

**Publication Date: 1 September 2022**  
**YSP Podcast Transcript: Episode 327. Peter blows the whistle on overcharging strata managers**

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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.

**Amanda Farmer:** Hello and welcome to this week's podcast episode. I am your host, Amanda Farmer, and my guest this week is Peter Wilson. Peter is a strata manager and the owner of Unique Strata. "Unique Strata is a boutique business," says Peter, "and when you call, you speak to your strata manager, the same person who attends your meetings, does your work orders and pays your contractors." With a background in banking and IT, Peter shifted to real estate and ultimately strata management, because he wanted to give the industry a shot of ethics.

When he did his training course to become a strata manager, Peter says, "He walked away feeling that strata managers were in business to conspire against their client owners." You'll actually hear him say in our chat that, that is what he was told by the person running the training course.

Unique Strata started with one block of three and now has 40 buildings under management. Peter says he never wants more than 50. This is a no holds barred discussion about strata management practices that range from questionable to outrageous and whether there might just be a better way to serve owners. I'll take you over now to my chat with Peter Wilson.

Peter Wilson, welcome to the show.

**Peter Wilson:** Thanks, Amanda. Great to be here.

**Amanda Farmer:** Peter, tell us a little about you, your background. How did you come to be in strata?

**Peter Wilson:** I had one of those fantastic IT jobs that everybody had in the olden days and suddenly they decided, why would they pay me six-figure salary when they can get someone with a doctorate in India for 35 grand a year? So, we went from having about 800 people working in the Commonwealth Bank campus at Burwood, to having about 50 security guards, and that was it. And so, I was left at 42 with no qualifications, no money, because I'd spent all my great salaries on having fun, and a three-year-old kid.

So, my then wife and I decided to move to Newcastle, get a business diploma and we thought real estate might be a good idea. We started doing that and found that when we were offered a course in strata as well, we found that, that was more appropriate to us. It was just doing accounts and stuff that tied in with our banking and IT experiences. And we also found that it was very upsetting that even the guy teaching it said that most of strata management was conspiring to rip off the client. That was how he put it.

**Amanda Farmer:** Wow. You might need to tell me off air who that was there, Peter. Wow.

**Peter Wilson:** He's long retired now. He was retired then, he's probably not around anymore. But that's what we found, we thought that we'd be more employable if we got as many qualifications as we could. So, we both got full licenses. And then when we went looking for employment, we found that everybody said we were too qualified and that they wouldn't employ us. Same thing happened to me before I went into strata, they said, "You've been a bank manager and a six-figure a year IT guy, why would you want to be a lollipop guy at a pedestrian crossing?" Because I needed the work. And I couldn't get anything. I applied for 300 jobs and couldn't get anything.

So, my ex-wife and I decided that because this industry was the way it was, we decided we wanted to get in and try and change it a bit. And so, we started with a block of three and grew.

**Amanda Farmer:** And you said there because the industry was the way it was, now you've already mentioned one thing, that when you were being trained as a strata manager, you were told the job of the strata manager is to conspire to rip off the client. Is that what you're talking about? Or what else was happening back then, I'm going to say, that was concerning?

**Publication Date: 1 September 2022**  
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**Peter Wilson:** The fact that they started with a base fee and he explicitly said, "The base fee is for doing nothing. You quote someone an annual fee and that fee is for doing nothing." He said, "You charge them for everything. You charge them for storing documents. You charge them for sending a letter. You make sure that any correspondence that you send them, you're charging them a couple of dollars a page, and you put as many pages in as you possibly can." It just was outrageous. And we just thought, "Well, there's got to be an opening for competition where people don't do this sort of thing."

**Peter Wilson:** I thought it was just him, but I talked to all the other and looked at all the other companies ... And my ex-wife used to do, because no one would employ us, we set up a locum service because the laws requires that there's a licensed person on the premises all the time. Because we had licenses, we went around doing a locum service, filling in for other people when they went on holidays if they were small operations, in both strata and real estate. And when we went round, we found that everybody was doing exactly the same thing. They were charging people \$200 to have a meeting in their office and then \$250 if we come and have a meeting on-site. So, there's no way you can have a meeting without having to pay extra. Everything was extra.

**Amanda Farmer:** How long ago was this, Peter?

**Peter Wilson:** We got into it 17 years ago. We did it for about two, three years, the locum stuff. And then we thought, "We've got to get away from this." We didn't want to be part of this operation where people were acting that way. And the only way clients can avoid all these extras all the time is if they ... There's a couple of companies that offer a minimalist option where the client does everything. The client issues work orders, the client holds their own meetings. All the strata manager does is provide them with access to the software that they get, usually for free. And they give them an agenda, which is a standard agenda that they have to stick to every year with no changes and the standard set of minutes. So, the owners have to do the minutes and the strata manager gets paid for really doing nothing. I think it's just wrong.

And people just don't have the guts to ask questions. So many buildings that I've taken over, people say, "I've been coming to these meetings for 20 years and I never knew what was going on. And I never understood what all these charges are that we get charged by the strata manager. And I thought, 'Oh well, we just have to pay them.'" And it's only when I come along and say, "Look, why are you paying all of these fees? Why are you paying for a tax return when you don't have any non-mutual income? Why are you registered for BAS when you're only a block of three? And why are you paying for preparation of BAS statements when you don't need to? It's just wrong.

And I thought that there's a thing called the laziness tax, you know when you get your insurance and you renew it all the time and they keep putting the premiums up? And the squeaky wheel gets the grease, so people don't shop around and ask why their insurance is going up so much, they just sit there and they roll it over. And it's the same with strata management, people think, "Oh, it's too hard. It's going to be a big hassle. And the girl who comes and does the meetings each year seems really nice and we don't want to upset her." But she's working like crazy, she's probably got 2,000 buildings that she's managing or something.

**Amanda Farmer:** Is there another option though? You started out by telling me what you were experiencing 17 years ago. I think what you're telling me now is that these practices you're seeing, are continuing and owners are paying the laziness tax, or they don't know what questions to ask. If they did start asking and did start looking around, other than you and we can get to the service you provide, would they find another option or is this just the way strata management is?

**Peter Wilson:** It just seems to be the way it is. It just seems to be like everybody does it, so that's the way things are. There just doesn't seem to be enough competition. And what competition there was before is disappearing, because most of the strata managers that were around years ago were all old geezers, even older than me. And they all retired and sold their practices to big companies.

So, there's companies that started round about the same time that mine did and I've only got, I think, 40 buildings or something now and I never ever want to have more than 50, but there was companies that started at the same time as me with one or two buildings and they've gone around and bought up and consolidated. And you think, "That's great. That's the way business works.

**Publication Date: 1 September 2022**  
**YSP Podcast Transcript: Episode 327. Peter blows the whistle on overcharging strata managers**

You get economies of scale from consolidation and all that sort of stuff." But all it means is there's less and less and less competition and everything's more and more centralised all the time, in really, really big companies that employ lots and lots of people. And it's just not good, there's no competition. And people just don't know where to look.

**Amanda Farmer:** What do you say to strata management businesses or the leaders of strata management businesses who say, "Look, the model is to keep the agreed services fee low, because that's how we compete with everybody. Everyone has disclosed a low agreed services fee and the only way we can make money to pay the big salaries of our staff, who do manage a lot of buildings and have a lot of work to do, is to charge these additional fees. That's how we do business. If we didn't do it that way, we'd go broke." What's your answer to that?

**Peter Wilson:** Just be honest, that's all I say. Be honest upfront. I can't think of any analogies apart from lawyers, sorry.

**Amanda Farmer:** Go for it.

**Peter Wilson:** Yes. Lawyers do that. Yes. Lawyers, at least they have a disclosure statement that's fairly obvious. It's ridiculous the prices that they charge for stuff when they've got precedents that they're just dialling up, and it's the same for strata managers, they're saying, "Oh, we've got to do a lot of work to do this stuff." And whatever they're doing, their software does it for free. They've got precedents that they just dial up a template and change the names on things and they're charging five, \$600 for it.

What used to happen is that look, 15 years ago, my ex-wife applied for a couple of jobs in places, permanent positions, and they said, "Yes, we quote a fee of this and if you can get extras tacked on that equal that fee, then you'll get a bonus." And that was their business model, is that you had to double the amount that you were quoting to people to get a bonus. So, there's just all these squiggly things, like squiggle ala squiggle that you see in a restaurant that they charge you for and you can't figure out what it's for.

Yes. That's the way they work, and they don't need to do that. They're making phenomenal amounts of money. I don't mind people making a profit, but it should be more honest and more open. I don't know whether we need legislation, I'm disinclined to, I think it's just competition that we need. We need more people to come into the industry and set things up differently and just possibly a way to have a centralised thing where people can find other strata managers. I don't know, but people just seem too lazy to save thousands and thousands of dollars a year.

**Amanda Farmer:** Well, that's what I want to get into, is that the saving to be had? Tell me, when clients come to you from maybe these other big companies or a company that does things differently to you, what are they complaining about? Is it just these fees? And I don't mean to minimise the concern by saying, "Just these fees." But is the service level different? What are the complaints that clients are coming to you with?

**Peter Wilson:** The complaints mostly are that we have a meeting, we have a resolution to get work done and it doesn't get done, and it happens from one year to the next, and the strata manager's just not listening to us. They don't respond. We can't contact them. When they want to get work done, they ring these big companies, they talk to a receptionist. Then they talk to someone who orders work. Then it goes through their strata manager. Then it goes to someone who actually issues the jobs. Then it goes to a big headline company, that outsources stuff. And then they engage a contractor and then the contractor sends out an apprentice. So, they're paying for all these steps and it's like a Chinese whisper, by the time it gets to the guy that's actually going out to do the work, he has no idea what's going on.

People think, "Oh yes, it's cheaper because we've got all these people working for us." But they've all got to be paid. All these stages all along this line has people taking a cut. And I like to have that someone rings me up, I know who they are, I know what they want. I call up a guy directly, who is the guy that comes out and does the work. So, it only goes from the people through me, to the contractor who goes out and does the work. So, instead of paying \$1,000 and the guy doing the work gets 100, they pay 300 and the guy who gets the work gets 300. So much for charging them for doing everything in between.

**Publication Date: 1 September 2022**  
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But people have got to look around, they've got to take responsibility for themselves. And not just think "Well I got to pay... like this block of three that I just took over, people think, "Oh, I've got to pay \$5,000 a year in strata fees altogether." And from a \$1,500 base fee, they were paying well over \$4,000, closer to five, once you add in every little fee that they were being charged by their strata manager. And I'm now charging them \$1,100 a year, and to me that seems reasonable. I don't charge them for postage. I don't charge them 80 bucks a year to send them an email every quarter. It's just wrong. And yes, businesses can do that because no one complains, no one changes. They just stay there.

**Amanda Farmer:** Some buildings do have special circumstances. They may have litigation going on. They may have building defects that they're working through. They may have an upgrade project that's happening around the building. In those situations, do you think it's okay that there is then additional fees charged by a strata manager for additional work that's done to assist?

**Peter Wilson:** They should only be charging additional fees for additional work. If you start the year and you know that you're going to be sending out whatever number of Regulation 39 statements to people with their financial status reports, again, they only send out one. Why can't they send out one to everybody with an email? It doesn't cost any more. But if they know they're going to be sending those out, if they know they're going to be posting things to people for agendas and things, if they know they're going to be doing work, that should be things that they can plan and put in their management fee. And then if you're doing additional work yes, sure, charge, but let people know, give them a cost agreement about what it's going to cost and an estimate of how many hours you're going to be putting in.

**Amanda Farmer:** Like lawyers do.

**Peter Wilson:** Yes, but the big problem with legislation is that all the legislation seems to be tailored to these high rises, with the massive \$6 million defects in them that are all over the city. 53% of all stratas in New South Wales are five units or less. So, we're trying to force everybody into this mould. I've got to ask people stupid questions about things like reserve matters and things. And I have to ask for pest reports in industrial buildings that are made out of concrete and steel, there's not one piece of timber in them. I have to ask them every year if they want a termite inspection.

The legislation is involved and written for those high rises with the massive defects, and most people don't have those problems. The vast majority of buildings in New South Wales are old. Most of them were built before the '90s. Most of them don't have building defects because they didn't have self-certification. They have easy refurbishment things that aren't any problem at all and they don't need the amount of legislation and regulation and supposed work that everyone's trying to force into them. The strata managers are charging them the way they would charge the high rises in the centre of the city.

**Amanda Farmer:** You say, Peter, that you do strata differently. I think that's what we're hearing here today. Tell me how, you just do the small buildings, how do you provide this alternate service that you say is so solely needed?

**Peter Wilson:** Yes. I've had buildings of 30, 40 units and they've had six and a half million dollars worth of building defects on them and they're just unmanageable. My brother came up with this thing called the Jesus principle, where he said that Jesus had 12 mates and found out that was one too many. I found that herding that many people together, if you've got 30, 40, 100 people, I've been to meetings of buildings that are, like the Goldsbrough Mort building in Sydney, that's got hundreds and hundreds of units in it, or the Horizon, or something like that, where it takes an hour to figure out who's at the meeting before they even start the meeting. There's too many people to get together, so I find that I like to have small numbers of people.

And the difference is, that's why my ex-wife decided to call the company Unique, she said that you should have upfront, you should work out what it's going to cost you to run an owners corporation and you put your profit on, a reasonable profit that pays the mortgage and the Opera subscription or whatever. And that's what you should charge. And unless you're doing additional work that you couldn't plan on, like if I have to go to an NCAT hearing or something like that, I'll charge people a couple hundred dollars for that because I really hate doing that. Or debt recovery, which we charge from the owner.

**Publication Date: 1 September 2022**  
**YSP Podcast Transcript: Episode 327. Peter blows the whistle on overcharging strata managers**

Or, now that I have to go through a solicitor to go to LRS, to change by-laws and things like that, those things I'll charge for because they're not things that were foreseeable, but I'd rather just charge people upfront. And I like to have meetings on-site without charging people extra, because if someone says, "We need to repaint the building." And someone else says, "No, we don't." I say, "Let's go outside and have a look. Let's go and walk around a building and have a look at the roof and all that sort of stuff. Does it need repainting? Let's have a look at how the gardens are." And it's great.

And whenever I take over a building, I always say to people, "There's no stupid questions. Anything you've ever wanted to ask, ask me, and I'll answer you as well as I can." And they love it. I've never had a building leave. I've had three where I've asked them to leave, but I've never had anybody leave and I've always picked them up by word of mouth, and people are always happy. And yes, they save money, but that's not the important thing. The important thing is that they can ring up and say, "Hi, it's Amanda." And I say, "Oh yes, you're from that building. And how's that roof going that we were getting fixed? And has it been fixed yet?" I know everybody. I know all my 385 clients when they ring up, I know which building they're in and I know what their problem is before they even tell me, usually. And that's the way it should be, people should have connection.

**Amanda Farmer:** So, do you think it's horses for courses when it comes to strata, we have different buildings with different needs and therefore, different management styles? Is there room for the big corporate conglomerate to manage our higher need, higher rise, more complex buildings?

**Peter Wilson:** Probably. They need an in-house legal adviser. There's so many of those big buildings where you turn up and there's security guards because people want to stab each other and there's solicitors and accountants coming with people and all that sort of thing. And yes, they need that sort of thing. They need big bureaucracies to run big things. Like a lot of them have their own in-house building inspectors. They have their own in-house building companies sometimes. And that's great.

I think that they should maybe have a panel of people to whom they give work so that they're not profiting off their own jobs. I think there should be some conflict of interest in that, but I really think that there should be some specialisation. The big companies should deal with the big buildings and there should be more small companies dealing with the small buildings, or they should have divisions that only deal with small buildings so that there's a specialisation where yes there is that rapport.

And I just think there's too many people managing too many buildings. If you think about it if you've got that average block of five, 53% of people in blocks five or smaller, why do they sign management agreements where they have to pay for safety audits every year? It's a block of three, maybe. There's nothing to audit. Why are they paying every month for maintaining a safety audit? Why are they doing all this stuff? So, they really need some contact with a strata manager and they can't get that contract if the strata manager's got 2,000 buildings that they're managing or hundreds even. Say, you've got a block of three and you're paying \$3,000 a year in total to your strata manager. And they've got, say 400 buildings that they're managing and they work 2,000 hours a year. That means they only give you five hours of their time in the whole year, and that means that you're paying them over \$400 an hour, which is a bit ridiculous.

**Amanda Farmer:** Peter, what's your opinion on strata managers taking insurance commissions?

**Peter Wilson:** I think it's reasonable because you have to do some training to be a representative for them. The insurers pay that out of their profits rather than elsewhere. If the owners corporations go directly to the same insurers or brokers, they'll still get charged the same amount of money, generally. That's what I've found. I've had people who have said, "I'll go directly to CHU." Which is the biggest insurer. And they will charge them the same premium because the insurers know that they're going to have hassles dealing with that person because they don't know how to fill out the claim forms. They don't know how the process works. They'll have to spend more time duchessing them through the system if there's a claim.

And again, there's still not a lot of competition in insurance either. People say, "Oh, go to my broker, he'll give us good deal." And you think, "Well, no, because the legislation requires that all insurers offer the same premium to everybody." And so, all the brokers

Publication Date: 1 September 2022

## YSP Podcast Transcript: Episode 327. Peter blows the whistle on overcharging strata managers

are getting the same terms from every insurance company and they just shaved their commissions a little bit, possibly, but they've still got to run their businesses. And with a lot of the strata managers, this is what the old guy, 17 years ago, told me, and what the institute used to say is that most strata management companies, their fees cover their overheads, their extra fees cover the non-staff overheads, their additional fees cover the staff costs. And that the only profits that companies make is out of their insurance commissions.

I make insurance commissions, they're good, but yes, they're essential too. Otherwise, I wouldn't be able to make a living really, and I'd have to charge extra for people. So, it's a way of cutting down their management fees in total. But having said that, all the fees that I see everywhere, every building I've ever taken over and that's about 40 of them, every one of them, I just look at the fees and I think, "You're getting paid phenomenal amounts of money for the amount of work that you do." There's a lot of work in a big building, but they still make massive amounts of money.

But in small buildings, they're the ones that are getting ripped off more than anybody, I think. When I've managed blocks of 30-something, where there is massive defects and massive outstanding debts, and there's just no amount of money that would pay me to sit at the same table as those people. So, I can understand that they charge big money for big buildings that are complex, but the amount of money they charge for any building under about 20, I would say, it's not justifiable.

**Amanda Farmer:** Now, you've mentioned, Peter, that you would like to see more competition in the space and perhaps more operators similar to you, who are serving smaller communities. How do we get there? Do we just talk about this? Do we encourage young professionals to aspire to running their own business in this model? How can we move the profession forward into a space where we're providing a better service for owners?

**Peter Wilson:** I think there's some room for government to get in and try and encourage it more. The government's always saying that they're trying to get costs down and trying to cut out red tape and stuff like that. And I find it's quite the opposite is the way things have been going lately, especially in strata. Yes, I think there needs to be more people who are willing to go out there and give it a go.

I was lucky enough, and my ex-wife and I were lucky enough that there was a government scheme that paid us the equivalent of the dole for a year to set up our business. And that was enough for us to get by when we had one building until we had enough buildings to get going on. Maybe they need incentives like that. It may sound stupid and a waste, but I don't know, I would really like to have more people get into it, but I don't know how you can. It seems to be going quite the opposite way. It used to be that there was a little strata manager in every town and they set up and they employed one or two people and they were a cottage industry. And then the big ones just came in and bought them all up because everybody retired, and for some reason, no one moved in to take their place.

**Amanda Farmer:** I wonder if the two options that perhaps young or new strata managers are faced with are these, the strata manager either goes and works for the big company that is able to pay them the very high salary to compensate them for their very hard work. Or, the other option is to go out on their own, attempt to set up their own business, perhaps with similar ideals to what you model and what you put in place in your business, but accepting that I'll have enough to cover my mortgage and maybe as you say, Peter, my Opera subscription.

And for you, you're happy with that, but maybe another person, maybe it's the next generation, maybe this is a cultural shift that we're seeing, is not happy with just enough. And so, instead, gets caught up in this cycle of working for the big company to make the big money, to fulfil the difficult demands of both employer and client, sometimes. And that's why it has been hard to see a change in this system.

**Peter Wilson:** Yes. But generationally, I think it's actually the opposite. I think, yes, I'm old, but my daughter is only 22 and she's of a generation where ... And COVID has done a great thing.

**Publication Date: 1 September 2022**  
**YSP Podcast Transcript: Episode 327. Peter blows the whistle on overcharging strata managers**

**Amanda Farmer:** Yes.

**Peter Wilson:** Where she got in to do law at Newcastle Uni and then she volunteered doing tutoring for the Smith family and she thought, "Wow, I don't want to make big money as a lawyer. I want to have a rewarding career. And I'm going to be a primary school teacher instead." And a lot of people are thinking that. They don't think, "Hey, why do we want to just have money? And what, when you're 80, you think, 'Hey, yes, I've got a lot of money. What have I done? I haven't had a fulfilling life.'"

So yes, I want to have my business no more than 50 clients so that I've got enough to keep me occupied and enough to have a living. And few enough that I can have a relationship with those clients. And yes, for the past 17 years, I probably haven't worked more than 25, 30 hours a week. And that's great. I can go to the beach, read books, all that sort of things that I like. And that's a lifestyle that people should be entertaining rather than thinking, "Oh right. I can make 200 grand a year if I become a senior strata manager and then die of an ulcer at 55."

**Amanda Farmer:** Yes.

**Peter Wilson:** They are so stressed. They are so stressed and they are getting abused all the time, because they're not being able to give the service that they tell people that they're going to give them, especially the smaller blocks. I don't know what's going on in the big blocks. That's why I sacked the big blocks that I had because I couldn't give them the service that I had told them that I would give them because you can't control that many people. And there's so much work involved in some of the really crummy buildings that we've had since the mid-'90s, there is so much work in getting those fixed. And I just found it soul-destroying.

**Amanda Farmer:** Well, good on you for recognising that and finding your place in the strata world, the world of strata management, at least. Let us know, Peter, how can our listeners find out more about you and Unique Strata and connect with you?

**Peter Wilson:** Same way you do on everything, do a Google search, Unique Strata. Send me an email, [peter@uniquestrata.com.au](mailto:peter@uniquestrata.com.au), and we can do that. But before we go, I'd really like everybody too, to write to their local members, to get things sorted out, and the state government, about the way things have just ridiculously gone so expensive for people. Like, you want to approve someone to park in a particular place on a property or something, it's going to cost you \$1,000, a couple of thousand dollars to get it regulated. It's just wrong the way the government has made things so hard and so bureaucratic and so expensive for everyone. Like this new thing of registering everyone's details for \$3 per lot, per year.

**Amanda Farmer:** For the Strata Hub, yes.

**Peter Wilson:** That's a reasonable amount of money for the government to charge for running that bureaucracy. So why, would someone wants to put a new hot water system on the outside of their wall, why does it cost them \$550 to have a by-law drafted and 380 to have a meeting and then about 300 for LRS to register it?

**Amanda Farmer:** That all sounds cheap to me.

**Peter Wilson:** And then to get it done, we have to go through a lawyer because I can't go and stand in a queue at LRS anymore to lodge documents. I've got to get a lawyer to lodge them through PEXA, which is just ludicrous. Why are there so many steps and why does it cost so much? Why can't the owners corporation just pass a by-law, pay 20 bucks and post it to LRS? That should be a reasonable fee recovery. Why does it cost \$2,000? And that's why most of my clients just won't pass by-laws at all. They just say, "Well, we're just going to let it happen and we're not going to document it because it's too expensive." And it's wrong.

**Amanda Farmer:** Interesting. Well, there is certainly work to be done, always work to be done in our space, Peter, and thank you for highlighting today, a particular aspect of that, and thank you for what sounds like your hard work to recognise and to serve what has perhaps been a forgotten category of our strata owners and strata buildings. And I hope we have some listeners out there who

**Publication Date: 1 September 2022**  
**YSP Podcast Transcript: Episode 327. Peter blows the whistle on overcharging strata managers**

are inspired by what you're doing and by your business model, and perhaps can enter that same market and provide that well-needed competition.

**Peter Wilson:** Yes. I'd rather have competition and people don't have to come to me, I just want them to ask questions, ask questions and complain and don't accept rubbish.

**Amanda Farmer:** Yes. Stop paying the laziness tax.

**Peter Wilson:** Yes. Stop paying the laziness tax. That's right.

**Amanda Farmer:** I love it. Well, thank you so much for your time today, Peter, and I look forward to chatting with you again soon.

**Peter Wilson:** Thanks, Amanda. Bye.

**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](http://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?