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YSP Podcast Transcript: 450 - How to Get Your Building's "Health Score" - with Cohabit

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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'm your host, strata lawyer, Amanda Farmer, and my guest this week is Thom Richards. With a background in real estate and project management, Thom made the move into tech in 2017 when he created the successful real estate platform, Managed App.

By this product, he pioneered a meaningful, sustainable change in real estate banking by designing a payment system that requires no trust account. To date, the app has automatically processed billions of dollars on behalf of real estate agencies and landlords across the country. With his new venture, Thom has turned his sights on the strata industry and his new platform, called Cohabit, is driving visibility and efficiency within the strata space.

To hear all about how Cohabit works and how you can get involved, I'll take you over to my chat with Thom Richards. Thom Richards, welcome to the show.

Thom Richards: Thank you, Amanda. I'm very excited to be chatting with you today.

Amanda Farmer: Thom, tell us a little bit about you and what brought you into the world of Strada. You got any strata stuff stories for us?

Thom Richards: I've got a few strata stories, but most of my experience with strata is actually on the consumer side, not actually professionally, funnily enough.

So I've sort of straddled the world from an outside lens for quite a number of years. So my background is real estate. So I ran a real estate agency in Surrey Hills, obviously dealing with strata on behalf of our owners and selling properties within those strata buildings. So that was my first sort of in with the strata world. And since then, I've moved into projects for a while where I dealt with dealing with by-laws and managing renovations and major upgrades within strata buildings.

So I dealt a lot with body corporates and the strata world there. And then I moved into the technology world and I spent the last seven or so years building a product which I just sold, which was a payments business in the real estate space, but again, very much alongside the strata industry, but dealing a lot with the stakeholders within that space. So I've heard a lot about their dealings from an outsider lens.

Amanda Farmer: Right. And look, I was doing a little digging around, reading some recent media about your current company, checking out your LinkedIn, following what it is that you've been doing. And look, people are saying that Cohabit is shaking up the strata sector. How's it doing that?

Thom Richards: Yes, I mean, I think that term gets thrown around a little bit in terms of shaking things up, but I think that the approach that Cohabit's taking is quite unique.

I like to think that they're using the term and genuinely think that we are making a change. I've always liked to sort of rewrite the rule book more than rework the process, so to speak. So what we've done is we've actually created a product that's not really for a specific user. So it's not a SAS product designed to solve one particular problem here for a strata manager or one problem over here for a facilities manager.

What we've done is we've created a centralised independent product that's designed to connect all the stakeholders within the industry or on an open platform. It's just basically a clarity play to allow everybody to connect on a much deeper level and to utilise data that's available within these individual groups, and allow them to connect by using benchmarked information and putting them

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all on the same page.

Amanda Farmer: Okay, so I have no idea then what exactly it is that Cohabit does. Tell me practically, what do you do? How is this helping our strata stakeholders?

Thom Richards: Yes, so I liken it to a credit reporting agency, is probably the best way to look at it. So what we do is we ingest the data for the building, and then we benchmark it. So we basically take the information that's available across the board and provide what we call a score or a health score for each individual building.

Amanda Farmer: Got it.

Thom Richards: So we group individual blocks together so we have like, for, like comparisons. Obviously, you can't compare a block with two lifts, a gym and a pool with 100 lots in it to an old art deco building with four apartments and no amenities. Right. So we have a lot of logic that's built into the system to make sure we are comparing apples and apples, and then what we do is the system looks into and benchmarks the key information across five different categories.

So everything from financial data, compliance data and livability through to sustainability and the maintenance history or the condition of the particular building as well. So that then allows everybody to basically make decisions driven by data. And that's one of the biggest problems that I see within the industry at the moment, is that there's a lot of opinion when you walk into an exec committee meeting or any proposals for a particular block.

But there doesn't really seem to be much data supporting the agenda items in a lot of these meetings. So the way that we've created it allows people to utilise data, understand what the best practise is, what some of the best performing buildings are doing, and also how good management and good practise can correlate with the best possible asset values within those blocks, right? Because ultimately, end of the day, people hold these properties, they want the value of the property to be maximised.

So we're trying to draw a between good management, strong data, and then the actual value of those lots within that scheme.

Amanda Farmer: Okay, so this is exciting because it sounds like you're doing something that for many years I've been asked by owners, generally, "Amanda, does this exist? You know, how does our building sit against other buildings? What about this building that I'm looking to buy into?" So this is fascinating. Where is this data coming from?

Thom Richards: Okay, so we get data from a number of different sources. Cohabit itself is a data warehouse. So what we do is we take in a lot of raw data from lots of different places, but the bulk of the data comes from doing a strata inspection within that strata manager's office. So because we are essentially an agent for either a buyer or an owner within the system, we then collect the information via doing that search and then we put it into our system, which extracts the key data, builds a profile, and then standardises the layout for all of the buildings on the platform.

So we're at circa seven and a half thousand buildings now since we launched our pilot about six months ago. And then what we do is we allow users to access that particular data if they're legally able to do so. So, for instance, if you're an owner within a scheme, you're entitled to view the records for your lot and for your building. So we validate the ownership and then make sure they've got access to that particular data.

And the same thing when it comes to a buyer. Buyers are allowed to do their due diligence on a scheme. So we have a panel of experts which sit behind our building profiles. So they're some of the strata inspectors within industry who then provide insights on that particular building that the buyer can leverage.

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But it's all centralised around this building profile, which is a collection of data from the strata manager, but also your property data platforms like CoreLogic and a few of the others that we cobbled together. And then we utilise some other big data as well from a few different other sources.

Amanda Farmer: Okay, so am I right that you are getting first introduced to a building, perhaps by a purchaser who wants a strata report, and that purchaser comes to you to do that strata report for them? You do the inspection of the records, you produce the report you give that to your purchaser, but at the same time, you're also getting all that data about the building that you're plugging into your own system.

Is that how you're getting across these so far, 7,500 buildings, or are you being introduced to buildings another way?

Thom Richards: Yes, there's a bit of both. So I'd say there's definitely an element of buyers that's contributing to our growth so far. But we also have a significant number of owners within these buildings that are interested in what's going on in their block. So, as an owner, you can request a Cohabit building profile for your building so you can find out your score, you can have a look through key data, you can look at the benchmarking information, and that's a very simple product for them to use.

But we also do have the product for the consumer, being the buyer, where they can engage the services of a renowned strata inspector. We have a handful on our panel already and we've only just launched that Cohabit expert product, and they can access data and chat with an expert around that particular building's position. So we don't call it a strata report per se. My general feeling is that strata reports are not really the way forward.

Getting a dump of records from a strata manager software into a 700-page PDF with a little bit of commentary is not really my idea of due diligence. What we want to do is replace that to something that's much more easily digestible from the bias perspective. Put it in layman's terms, allow them to search through data quickly, allow them to benchmark and understand what they really should be looking for and open up a line of communication between the person that's actually looked through those records and the buyer themselves.

So they've got some follow-up support throughout this process. So it's again back to that whole transparency side of things, where you're just connecting those stakeholders to a particular building that's got some more data within it, and the owner's coming from. I want to understand my building buyers want to understand what they're buying into. And then we've also got a few use cases for different stakeholders that are starting to suddenly interact with the product now, including strata managers themselves.

Amanda Farmer: Yes. So, owners are not only getting the health score for their building, they are getting some insight on where their building sits relative to other buildings that are similar to theirs. I just want to dig a little deeper on that point because, you know, I often get asked as a strata lawyer, often by real estate agents, sometimes by the media. "Amanda, what's the standard strata levy?"

"Amanda, what's a standard amount for a strata manager to be charging? How much should a Health and Capital Works fund have in it?" And I always say these questions are impossible to answer because I don't know anything else about what's going on in this building. I don't know if there's litigation going on in the building. That might be a reason why there's a special levy. So levies look high.

I don't know if recently the lift was replaced in the building. So we had really high capital works levies for a while to be able to pay for that. And now we're all up to date on our remedial work. So it's okay if we have a capital works fund balance that looks a little bit lower than others. It's really hard to compare apples with apples in strata.

And I want you to challenge me on this. I think even if we've got buildings in the same place of the same size, so much depends on what's going on inside the community. So are you guys able to tap into that?

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Thom Richards: That's exactly what we do. So we have across-the-board data. So we look at history of minutes, we look at maintenance, we look at the building's trend for proactive versus reactive maintenance and works within the block.

What we find is most buildings are quite reactive in terms of the way that they address issues within a building as opposed to taking a forward step and exploring exactly what can be done. So what we are looking is, we're building the full profile history of the building which does power that particular score. So when you are comparing, there are certain things we may not have data for, but if you look at a bare minimum, even just in terms of your admin fee, if you've got a similar lot of services, similar lot of apartments, then you can at least get an understanding about where the money is going and where you sit against other buildings.

So a prime example of that might be insurance. We have a product which is called the Cohabit Risk Rating, which looks at a number of different factors that can impact the building's insurance. And we want to open those up so buildings have a bit of clarity as to where they sit in terms of their insurance premium. Why is building A paying 30% above market for building B? But also, what are the levers they can pull to reduce the risk in the eyes of the insurer?

So we apply that logic to a number of different factors and put that into the Cohabit building profile to give the committee something to look at and some bigger data in terms of making decisions that's best for the building.

Amanda Farmer: So a Cohabit building profile is not a one and done. Am I hearing this is not something like we get a report, we get a health score? This is something that the building stays connected to and is able to update and pull regular data from?

Thom Richards: Yes, that's correct, yes. So we do constant updates for the building based on the request of the users within the platform. So we will update it. And we'd have a concept of fresh versus stale with the data within the system. So certain things, certain pieces of data within a Cohabit profile, expire faster than others. So, for instance, we'll give a 12-month leeway to a set of by-laws right before we want to validate that nothing's changed there.

There are certain things that we want to assume that something may have happened. So meetings and the updates on any the latest meetings will expire within three months because we're not sure that there may have been something in the interim there. And there's certain things that have a finite end of date, like a fire certificate or an insurance premium or something like that. So we have some logic that allows us to understand whether a building is currently fresh or stale.

And if a building does fall out of date, then it's a simple call to action to click refresh this building, and it will create the prompt for us to resync the data and rebuild that profile with the pieces of data that need to be updated. So it's an evolving process, and we are working out ways to have more of a real-life live feed in terms of the information that's coming in. But at this stage, we are looking to do a quarterly update through every building on the platform.

Amanda Farmer: Got it. Now, I read somewhere, Thom, that you've said you've built Cohabit to be independent of agents and developers. What does that mean, and why is that important?

Thom Richards: Yes, so I firmly believe that if you're doing due diligence, it should be from an independent source. Especially when it comes to making a decision to purchase a property.

One of the biggest financial decisions anyone's ever going to make. It's really important to have verified but also independent third-party data for you to rely on. When you've got an agent that's providing a report that's been paid for or developed by them, you're not sure that it tells the whole picture of the block. We see it all too often. I mean it was an article in the news last week about someone that was given a report by an agent.

It was in the central coast here in Sydney that didn't state the problem. That ended up costing them a lot of money. So not saying that having an independent report will solve all those issues. There's still certain things, certain gaps in data that we're finding need to be as part of a bigger problem. But for me, having something that's completely independent creates a much more trustworthy

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way of doing due diligence.

But it's not just the agents that we want to be independent of. Cohabit is designed to sit completely separate from all entities. We're not building a profile at the owner's request, we're not building one at the request of a strata manager and then changing the data to suit for each of individual ones. We collect the information that goes into a standardised building profile. So it's built based on data and compared with data.

There's no information that we're changing for different users to view. It's a consolidated profile that sits in the middle, that's built for the benefit of the industry as a whole, and ultimately, the consumer will get the benefit from it. But strata managers as well will get a benefit from being able to benchmark and understand their building when it's compared to the greater market, as opposed to just their portfolio.

Amanda Farmer: I mean, yes, there's a huge use case there for strata managers, for government as well. I mean, you're exactly right, what you opened with. There is a significant lack of data in this sector. Yes, it's hard to collect, and without data, it's very difficult to make good decisions. And I think we've seen the fallout of bad decisions being made over the last few decades in strata. So, yes, data is definitely king and I'm very impressed that you've been able to just six months, I think you said, your pilot running get data on 7,500 buildings.

Tell me this, what are the trends, what are the insights you've got already that we should know about from looking at that data?

Thom Richards: Yes, so we've got trends from different stakeholders. The first from the strata manager's perspective is that they don't really understand what is an efficient building for them to run in their portfolio. I find that that's a use case that's becoming more and more common. In terms of the conversations I'm having with strata managers is they want to understand where they're not making money on a particular building, something that they might need to address.

They want to use it to understand how they can sell a better service. Because they're seeing gaps within the service levels and buildings, that maybe they've inherited a building or that they've acquired the management of a building that's had a real sketchy history in terms of data or management. So, finding holes within the buildings in their portfolio is a big use case for the strata managers, and we are finding a lot of holes in the data and that translates to the owners and the lack of visibility.

So partly because the strata managers are getting sketchy histories of buildings in the past with their data, things aren't being maintained properly. Owners corporation may not have saved all the records correctly. You've got different naming conventions every time you go to a different building, you've got things that are missing, et cetera. So what we're finding is that the strata managers are noticing that they can utilise the information to be more efficient.

Owners want more access to the data, but they want it in a simplified way. They don't want to see 3,000 records saved on a Google Drive or a File Smart or one of the incumbents. The software pieces of tech that's in the industry now, right, because they're just document managers. They want to be connected in a way where it explains things to them in a much more layman way, and they want to be able to understand their action points without getting too involved in the building.

So that seems to be a user trend. In terms of the raw data itself, we're finding massive inconsistencies with the completion of these building profiles. So when we ingest data, there's constantly things that are missing, there's things that aren't named properly. You'll get some buildings that have got 10,000 records, but thousands upon thousands of documents might be levy reminder notices as an example. And that makes it very difficult for people that need to understand what's going on in the building, particularly for our experts that are doing a search on that particular block, because regardless of what they're looking for, and that information is irrelevant to a search, right?

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But you can't afford to not read through those documents in the chance you might miss something really important. So there's a lot of inefficiencies that are being achieved by how poorly that data is being managed at the moment. So what we want to be able to do is to utilise the software that we've built and the technology we've built to filter, standardise, provide a hit list or a completion rating back to every individual stakeholder within the space, they can understand what's missing, how they can filter it and find it, what they can do with that information once they get it, and then a constant update each quarter as to the status of their building.

So that's what we're finding in this very early pilot stage. And I'm sure it's going to go a lot deeper than that as we grow as a business.

Amanda Farmer: Yes, look, I'm not surprised, Thom. I do strata inspections regularly for my clients. I had a couple last week, and I think first the client logged into the portal and said, "Amanda, there is just no way I can make head or tail of these documents. Can you please help?" And then I logged in and said, "Yes, I don't blame you. It's awful having to open." And you're exactly right. Open every document just in case. Okay. It might be a work order, it might be a levy reminder notice, but it might also be a legal letter that my client needs to be across. So, yes, I'm the bunny who's sitting there opening everything at my very high hourly rate.

Not cool and not good enough. So it's interesting that in looking at these many thousands of buildings, you are uncovering this as a trend. Not surprising, the solution to that. So I think what I'm hearing is you're saying if your system receives all of this data and is then able to spit out these are the things that are missing, and then is it the homework of the building itself under the direction or with the assistance of its strata manager to fill in these holes?

Thom Richards: Yes, correct. So we search for those holes. If we've got a buyer that's requested a building profile on Cohabit and there are holes there, then our expert will actually prompt that strata manager provide those documents, just like they do now in a typical strata inspection search. If one of our experts does a search at the moment and something can't be found, they will follow up with that strata manager.

That happens more often than not, as you're probably well aware that things are missing or things haven't been saved correctly, or things may not have been saved in the same place. There might be a different source of documents or data that's required to complete that search. So we do have that completion rating that is used already by the buying process within the system. But what we do want is we want strata manager to connect in with those buildings every single time we do that particular process.

So one of the biggest problems I've got at the moment is a buyer will do a search for a building and determine whether or not they'd like to purchase in that block, or to understand that building before they proceed with that purchase. My issue is that owners within that scheme they're not privy to that information that's being shared about their block, which can have a massive impact on the values within that building, right?

If I'm a buyer and I find something or I unearth something within a strata inspection report that maybe prompts me to offer a certain amount lower than what I was originally prepared to pay for that apartment, that's a hit that's going to be across the board for everyone within that building. Because comparable sales are comparable sales is how people determine what they're going to pay for an apartment, right?

So if you're a sale in the building that's significantly under market, it will impact the value of all the other apartments in that building. So what we wanted to achieve with the open source data that we've got is that we want owners to say, "Okay, well, why is this happening?" So, how do we sit in the market? And I actually want them to be proactive in terms of understanding what their score is and pulling those levers well before that property even goes on the market.

So when eventually one of them does decide to sell, there are no red flags within that strata search. There is nothing within that building that might cause issues or that is left unaddressed, like no stone left unturned, right? Because when you've got an approach like that to managing your building, it gives buyers utmost confidence. And that's when you'll see people paying premiums and values increasing within the block.

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Not only that, but you see livability increase, you see harmony increase. When everybody's on the same page and the building's moving in the direction you want it to move in, all those kinds of things. So it's a big part of what we're trying to achieve is making sure that we're connecting those stakeholders, regardless of who does the request.

Amanda Farmer: Yes. And what you're pointing to there is this imperative for action. And you know, as a, you're someone who's investing a lot of time and probably a decent amount of money into building a product. Coming back to, how does this help people? And then, how do I convince them that they should take this up? I mean, what you've just outlined, there is a perfect reason why owners should be interested in this for their existing investment. Strata managers. I really liked that idea of strata managers being able to conduct an independent assessment of their entire portfolio using this data.

And that's a great way to get everyone on board as well and to make sure that the data is accurate. If a strata management business can improve their bottom line by having complete and accurate, and up to date data on every building, then that's a great imperative to take action and to enrol buildings in this process. Because I don't know, you tell me how you work, Thom, but I imagine if you're going out to strata managers, telling them about this software that's available and encouraging them to participate in it, they then have to go out to each of their owners corporations and get their consent to be sharing their data with Cohabit.

Whether that's how you're doing things now or that's how you think about doing it in the future. I know, having talked to many innovative people on this podcast about the new products they're putting together, that's always a roadblock in strata. How do you get access to the buildings, and then how do you get access to the strata managers? And then if you've got access to the strata managers, how do you then get them taking the time out of their busy day to connect you to the buildings?

But what you've tapped into there is a really great reason for strata managers to be paying attention to this.

Thom Richards: Definitely. And we're finding that the owners are referring their building profiles directly to the strata manager the moment they sign up. They want to have them included in that process. And that's something we wanted to make crystal clear from when we launched Cohabit from the outset, is that yes, we are a consumer-facing platform and we are there ultimately for the benefit of the consumer, being the lot owner or the buyer within who eventually becomes the lot owner.

But we see a huge part to play for strata managers within this space, and they very much need to be included in the exact same process. And the funny thing is, we have these conversations with strata managers, and it's the really forward-thinking ones that are immediately on the same page. They know that the information that they've had to supply, the same information that Cohabit collects for every building, has already been shared with them countless times.

And it's sitting out there, probably on a strata inspector's website as a PDF from 2023. And it's all just sitting there in a document. Right? So it's not like it's information they haven't shared or they're never going to share again. They're required to share that data. So what we see is an opportunity for them to get ahead of that search. They will save time in terms of admin.

Because every time that you get a search, it requires a strata manager to do something. They need to go and collate those documents, they need to share them, they need to create a bill for \$34.10 and create temporary access and all the, all the administrative items they have to do can be completely alleviated by the Cohabit process and they will also get something in return that allow them to provide a better service.

So all the strata companies we've engaged with so far, the top or the leaders within the space, they all see benefit in this. So I'm fairly confident that the strata managers will widely adopt the product, which will be a great benefit for the industry. So we're working on ways as to we can make it a bit more efficient for them, how we can embed some of our data back into their existing owner portals so they can share that information seamlessly.

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When somebody does do a search within Cohabit or if someone creates a building profile, make sure that we can relay that to data back in real time without creating any extra work for them. All these kinds of things that we're thinking about at the moment.

Amanda Farmer: Thom, if you could change one thing about the way strata data is managed in Australia, what would it be? And it can only be one thing. I'm sure you've got a long list.

Thom Richards: I've got a very long list. I think the one thing would be standardised. So, having the same approach to managing data across the board, as I mentioned before, we get different naming conventions, we get different systems that don't work that well. We're here, we've got lots of experts that utilise our expert software to provide services to market. We get experts that come to us that won't do a strata search because of the particular software that strata manager is using.

Amanda Farmer: I believe it, yes.

Thom Richards: It gives you an idea about the inconsistency of the approach to actually managing that data, presenting that information. So I think for me, having a standardised building profile is the one thing that I would change in terms of the way that everybody interacts. Everybody can find things, people use the same terminology, those kinds of things. I know you get state-based limitations where you cross a border and it's strider, and then you cross a border and it's OC.

But I still think at the end of the day it's still a building and the way that we approach it, regardless of what state you're in, is still very similar. There's changes with the legislation that the strata manager has to be wary of, from an owner's perspective, and I've dealt with owners all around the country for many years; their way of looking at a building can be consistent regardless of where it is.

Amanda Farmer: Yes, definitely. Yes. Look, I think that's a great leverage point. If you had a standardised way of collecting and keeping, and recording this information, that would solve a number of different problems that we have. One thing that I have been meaning to ask you, Thom. Cohabit is nationwide. Anyone tuning in from any part of the country can get in touch and find out more about how it all works.

Thom Richards: Yes. Well, we like to sort of put the product forward as the learning experience, so it doesn't cost anything to sign up. So every time an owner asks me about, or a buyer asks me about it, I say, "Just jump on the App Store, or you can go into your computer." But I like the App Store. It's just a better experience. Find your block and request your health score.

It's that simple. And basically just have a play with it is what we're encouraging people to do. They've got nothing to lose and everything to gain from just having a quick look around their building profile and seeing what's one.

Amanda Farmer: Awesome. So go to the Cohabit app and plug in your address, I imagine, or strata plan number, and it's possible your building will be there, won't be there, or if you got a health score, just generally based on kind of sort of maybe comparables in the area.

Thom Richards: Yes. So the. The way it works is that we have a building profile for every building in the country which exists within Cohabit. There's just varying levels of completion. So. So there may be some data for the building or there may be a complete profile for the building, or it might be a fresh block that we haven't collected any detailed information on, but you'll still find the address, and you'll see a request button.

So it's designed to be as easy as possible. I mean, you know, owners aren't that great in terms of hunting for information and going through things. They want information at the fingertips. That's just the nature of dealing with property, and everything these days is that there are so many great apps that make it easy to get information. So we've tried to design it as something that's two clicks and you're done. Make it as easy as possible.

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Amanda Farmer: And then if you're an owner who wants to beef up that information, where should they go to get in touch with you and take that next step?

Thom Richards: Yes. So we have information change requests within the app. So not too dissimilar to say my personal Equifax report. Right? Or credit report. If I notice an issue with my personal credit reporting, there's a correction request which is a standardised form that takes me through the process.

We replicated a very similar approach because we wanted to ensure the integrity of the data and allow people to fix certain things. That was extremely important for us, especially as owners. And what we touched on before is that the lack of accuracy with the records, owners might know something within the building that most other people might not know. So the ability to logic correction request was a really important thing for us.

So we've designed that flow so if Amanda saw something that was wrong, you can flag that immediately and make sure that we get the most up-to-date information for you. So you can contribute information, you can flag certain things as wrong, you can query information. It's designed to be totally interactive.

Amanda Farmer: Okay, awesome. So that's where people should head to the Cohabit app to have a play around and get a feel for the data that may be out there about your building or buildings that you're interested in.

Anything else you want to leave us with, Thom, before we wrap up?

Thom Richards: No, really appreciate your time. It was great to connect and tell you a little bit about it, and hopefully, we can have another podcast in a few months and give you another update on how we're going and keep you in the loop.

Amanda Farmer: Keep up the good work. We always get very excited about data here on the show. The more of it the better as far as I'm concerned, and very interesting to see how you're putting that to good use. Thanks for your time. Thom Richards.

Thom Richards: Thank you again.

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 yourstrataproperty.com.au.