

Publication Date: 27 August 2019
**YSP Podcast Transcript: Episode 176. The question all strata managers must ask
their clients**

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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.

Amanda Farmer: Hello and welcome. I'm Amanda Farmer, and this is Your Strata Property. Cat Carmichael has been serving the community association profession in the United States for 3 decades, both as a management company executive and as a financial services professional. As the CEO at Strategy 123, Cat is involved in mergers and acquisitions, succession planning, and strategic processes to improve efficiency. Serving on the board of trustees of the Community Associations Institute for 3 years, Cat is now the president for the 2019 year. Cat is a graduate of the University of California Irvine and an honours graduate of Pacific Coast Banking School, where she earned recognition for her thesis addressing the agency dilemma when banking for property management companies. Today, I am delighted to welcome, Cat Carmichael. Welcome, Cat.

Cat Carmichael: Thank you so much, Amanda. It's great to be back with you. I had the privilege of spending some time with your executives at the Strata Community Associations conference and had a wonderful time meeting with and collaborating with them with the folks from Australia and New Zealand. It was wonderful, so I'm glad to be back.

Amanda Farmer: Yes. I know that you attended our SCA national conference in New Zealand earlier this year and that you were also in Sydney speaking to business leaders. And I was really disappointed to have missed you, but I was very lucky to be introduced to you by a mutual friend and colleague and we have snapped you up for a podcast.

Cat Carmichael: I'm thrilled to be here. I'll share a lot of the same ideas that we shared when we were together.

Amanda Farmer: Yes, I heard so much about your presentation. You definitely made an impact.

Cat Carmichael: Thank you.

Amanda Farmer: Now, I've already mentioned the term "community associations" in your introduction there, and I just want to be clear with our listeners that we are indeed talking about your version of strata and body corporates. We do use the term "community associations" here in New South Wales, in Australia where I am, but community association seems to be the term that you use in the US. Am I right about that?

Cat Carmichael: That's exactly right. And although I will do my best, I think that some of my long-term training will revert me back to some of the vernacular that I'm familiar with, but I will do my best to make sure that it makes sense to your listeners as well.

Amanda Farmer: No problem at all. We like learning new terms. We love our acronyms as well in this sector here, so we can learn some new ones. It's good.

Cat Carmichael: Perfect.

Amanda Farmer: Cat, what do you love most about working in the community association sector?

Cat Carmichael: Well, it's been a long time and the thing that I think I like the most about it is really having a direct positive impact on a person's experience in their own home and in their own community. It's rare that you have a profession that brings you that intimately close to someone else's experience. And having the opportunity to work with really little democracies within a city is influential enough to make an impact significant.

Amanda Farmer: It's so interesting that you say that because I often get asked that question, "Why are you a strata lawyer?" And I say, "Because I can bring the knowledge and the skills that I have as a lawyer and impact people right where they live and their

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everyday experience of their homes, of their investments, of their communities." And I agree with you. I think that's rare as a professional, that you can have that kind of direct personal impact. So good to hear you say that. I know you work with management companies, property management companies, making them better places to run, to operate, to work in. What do you say makes a company in this area, the community associations area, whether they're property management or some other service provider, what makes them successful? And I'm here, I've got my air quotes, success. What does that mean to the companies that you work with?

Cat Carmichael: Well, it really dovetails back to what we spoke about a second ago. If your company is in a position where the results of your work makes someone else's lives better, then you're a successful company. And that's true whether you're a business partner who provides service to a community association or whether you're a management company. It really is you truly are the governor of how the services are going to be delivered and if you come away from doing your work and someone else is better off, then you're a success. There's other financial metrics, of course, continuous success, there's growth, there's margins, there's profitability, those types of things. But at the core of it, if we're not satisfying our customers and improving their lives experience, we haven't really succeeded. So you have to have a delicate balance between chasing the bottom line and delivering a great outcome for the residents who you're serving.

Amanda Farmer: And the companies that you're working with, how are they measuring that or how are you teaching them to measure that? How do you know the impact that you're having on the customers that you're serving?

Cat Carmichael: Well, that's a conversation that's changing a lot because people used to just measure themselves on client retention or client growth, those types of things. And now, they're asking much more thoughtful questions. And the most important question they ask now is, "Would you tell your friend or relative to live in a community that I manage?" That's a big measurement. And if you can get a client to agree that they would, then you know that you've been successful. That's completely different than a task-oriented approach to success. Whether we've got letters out on time or whether we have issued work orders on time, those are all understood features of what a community manager does. But this is a service profession. They should do those things. It's elevated to the next level, where people really see the outcome from the interaction that they have with their manager and the business partners who serve the associations that makes a successful company.

Amanda Farmer: And I think those service-level, task-oriented things, I've talked about this on the podcast before, I think we are seeing those become more automated. We're seeing less value placed on those things by clients and customers. And the companies that have always been good at doing those things, others are catching up. Everybody is kind of good at doing those things. So I agree with you that this point of difference has to be what is happening on the personal level and the things that the computers can't do, the machines can't do, we can't automate, how is it that I personally am having an impact on the clients that I'm working with and working for? And that is such a great question to be asking. Would you recommend that your friends or your family live in a community that I manage? You're going to get so much gold out of the answer to that question.

Cat Carmichael: I completely agree with you. And you're right. Not only is automation the key to the future of community management, we're going to talk a lot more about that because I feel very strongly that that's the core of how we're going to survive as we go forward. But it's hard to find people to take those jobs. Those types of jobs that can be done by automation or by program are tough to hire for. They're tough to retain for, but that's not really the heart of what makes a manager valuable. The heart of what makes a manager valuable is what he or she knows about helping the community to be better. So that's the conversation. That's how managers must elevate themselves and insist that that's their perception. The perception that their clients should have is one of trusted advisor and not someone who is just expected to conduct and complete tasks.

Amanda Farmer: And how do you help your clients to have this conversation with their clients? Is this something that they're doing on a regular basis, say there's an annual get-together where they talk to clients? Do they send out surveys? I've got lots of managers listening and other service providers to this podcast, and I know there'll be looking for that tool. How best do I have that conversation and ask that question of my clients?

Cat Carmichael: Well, it starts at the very first interview. When a community manager is considering a new client or new prospect,

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the expectation should be set right then. And the manager should ask, "What is it that you want your community to be known for? What is it that you like about living here? Are you an elite community? Are you a restricted community? Are you a permissive community? Are you family-oriented?" And then, as soon as the client tells you what it is that they want their community to be like and how they want to be perceived, then the manager can respond accordingly.

Cat Carmichael: And as you move on from contract year to contract year, it's incumbent upon the manager to remind the client what they heard them say they want it to be about. The manager is simply doing what they need to do to fulfill what the board said they want their community to be like. And if you say very, very powerful words, like, "I heard you say that you want your community to be like this," then the board has one chance to say, "No, we don't want to be like that anymore or yes, we do." Once they say, "Yes, we do," then you've got your marching orders.

Then, the rules and the roles are understood between the manager and the board. And it's really a function of getting them to say what it is and how they perceive themselves. Then, you repeat their words back to themselves, which are the most powerful sales tool any person can possibly have and respond to what they agree that the rules of their community are going to be like.

Amanda Farmer: Yes, and in that way you are setting expectations too, aren't you? And I think that's something that too often we forget to do, we don't do, and it blows up down the track because the client thinks you're there to do one thing and you think you're there to do another.

Cat Carmichael: That's exactly right, and that's why reinforcing your message over and over is vitally important. It's especially important after you've had an annual election and someone new comes to the board. Bring them up to speed on what their colleagues have said that they expect the manager to do for them. This is also how you avoid the dreaded micromanagement. Because once the board sets its policy on how they want you to govern them, they don't get to tell you exactly how to get there. You just get there.

And I can give you an example of a community that I manage that set parameters like that for me. We'll talk a little bit more about them, I'm hopeful. But at their annual meeting, they pointed to a woman who was in the kitchen and they said, "Who's that?" And I said, "Well, it's your caterer." Because in my mind, they needed a caterer for their annual meeting to have some snacks and some cheese and wine and things like that. And they went, "Okay," because they had told me, "Make our place great. Make it a wonderful place to be." And my interpretation of that was bring a caterer to the annual meeting and they never second-guessed my judgment. It was great.

Amanda Farmer: Love it. Now, I just want to get a concept here, Cat, of how big these communities are and for our audience to get a concept of how big these communities are because they are on a scale that I think here in Australia we find it hard to wrap our heads around. Who are you working with? How big are they? How many lots are under management? How many people are we talking about in a community?

Cat Carmichael: Well, you're right, that is a significant difference. We offer management services from the very small community. For us, a very, very small community would be 10 to 20 units, but we have communities that have hundreds to thousands to tens of thousands of homeowners within the communities. And truly in that case, what it's really about it being a little democracy truly is the case. These are cities within cities, and it's almost like the community manager becomes a city manager and has all the politics and all the other types of demands on her that any other city manager would have. But we've got management companies in the US that have hundreds of thousands of units, 200,000, 300,000, gosh, hundreds of thousands of units, 9 to 10,000 homeowners associations under management. The average management company in America probably has about a hundred associations and about 10,000 units. That's pretty common.

Amanda Farmer: That's the average.

Cat Carmichael: Yes.



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Amanda Farmer: Wow. That is [crosstalk 00:12:08]-

Cat Carmichael: What's your average?

Amanda Farmer: Oh gosh, what's our average? Our average would probably be 20 lot buildings. 20 is probably around about the average. There'll be some data on that that I can look up and link to, but we don't have very many large-scale communities like you do, in terms of having many different subsidiaries within the same community. We do have them, but they are sort of a handful compared to our standalone strata buildings, which our most common size would be about 20 to 30 lots.

Amanda Farmer: And so, we would have our strata managers, as we call them, would manage a portfolio of maybe anywhere between 50 to 100 of these standalone communities, smaller communities. So being a manager who then steps into a community, what we'd call a community association, which are these larger-scale communities with lots of different subsidiaries and you've got your country club and you've got your golf course and you've got your restaurants. That's a whole new ballgame. And I think talking about the vision for the community at that top level, understanding how important that is, and being able to have that kind of a discussion, I don't think our managers are trained for that, prepared for that, practiced at that. That's a real new concept to us, but an important one.

Cat Carmichael: It's very important for the manager's job enjoyment as well, for them to sort of create the partnership early on with their client to establish themselves as really this leader to help the board achieve its outcomes. The board wants the community to be the way they want it to be and they generally don't think that way. They generally are not strategic thinkers when it comes to a brand. What do people want our neighbourhood to be like? Why are people going to choose to buy here rather than buy in a neighbouring community that has similar amenities? And it's all about the vibe that they create by articulating it and saying how they want to be.

Amanda Farmer: Yes. I love it. And even in our smaller buildings, say we have... A manager is taking on a new building and it's about that 20 to 30-lot size. I imagine that you'd recommend they should still be having these conversations about, yes, what we want our community to look like but also, over the next 12 months, what are the projects that we want to achieve? What is it that is urgent for you right now? What is your wish list? Do you have those kind of conversations with the smaller communities and sort of drill down into that nitty-gritty and then develop a plan for say the next year?

Cat Carmichael: That's the only way to keep them healthy. You're 100% correct about that. If they haven't had a professional capital reserve plan done or if they haven't established their own reserve plan, then it's up to the community manager really to use their judgment and experience to help the board understand what lies ahead. And once they understand what lies ahead, then they have to help them accomplish that. A lot of times it's not that they don't want to manage the property in a particular way, they just don't have the funding.

So in the US, well, I know in Australia as well, we offer bank loans. There's also the most unpopular way to fund a project, which is a special assessment. So if the board knows what it needs to do, the manager will create the right plan. It's up to the board to adopt it, which is part of where the conflict often comes between managers and boards because the board wants to potentially keep the assessments artificially low, the levies artificially low. But the manager always knows what is necessary because he or she has the knowledge of the market, what purchasing power they might have, and truly what it is that will take the board to get the desired results that they need.

Amanda Farmer: And I think too often that managers might be winning the contract, for example, and kind of forgetting about that next step, which is this building has chosen me, I'm going to be the strata manager for the next anywhere between 12 months and 3 years. In New South Wales, we have the 3-year capped terms. And having a little celebration about that, and yes, I'm excited to work with you. I'm really looking forward to it, and then kind of leaving that conversation and not saying, "Okay. Well, now we've got some work to do. You don't have an up-to-date Capital Works Fund plan. You tell me you want to do A, B and C, but your levies are just not high enough."

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Amanda Farmer: Having those difficult conversations when you're coming off a high of, oh, they love me, they want to pay me, they're going to hire me. Stepping back and saying, "All right. Well, this is the work we have to do," and not being scared to have that conversation.

Cat Carmichael: You're absolutely right. And first of all, bravo for having 3-year contracts. I would love it if those were legal in the US. Very few governing documents permit them to contract for longer than a year. But truly it takes that long, for a manager to get good rapport and to create a good plan and to get the assessment set properly. So I envy you for having that. That's a wonderful thing. But you're quite correct because the management right off the bat says, "Will you allow me to push as much technology to use as I possibly can?" Because if you think about the things that you can automate, your point earlier was absolutely correct. If you think about the things you can automate, what is the manager left to do? What's left for them to do is have these high-level strategic conversations with their board.

Amanda Farmer: Yes.

Cat Carmichael: That's what a manager should be doing, and that's what makes their job much more rewarding. It turns into a... It's a perfect way for the community to get healthy and to get what it needs and the manager to have a job that rewards them for their unique talent and experience.

Amanda Farmer: Yes. So Cat, have you got a story for us about a community or a client that you have helped to reach these levels of success?

Cat Carmichael: I do actually. I'm very lucky to have had a bifurcated career in community associations living. I have been a community manager for half my career and then a business professional for the other half of my career, so I get to speak from both sides of that experience. I had a community association in the city of Irvine, California. The board president was a land developer who had a PhD in Psychology.

Amanda Farmer: Okay.

Cat Carmichael: So if you think about the characteristics of the perfect community board president, it was him. And he would govern the association in a very thoughtful, psychological way, but with an eye towards great maintenance and great structure. So he said to me... The board every year would say 3 things to me. The first thing they would say is, "It is your job as our COO to manage our community in the highest and best condition. You must budget accordingly and we don't negotiate with homeowners." That was it. Those were my instructions, and that was what I had to do to achieve those 3 outcomes that they wanted. It was extremely successful. They had a beautiful community, they had full community participation, they had terrific home values, they had great consistency, quarterly meetings that were short.

It speaks perfectly to your article about the one thing. The one thing that makes somebody, a community great is to have a properly functioning strata committee, and that's what this was. It's a perfect illustration of why that works. For me, it shaped how I was always going to manage going forward. And it becomes a part of what I teach now because I know it can be done and I couldn't have done it if they hadn't kind of led me there and shown me that it works beautifully for the manager and for the community.

Amanda Farmer: Tell me this, what does we don't negotiate with homeowners mean?

Cat Carmichael: That means that anything that needed to be done from the homeowner standpoint, like waving a late fee, dealing with a violation, extending a payment plan, all those types of things were up to me as their professional manager to handle. I didn't make architectural decisions. That's something that is subjective and should be done by the community committee. But anything else that the homeowner needed to have some discretion done, they delegated to me.

Amanda Farmer: Yes. They no doubt had given you instructions about how that should be dealt with, but they weren't then burdened with the everyday minutia, if you like, of dealing, because they couldn't possibly, the size of these communities, dealing

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with these inquiries of homeowners and wanting to bend the rules or make an exception.

Cat Carmichael: That's right. Because really what they wanted was the outcome. Right? They wanted a violation free community and that was up to me to deliver that for them. And I had to deliver it, not under the structure of a rules enforcement policy that was unbreakable, under the structure of the outcome. So if someone has a boat parked in their driveway, how do I get the boat out of their driveway? It wasn't by sending a letter and then 30 days later, bringing it up to a hearing and fining them, it was figuring out what their need of their boat was, why was it there, was their local storage, and then paying for this boat. I mean, this was a community that paid a very high management fee because that's the kind of service they wanted and that's how they wanted their homeowners to be treated. So it was all about the outcome, much less than the issue.

Amanda Farmer: Or the process?

Cat Carmichael: Yes.

Amanda Farmer: Okay. I like it. Moving to property management companies and other service providers in the sector, what would you say their biggest problems are, if you can? I know that's a general question, but if you can, what are the big problems these companies are facing when they're working with community associations?

Cat Carmichael: Actually, it's a great question. These are problems that not only they have with working with associations, but problems they have with their companies. CAI has a CEO conference every year. And last year in 2018, we asked the floor, "What are your primary challenges?" And they said, "My number one challenge is I can't make my margins," makes sense. The second challenge they said was, "I'm being commoditised. I'm being commoditised by ill-qualified competitors and people who buy our services, and I can't find new talent." And that, to me, was incredibly telling. And I have repeated that list to management company executives in the 10 months since that meeting happened and they have all agreed. And this was the list I took to the strata managers when I spoke with them in Sydney in June, and they agreed that the very same pressures are happening to them. So we have to solve this.

Amanda Farmer: Yes.

Cat Carmichael: It's up to us to get a solution to this or who's going to work in this business? We have to fix it. So I do believe strongly that the solution is not only in technology to automate routine processes and take tasks that can be done by programmatically out of the hands of the community management company and put them where they belong in the hands of the tech experts, but it's also a function of empowerment. Management companies, executives, and managers need to make sure that they're empowered to deliver the outcomes that their clients want. If you're empowered, like I was with this community association, it is a really fun job and people are not going to be afraid to join strata management as a career. They're going to be attracted to it because of all the positive, rewarding things that it can do for a career and the positive things you can do for people who you serve.

Amanda Farmer: And it does start with understanding what those outcomes are so that you can deliver them.

Cat Carmichael: That's exactly right. So if you start by asking the customer, "What do you want your community to be like?" They stress what the outcome is. You design the plan to get them to their outcome.

Amanda Farmer: I like it. So what is the next step or I suppose the first step, the quick win that these companies can take to get on that path to improving outcomes, to being a better company, happier themselves, happier employees, happier customers?

Cat Carmichael: Yes. Well, the number one thing I'd like to recommend that they do is empower their people. Managers and support staff and staff accountants are all very professional, well-trained people who have much more ability to handle client needs than perhaps they're given credit for. So if your staff isn't already empowered, make sure that you note that they know that you trust them, you trust that they've been trained, and you trust that they're going to make good decisions. They may not be 100%

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right all the time, but most of the time they're going to be thoughtful about the decisions that they make. So empower them for sure. The second thing is give your customers single-call resolution. Whatever you need to do with your staff to make sure your customers call in no more than once to get their questions answered or their needs met, strive for single-call resolution.

Cat Carmichael: If the homeowner can self-serve through technology using the homeowner portal, ask questions, anything like that, do that because they want to be one and done. If you think about the things we can do now with technology, I can book a flight to come see you in less than 5 minutes, and yet I can't get a late fee waived by a manager who knows darn well what the policy is and what the community should be like. That's where the disconnect is, and that's why I feel strongly that empowering your people so that their customers can experience single-call resolution is the single best thing they could do next.

Amanda Farmer: And the empowerment, is that about having the conversation that we trust you, we have these processes in place, and we want you to follow them and make independent decisions? Is that just you tell your employees and your team that? How does the empowerment work?

Cat Carmichael: Well, yes, you do have to tell them that you trust them, you've trained them, and that you're right there if they have a question about anything that they need to do, but it's also telling the client right off the bat. The person who sells the management contract often isn't the community manager.

Amanda Farmer: Yes.

Cat Carmichael: But they have to be presented in a light where the client is expecting them to be equally competent as the person who sells them the management contract. So getting the client to understand right off the bat, my entire team is talented and empowered to take care of what you said you had needed to have the outcome that you desire. Then, you tell the team. They're going to be a little timid. But if you don't empower them and push them back on their own, they'll continue to knock at your door when they don't need to. Often, I've had managers who reported to me who will ask me questions because it's easy. They can come straight to me and get an answer, and I get rewarded. I get excited by helping them, but that doesn't help them become better. So managers have to insist that they trust the level of training and competency of their own staff.

Amanda Farmer: Good point. Cat, I'm very excited to ask you this question. What books have had the greatest impact on you and why?

Cat Carmichael: You know what? It's not a business book. I don't know that [crosstalk 00:26:20]-

Amanda Farmer: Good, doesn't have to be. It's good.

Cat Carmichael: Well, my favourite book, I read it when I was 20. It was The Dragons of Eden by Carl Sagan.

Amanda Farmer: Okay.

Cat Carmichael: That book changed everything about how I view the universe.

Amanda Farmer: Wow.

Cat Carmichael: And it became sort of a baseline for me on how I saw the world. I was actually one of those people who cried when he died. He was a total... someone I admired greatly as a thinker and someone who finally helped me understand how things were to work in the universe. What's your favourite book?

Amanda Farmer: Oh, gosh. Can't choose one favourite book, honestly. I have a whole shelf over here, which you can't see off the screen here. In my study, I have all of my, what you call business books and personal development books. There is a book I'm

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staring at right now, which is Essentialism by Greg McKeown. And I don't know if you've come across him before. But it's about when things are going well, say in your business and in your life, and all of a sudden you have more opportunities than you could ever imagine and you've got lots and lots coming at you, and this is a very modern problem, it's very hard to remember why you do what you do, what it is that you want, what your vision is.

Amanda Farmer: And he talks about going back to identify, it's kind of what you were talking about with your clients, what is the outcome that you want? What is it that you want to achieve? And then, these are the only things that you have to do to get there and forget about everything else and focus on the essential. So that's one of the recent ones that I've read that I really enjoyed.

Cat Carmichael: I need that book right now.

Amanda Farmer: Yes. Okay. I'll flick you the details.

Cat Carmichael: I just executed a contract with someone today and I thought is that really where I want my... My business pivoted from the time I started it last year into this sort of separate line, and it's super successful, this separate line. But I asked myself that very question. I could have used his words of wisdom.

Amanda Farmer: All right. Now, Cat, how do our listeners find out more about you and is there anything you'd like to add before we wrap up?

Cat Carmichael: The second thing I want to add is if people could change... Really to summarise, to change the way you look at managing community associations from a series of tasks to achieving outcomes. That's the primary paradigm shift that I think will make not only employees' jobs more enjoyable, committee members' jobs will be more enjoyable, and the benefits of living in a strata will be much more apparent because we'll all be working towards the same outcome. That's the primary thing. I just want to reemphasise it's doable. I know it seems overwhelming. People can get really encouraged by these words, and then they go back to their desk and they've got 55 emails and they're like, "Oh," and they forget.

It starts with what. I recommend that people find their favourite client. Have a conversation with that person first. You'll get positively rewarded because they'll buy in to. They'll be like, "Great, we don't have to look at this stuff anymore. You're going to just handle it. Fabulous." So that's my hope, is that people will in fact at least start with the first step in getting your communities to telling you how they want to be perceived. Anyone who wants to contact me can contact me through my website. It's strategy-123.com. There's a chat feature or they can email me at cat@strategy-123.com.

Amanda Farmer: Excellent. Well, thank you so much for taking the time to chat with us, Cat. I cannot wait to meet you in person, whether that is in Australia or maybe that's over in the US. Maybe that's going to be in Vegas in January. I don't know. I don't know. No promises here.

Cat Carmichael: I will be in Vegas in January. I'm coming to the conference.

Amanda Farmer: I would love to. I would love to. So I'm definitely not saying no.

Cat Carmichael: Okay, perfect. Well, our national conference is also in Vegas in May.

Amanda Farmer: In May, yes. And I know a few Australian managers, I think, went over to your CAI conference this year, I believe. And I very jealously was looking at their LinkedIn posts and thinking, yes, let's put it on the agenda.

Cat Carmichael: We started something really great. The collaboration between Australia and the US has helped us all tremendously. I can tell you when I call on management companies here, I tell them some of the cool things you're doing. Why is it your managers can handle 40 properties? Well, your documents are somewhat different, sizes are different, but your technology is different in a lot of ways.

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Amanda Farmer: Yes.

Cat Carmichael: And your ideas have really sparked a great conversation here in the US about how we can do better as well.

Amanda Farmer: Oh, that is so good to hear because we're always... I know I am looking to the US and thinking that's our future. These large-scale communities and the way that you manage and the professionalism that you exhibit, I see that definitely in our future. So it's nice to hear that some of what we're doing now is in your future.

Cat Carmichael: It absolutely is. I'm really honoured to have been your guest. Amanda, thank you so much for having me and for talking to me tonight.

Amanda Farmer: Thank you so much, Cat.

Outro: Thank you for listening to Your Strata Property, the podcast which consistently delivers to property owners reliable and accurate information about their strata property. You can access all the information below this episode via the show notes at www.yourstrataproperty.com.au. You can also ask questions in the comments section, which Amanda will answer in her upcoming episodes. How can Amanda help you today?

