

**Publication Date: 22 December 2025**  
**YSP Podcast Transcript: 472. What I Didn't See Coming in Strata 2025**

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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:** Let's do it. Let's head over to five things that surprised me in strata this year. These are not necessarily the things that have made headlines. I think one thing absolutely did. Most of the surprises, what I'm calling surprises that are on my list are coming from what I've been seeing personally with clients, with members here, chatting with you on our live chats in real buildings, with real disputes, real conversations, the five things that genuinely surprised me in strata in 2025.

And maybe from these five things we can draw a few conclusions, make a few guesses, forecast a little bit about where we think strata might be headed next. And I want to know the benefit of doing this here as a live chat is that you too can share with me what surprised you and what you think of my surprises. You can say, Amanda, really? Did that really surprise you?

Of course that happened. Of course that was going to happen. That was obvious. Let me know. Patricia is saying, "I'm really glad that you're having ongoing input into reforms." Yes, well, when it comes to strata committee training, Patricia, that's something that I have been quite focused on and I'm looking forward to getting involved in some more in the future. Let's do this. The five things that surprised me in strata in 2025. In no particular order, let's have this conversation.

First up, the rapid shift on insurance commissions. I think this move has been pretty quick. We have gone from insurance commissions for our strata managers and other third party payments, boosting their remuneration, being pretty much industry standard and being accepted that way and described that way to now, where we sit today receiving what I'm going to call a very clear signal from government that they intend to ban them. They would like to ban them. That's pretty much happened in the space of a year.

And while I haven't been all that surprised by the debate around this topic, I think it's been a long time coming. I think insurance commissions have always been a bit of a thorn in the side of our strata managers and this has been a very necessary conversation. It's the speed of the change that has surprised me this year and that that change is obviously still happening right now.

We have had strata managers, a lot of strata managers, companies big and small now, big and small, putting their hands up and saying, "We don't take insurance commissions." That's not because the law has changed, that's because that's a decision that they have made inside in the current climate. And I'm going to refer to this, I think, as a, as a bit of a cultural shift. We haven't had the legal change, we haven't had the reform yet, but we've had this cultural shift that I didn't expect to happen so quickly. We've definitely had this cultural shift when it comes to insurance commissions.

And that's not what it's about, right? It's not about the commission, it's not about the money. It's about this concept of transparency and fairness and trust. And strata managers having to very quickly in the last couple of years take some pretty dramatic steps to try and restore that trust that was broken a couple of years ago with the media reporting and all that came to light through that.

So hats off to you strata managers for doing that. SCA New South Wales announcement that for their members, they are going to be preventing their members from accepting insurance commissions. That was a huge surprise. Many of you people in the strata industry texting me when that media release came out, when that all became public, going, "Wow, this is amazing." So many very in the know, very experienced people in strata finding that very surprising that that had happened well before the New South Wales government makes any move to change the legislation to ban these commissions.

So leading with this cultural change, watching this cultural change, recognising and leaning in to this cultural change is always going to be the better way. It's always going to be easier than having to comply with the hard and fast rules, even when the law changes. So I think that's been a really satisfying, really positive step forward for our strata space. We're seeing strata managers recognising that they have a professional reputation and they need to improve that reputation, make that reputation the best it can be, and then protect that reputation.

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And the way that they do that is by being absolutely transparent about their fees and their charging and listen to what it is that their clients are asking for. And this is a bit cheeky because this is a bit of a surprise within a surprise. But we can't have six surprises. Five has to be five, right? So I'm sneaking in the surprise within the surprise. Insurance premiums going down.

And I know the experts tell me, I know this has been happening for a little while. This is not Amanda, because the insurers are no longer paying commissions to strata managers, though that is going to be an obvious knock on effect. But we're in now, as Edwina Feilen told me in our podcast episode a couple of weeks ago, we're in now a soft insurance market and I don't know, I'm not an insurer, I don't follow these things.

But that surprised me. That wasn't something that I saw coming article when I was preparing for this chat article that came up in my research. I'm just going to pull it up. I've got a copy of it here. Insurance News article from a couple of weeks ago. You're looking there at Kim Johnson, CEO of CHU Insurance Strata affordability is the headline. Why the numbers don't match the noise headline grabbing strata premium spikes have eased.

So this is this soft market that I'm talking about. But as remuneration models shift, no more insurance commissions. The real battleground could be how owners, brokers and strata managers define and perceive affordable. So this is an article worth having a look at. I think we've got a link here to it for you in the notes. Basically it's talking about fast forward to mid-2025 and the story about insurance and affordability looks quite different.

A softer market cycle, a relatively benign nat cat period. Hadn't heard that expression until I read this article. I'm guessing that's national catastrophe, something to do with catastrophes or national disasters. Nat cat period. More capacity and sustained work by some strata communities to address building risks. All right, so the hard work that you've been doing, properly repairing and maintaining, finally getting that work done. Insurers for a long time been clamping down on you, saying, "No, we will not renew that policy or yes, we are going to hike up the premium or the excess or we're not going to cover you for that particular event until you do the work."

We're coming out the other side of that. Buildings are addressing those risks. It's all help to take the heat out of pricing. CHU has a state of the strata market report there. Affordability does remain an issue, particularly in some areas of Australia. However, for many stakeholders, the strata debate has evolved to become as much about perceptions, transparency and who gets paid what as it is about rate movements and cost.

So that's an interesting one to go have a look at if you want to learn a little more about how this has been shifting throughout 2025. A surprise to me. You know, we can only join the dots sometimes in hindsight. We can't always see it when we're in it and when it's happening. But looking back now, you can sort of see this perfect storm of good things going on.

Buildings having to comply with those repair and maintenance duties. Insurers and strata managers stepping away from those insurance commissions, the global insurance climate improving and it's bringing our premiums down. Had an AGM for my building very recently, looking at insurance premiums and the insurance renewals for the upcoming period and our premium's down about 20%. Awesome. Big saving for buildings.

Sean M is saying, "Honestly feels like other than new combos on commissions, fallout from bad press this year has been pretty minimal from the harder consequences perspective. The premier's visit in 2025 to the big ticket fender from those 2024 stories." Sure, why not? Yes. Taking us back there, I think to July. I think it might have been July this year, Sean, where the Premier had a PR, I'm going to call it, and I called it at the time, had a PR visit to one of the big strata management companies that was featured in the news stories. That was an interesting question mark for some of us.

Pauline is saying, "I can't say we have a good strata manager. She won't talk to everyone and gives bad advice to the committee. However, I'm very pleased to be a member of your group." Thank you, Pauline. I think insurance commissions will be billed with another name. Thank you, Pauline. Yes, so the way that it will work, Pauline, is where the commissions have been subsidising the strata manager's fees, then the strata manager no longer gets those commissions.

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So they will be increasing their fees to be able to provide the service, continue to provide the service that they have been providing. But your insurance premium should go down because your insurance premium factors in that commission. If anybody's had a look at. I was sharing this with some strata managers a couple of weeks ago. The Productivity Commission's issues paper. The issues paper, it's called. I'm hoping a copy is still available.

I know the survey and the feedback on that submission I think has now closed, but if you read that issues paper and we might be able to swing back around and pop a link here for you. If you read that issues paper, there is a good example of exactly what I'm talking about here, where the strata managers fees increase because they're no longer accepting commissions, but the insurance premium decreases, so the owner ends up paying the same levy.

At the end of the day they're just paying it towards different things and the strata manager is obviously getting paid more because they're not otherwise getting the commission. And that is productivity commission says that is the fair, transparent way to do it. You are paying for the service that you are getting. You're paying the right person for the right service that they are delivering. It just makes sense.

So that was first on my list, and again, no particular order, but first on my list of five things that have surprised me in strata this year. Not so much the commission's debate and the commission's conversation, but the speed at which we have all been adapting to this new world order of operating without insurance commissions subsidising our strata management fees. And I think that's not because there's been a legal shift, it's not because there's been a change in the law.

That's because there's been a shift in. In values, shifting values, both on the part of the strata managers recognising this need for trust and transparency, and on the part of the owners saying, "Hey, this is what we value in a professional strata manager, understanding exactly what we're getting for our money."

What else? What else has surprised me in strata in 2025, second on my list. Look, I'm going to title this the Underwhelming Rise of AI. Some of you have heard me talk on AI previously. You might have heard me out myself as a little bit of an AI contrarian. I do have a podcast on that topic. Yes, AI has been showing up everywhere in strata this year. We are seeing our owners use it to draft emails. Our fellow committee members use it to draft emails, to summarise our legal advice, to understand contract clauses, to prepare their NCAT applications.

Strata managers, you might be experimenting with AI for efficiency and to improve your workflows. And absolutely, in many cases, AI has been genuinely very helpful, but also in many cases, it has been very, very wrong. We've talked about this, haven't we? We have talked about the danger of using AI, particularly in a legal context. And in a strata legal context.

We have a forum for our members inside our membership. There are hundreds and hundreds of posts each month in that forum. I'm in there most days reading those posts, answering those posts. You would think it is prime territory for AI, prime territory to get a bot in there. Members posting their questions to the bot, getting an answer that's been trained on all of Amanda Farmer's content. You might be wonder why we don't yet have that inside the membership.

It's still Amanda turning up, answering your questions with this brain, not the AI, because we're trialing the bot. Okay, members, in the background, we're trialing the bot, we're looking at the tech, we're training the bot, we're testing it, and it is not ready to unleash on you. I do not want to let this bot loose on you, because some of the answers, some of the time that it gives are really, really wrong. They're really wrong.

And that surprises me. That has surprised me, I think, really, having you've read all the stuff, you're supposed to be the Amanda brain, how do you get that wrong? And it gets it wrong because it's hard, because strata, and strata law is nuanced because it involves human beings. I said this to Bill Woods on 2GB when he was interviewing me, and he said, "Amanda, why do people fight?"

Why don't they fight about prams and e bikes and pets and parties? Why do they fight in strata? And I said, well, first and foremost,

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we're human beings. And that is something that I still see that AI kind of find hard to work with, to recognise, to notice the nuances in the questions that you are asking it. And it's not ready. It's not ready.

But not everybody knows that it's wrong. Unless you already know the law, unless you already know the correct answer, you're not necessarily going to know as an owner who is emailing their strata manager that what you've got in that email is wrong. And that's scary and it's difficult. And I suppose the surprise for me is a technology that we've all expected to be very helpful to improve efficiency, to make our jobs easier, to make our strata managers jobs easier.

And we see such potential there for strata managers. I think in some cases, sometimes some correspondence, it is making it a little bit harder, right? I've seen the emails. Sometimes I receive the emails that are many, many paragraphs long, when usually you would get an email that is only one paragraph long, but when the AIs had a go at it, it becomes many, many paragraphs long. It doesn't need to be, but that is how ChatGPT sometimes likes to deal with legal questions and legal issues.

And it has to be read, it has to be deciphered, it has to then be responded to. And the person you're responding to, feel the need to explain why it is that it's wrong. All of that taking up more time. Owners who wouldn't normally email sending more emails and more emails because the AI is helping them do it. I can see that happening in the background and that has surprised me.

It has surprised me that we may be in a space, at least for now. It's not to say it's not going to get better, but at least for now, where the AI might be causing a little bit more trouble than it is solving at the moment. There's a bit going on in the chat there, some long comments that I'm not sure if I should get into. Heading over to David's comment: Key thing is that this will help owners compare strata managers like for like when considering them. The dodgiest of them are pitching low fees and then loading up with commissions, backhanders, approved supplier fees, etc. The honest operators look more expensive, but their fees were open. Yes. So that commission's point there, David. Absolutely. That is a key thing. Sean is saying I'm helping a friend and it made up sections of the Act,

Sean, it makes up cases. Back when it was first beginning, it made up a book that I wrote that I never actually wrote. You know, it's not that bad anymore, but it does that. David saying if you want a funny and yet warning article, try this one where the WSJ let a bot run the office of any machine. Wall Street Journal was that. Yes, Wall Street Journal let a bot run the office of any machine.

Okay, we'll go back and check that one. Thanks for the link, David. Okay, yes. David saying use the AI to pass the owner's emails. Yes. Well, if the AI gets it right. Right. And that's where I am quite sure we will end up heading when this tech that I think is in many cases still in its infancy, that is being designed to help you, to help strata managers to go through all this. There shouldn't have emails at all.

Okay. The best tech is going to have the AI communicating with the owner. Right. And solving their problem. Strata Manager shouldn't be seeing emails at all. That's where I think we will see it take off. But for now we're in this, as I've said to me, kind of, surprising, `murky area where in some cases it's making things more difficult. And let me tell you, I experience at my end as well, I've got some pretty high powered legal AI software that I use in my legal practice and sometimes I can spend many more hours in there playing around with it, it getting it to draft something for me, redraft it for me, say something differently and then by the time I look at the letter that I would have taken an hour drafting.

I've spent two hours on it in the AI just having a little bit of fun, which of course I can't charge for. But it's an example of how in these early days the AI may be in some situations making us a little bit less efficient rather than more efficient. So that has surprised me, the underwhelming rise of AI. I hope that AI is going to turn me around.

It's going to surprise me again very soon and that we see that in 2026. But for now, just remember it is a support tool. It is not a substitute for your human judgment or your human feeling or recognising, bringing your human empathy and understanding to a particular situation.

The third thing that has surprised me in strata in 2025 is that we still don't have a strata committee training program in New South

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Wales yet. So we have the law, we have the law that has been made that makes it mandatory for New South Wales strata committee members to undergo training that hasn't commenced yet because we don't yet have the training program. This is taking quite a while for our New South Wales government to put together. And that's because, again, it's hard. It's hard. Strata is hard.

Our government has a lot on its plate. I think I said a couple of weeks ago, this was a government that really bit off a lot when they made the commitment to fix strata. And there's a reason why previous governments haven't been able to do that and haven't really taken any steps, let's say, to do that. This government has really tried, has really tried to get in their roll up the sleeve and do quite a lot of things at once.

And of course that means that there's going to be some delays, some backlog, and our strata committee training, to my surprise, has been one of those things. Some of you will have downloaded, would have read, would have heard me talking about my special report into strata committees and talking about what it is that we need and what it is that you had told me. We surveyed over 700 people, owners, committee members, earlier this year, asking, what is it that you want in strata committee training?

We produced that special report. I was quite sure that that report would be circulating for a couple of months, maybe two or three months, and then the strata committee training would come out and we would know what was in it. So the report would become irrelevant. That report is still being downloaded many, many times each week. You'll still see it there on Facebook, popping up in your feed, available for you to download and read if you want access to it.

Actually, Richelle, who's helping me here today, we should pop a link to the special report here in the chat for anyone who hasn't yet downloaded it. But so it's still very relevant because we still don't quite know what that strata committee training is going to look like. There absolutely is consultation that's going on in the background with people like me who are approved providers of education in the strata space, which is excellent.

Government has been talking to those kinds of stakeholders about how we think training should be rolled out, what it might look like. I'm looking forward to continuing to be involved in that. But, yes, there's work that's been put into the background, but I am surprised that we're still. Still talking about it, still waiting for it to come to light, because we're all very excited about it. This time last year, was it when the announcement was made or early in the year when the announcement was made?

No, I think it the end of 2024. You know, when's the training happening? How are we going to do it? What's going to look like? Let's get started. We're really keen. Let's park that energy and let's bring it back probably halfway through next year. I think maybe the second half of next year, we might see this takeoff. Patricia is looking forward to those training requirements in a different strata where she's not on the committee.

That committee doesn't seem to be able to understand the plain English that is in the legislation. Luke. Luke is here. How you doing? Saying SCA New South Wales and Fair Trading had previously provided a good community training. Yes. Hopefully they're going to draw on some of that. Luke. Sean O, number two.

Two short O's here. AI is turning every owner into a strata lawyer when they want to argue their point. Oh, and I. I see the emojis. Sean, thank you for the emojis that you've just articulated in those emojis. How I feel when I get those emails and not from my clients, I'm saying not at all. From opponents, perhaps from others, maybe in my own community, who might be telling me why I'm wrong with the use of AI. That is quite unhelpful and it's really hard. It's kind of this.

You have to tread really carefully replying and tell me, strata managers, if you feel the same, or anyone who's having to reply to these emails that are just plainly wrong about strata knowledge, plainly drafted by AI. I never know if you should reply and say, "Obviously you're using AI and be careful because the AI is wrong."

Should you say that it's a bit of a faux pas, it's a bit rude, not socially acceptable. I don't know, to reply and call someone out. Do we call them out when it's very, very obvious, or are you kind of supposed to pretend that you don't know why all the emojis are there and why the bold headings and the dot points and the funny dashes are there. I don't know. I've never done it. I've never



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gone back and called it out bluntly like that. But I have had to go and go through that painful process of saying, "No, not correct, not actually the right section, not actually a real case."

And I do see the opposite of that. I do see where the AI is really helping, helping a lot of people as well, to make their point more clearly. So, you know, I want to be clear that there is that line there. One of the members inside our forum posted quite a good guide on how they were using AI to take the emotion out of their emails to their strata manager to, you know, and we all feel it.

I feel it when you get that, an email about a particular issue and, you know, the blood pressure, I'm Irish, I get. My cheeks go red, my chest goes red. I think, oh my gosh, let me at it. I need to take a breath. I've learned how to do that. Walk away, do a first draft. Not everyone does that. You just want to shoot it off. The AI can help you, can help you to moderate that, to be very clear, to be very factual.

And that's really helpful. And we should be, we should be using AI for that particular purpose. So, the good and the bad, we just have to recognize that. So where am I up to now? Love those comments. Thank you. We've talked about three things so far. Three out of five things that have surprised me in strata in 2025. I just wrapped up letting you know that I was surprised. Our New South Wales committee training hasn't started yet, but I understand why.

The fourth thing, that this year has been surprising me in strata. And I'm saying this year now, at this stage, with everything we know or should know or have access to or have learned in strata, this surprised me because it is still happening. Buildings that are delaying, avoiding, refusing to do their common property repair and maintenance.

Can you tell? I just am so sick of it. And I am surprised that we're still having to have this conversation. I mean, of course our buildings get older, they're always going to need regular repairs and maintenance. And yes, it's a conversation that it has to happen, but do we still have to have a fight about it? Do we still have to be right? Do I still have to be sending letters to strata committees or strata committees, care of strata managers, explaining the Section 106 statutory duty to properly repair and maintain common property.

It is strict, it is unavoidable, it is absolute. I can't afford. It is not an excuse. I mean, these are my most popular short videos. When we publish short videos with me going on about how obvious this duty is and how frustrating it is to hear from committees, we don't have the money to do it, or this is going to be scheduled in for sometime within the next five years.

They are not legal excuses. I don't have to bore you with that. You've heard me on my soapbox about that before. But the fact that it is still happening is a real concern and I've started to shift some of this messaging to our strata managers, who I think can be real allies here for the law and ban allies for me in helping to share this message. And, and I've said a few times now that where a committee says, we don't want to do it, we don't like that person, we don't have time, we can't afford it. They're nuts. They just are self interested.

But the strata managers, to say, "No, their roof is leaking, you have a strict legal duty to properly repair and maintain the common property. This has to be done. If it is not done, this owner may take you to the Tribunal. There may be costs, there may be damages that you have to pay to the owner if their tenant has to move out."

I am regularly now urging our strata managers and I know it's not anyone who's tuning in here. The fact that you tune in here means that you're across this. You know this, this is how you speak to your committees. That's how I learned this stuff. I hear you speaking to your committees, but those who aren't, and I know there are owners tuning in who are saying, "Yes, my strata manager doesn't talk like that. It's time to."

You really need to. We need to get over this. We need to grow up, we need to get out of this. New South Wales Fair Trading now has these sweeping powers to investigate buildings that are not meeting these duties. There's this new complaints process. Now, our October 2025 legal reforms brought this in. An owner goes to Fair Trading. If mediation has been unsuccessful, instead of going to the Tribunal, makes a complaint.

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Fair training is going to be ringing you up, start a manager and saying, all right, what's going on? When's the meeting? Why was the motion defeated? Where's the letter where you told them to do this? You want to be on the front foot there and you want to be able to say, "Yes on three occasions. Now this has come before a meeting. On three occasions the committee has declined to approve the work."

And here are the three occasions where I've told them they're breaking the law. That's a good position to be in as a strata manager and maybe go a step further and think, you know what, I don't want clients like this. I don't want to work for buildings who are not going to meet their legal duties. And it's going to be those buildings who can't get strata management or can't get good professional strata management, then they may start to realize the impact of their non compliance.

So I'm surprised, I'm surprised that we're still having this conversation. I'm surprised that what I continue to point out is very well settled, very clear law is still being breached. It's the number one thing that comes before the tribunal, at least through my office. I know other strata lawyers will say the same. Great for our practices. Great for our practices. We've got templates on our templates for how to run these proceedings.

So many more owners running their own proceedings as well, because they're pretty clear cut. Pretty much the easiest case you can run in the Tribunal is a repair and maintenance dispute. If you're an owner seeking orders. And we go to the first directions hearing now before the tribunal and the tribunal member says, really, can this be resolved? Owners corporation, please, I don't want to see this come back.

Go and resolve this. You obviously have to fix this property. Go and resolve this. That's what I'm hearing the Tribunal say. So let's not let it get to that stage. If anyone here in this conversation has the power to change that, please do be using those powers for that good outcome. Luke, saying, "There are a lot of owners who have overextended to buy their properties and then are reluctant to raise levies that are required to properly maintain their property."

Yes, that's a really good point, Luke. That is a really good point. And perhaps that's an answer to my surprise about, you know, why is this happening? Why does it seem to be getting worse? Because people can't afford it. They can't afford it. And the fix is getting more expensive, right? It's more expensive to do the fix and then we're having to get strata loans and then we're paying high interest rates on those strata loans again.

Another one of those perfect storms. There a lot of things coming together to make this a hard decision or a decision that owners corporations just don't want to make. Beatrice is saying, "That's our strata. We got an engineer's report at our own expense. We must rectify about 30 grand of urgent work. We have very little in the sinking fund." Yes. So that was the fourth item on my list of our five things.

My five things that have surprised me in strata in 2025, buildings that are still delaying or avoiding refusing to meet their repair and maintenance duties. Now more than ever. It's a surprise to me that that's still going on. And finally, the last surprise that I have on my list here today, the growing confidence and I'm going to say skill and expertise of our strata owners. This was one of the most pleasant, encouraging, I'll say, surprises of the year.

Some strata managers will say, and I think Sean might have said it at the top of the chat here, that they're seeing owners become more aggressive, maybe, or rude, I think was the word. And, you know, we've talked about how AI could be used for bad and not for good. From my side, I'm seeing, yes, I'm seeing a little bit of that. But I'm also seeing owners who, through the education that they're getting, through the access to good information, easier access to good information, are becoming far more confident in the way that they are communicating, are standing up for themselves and standing up for their rights, once they understand what their rights are and are getting results.

And I already mentioned this earlier, we have more and more owners representing themselves in the Tribunal and winning. And winning. And, you know, it might seem weird to you that I say that's a surprise, but, you know, we do this work. I'm here sharing with you, I'm in our membership, supporting our members on our member calls. I'm sharing my templates with you. I am putting our

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webinars together and delivering that education.

And often it's on a bit of a wing and a prayer that you guys will take that and that you will run with it, because I know there's a bit of work in that. I can put it out there, but unless you want to engage me as a lawyer at my \$800 an hour rate, which not everybody can, it's there for you to then go and use and to implement and to achieve success with.

And not everybody does that. Not everybody does that. But my heart is always filled. I am always warmed and so, so happy when I hear back from you, when you tell me, whether it's a post in the forum or it's in my inbox or it's here on the page. Where you say, "Amanda, I did it and I won, or I did it and I went to the first directions hearing, and I felt great. I wasn't nervous. I knew what to say. I knew I had to ask for that extra direction that you suggested I asked for. And I'm so, so glad that I listened and that I implemented that."

And I love that. It always puts a big smile on my face, and I love that I'm seeing more and more, More and more of that happening in our community and with our owners, our strata owners. So that's why I wanted to add it to my list of five things that have surprised me in strata this year. Owners are asking better questions. You're all asking better questions in the forum, sending me off. This is why I can't use the Amanda bot. Right. Thanks, guys. I'm trying to introduce the AI, but you're just asking these hard questions. You're asking the hard questions because you're understanding strata more and more.

Your communication is a lot clearer. It's a lot more measured and yes, I know. Okay, let's give some credit where credit might be due. Maybe the AI deserves some credit for this. There is less acceptance of this is just how we do things around here. You're challenging your committees. You're getting elected to your committee saying, "You know what, I want to change something here. I know that I've got to get involved."

You're learning how to access the cases, the reported strata cases. And yes, with more and more litigation, we do have more and more cases, which is really helpful for us all to learn from, understand what it is that the Tribunal is looking for and wants to hear from you and your understanding that that's a really good way to prepare for your own case.

So I think in a lot of communities, yes, there are difficulties. There may be more difficulties than ever before. Things may be escalating a little faster, but they're also escalating a little smarter. And I think that is a good thing. Education is changing the tone of our strata disputes.

All right, so those are the five things that surprised me in strata this year. Thank you very much for allowing me to share those with you. There's been a fair bit going on there in the comments. I'll try and pull out a few things. I see you there, Jan. Hi David. I think there's a comment there from you. There's a serious lack of understanding about how to evaluate capital works plans. Okay. We've had people looking at buying into our building, saying things like, the capital works balance is too low, the levies are too high. I'm not sure how those two things go hand in hand.

Without looking at what has actually been spent and what is planned. I'm hoping Fair Trading's new capital works planning tool will become useful. yes, that will be interesting to see. You know, I think sometimes with those plans, obviously, you got to have a look at when it was drawn and how accurate it is. And we talk about legally being required to review, replace the plan every five years.

So every five years, have a look at it. If you think you're still on track or it's still relevant, leave it. But if you think it needs revision, because, you know, we were going to replace the lift in 2026, but we actually did it in 2024, so that's. That's completely thrown out, our forecasting, then, yes, it needs to be revised. So maybe, we're getting insurance valuations more and more regularly now, or we were, because of the rapid increase in construction costs and many buildings being underinsured.

I wonder, is it the same with our capital works plans? We need to be looking at those every couple of years instead of every five years to make sure that they're a bit more accurate. Luke is saying, "There's a greater propensity for owners or residents to go straight to Fair Trading or NCAT rather than come to the table and have a reasonable conversation. Okay, interesting. Yes. Well,

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obviously from my side, I see it when it's already at the Fair Trading or at the Tribunal level there, Luke.

So, yes, interesting to see from your side that that's happening without there even being an attempt at a conversation. First of all, thank you, Patricia, saying, I really enjoy seeing your Friday lives. You have a genuine interest and desire to support strata owners. Thank you. That's very kind of you to say, Patricia. I love being here with all of you. Whether it is commissions, AI, committee training, repairs and maintenance or owner education, I think everything comes back to that question of trust, transparency, wanting to understand how it is that things are operating and why they're operating that way.

I think the more of that we can have, the smoother our communities are going to operate. Strata works best when people feel informed and included, rather than intimidated. So I think as we head into 2026, these expectations of managers, of committees, the expectations that owners have, are going to continue to be high. So you're in the right place to be staying on top of things, to be learning and to continue to be part of these conversations.

I will be back in full force in 2026. I hope that you will be too. Until then, have a wonderful festive season. Treasure that time with your loved ones. That is what I will be doing and I will look forward to catching up with you all next time. Bye for now.

**Outro:** Thank you for listening to your Strata Property the Pond 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.com.au](http://yourstrataproperty.com.com.au)