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YSP Podcast Transcript: Episode 214. Nikki Jovicic on how and why she built Australia's top strata blog

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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 to this week's podcast episode. I am your host, Amanda Farmer. And I am very excited this week to be bringing to you a guest that I have known for some time now and have been encouraging to be my guest on the podcast for a while. She is someone who devotes so much time and energy to serving those of us who live in strata, who work in this sector, making sure that we are receiving accurate, on-point understandable guidance about apartment living. And knowing that that is also my mission and what I do here on the podcast, of course, how can I not be a fan of Nikki Jovicic?

Nikki is the owner of LookUp Strata, Australia's top property blog, dedicated to strata living. And so many of you, I know, will be subscribers to Nikki's website. She started from scratch and built the LookUp Strata information site launching in March 2013.

And since then LookUp Strata has grown into a nationally recognised source of interesting and reliable strata information. Nikki produces 3 strata newsletters each week for almost 10,000 subscribers made up of lot owners, strata managers, strata industry professionals from around Australia. And I can tell you, there will be a few organisations out there who have large databases, mailing lists of subscribers, who they can send emails to who consume their content each week. But at the end of the day, what it comes down to is the quality of your mailing list. Are these people, the people that need to be hearing your message, the people that you want to be reaching? And I can tell you that Nikki's 10,000 subscribers are absolutely the kind of people that you as a strata service provider want to be talking to, want to be reaching, you as a lot owner, as a committee member want to be part of. And you'll hear me mention that in the interview.

Nikki's newsletters are packed with valuable content, including very popular Q and A's, articles on hot topics, latest news and upcoming events. The LookUp Strata website has quickly grown to 50,000 unique visitors who read well over 100,000 pages of strata information each month. As a growing family business, Nikki's daughter Liza, joined the team at the beginning of 2020 to help Nikki realise her mission of providing detailed, practical, easy to understand strata information to all Australians.

Now, I chat to Nikki about how she got started, where the idea came from, what some of the most popular topics and articles are on the website and what the future is for LookUp strata. So if you're already a subscriber to Nikki's website, this is a great behind the scenes look for you and if you're not, then you want to head over to lookupstrata.com.au. Wherever you are in the country, there is helpful information there for you. But for now let's head over to my chat with Nikki Jovicic.

Nikki Jovicic, Welcome to the show.

Nikki Jovicic: Thanks so much Amanda for having me.

Amanda Farmer: It has been a little while coming, Nikki. I think it was probably years ago now, maybe when I first started that I reached out to you and said, "Nikki, Nikki, please come on my show. Will you be my expert podcast guest?" And I think you might've even said, yes. I didn't get a hard no, but we did go a little bit quiet on that. So I'm very, very excited to finally have you here.

Nikki Jovicic: I do know that it's taken a little while. I don't tend to give hard nos, but I tend to be much happier promoting other people rather than promoting myself I think. So that's probably where it comes from.

Amanda Farmer: Very interesting. We are going to get into that because we are going to talk about your website, LookUp Strata, which I have described in the intro as Australia's top property blog, dedicated to strata living. But even though I haven't managed to get you on the podcast until now, we have met in person once or twice, and we're regularly on email with each other.

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Amanda Farmer: You have been a great supporter of my podcast and what I do and I'm really pleased to share with our listeners here today, all the good work that you've been doing with LookUp Strata.

Your website is an incredibly helpful source of strata news and information from around the country. What you publish, I find, I dip into it regularly. It is accurate. It is on point. You have some excellent contributors there who really know their stuff. And I know that many of our listeners are familiar with it. Those who come across my podcast and talk to me, say, "Amanda, do you know Nikki? Have you heard about LookUp Strata?" And I say, "Please, oh please. Of course."

Nikki, why did you start LookUp Strata and when did you start it? Tell us a little bit more about the website and the newsletter.

Nikki Jovicic: The driving force behind it has always been a place to provide free and easy access information to people across Australia, strata information. So the story started probably back in around about 2010. I was working up in the Northern Territory with the NT Health at the time and I was working at the local library, pulling together subject guides for chronic disease. So things like scabies and tuberculosis. And my father, Alan Clare, purchased Tower Body Corporate at 2010 in Southeast Queensland. And he came up with the idea at that point of putting together a site for predominantly then Queensland lot owners, so they had a place to go where they could find information on strata.

And back then there really wasn't that much information around at all. It has changed quite dramatically now over the last 10 years, but back then it was hard to find information. And so he'd mentioned to me a few times when I was up in the Northern territory, I'm busy. And it wasn't until I moved down to WA in 2012 with my husband's work that I had the time to put aside and actually pull the site together and start to look at it as a viable thing.

And initially back in 2012, I didn't have any experience with either pulling websites together or with much information about strata at all that time. So I started off then, launched in 2013. I think probably back then the site looked more like a subject guide for chronic diseases, but it's changed quite a bit since then. And we're really happy with the direction that it's moved in. We've expanded into not only lot owners, but also strata managers and other people working in the strata industry, use it quite regularly as a source of information. And we've expanded into a few different areas with our Q and A's and the regular newsletters that we're putting out.

Amanda Farmer: Yes, you do have now... Is it twice or have you moved up to 3 times a week you send out your e-news?

Nikki Jovicic: 3 times a week. So, Monday, Wednesday and Friday. And honestly we have so much content that I could be doing 2 a day really. The amount of content that we've got and the amount of questions that we've got running through the site and articles, but we try and pick the best things out. I think that's why we get so much engagement with the newsletter. We really try and pick the best 6 articles. So we're only doing 6 articles in addition, and there's always some really interesting stuff in there.

Amanda Farmer: Look, it's very interesting to hear about your background as a librarian I suppose, and having those research skills and that ability to pull and collate information. And you can really see that come through with the success of your website. I know that you have a very engaged audience, you have a very loyal audience. And at a time when you hear some commentators, some marketers talking about the end of email marketing, you really seem to be going from strength to strength Nikki. Have you noticed over time your database building, are you still getting that same engagement on email that you were getting, or are you noticing any shifts there in the way that people are consuming this kind of content?

Nikki Jovicic: I would definitely say email is not dead. It's amazing. We send the newsletter out and as soon as it hits people's inboxes in the morning, it's just like bang. And it's almost as if they wait for it to come through, which I hope they do in some instances. But yes. And just through the day, the newsletter days are definitely our biggest day, traffic wise on the site, but I would definitely say it's a great way to get information out there to people. We're quite active on our social media channels, but we certainly get the biggest response back from newsletters.

Amanda Farmer: Yes. Look, I find that as well. I have the podcast obviously, and then I do my own email newsletters that go out quite regularly, and then I also do quite a bit of video these days and social media as well. And I agree with you, email is not dead.

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Amanda Farmer: I think that the hard thing for modern businesses and content marketers these days is you have to be covering all bases because different people consume information in different ways.

Nikki Jovicic: Definitely. I think that's right. And I think the thing is too with the newsletters is to make the content that's in there really good. I think if the content that's in there is really good, you'll get the engagement. If you're putting things in there that people aren't that interested in, or that you're not getting much of a response to, then it will drop off because people will just know not to open them.

But I think because we put such a huge amount of information and lots of time goes into developing those newsletters, it does take us a while to pull them together. We've got news that goes in from across the board so we put quite a bit of information in there, Amanda, that you put out as well, which we are really always happy to push out to our readers because it's great information that you produce. So thank you very much for that. Anything that's been in the news recently, upcoming events, although that section has been a bit quiet of late. The upcoming event so got quite a few things in there as well, where I'm letting people know about SCA events that are happening around Australia as well, so that they can get along to those. So not only for lot owners, but also for strata managers as well.

Amanda Farmer: Now, you mentioned Nikki that your father, Alan Clare, is leading Tower Body Corporate in Queensland. Have you ever been involved in strata management or that business, or do you have any hands on experience of working in the sector?

Nikki Jovicic: I don't have hands on experience. I am a director of Tower Body Corporate so I'm involved in the company from that level, but definitely not on a day to day level. I guess I've picked up information across the years because we've published so many articles and I'm reading them as I'm publishing them and making sure that the answer and the question is in there and the information is in there and it's grammatically correct or best of my abilities anyway. So I guess I've picked up information across the years, but there's just... I mean, it's so different because we're covering every state in Australia as well, legislation differences in every single state in Australia so... But I guess that's where the knowledge actually come from.

Amanda Farmer: And you don't have a deep desire to become a strata manager or a strata lawyer, or are you?

Nikki Jovicic: No.

Amanda Farmer: And that's all she's saying.

Nikki Jovicic: It will definitely be no. We're quite happy to push the information out and have other people write that information. Although it does mention in the bio that my daughter, Liza, has just come on board to help out as well with the business and she's looking at doing some training in that area, but not so much to move into it or work into it, just to support the information that we're putting out to the people.

Amanda Farmer: Well, we're very grateful to have you in that role, Nikki, thank you. Can you tell us what is the most common strata question that you receive on LookUp Strata? And if you can't narrow it down to one, maybe give me 3.

Nikki Jovicic: Okay. I would have to say probably the last few years, the most common page or the most popular page that's visited on our site is the fact sheet on smoking. So we have so much traffic from people looking for information. Usually it's from the lot owner that isn't the smoker. So many people that are either asking or doing the searches and they're being affected by other people within the building smoking.

So maybe one of the neighbours is smoking either on the balcony or within the lot and then it's affecting the smoke drift is actually affecting their lot. So they're not smokers, but they're having to live with the smell of smoke in their lot. Possibly, we've got residents that are smoking in common areas like stairways and people are walking through those common areas and they can strongly smell smoke and they'd like to know what to do about it. Also, they might have a balcony and residents upstairs from their lot are smoking and then throwing down cigarette butts onto the balcony.

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Nikki Jovicic: So questions around those kinds of issues come in quite a bit and we have quite a bit of traffic with people searching for how to deal with that. And of course the legislation there, again differs in every State, different States are handling that in different ways.

Amanda Farmer: Yes. Very interesting. I find something similar on my site. It really is owners who are looking for help about issues that impact their day to day lives. So when I get asked this question, I often say my gut feel is... Repair and maintenance issues where that's not happening in a building, owners and residents are really concerned to understand their rights when it comes to getting that work done. And I see the same thing when it comes to smoking and impacts of short term letting of course are always very popular.

We are recording this interview, Nikki at around the second week in May 2020. So there's a lot going on in the world at the moment. And I'm interested to know what you've been hearing through LookUp Strata. What is the COVID specific information that people are reading or the questions that they're asking? Have you noticed a shift in the nature of enquiries or the use of the site since the pandemic?

Nikki Jovicic: Definitely. I would have to say we've had so much traffic coming through from people trying to get the head around what's happening. I think the situation initially especially was changing just so quickly that it was hard to get on top of that. And I think there was lots of confusion out there from people. They didn't know what they had to do and what restrictions they had to put up and how they had to comply with what was being put out there.

And as an example, we had an article that we put out quite early. I think it was put out around about the 24th of March and it was to do with the closure of pools, which I know has been a huge question. That article has had over 10,000 reads. So just the amount of traffic coming through for things like that. And I think now we're seeing a lot of searches and questions around people not being able to pay levies and those questions and enquiries are coming in both from lot owners who can't pay their levies and they're wanting to know, do we have to pay them? Is there any way that we can have a discount or have the levies put on?

And then the other type of questions around that are coming in from the actual committees or strata managers and they're wondering how to manage the non-payment of levies and how to vacate the building going and keep paying their service people. So that's been a huge topic that people have been looking for information on.

But we have seen I think, now that we've gotten through that initial more like a reaction to the information that's gone out, I think people are starting to realise as the lockdowns are starting to be eased off a little bit, and there will be people moving around the building more and going about their normal day to day, work and schooling and movement in the world as in the big wild world again, and so I think they're trying to find out how to cope with that and what the buildings will have to do to cope with that over the longer term.

So whether it be the next few months or 6 months or 12 months, how do they handle people moving through the foyers and still comply with social distancing? How do they handle people getting to schools and works on time, especially in those really big buildings with lifts, then restrictions on the amount of people and lifts. And I think there was an article the other day, and I think you shared it as well Amanda, on LinkedIn I noticed, about people taking half an hour to get through the doors, into their building in a big building in Sydney. So how do you see that? What would you say to something like that?

Amanda Farmer: Yes. Well, that is something that when I posted about that on LinkedIn having seen it online and I did also see it in your newsletter Nikki, the point that I was raising is that in new South Wales, at least, and this is where I think the undertaking that you have there at LookUp Strata is massive and hats off to you because you have to cover these various jurisdictions. And we do have differing rules when it comes to public health orders and directions from government during this time as to what people who live in strata buildings, who manage strata buildings should be doing. It's different in Queensland to how it is in Victoria to how it is in New South Wales.

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Amanda Farmer: And when you look at the public health orders in New South Wales, as at the time that we're recording this, they do not require the closure of lifts in private spaces. They refer to public places, they refer to members of the public entering and exiting public premises. Now, the lift in a residential strata scheme is no more a public place than the hallway in a freestanding home. Whether this was correct or not, the way that it was published on Reddit, I think it was by apparently a resident of that building, if those residents were lining up to use a lift under the direction that they could not by law, into the lift other than in household groups, then that is incorrect.

That is in my view, not the way the New South Wales public health orders apply. And it's quite a contrarian approach. I appreciate that at a time when people say, well, does it really matter? We just want to keep safe, we want everybody to be well and we don't want to expose ourselves as owners corporations, as building managers to potential liability.

And I accept, and I understand all of that, but it is the role of lawyers I believe, and I am a lawyer before I am a strata lawyer, to be clear about what the law is. If somebody asks me to tell them what the law is, and if something is being touted as the law and that's not the case, then I'm going to step in and I'm going to correct that. So that's why... thanks for opening that can of worms, Nikki. That's where I stand on lifts in Western Sydney, apartment buildings, but yes, it is a confusing area. People are confused. And I put this information out there because they're coming to me with that confusion. And it's disappointing when we then have public regulators, like the Office of Fair Trading that is putting out incorrect information that is then causing this confusion, which perhaps people like you and me are left to clean up.

Nikki Jovicic: I think that's true. Like I said before, there is still lots of confusion about what they have to do. And I think not only buildings managed by strata managers, but there are a lot of buildings out there and a lot of our subscribers are self-managed buildings. And so they're trying to deal with this situation with really not much input from anyways. So I think that's to be looked at too.

Amanda Farmer: But I think it's interesting that you're seeing that shift now when it comes to questions about this situation to perhaps the longer term view, what are the long term more permanent structures, procedures, frameworks that we can put in place in our building to make sure our residents, our visitors, our contractors are protected. And I think that's great. I think that shows the intelligence of our schemes, of our committees, of those managing those buildings to be thinking that far ahead at a time when we have all calmed down a little bit, perhaps, and right or wrong, getting a little bit more relaxed, restrictions are lifting that I would say that's absolutely the right thing to be thinking about and asking questions about. So I'm happy to hear that.

Nikki Jovicic: Definitely. And we should be putting some information about that to help people over the next few weeks as well.

Amanda Farmer: Perfect. Now, Nikki, even though you are not a strata manager yourself or not necessarily having been involved in the sector in a professional capacity, I am sure that you have plenty of advice having collated all of this information as you do so well and read these articles from strata lawyers, from strata managers across the country, you would have advice no doubt for someone who has just bought their first apartment and is feeling a little bit lost when it comes to these legal complexities that they have just come up against, which they probably didn't even know existed. What would you say to that person if they were coming to you for help?

Nikki Jovicic: Can I step back one step? Can we take it from someone who's actually looking to purchase an apartment? Because if we could actually get in touch with the people who were purchasing the apartments before they purchased them, I think that's great because what I would love to say to that person is, please get a strata report on that building and the committee. And I think it's just such an important point and get a strata report put down from someone who actually knows exactly what to look for and will do quite a detailed report. And just the amount of information that would be provided to you in that instance I think not only for building defects, as we've seen with what's been happening in some of the buildings in Sydney particularly, but also what's happening within the committee itself too. And it gives you a bit of a history of the building, when you actually, if you do intend to buy and you intend to move in there, that report will tell you what's been happening.

It gives you a history of how things have been happening up to that point. It gives you a bit of a head start as well.

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Nikki Jovicic: And if you did purchase the building and you've purchased recently and you've had a report done, read the report as well. I think a lot of people actually just tick that box when they get a report and it's like a due diligence, I've done that, but they don't actually read the report or possibly even have quite a detailed discussion with the strata searcher after they've carried out the report. A lot of strata searchers will indicate what their red flags are when they do it, but you can actually ask them and have a conversation about what else might be in there that I need to keep an eye out on or that I need to be aware of. So I think that's really important.

And also when you are going through the process of purchasing, you get given a whole heap of documents, how many people actually read those documents and have a look at them?

So whether you're just in the process of purchasing or whether you've recently purchased, or you've been in there for quite a while, have a look at the strata plan and it can answer a lot of questions for people and also all of the by-laws that they've got for their building. A lot of the questions that we're getting are actually around strata plans and also by-laws so if people can access those. With the Q and A's that we're getting from people, sometimes we can't answer them because it's specific to that lot and the answers are found in that strata plan or in their by-laws. So that's a really good point.

And I would also say to people, if they just new in a building and they're still trying to find out how things work and how strata works, subscribed to local strata's newsletter that's got great information on the Monday, Wednesday and Friday. Subscribe to your channel, Amanda, you've got great information out there. There's lots of access to free information and information that people can get their hands on. And if they're still stuck, they're quite welcome to send in a question to our site and we'll see what we can do to see if we can get a response back.

Amanda Farmer: There is a lot out there and I do think it doesn't take long for people to figure out what is the reliable and what is the accurate, and it is platforms like yours that have been around for 10 years. There is a reason for that because your information is helping people. So the people to be attuned to that is a good idea when there's often so much to choose from. I agree with you completely there, Nikki. The hard work, the important decision is done prior to the purchase, getting the right information, engaging the right people, whether that be a strata searcher, or even your representative who's advising you on the purchase itself, whether that's a conveyancer, whether that is a property lawyer, or a strata lawyer who does conveyancing and understands the unique nature of that purchase.

I think sometimes purchasers can be lulled into a false sense of security because they think, well, my conveyancer has looked to the contract or the strata searcher has sent the report to my conveyancer and if there was a problem, they would have told me. Well, unless that conveyancer knows anything about strata, well, they may not be able to pick up the fact that there's no money in the fund, it's probably not a good sign. The fact that there are NCAT proceedings on foot, that there is a leaky roof, whatever it is that's come up in the report, and some things just don't appear in these reports, it may not necessarily be brought to your attention by somebody who's not attuned to those issues in practice. So being aware of that, choosing the right person or going out and getting that additional guidance if you need it is definitely a very good idea. Nikki, what is on the horizon for LookUp Strata? Anything exciting that we can spill the beans on here on the podcast?

Nikki Jovicic: I think just probably more of what we've been doing. Definitely pushing out more information as much as possible. We are looking at getting into doing some video, which we haven't really dabbled in much. I know you'd be happy with that, Amanda, I know.

Amanda Farmer: I'm giving it a thumbs up on the video here.

Nikki Jovicic: We've done a few videos lately with a few people and it's worked out really well and we've had really good responses from them. So I think we'll be looking at doing that a bit more. So that's probably the biggest news that we've got at the moment. And apart from that, hopefully we can have you on Amanda, so we can return the favor and you can come on to something that we put together.

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Amanda Farmer: Yes, I'd love to. I think that we will see a lot more people doing more video. We're already seeing it now. I think the fact that we're at home, some people might be a little bit bored, they might have a bit more time on their hands wanting to connect. I'm seeing some faces pop up in my LinkedIn feed and in my Facebook feed that I wouldn't otherwise see. And really when people ask me, I say the key to it is to keep simple. You don't need to go crazy about lights and mics and screens and cameras necessarily when you're just starting out. To keep it relevant.

Of course, it's all about your content being engaging for who it is that you're trying to talk to and to keep it consistent. So if you decide that this is something that you're going to do, then to develop a plan, for example, we will do one video a week for the next month, we'll do 4 or 5 and we'll see how it goes. Unless you've made that commitment and made that promise perhaps to yourself and maybe to your followers, if you want to put it out there, this is what I'm going to be doing, it's very easy to get busy and to lose track and to realise, oh yes, I was going to do video, but that was 2 months ago and I did one.

Nikki Jovicic: That's true.

Amanda Farmer: And the more you do, the better you get and the easier it gets that's for sure. So I will look forward to seeing that Nikki, thank you. Let us know before we wrap up how our listeners can find out more about you, Nikki, and LookUp Strata and please do add anything else.

Nikki Jovicic: Well, we can always be contacted on our website, which is www.lookupstrata.com.au. I'm always happy to receive emails. We do get quite a few emails in every week and every day.

Amanda Farmer: I'm sure your inbox would be terrifying. Your inbox would give strata managers a run for their money I'm sure.

Nikki Jovicic: So we do try and get back to everybody that sends an inquiry or an email through post notes. Sometimes they fall through the cracks a little bit because we just get really busy times when things like this are happening with the COVID-19 and other spikes to do with building defects and that type of thing, it kind of blows us out of the water a little bit for a while, but yes, we do try to get back to everybody. So please send me an email in that address. It will be in the notes side I mentioned, Amanda, so-

Amanda Farmer: Yes, for sure. We'll put that in the show notes.

Nikki Jovicic: One of the things we do when we first put the site together, we initially thought that we could have a site that would have a list of FAQs. That's probably a bit naive, where anybody could jump in and just find an answer to a question that they had. And I'm sure that you like really with me, Amanda here, but it just doesn't work that way in strata. There's too many variables to do with the questions, could be variables within the building or within the actual lot itself or just different situations.

And so what we found the easiest way to deal with that is to have people submit a question to us, so they can submit a question in through the Q and A service that we have. And we had these amazing pool of people across Australia, strata professionals. And I'm so grateful to them, they're busy, busy, busy people. And sometimes we get responses back at midnight and sometimes we get responses back very early in the morning. And we do understand how busy they are, but they put the time aside to actually give really valuable responses to these questions that we're receiving.

And so what we do with those, we actually publish them to the site as Q and A articles. And so they're published and then they're push out in the newsletter. And we find that lot owners have a great response to them and even strata managers and other people that are reading them because they're written by a lot owner. We often get asked, do we put the questions together and do we actually... Well, we like the questions, but we didn't have time to do that. We didn't need to do that. We just get so many questions that come in all of the time. So people can relate to the topics that are being discussed there by, they come across a situation that's similar to what's happened in their building or somebody else in their building has come across that situation or they can imagine it happening in a building. And so that's why we're really popular around articles on the site.

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Amanda Farmer: And I am sure that those professionals who are making themselves available to answer those questions for you are doing it because they recognise the value of your service, Nikki, and you put it out there and you put it out there for free and you are solving these serious problems for people in their own homes. And I understand that you're able to do that because you do have sponsors who you look after on your site. You let people know about their services. I don't want you to hesitate to share that with our listeners. I know we have a lot of strata managers out there, other service providers, lawyers who would be very interested in reaching your readers. I am well familiar with your readers. You and I have worked together on a couple of campaigns and I can tell you Nikki's database is gold. They are very engaged, they are the right people, they are the people that you want to be talking to. So Nikki, if you want to let our listeners know how they might be able to work with you in that capacity, please go ahead

Nikki Jovicic: Oh, thanks so much, Amanda. We have sponsorship on the site and we also have sponsorship event newsletter. We are amazed because some of our earliest supporters and sponsors are still with us. So we've had some sponsors for years, which is fantastic to see.

Amanda Farmer: There's a reason for that.

Nikki Jovicic: It's really, really great. And we do try and promote the businesses that are helping us and supporting us as much as we possibly can. And we do have a very loyal readership and our lot owners, hopefully, we are always asking them to contact sponsors if they need to have a service or to engage a service in that area. So yes, definitely get in touch with me if you're interested in doing that. We do have a really great database of people. I know lot owners are very hard to get in touch with. If you're trying to actually get to people that are on committees and lot owners, it's really hard to contact those people. And if we can put some really valuable context towards them, I'm sure that they'd be really happy to have a look at that.

Amanda Farmer: Indeed. Well, thank you so much, Nikki, for sharing the background, the work room, so LookUp Strata, letting us know how it all works. You are indeed very much valued by so many of us in this sector. And I have just been thrilled to finally have you here on the show. I'm already looking forward to our next chat.

Nikki Jovicic: Excellent. Thank you so much, Amanda. It's been an absolute pleasure and I really appreciate it.

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?