen Raff: I don't think they realise the close proximity that they're living with each other because in Australia we have many different terms for strata, I mean, we have owners corporations, we have community title, we have body corporates and within that, we have six packs, where you've just got a driveway down the middle but you've usually got an adjoined wall; we have townhouses, which are separate and which aren't a major issue, they're a bit like houses in a way; but then you have flats where you're on top of each other and next door to each other; apartments are similar and so on. And then you've got mixed use where there's commercial downstairs, which can be very noisy, and you've got residential above.

So, the proximity of where people are living is what's causing a lot of this, and I think a lot of people are unaware that this would occur.

Amanda Farmer: Just how close they are.

Alright. So, how does a resident find some peace and quiet in a multi-unit building?

Stephen Raff: Very good question.

There are many ways – and it depends on the noise that is being caused – but window glazing is a very good one because that cuts out a lot of noise. Look it's expensive, but long-term for peace and enjoyment and quality of life, it's worth it, it's definitely worth it. Heavy curtains are another method, they block out a lot of noise as opposed to blinds. Ear plugs can be a very good solution...

Amanda Farmer: Yes.

Stephen Raff: A very good solution.

Amanda Farmer: Particularly for sleep.

Stephen Raff: Yes, and there's lots of other methods depending on what's causing the noise, whether its dogs, whether its babies, etcetera, etcetera.

Amanda Farmer: Yes. Tell me, with the window glazing, is that something that lot owners should be approaching their strata manager about and that the owners corporation should be facilitating and paying for?

Stephen Raff: It depends Amanda. It depends on the plan of subdivision and who owns those windows.

Amanda Farmer: Yes.

Stephen Raff: So, in Victoria we have what we call inner-face, dura-face and median, and it's quite complicated so I won't explain any more than interior face means that the owners corporation owns those windows, median means it's fifty-fifty probably, between the ownership of the owner and the owners corporation and exterior face means the owner owns the windows completely and it is totally their responsibility.

So the individual would need to give a call to the body corporate manager, the strata manager, OC manager, and get them to check the plans to advise them accordingly.

Amanda Farmer: That's a really good point about the different systems in different states, and I wasn't aware of that system in Victoria and that's interesting. In New South Wales, exterior windows are generally the responsibility of the owners corporation...

Stephen Raff: Yes.

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Amanda Farmer: So they would be what we would call 'common property', but again I would suggest for our New South Wales listeners that you do approach your strata manager or your committee to open up this dialogue if you think the double glazing of windows is something that's going to help the noise problem.

And I guess that's where we're talking about noise coming from external sources. You might be on a busy road, or you might have party town living opposite you, if you live in as I do, a university precinct...

Amanda Farmer: where you have a lot of students [laughing] living nearby, that kind of solution might be a good one for you.

But where you're talking about noises coming from inside the building, as you say, Stephen, it really depends on the type of noise. Is it my neighbours having a party, is it pets, is it babies, and how do I open up a dialogue about that and express how that's impacting me as your neighbour.

Stephen Raff: That's right Amanda, and I think the first step is always to approach the person, to talk to them about the impact it's having on you and how can you both resolve the issue. As I said, it may be through ear plugs, it may be, for example, if you've got a keen handyman who's working at eleven o'clock at night, it might be that you say to them, "Look, I play tennis on a Saturday morning, how about you do the handyman work on a Saturday morning?"

So, there are always compromises that can be achieved and there are many solutions these days. If you've got a dog barking, there are brilliant, un-cruel dog collars that stop the barking...

Amanda Farmer: Oh, that's interesting.

Stephen Raff: or reduce the barking significantly.

Amanda Farmer: Yes.

Stephen Raff: And there's all sorts of other methods that are available.

Amanda Farmer: Yes.

Stephen Raff: So, there's a lot available to the owner to be able to provide solutions to the person that's causing the noise problem.

Amanda Farmer: Great. Okay Stephen, could you share a story around how you've helped an owner or a building solve noise problems?

Stephen Raff: Sure Amanda. There's been many, in 'Strata Living Stories' you'll find some noise problems in there that are quite hilarious, and we tried to share a lighter side...

Amanda Farmer: Yes.

Stephen Raff: of strata to help people lighten up a little bit about strata. Look, on a serious note, I think one of the biggest noise problems is water banging...

Amanda Farmer: Yes.

Stephen Raff: you know, where the pipes are hanging...

Amanda Farmer: Yes.



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Stephen Raff: and are waking people up at all hours of the morning and night, and so with that one it was quite serious and there were a lot of occupiers complaining, and so what I did was I approached the committee, we talked to the committee about it, we agreed to go out and get quotes, and in getting the quotes, we asked the plumbers to give us solutions – alternative solutions – as to how would be the best way to fix the issue and the cheapest way too, because some of these solutions can be quite expensive.

And so we got 3 quotes and they all came up with varying solutions and then I put the quotes back to the committee, the committee approved one of the quotes and we went ahead and raised the money through a special levy and then we got them repaired.

And the comments that came back were just fabulous. You know, we don't often get positive comments in strata or positive feedback, but in this particular case, we got a lot.

Amanda Farmer: And was it that expensive? Because I have been in a similar situation in a building that I actually lived in, and we had a 'water hammer' problem – what we call 'water hammer' – and we were told it was just impossible: "it's an older building, it's all going to be too expensive, you just have to live with it."

Stephen Raff: Yes. No, there are cheap alternatives, ways of fixing it...

Amanda Farmer: Good to know.

Stephen Raff: there are. But you've got to really get three or four quotes, because in getting those quotes, they're analysing the situation and they're working out the best methods, and so, if you only get 3, you might get 3 saying the same thing, that it's going to be expensive and they can't do anything else, and the fourth one might come through and give you the alternatives.

Amanda Farmer: Yes good point and your lifestyle is just too important to be putting up with something like that, and I imagine it's a situation where you don't realise what you've been putting up with until it stops, and you think, "Ah! I just got a full night sleep and I wasn't interrupted by the pipes..."

Why we didn't do this a year ago?"

Stephen Raff: That's right, that's exactly right. Yeah, exactly.

Amanda Farmer: Okay. Now, we've talked a little bit about this but let me know if you want to add anything, I want to ask you what are the most common noise problems that you've noticed people face and what's worked best in terms of overcoming them? So, we've talked about a few issues, is there anything you want to add in that arena?

Stephen Raff: Yes, there is. Look, I think, what we haven't talked about is the other avenues available to you. So, you have the council...

Amanda Farmer: Yes.

Stephen Raff: 24/7 available to you, in terms of environmental notice, so if noise is really significant and it's affecting a number of occupants within the building, then the council will send out an officer to evaluate the situation and then come up with solutions. They can also find occupants that are creating noise continually the officers can do that, environmental officers, so remember that the council does have, in most situations, a 24/7 service available to the occupants. The other one is the EPA, environmental officers... they're excellent, they will come out if there's a pool pump next door that's creating a noise for the occupants in the block, they will come out and they will measure the noise levels and then they will act appropriately or accordingly, to what they come up with.

Amanda Farmer: Good tip.

Stephen Raff: So the EPA, they are very, very good depending on the noise that is occurring. If you've got late music at night

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that's continually happening night after night or weekend after the weekend the police will come out and they can also give fines as well, depending on the state and the territory that you're in.

One of the problems we have Amanda is – you mentioned it before, you touched on it before – is that Ace Body Corporate Management is an Australian wide company, so we're in every state and territory across Australia and New Zealand, except ACT, and all the legislation is different in every state and territory. So, it is a problem, but these are available to you in most states and territories...

Amanda Farmer: Yes.

Stephen Raff: these avenues. So EPA, council, police, and the last one is that in most states and territories, there is a tribunal and in Victoria we call it VCAT, in Queensland it's QCAT, in New South Wales it's called NCAT, and if the noise persists, you do have the avenue where the owner/occupier can make an application to VCAT to have that noise fixed, in one form or another, and as I said, it may be that they have to put in glazed windows, it may be that they have to start wearing ear plugs to compromise with the people. Yeah, there are a number of solutions as you mentioned before... heavy curtains, and you mentioned road noise. I mean there are many, many methods now where they have insulation in fences that block out a significant amount of road noise. And by putting trees...

Amanda Farmer: Trees, exactly you're about to say landscaping, yup.

Stephen Raff: Yes. Yes, landscaping inside the fences as well, you can almost block out eighty percent of the noise.

So, my daughter lives on a busy road and they've got an insulated fence which looks like a weatherboard fence, but it's all insulated, and inside you can't hear any traffic noise at all...

Amanda Farmer: Yes, it's great.

Stephen Raff: And they've got glazed windows as well. So, these are solutions for you. The other thing that I might mention is that whenever a person moves into a strata scheme, owners corporation, community title, body corporate, they need to check the rules and by-laws...

Amanda Farmer: Yes.

Stephen Raff: of that owners corporation because in all states and territories they have rules or by-laws. There are model rules in Victoria, which are standard rules set by legislation, and it's similar in most states and territories...

However, the owners corporations can create their own rules, as long as they're not in conflict with other legislation or in conflict with the standard model rules or by-laws – they're called by-laws in some states and territories too – and if they're not in conflict, then they can create their own, but they need to be attached to the title of the owners corporation for them to be effective and upheld in a tribunal or court.

So, the first thing an owner or occupier must do when they move into a block of units is to check the by-laws and rules to see what are the rules in relation to keeping pets and animals, what are the rules in relation to noise and most standard and model by-laws rules have noise in them.

Amanda Farmer: And I would add to that, what are the rules in relation to hard flooring? Because, no doubt similar to you, we're often dealing with people who are complaining about noise from hard flooring, and hard flooring that's either been installed in accordance with a by-law, so it's permitted under the by-laws or the rules, or hard flooring that's been installed without approval, and of course, I don't think anyone particularly cares that it's the flooring itself that's installed, it's the noise that comes from the flooring for the people living below and beside that apartment that's got the hard flooring, and so it becomes a noise issue and that, in my experience, can be a relatively easily solvable issue.

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Insulation that can be installed with the flooring, some people reach a compromise where rugs will be put down or they won't wear their shoes in their apartment at certain times. It's a common issue but it's a commonly solvable one too if you're dealing with people like your strata manager and others who've been involved and know what has worked in the past in solving the common issue.

Stephen Raff: I totally agree and that can be a really severe noise to people, particularly night workers and people like that...

Amanda Farmer: Yes indeed. So, flooring is something to look out for if you're about to move in.

Stephen Raff: Shift workers, I should say! Not night workers...

Amanda Farmer: Shift workers! Not workers of the night, no, we hope we don't have too many of those [laughing]. Okay, so no doubt we have some listeners who are experiencing a noise problem or even some strata managers who are managing buildings that have noise problems.

Do you have any tips for what they might be able to go off and do today to get started on resolving a noise problem? What are some quick wins to take away?

Stephen Raff: Okay, so if they've got a noise problem right now, check the model rules/by-laws, then once you know and understand the by-laws and rules, go and speak to the person causing the noise problems, have a chat, take a cup of coffee over in your hands...

Amanda Farmer: Yes.

Stephen Raff: so it's a relaxed conversation, talk to them about the issue, see what solutions you can come up with, make the suggestions like if you notice they've got blinds, maybe they can put heavy curtains in, maybe they could change their habits on when they're creating the noise you know, depending on what they're doing, if they're cooking late at night, they may be able to use quieter instruments and cooking appliances.

If it's a dog, you may make the suggestion to get the collars.

Amanda Farmer: Yes, they're interesting, I'm going to look into those.

Stephen Raff: I think they have citrus in them or something like that. So, there's lots of suggestions you can make, depending on the type of noise that you're experiencing.

The other thing that I will suggest is, if you don't have some of those solutions for the type of noise that you're experiencing, give your body corporate or strata manager a ring, ask them if they have any solutions, speak to the committee, and try and resolve it that way first. Nicely, pleasantly, and try and resolve it that way. If that fails, then you have the avenue of the police, depending on the noise, the EPA, the council – remember 24/7 with noise issues – and also the tribunal: VCAT in Victoria, NCAT, QCAT, etcetera, and the members there will resolve either way and come up with solutions as well.

Amanda Farmer: Thank you for that. We're going to talk about books now, we're up to our book question, but before I ask you about books you've read, I want to talk about your book that you've written: 'Strata Living Stories: an Insider's Guide to the Weirdest, Wackiest and Downright Hilarious Things Residents Do'. I love that title. Now this came out I think at the end of 2015, and it got a mention in a recent episode of this podcast when I interviewed Andrew Terrell in episode 013, he gave it a plug and it's quite well-known in the industry.

So, do you want to tell us a bit about that Stephen and where our listeners might be able to grab a copy?

Stephen Raff: Sure, yes. Thanks, Amanda. Look, I came up with it many years ago and never really got around to writing it and I

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just felt as strata managers, our jobs are very, very stressful, I don't think people realise how stressful they are. Every time we pick up the phone, it's a negative call, someone's upset, someone's complaining, and we're trying to fix all these issues, and I thought "there is a lighter side, there's many funny stories that have occurred" so I decided to do something about it in 2014, and I sent out emails to the industry as well as to our franchisees across Australia and I also travelled to America a little bit so I picked up some ideas over there...

Amanda Farmer: Right.

Stephen Raff: as well, and started writing it with one of my colleagues here, and he edited it all and put it all together for me, Daniel Hunt, and so we put it together over a twelve month period and a lot of the stories were stories...

Amanda Farmer: Yes.

Stephen Raff: that I had experienced, but there were also a lot from the industry; a number from the industry and from America. The crocodile one from America and so on and it just brought a lighter side...

Amanda Farmer: Yes.

Stephen Raff: so that we can understand, look these things happen, but there is always a lighter side to something and if we see the funny side of things, it's not so bad.

Amanda Farmer: Yes, definitely.

Stephen Raff: And some of the stories in there are true, they're all true, and they're absolutely hilarious, they still make me laugh today.

Amanda Farmer: Yes, it's good. It's a wonderful thing to have, and for strata managers in particular, when you're feeling a little bit low, grab Stephen's book off the shelf and jump in and say "Okay, yeah this is why I do this. I shouldn't take myself so seriously. This is what's happening to everybody out there" [laughing].

Stephen Raff: Yes and they can get the book from www.acebodycorp.com.au/orderbooks/

Amanda Farmer: Fabulous.

Stephen Raff: So it's on our website, www.acebodycorp.com.au. We also have the Body Corporate Handbook...

Amanda Farmer: Yes.

Stephen Raff: which I wrote several years ago which covers every state and every territory across Australia, with legislation and handy tips when you move into a strata scheme etcetera.

It is a best seller, and we're updating that but at the moment, legislation is changing right across Australia in every state and territory just about...

Amanda Farmer: Sure is.

Stephen Raff: And so once that's settled down, I will update that, but a lot of it is still very relevant today.

Amanda Farmer: Excellent. Okay, and have you got where we might find that one or we might just add it into the show notes later?



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Stephen Raff: That's in the same area...

Amanda Farmer: Oh, great.

Stephen Raff: www.acebodycorp.com.au/orderbooks/

Amanda Farmer: Perfect. I'll make sure that those links are in the show notes.

Stephen Raff: And we have up there on our journey too, from the 1st of May 1995 of Ace Body Corporate Management, because it is quite a success story, Amanda, in the sense that we've got a great culture, our vision and our mission statement is basically all around service that we endeavour to put our clients first and provide a very high level of service.

Amanda Farmer: And I'm really happy, as I do this podcast and as I interview people like you and strata managers out there who are just at the top of their game, I start to realise that there is such a choice out there for owners and for buildings if they want that higher level of service, it does exist, and it's just a matter of getting out there and talking to people and asking who they're working with and how those people are performing, and you will get connected to the people you need to be connected to, to get the good results for your building. So, it's great to know that you guys are out there.

Stephen Raff: Very true, couldn't agree more.

Amanda Farmer: Okay now, any books that you've read that have had an impact on you that you want to share with our listeners?

Stephen Raff: Look, I think 'Seven Habits' is the key one...

Amanda Farmer: Oh, yes.

Stephen Raff: Seven Habits by Covey, I think, and I read that many, many years ago, probably 25 years ago, and that really changed my life in a way because you know it taught you about paradigm shifts...

Amanda Farmer: Yes.

Stephen Raff: That was a very common term 20-25 years ago, and I'll never forget the story Stephen Covey relayed in the book and that was about a man on a train with two children, and the children were being really noisy and ratty, and they were climbing over people sitting in the train, and one particular person got very, very upset and he yelled at the children and said to the man: "You are disgusting, you shouldn't have children. You shouldn't be allowed to have children with the way that they're running amuck on the train" and really chastised the man and the children in front of a lot of people at quite a busy time in the morning.

And afterwards, when the man had cooled down, he asked a few questions to the man and he said: "Why is it that your children are so noisy and [laughing] all over the place?" And the man said very quietly in a low voice: "Their mother died recently.", and so it was a paradigm shift for that person then that had been very, very nasty to the children.

Then the whole paradigm shift occurred and his whole attitude towards the children and the man changed, and so I learned that we can't be too quick to judge. We have to be very careful. You know how it's said that we judge people within the first twenty seconds of meeting them and that's very wrong.

Very wrong because we'll make a lot of mistakes and miss out a lot on what people have to offer if we make that sort of judgement.

Amanda Farmer: I suppose when you recognise that that's your nature and that's human nature and that's something that you do automatically, then you can start working against that. So, you can start questioning yourself and questioning the judgements that you make and standing aside and thinking "okay what am I not thinking about here that might be important?"

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Amanda Farmer: I like that. Yup, great. We'll put that one in the show notes too, if anybody hasn't already come across Stephen Covey's "Seven Habits of Highly Successful People", I think that's the full title, isn't it?

Stephen Raff: Yes, that's right. Yes, yes.

Amanda Farmer: We will make sure that that's in the show notes.

Stephen Raff: Yes, very good.

Amanda Farmer: Okay. Stephen, how do listeners find out more about you and is there anything you'd like to add before we wrap up?

Stephen Raff: No, I think I'd just like to add that we all make mistakes in strata, as managers, we're never going to be a hundred percent...

And also for listeners to understand that when we advise them that we can't do something, it's usually because we're restricted by the legislation, by the acts and regulations, and in most states and territories, there are something like 250 odd acts and regulations, including local regulations with council, and we have to know where to go to find out information... we can't know it all, but we need to know where to go to find it out. So, when we're giving you feedback on how to approach something or we can't do something for you, it's usually because we're restricted by the act or regulations, and a lot of owners don't realise that, you know, they don't accept that either. They think why can't it be done? If I was living in a home, I could do that" but you're not living in a home. You're living in a community, and that's what Ace Body Corporate Management tries to do. We try to manage the community living for people and to make it as pleasant as possible. But the only way we can do that is by abiding by the acts and regulations and the rules as we talked about today, the model rules etcetera, etcetera. So, we endeavour to put our owners first, that's our absolute prime goal...

And the reason for that, and also too, when we try to get acts and regulations changed like we're doing at the moment right across Australia, the SCA Australia – Strata Community Australia... I'm on the Victorian board, I've been on there for 17 years. I've been Vice President, Secretary Treasury, the President, the whole lot, and I'm on National Board as well, and one of the things that we try to do is we stick up for the owners, and when we ask for changes in regulations and acts, we're thinking of the owners as the end user and so it's very rarely for ourselves, the changes, it's for the owners, which does make our life easier by the way at the end of the day, but if they could understand those issues, then it would make our life a lot more easier.

Amanda Farmer: And I think what you've had to offer today, just on this very discrete topic of noise, is going to go some further way to helping the owners who are listening out there.

So, thank you very much for your time today Stephen, coming on the show. I know you've got a lot on your plate and you've made time to talk to us today so I appreciate that and...

Stephen Raff: My pleasure.

Amanda Farmer: wish you all the best. I'm sure we'll have you back, the list of topics that we could talk about is just endless.

Stephen Raff: Anytime, I'd love to.

Amanda Farmer: Lovely.

Stephen Raff: Anything to do help and contribute.

Amanda Farmer: Excellent. Thanks a lot, Stephen.



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Stephen Raff: Okay. Thank you Amanda.

Amanda Farmer: Bye.

Stephen Raff: Bye.

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