

SMARTER *Communities*

EDITION
SUMMER 2019

Who said money can't buy time

Is it time to refinance?

LIVING THE DREAM
the unicorn of strata living

**A STINKY, COSTLY REAL-LIFE
SCENARIO FOR ALL TO AVOID**



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ASCM



Challenge



ERNST



STM



VBCS



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A harmonious community will naturally attract demand, and property demand drives the price.



Depending on what you read or who you talk to, some say we are in for a property crash, while others are more optimistic. One thing for sure is that no one can really predict the future, and there is not just one property cycle in Australia, but rather many individual property market cycles even within a city.

Market sentiment no doubt has a role to play in determining the value of your property, but so too does the Owners Corporation / Bodies Corporate. Just like the communities featured in this edition, a well maintained, financially stable, and harmonious community naturally attracts demand, and demand drives price. Whilst we may not be able to influence the market, every strata owner has the power to contribute to their community in a positive way.

Over the past couple of weeks, my little boy has been singing a song he learnt from Preschool "We are one, but we are many And from all the lands on earth we come. We'll share a dream and sing with one voice I am, you are, we are Australian"...

The diversity of modern Australian society is so well reflected in strata living where more than half of apartment residents are born overseas, of all ages, gender and life stage.

Diversity is a major advantage, but it doesn't come without difficulties, most noticeably language barriers and social tension. Such challenges can hinder interactions with neighbours and involvement in the community.

What some take as common knowledge may not be as 'common' as they think, just like what can't you flush down a toilet. Strata living adds another level of complexity with its unique set of rules, why do I need permission to renovate my kitchen or keep a pet?

As a major player in the strata industry, our mission is Building Smarter Communities and part of that is delivering relevant content to inform, educate, and inspire. We hope you enjoy reading our SMARTER Communities Magazine, be sure to subscribe to our monthly SMARTER Communities newsletter and visit blog.smartercommunities.com.au regularly for updates.

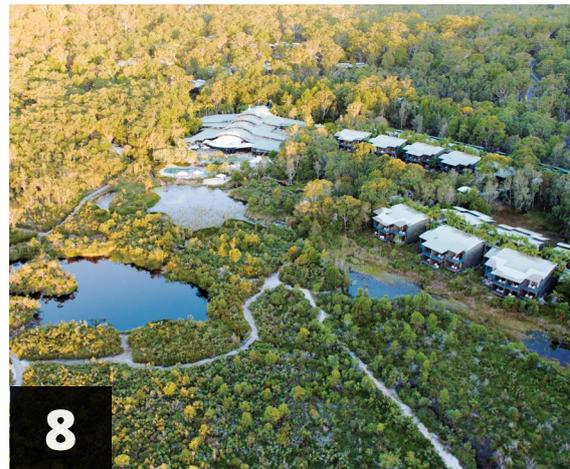
Best regards,

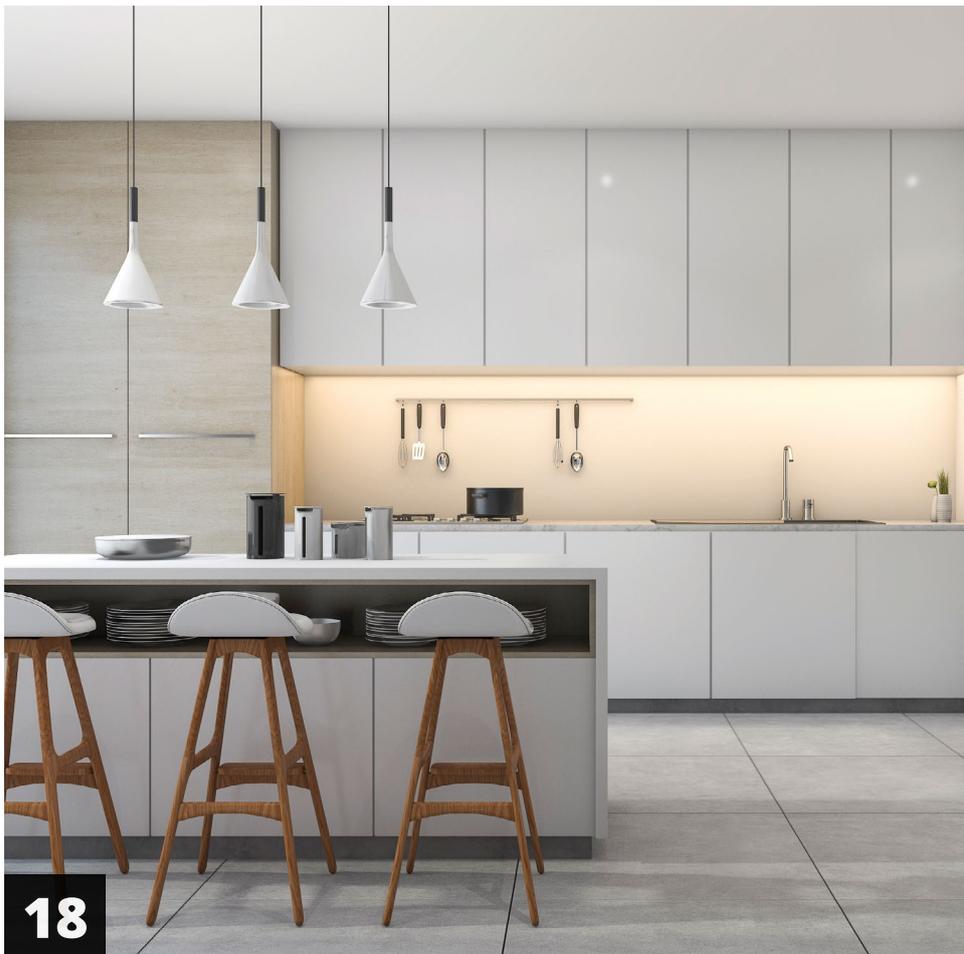
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P.S. the song title is "I am Australian" by the Seekers.

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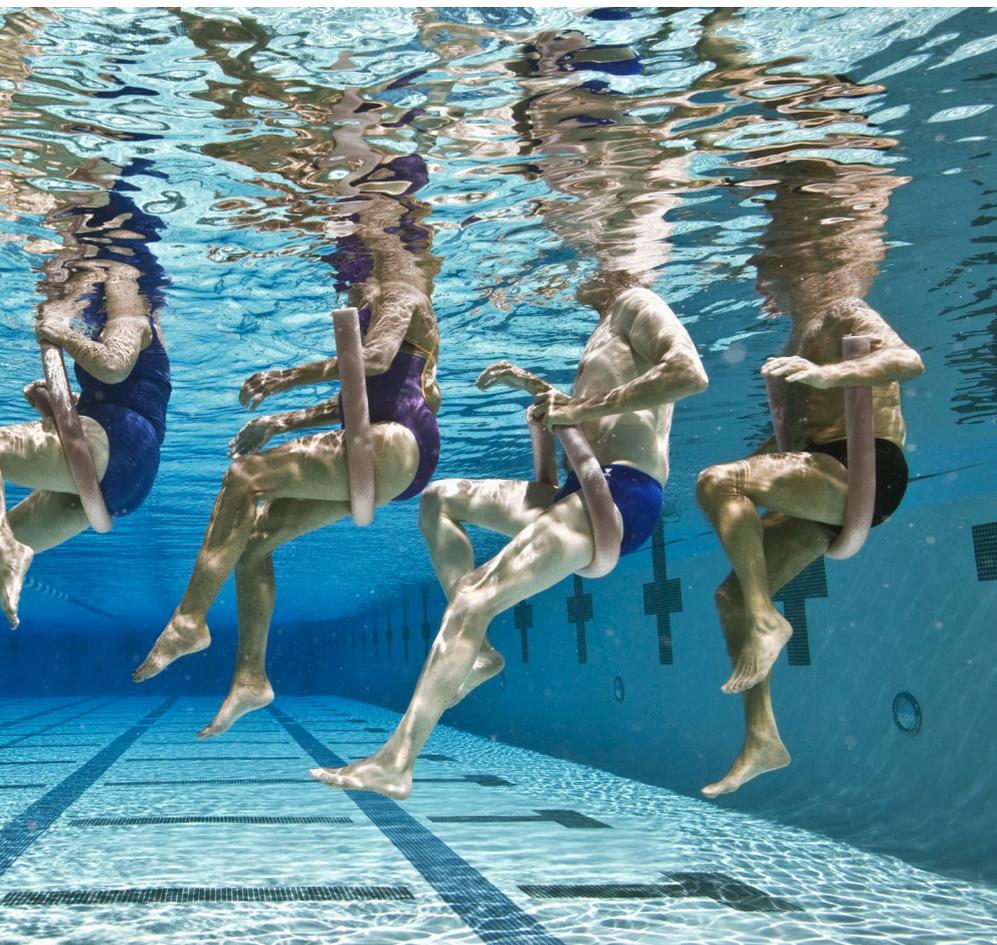
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Living the dream

IF UNICORNS DO EXIST, THEN THIS COMMUNITY WOULD BE ONE OF THE GRANDEST UNICORNS THAT STRATA LIVING HAS TO OFFER. IT'S LOCATED IN MELBOURNE AND PROUDLY MANAGED BY OUR VICTORIAN BODY CORPORATE SERVICES (VBCS).

Just 15 minutes from Melbourne's CBD is the beautiful Caulfield Heath, the first stage of a significant people-oriented development located adjacent to Caulfield Racetrack.

Caulfield Heath is already complete with its residents living in absolute luxury across five buildings which features 463 residential units. They range in size from one-bedroom studios, two- and three-bedroom apartments, penthouse apartments and 8 two-storey townhouses.

Caulfield Heath has all the latest mod cons (modern conveniences) a resident could ever want including a concierge service and place management service as well as common area business centre, cinema, gym, pool and sauna,

public library, wine cellar, BBQ facilities and a large kitchen/dining room. Even the VBCS Manager has an office at this property.

And that's just the building facilities. It gets even better! With a Place (Events) Manager engaged at Caulfield Heath, residents have a wide variety of activities made available to them. They can participate in as many as they wish, and it's already paid by the owners in their levies.

Fancy a yoga class? Make the most of daylight savings and finer weather and join in the summer yoga series outside the pool amongst the gorgeous gardens. Yoga not your thing? What about an aqua fitness class in the resident pool? Or you

could join the walking group, led by an experienced personal trainer, to explore local walking tracks with other residents.

At Caulfield Heath, it's all about lifestyle. Perhaps you might like to take part in a cooking class, complete with a professional chef, to bring residents together in the cooler months of the year to socialise and to learn a culinary trick or two.

Or skip the cooking and join your fellow residents for happy hour in the dining room on a Friday night.

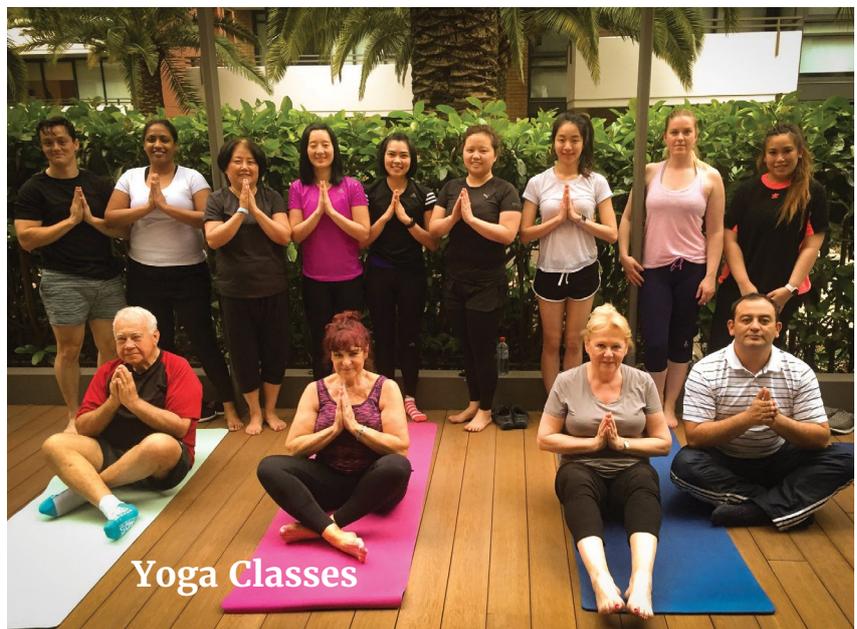
Giddy from all the options available to this community? Me too. But not the residents. You see, they have a fabulous calendar of events featured on large screens in common areas



Cooking Classes



Walking Group



Yoga Classes

so they can always check what's on. And then there's their newsletter too.

It's hard to believe communities like this exist, but they do. We know because we manage it. And it's going to get a whole lot bigger and better.

Caulfield Village is expanding. A new people-orientated village is being created alongside Caulfield Heath where convenience and style merge together.

Once stage 2 & 3 are completed Caulfield Village, by Beck Property Group P/L, will exist over 5 hectares of land and will include over 1,500 apartments, a supermarket, pharmacy, cafes, restaurants and lifestyle facilities. Seriously offering a truly decadent community lifestyle for the fortunate owner occupiers who will live here and tenants of the smart investors who add Caulfield Village to their portfolio. 🌈



QUEENSLAND

Kingfisher Bay Resort: fit for a King



Or a Prince in line to be King. This gorgeous, award-winning eco-resort on Fraser Island was the perfect, tranquil destination for Prince Harry and Meghan Markle to relax during their recent Australian visit.

As the proud body corporate managers and original consultants for Kingfisher Bay Resort, Ernst Body Corporate Management was super excited for the

resort team to yet again play host to royalty. The body corporate is certainly worthy of such company.

We are confident their excellent team would have been more than welcoming and respectful to the Royals, as they are to all their residents and guests.

Congratulations Kingfisher Bay Resort, you deserve the world-wide recognition and much more. 



Want More? Visit our blog.

The Smarter Communities blog is designed to connect all strata property owners, and those thinking of buying into strata, through unique content that informs, educates and inspires.

Subscribe to our monthly newsletter and have content delivered straight to your inbox visit: blog.smartercommunities.com.au

SOUTH AUSTRALIA

Celebrating excellence

She was the face and the voice of Adelaide Strata and Community Management (ASCM).

Now our very own Nicole Roach is the proud winner of the Strata Community Australia (SA) 2018 Support Team Member Award.

Strata Community Australia (SCA) SA is the peak industry body for strata and community titles management operating from South Australia. The SCA SA Awards recognise and reward individuals and companies who make a significant contribution to the strata industry and community.

Ultimately, we are all striving to achieve a common goal... excellence. As SCA promotes, Excellence is a journey, not a destination.

With that in mind, we are extremely proud of Nicole's journey. Just twelve months ago Nicole joined ASCM as a part time receptionist, the perfect position to observe and learn the business dealings of strata management.

A fast learner, and through hard work and dedication, Nicole was recently promoted to a full time Assistant Community Manager role where she now supports five Community Managers, two Senior Managers and a Regional Manager.

When accepting her award, Nicole was very humbled. She knew she was competing against assistants from numerous strata firms throughout South Australia, most who have been in their roles far longer than herself.

As they say in Hollywood, just being nominated for these awards is a huge honour.

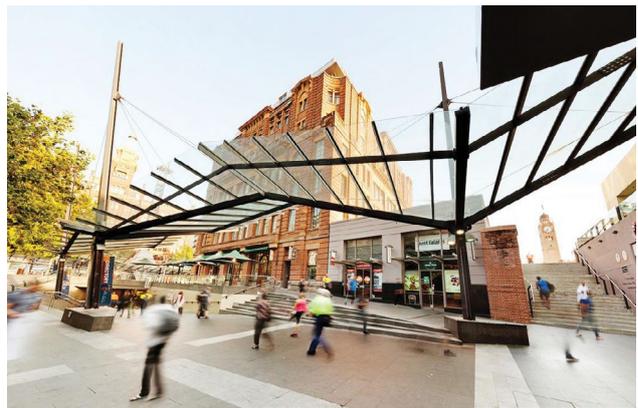
Winning is the frosting on top.

Congratulations Nicole, you do us proud every day.



NEW SOUTH WALES

Heritage to Harmony



OAKS HARMONY APARTMENTS: FROM A KINGDOM HERITAGE TO ROYALTY TO PURE HARMONY TODAY

The Empire Theatre first opened its doors in 1927 with a musical production called Sunny on the site of 107 Quay Street. Within two years of its opening the Empire Theatre switched to film and converted to a cinema where it was utilised as a major first release house until 1948.

Due to the shortage of theatres post war, the Empire Theatre was once again reinstated as a theatre and soon became the home of big Broadway musicals.

In 1960, after extensive renovations, the Empire Theatre was renamed Her Majesty's Theatre, and opened with the hit musical production, My Fair Lady. The Theatre remained in operation for 10 years until it was destroyed by fire in 1970.

In 1973 a smaller version of Her Majesty's Theatre was opened as part of the redeveloped site, until it closed its doors in 2001.

The site was eventually bought by billionaire developer, Harry Triguboff of Meriton in 2001, who developed the Harmony Apartments. This building is now a mixed-use development over 17 levels comprising of 197 apartments and ground-level retail and commercial units, complete with an indoor heated swimming pool, spa, sauna, gymnasium, games room with 24-hour concierge. 

VICTORIA

Friendship, Love and Truth

The foundation of building a community

Imagine working in an office within a beautiful, historic building where Friendship, Love and Truth was the motto of the building's original tenants?

For those fortunate to work or shop in the iconic Manchester Unity building located at 220 Collins Street in Melbourne, this is the case.

The Manchester Unity building was Melbourne's tallest building with 12 levels standing 40m high including a rooftop garden cafe when it was completed in 1932.

Prominent Melbourne architect Marcus Barlow was entrusted with the design, which was far ahead of its time in terms of aesthetic magnificence and built with technological sophistication. He was also the first Melbourne architect to use escalators and air conditioning in his buildings.

A fireproof concrete-and-steel construction, the Manchester Unity building featured large plate-glass windows on the first floor, ornamental bay windows on the second floor which gave distinction to the base of the building, and

balconies on the third floor.

Up on Level 12 the ornamental tower, complete with flagpole, added a further 24m to the building height. Three passenger lifts accessed the twelve floors at an unprecedented speed, and all floors were serviced by a goods lift, a mail chute, and a garbage chute feeding into a basement incinerator.

This gothic-inspired building was the headquarters of the Manchester Unity Independent Order of Odd Fellows (IOOF), a non-profit friendly society with 28,000 members who each paid a small subscription in exchange for sickness and funeral benefits.

The decision to build new headquarters for the Manchester Unity IOOF was made to not only market the Manchester Unity IOOF, attract new members and create work opportunities for existing members, but as a bold gesture to reinvigorate Melbourne from economic depression.

In fact, the IOOF declared itself 'undepressed by the Depression'. Quite the visionaries!

Today the building is used for retail



and commercial purposes including dental suites in the rooftop external tower located on Level 12, complete with a stunning spiral staircase.

Not surprisingly, the vision this talented architect had for this building and its residents back in the 1930s remains true today. It's all about creating a community for the residents, with comfort and lifestyle taken into consideration as well as clever use of technology and space.

Bravo to Marcus Barlow and his design of the now historic Manchester Unity building.

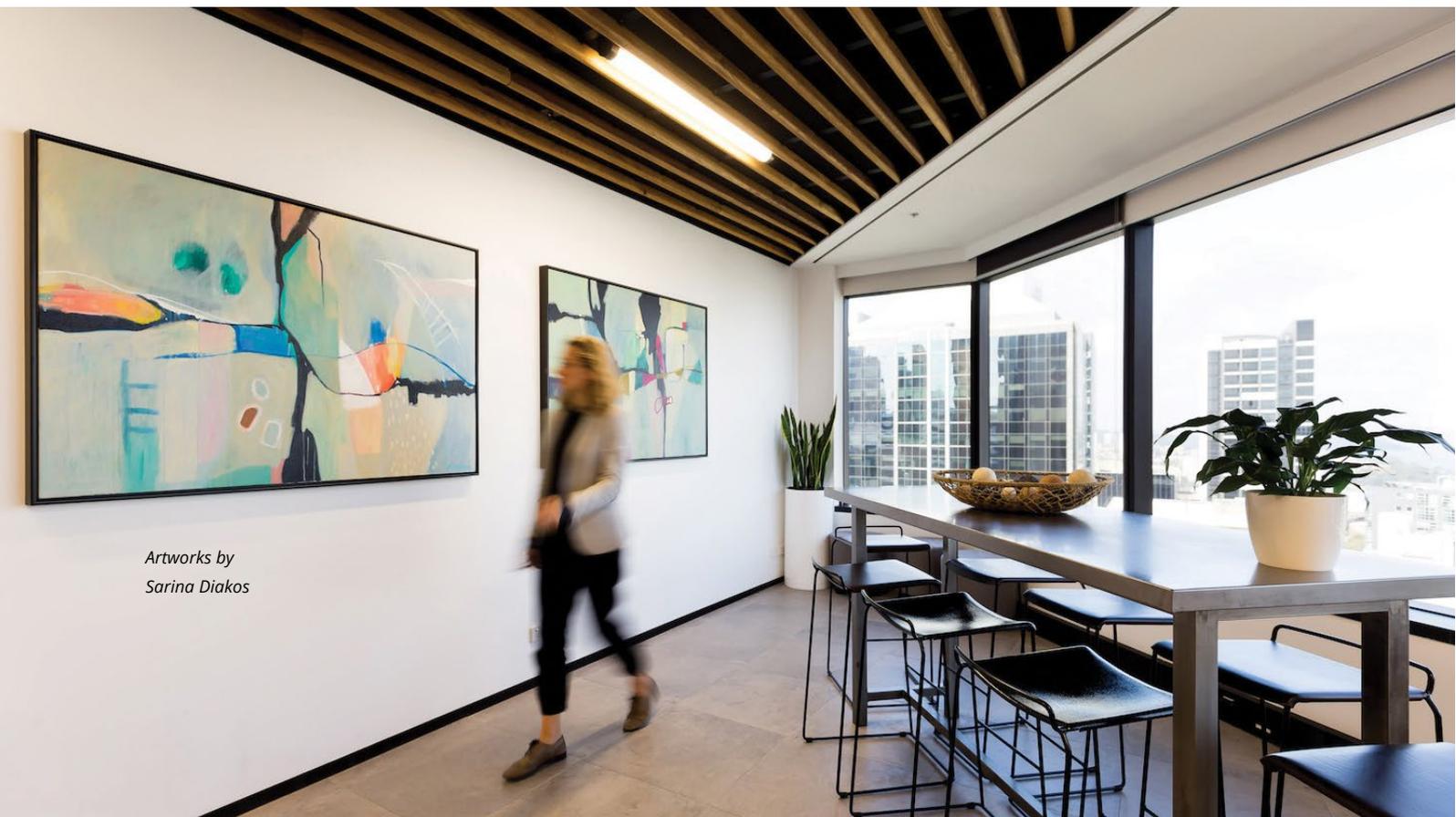
Formal, one hour guided tours are available to book by visiting www.manchesterunitybuilding.com.au. 



Artworks by Sarina Diakos

The art of hanging art

BY AUSTRALIAN ART CURATOR EMILYA COLLIVER



Artworks by Sarina Diakos

Sometimes art patrons can fall into the trap of thinking you buy the art and all the rest falls into place. Yes, finding something you love can feel like the hard part, but I find it's often also tricky to decide how you're going to display it!

To a newbie this could seem like a daunting quest; the oh-so-pretty etching you were so excited to discover could end up gathering dust under the stairs through nervousness. But like anything, you don't know till you try. Put the artwork in a few places and see how it flows with the rest of your space.

Having said that, there are a few general tips. Try to remember the following suggestions while you get an overall feel of what works for you and your new work of art:

To frame or not to frame?

As any skinny-dipper would tell you, sometimes au-naturel is simply better. By hiding the edges with a clunky frame you might be hindering the dramatic impact of

the work. If you're not sure, I would suggest trying without first.

Remember though, the addition of a frame can be more than just decorative. Framing can help to protect the work from damage and environmental factors like moisture, dust, mould and fading. Mediums such as prints, watercolour and works on paper, are particularly susceptible to fading and damage without proper protection. Even handling certain paper can cause damage.

Glass and reflections

For works that use pigments such as watercolour, it might be essential to have glass, as to not could risk fading damage by sunlight to the work. Another potential problem is dust and dirt that can quickly dim the shine of your work.

There are some types of work that are easy to clean (e.g. batik cloth works are very easy to clean) but check out the options before you decide to go without the glass.

If you decide to go for glass, the

question then emerges of plexiglass or glass. Pros of glass? Solid, can be formatted to be largely UV, glare resistant and more environmentally friendly than plexiglass.

And plexiglass? Can also be formatted to be resistant, is lighter and more resilient than glass. However, it can be less environmentally friendly and can scratch easier than glass. Your choice depends on your preferences!

This decision also depends on the size of your work. For smaller works, framers will generally use glass (it is also cheaper than plexiglass), however for larger works, plexi is a safer option. Using glass in large sheets for framing can be a risk if they break - to both the artwork and to the owner.

There is also the question of how best to clean glass and plexi surfaces so your work is able to shine as bright as possible! For glass, generally paper towel and a glass cleaner will do the trick. For



Artworks by Jennifer Bell, 'Dichotomous'

plexi, a microfiber cloth is generally recommended to avoid scratching the surface. If in doubt, it's always best to speak with your framer or gallery you purchased the work from.

Placement and hanging

Firstly, as mentioned above, could light in the placement damage the work? Secondly, what is the heat and humidity like in the area? Therefore, the bathroom might not be the good way to go without a bit of thought.

Finding the perfect spot for a work of art can be confusing. If you already have a collection of works on your wall, it may prompt you to re-consider the placements and re-hang some of your works to suit the new piece. If you have just bought your first piece of work, considering its placement and method of hanging can be

daunting. If you have bought your work from a gallery, they will normally advise on the best hanging / display for the individual work.

But if you have purchased your work online, you may be left wondering the best way to hang or display your new addition. There are many methods of hanging and displaying art. One of the most common mistakes people make is not hanging artworks correctly.

A lot of people assume they can use adhesive plastic hooks to hang works on their wall. Depending on the size and weight of your artwork, these may not be suitable. Adhesive hooks are often safe for small, lightweight works, however for larger, heavier works these can be unsafe for the artwork and can risk damage. You can choose to get a professional artwork hanger to

install your work or you can try it yourself at home.

Hardware stores are usually the best place to start if you want to do a DIY hang. Most hardware stores will have a range of hooks and art gallery tracking systems you can purchase and install yourself at home. These systems make it easy to interchange works as you see fit, without the hassle of having to cover holes in the wall from using nails or adhesives.

You may wish to display small sculptural pieces in protective plexi boxes. You can have these custom made or can purchase them online. There are online marketplaces (such as eBay or Etsy) that sell acetate boxes designed for hobby models. These can work very well as display boxes and are often a lot less expensive than having boxes custom made. 

This article was originally published on Art Pharmacy Consulting (artpharmacyconsulting.com). The author is the founder and director of Australia-based online art gallery Art Pharmacy www.artpharmacy.com.au and Art Pharmacy Consulting: a boutique art consultancy providing creative and artistic solutions to a range of place making projects.

A fluffy white dog, possibly a Maltese, is shown in profile, looking towards the left. A hand is visible on the right side, gently petting the dog's chest. The background is a soft, out-of-focus field of tall grasses under a bright, hazy sky, suggesting a sunset or sunrise. The overall mood is warm and peaceful.

Babies and Pets

- A GUIDE FOR NEW PARENTS



IT GOES WITHOUT SAYING THAT HAVING A BABY IS A LIFE CHANGING EVENT.

Thankfully, there is a wealth of information about how best to raise this new tiny human and get through the early days in one – albeit sleep deprived – piece. However, there is relatively little information on how to prepare four-legged family members for the new arrival.

While there is anecdotal evidence that dogs may know before their owners that a baby is on the way, this doesn't mean they have any concept of what is to come.

To help prepare them for this big change, parents-to-be need to consider what their new domestic life will look like – from a pet's point of view.

Safety barriers

The top priority is safety. Pets and children can grow up to have amazing relationships, but this ideal should not be assumed or taken for granted. Given that you should never leave dogs and young children alone together, it is wise to get your pets well accustomed to a new level of separation.

It isn't fair to come home from hospital one day with a new baby and suddenly shut your dog away in the kitchen. That's not to say you can't shut your dog out of a room – indeed it can be the safer



option. But they need to be taught in advance that being separated from you is totally fine and an opportunity to relax. Stair gates are a good way to create a physical barrier between rooms without shutting the dog out completely.

Walkies

If your dog tends to pull on a lead, it is worth training them in advance to walk politely on a loose lead alongside a buggy. This way, after the baby is born, they already know what is expected of them and are happy to trot alongside. The risk of them pulling you and the buggy over is greatly reduced – and the walk becomes an altogether more

pleasant experience.

Getting them used to you carrying a baby is also important. Start by carrying – and talking to – a small bundle of blankets. Bear in mind that we tend to talk to our pets in the same way we talk to babies, so it would be reasonable for our pets to assume we are talking to them.

Your dog might jump up to have a look at what you're talking to and it is this which could be dangerous when you've actually got a newborn baby in your arms.

Therefore we need to teach them not to jump up, and that good things happen when they don't (such as a tasty treat being tossed to the floor).

Privacy

Like humans, dogs and cats need their own space – somewhere they can retreat to for some peace and quiet. Cats often like to be up high, so create ways for them to reach the top of a wardrobe or bookshelf, and provide some comfy bedding there, too.

For dogs, a covered crate in a quiet area of the house works well, but ensure it is easily accessible and large enough to stretch out in. By adding these spaces early on, pets will learn that if they need an undisturbed, safe space, it is available.

Like humans, dogs and cats need their own space – somewhere they can retreat to for some peace and quiet. By adding these spaces early on, pets will learn that if they need an undisturbed, safe space, it is available.



Desensitise

Babies can make a lot of noise – with some cries reaching up to 120 decibels. For animals new to these sounds (and with an acute sense of hearing) this can be stressful. Teaching them it's a noise they can ignore is very beneficial. Recorded clips of babies are easily found on the internet – and unlike with a real baby, you can adjust the volume. To begin with, play the sound quietly when your pets are relaxed. Ideally, the pet will notice the

sound, but then ignore it. If they do get up to investigate, you can drop some treats on the floor and leave the sound running quietly.

You could also have some treats ready and start feeding them when you play the clip, so they learn that the sound is an indicator of good things happening. If your pet is worried about the sound, even on the quietest volume, it would be worth consulting a qualified behaviourist.

Routine

Trying to keep your pets' routine as predictable as possible in the early days can help reduce their stress levels. During the very early days, walking the dog might seem like an epic task, so it might be worth enlisting friends and family – or a local dog walker – to help.

With a little bit of effort, you can help prepare your pets for the arrival of a new family member. It will still be a time of adjustment, though, so be alert. Never punish your dog for coming near the baby – instead, encourage calm, polite interactions (where safe) while teaching them alternative behaviours, such as settling on their bed.

If you are worried at all about your pet's behaviour, don't leave it to chance. Seek advice from a qualified animal behaviourist who can advise on the best way to make bringing home a new baby as stress-free as possible for your pets. 🌈



Author Emily Birch, Research Fellow in Human Canine Interactions, Nottingham Trent University.

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Kitchen designs of the future

YOU'VE WATCHED ENOUGH HOME RENOVATION SHOWS TO BE CONFIDENT YOUR KNOWLEDGE OF CURRENT KITCHEN TRENDS IS SECOND TO NONE. BUT LEARN WHAT THE EXPERTS THINK ABOUT KITCHEN DESIGNS OF THE FUTURE.

Liam Murphy is a man who knows his pilaster from his plinth.

A 30-year veteran of the kitchen design and manufacturing sector, he is familiar with the principal of the kitchen work triangle and recognises that clever design is of critical importance when it comes to producing a workable kitchen space that is both elegant and functional.

Murphy founded his multi award-winning company Kitchens by Design (KBD) in 2007 as an alternative to established kitchen companies that had a greater focus on trying to shift product than they did on good design.

It works by allowing homeowners to work with seasoned interior kitchen designers to offer a package that includes plans, elevations, plumbing and

electrical details as well as a schedule of materials and finishes. Clients can then either choose to have KBD project manage the build or renovation on their behalf or take the design to market and source their own quotes.

Typically charging anywhere from \$1,700 to \$3,500 to design a kitchen, Murphy has noticed a number of design trends come and go over the



years but says convenience, clever colour usage and customisation are the key words of the future.

While in previous years clients were opting for a more industrial look - selecting stainless steel appliances, white cabinets and bench tops - in the latter part of 2018 Murphy says he is witnessing a complete reversal.

“Clients now are experimenting with more earthier-type colour palettes. They’re going for wood veneers, natural looking bench tops and more integrated looks. They are also choosing to hide appliances behind joinery to make them appear more like furniture.”

Murphy’s observations are in keeping with some of the larger kitchen design specialists who say modern

When it comes to all things cabinetry, designers say oversized knobs and profile doors are the looks of choice this season.

kitchens are evolving from rooms of purpose to developing personalities of their own - particularly when they are housed in relatively small locations.

Minimalism is out and clever and creative ways to offer the illusion of space is in.

Owing to the amount of storage space they offer and ability to declutter spaces, the walk-in butler-style pantry is expected to remain ever green, say designers, but these are most likely a luxury most apartment dwellers cannot cater for.

From a hardware perspective, integrated appliances and concealed small appliances are key with a streamline hidden kitchen accessible for most budget types.

Induction cooktops and integrated pantry units, range hoods and gas hobs with pitt cooking are likely to prove popular while freestanding ovens are bucking the integration trend, demanding grand feature status independently.

When it comes to all things cabinetry, designers say oversized knobs and profile doors are the looks of choice this season.

They say large round timber cabinet knobs are becoming a force to be reckoned with, either being colour-

matched to existing cabinetry or being applied in a contrasting colour as a means of adding character.

Murphy appears to be right on the money in terms of finishes with tactile natural stone and engineered quartz stone expected to prove popular among those wanting to build on-trend kitchens.

Having grown in popularity significantly since making an early appearance on high profile renovation show The Block, many are predicting matte finishes for doors and benchtops will continue to dominate over the next few months.

Bringing a natural warmth to the kitchen, the matte texture is credited by many designers as helping to make the sometimes “sterile” kitchen space feel more natural and organic.

No matter what your motivation for designing a kitchen, Murphy says it’s always important to design for the style most suited to your needs - and not just to keep up with the Joneses.

“For some homeowners it can be important to design for trends. But I think trends are most relevant when you are designing for investment or to sell. If you are designing for yourself we would encourage you to go for a classic design with personalised elements.” 



Poo belongs in the loo

– not in the hallway of the apartment above.

THIS IS A REAL-LIFE STORY FROM A CLOSED INSURANCE CLAIMS CASE.

Not so long ago an apartment owner who lives on the top floor of her complex, let's call her Kate, went on an overseas adventure holiday throughout Europe with her friends.

Kate had been away on extended holidays before. The beauty of apartment living meant she could literally just lock her door and not worry about maintenance or installing anti-burglar devices. She just told her neighbours so they wouldn't worry about her and she went on her way.

So when it came to preparing for this holiday, the routine was no different for Kate. She again informed her neighbours, packed her bags, turned

off appliances and locked her door. Everything was safe, clean and tidy for her return in a month's time. Or so she thought.

You know your neighbour but you don't really know what goes on inside their apartment

Kate's neighbour directly below her has a young baby. It is now evident, either out of ignorance or just sheer foolishness, that a disposable nappy was flushed down the toilet in that apartment instead of being disposed of appropriately in the bin.

Not surprisingly, the sewer pipe eventually became blocked resulting

in sewerage backing up.

Now this issue only came to light when plumbers were called to fix the offending apartment's 'leakage' in their bathroom.

The filthy, smelly mess from the ludicrous act of flushing nappies down a toilet would certainly not be a pleasant scene to have to clean up.

Back to Kate. She's due to return home in a few days' time. The last thing she would expect to find in her clean, tidy, locked up apartment is sewerage!

Yes, that's right. Because of the nappy clogging up the sewer pipe below,



sewerage backed up and flowed into Kate's bathroom while she was away. And it didn't just leak in her bathroom, it flowed out into the hallway. The carpeted hallway!

And because Kate was still away, the sewerage sat there soaking in the carpet within the closed-up apartment until she returned. There was so much of it that had flowed out that her hallway table's legs were soaked as well. Seriously, the scene is just nauseating.

This is where the stench gets even worse

Even though this revolting, smelly mess had absolutely nothing to do with Kate, in fact, she was on the other side of the world at the time,

she will be out of pocket because of her downstairs neighbour.

Why? Well, Kate didn't have contents insurance.

Yes, the building's insurance covered her for the clean up in her apartment and the damage to her vanity, but it didn't cover her carpet. And there was no salvaging this carpet. It needed to be ripped up immediately and replaced at Kate's expense.

Now here's the clencher... had Kate invested in contents insurance, she would have been covered for the replacement of the carpet and her hallway table instead of having to replace this herself.

The moral to this very stinky story is two-fold;

- DO NOT flush anything down the toilet other than human body waste; urine and faeces. Put simply, if you did not eat it, or drink it, then don't flush it. Toilet paper is the only exception.
- Given this quite literal stinky real-life story, it pays to consider your current situation and give thought to covering your possessions so they can be adequately protected.

If learning about Kate's incredible misfortune can ultimately save your precious contents because they are protected, then sharing this story has been worth it. 🍀

IS IT TIME TO MAKE THE SWITCH?

ANSWER THESE SIX QUESTIONS TO FIND OUT IF NOW'S THE RIGHT TIME TO SWITCH YOUR HOME LOAN.

The secret's out: one of the simplest ways to save on your monthly budget is to shave your home loan interest rate by refinancing your loan with another lender. Refinancing could save you money on your investment loan or your owner occupier loan.

But before you start hunting down the best home loan deals, make sure now's really the right time to refinance. Take this short quiz to find out what your next move should be.

1 *Do you have more than 20% equity in your home and is your income likely to stay the same (or rise)?*

The more equity you have, the more your loan to value ratio (LVR) may have improved. LVR is the amount of your loan, as a percentage against the value of your property, and as it goes down your chance of a better rate goes up.

Not sure how to work out your equity? Subtract the amount you owe on your home loan from your current estimated property value, and then divide it by your property value. Multiply the answer by 100 to get the percentage.

For example, if you owe \$500,000 on your home loan but your property is now worth around \$750,000, your equity is $(750-500)/750 \times 100 = 33.3\%$.

2 *Are you currently on a variable rate loan, or at the end of your fixed loan period?*

Breaking a fixed rate loan can incur fees – it may be better to wait.

3 *Are you able to keep making your current monthly home loan payment?*

If you refinance to get a lower monthly repayment, but keep paying more, you could pay your home loan off much sooner.

4 *Are you keen to achieve your savings goals?*

By putting the money you save from a lower interest rate into an offset account, you'll get closer to that



family holiday, major renovation, school fee fund or paying off your loan sooner. Banks like Macquarie offer you the option to have multiple home loan offset accounts that all work together to reduce your home loan interest. You can create up to 10 different offset accounts to help you reach different savings goals.

5 *Are you happy to move all your accounts to one bank?*

You'll typically save more with a combined home loan/account package. With Macquarie, you have access to a great app and budgeting tools, no fees on transaction accounts and the option to earn credit card rewards. You can even use your home loan to earn Qantas Points.

6 *Are you paying at least 0.5% more than the best interest rate you've seen available?*

Every dollar helps, but saving at least 0.5% will probably make it worth your time and any fees involved in the process.

If you answered yes to any of these questions it could be time to consider refinancing your investor or owner occupier home loan.

Talk to a Macquarie home loan specialist today on 13 62 27 or visit [macquarie.com/homeloans](https://www.macquarie.com/homeloans)

This information is provided by Macquarie Bank Australian Credit Licence 237502 and doesn't take into account your objectives, financial situation or needs – please consider whether it's right for you. Lending criteria, fees and T&Cs apply



Time for bliss after divorce

BEAR WITH US. WE UNDERSTAND THIS IS NOT EVERYONE'S DIVORCE EXPERIENCE, AND DIVORCE CAN DO WICKED THINGS TO FAMILIES. BUT THIS IS A TRUE STORY, AND IT HAS A POSITIVE OUTCOME, SO WE WANTED TO SHARE IT.



Jasminka has been pleasantly surprised how much extra time she now has on her hands living in a low maintenance home and she's loving it.

seems to be many to choose from.

According to Jasminka, after separating from her soon-to-be ex-husband and moving from her ex-house into an apartment with her family was an attractive, most logical and affordable option. For many reasons.

She says it wasn't until she had moved into her apartment that she realised how much time really went into maintaining and cleaning the family house each week.

"My apartment is quite modern and everything within the building is still new so there is very little maintenance. It's still a decent size with a large courtyard area but cleaning literally takes about an hour, tops!"

Jasminka has been pleasantly surprised how much extra time she now has on her hands living in a low maintenance home and she's loving it.

"It's a far better quality of time to spend with the kids, family and friends now. When the kids are staying with their dad, I have the freedom to spend my time alone how I want to spend my time. I can relax more, it's less stressful and it's precious time not spent doing chores.

"And I'm pretty sure their dad would agree. He's not spending hours on the weekend cleaning the pool and looking after the two large yards anymore and has more time on his hands to enjoy life."

As for the kids, Jasminka says they

too are enjoying less chores and have quickly adapted to their new surroundings. Because they don't have a pool and yard anymore, they are making the effort to go places now to create fun.

"We both bought apartments close to public transport so the kids really are spoiled for choice. It's a quick and easy bus ride to the movies and shops, each week they are gaining more and more independence.

"And when they come back home I love that they still have their own spaces within both apartments to spend time on their own. That was an important factor in choosing the apartment I did, we all have our own space but share a beautiful big courtyard."

Jasminka considers herself lucky in that regard. She can hide the washing from street view and the established gardens provides privacy when they're sitting outside.

"The gardens around the complex are gorgeous and lush. The beauty for me is that I get to enjoy the beauty of them, but not have to look after them.

"Actually, that's the beauty of living in this apartment. Whatever needs maintenance within the complex is paid for from our fees and somebody comes in to do it.

"This is definitely a much easier life for all of us, we're happy." 

Selling the large family two-level home with built-in pool, double garage and gardens front and back after the marriage breakup was always going to be an emotional experience. For everyone.

Then there's the realisation of how am I ever going to buy a home with the money from half my old home?

More often than not, apartments are the answer.

And in today's buyer's market, there

New Financial Complaints Authority

- MAKING COMPLAINING EASIER

Active as of November 1, 2018 the Australian Financial Complaints Authority (AFCA) is the new independent ombudsman to resolve complaints regarding financial products and services.

The AFCA is a free, independent and impartial dispute resolution service for consumers and small businesses as an alternative to tribunals and courts to resolve complaints about financial firms.

This means they don't act on your behalf, or on behalf of the financial services industry. They instead follow a clear complaint resolution process, working with both you and your financial firm.



THE RESOLUTION PROCESS

In most cases, the complaint resolution process follows these steps:

1. When you lodge a complaint with the AFCA it will be referred to the financial firm to review and try to resolve it directly with you within a set timeframe. If your complaint is not resolved by the financial firm within this timeframe it will progress to be further considered by the AFCA.
2. If the financial firm doesn't resolve your complaint directly, the AFCA will then work with all parties to try and achieve a settlement, using negotiation

and conciliation methods.

3. If this doesn't work, the AFCA may make a decision about the complaint including providing you and the financial firm with a preliminary assessment on the merits of your complaint before making a decision (also called a determination).

The AFCA can provide several outcomes, including awarding monetary compensation.

ARE YOU EXPERIENCING FINANCIAL DIFFICULTY?

If your financial firm has declined or not responded to your request to vary your repayments due to financial

hardship, or you've been issued with a default notice, or your financial firm is continuing legal or debt collection action against you after you have made a financial difficulty request to them... contact the AFCA.

If you have any unresolved financial dispute, then contact the AFCA on free call 1800 931 678.

STILL UNSURE ABOUT THE NATURE OF YOUR COMPLAINT?

Submit your information to the AFCA anyway so it can be reviewed. If you lodge a complaint with the AFCA and they can't resolve it for you because it doesn't meet the requirements of its Rules, there are other places you can go for help. 

Who said money can't buy time?

– the rise of the home services sector

POOR WORK LIFE BALANCE COUPLED WITH INCREASING DEMANDS ON OUR TIME ARE LEADING MORE AUSTRALIANS TO CONSIDER OUTSOURCING THEIR DOMESTIC CHORES. BUT WHAT DOES IT COST AND WHY SHOULD YOU CONSIDER IT?

It was once the domain of only the financially elite. But increasing professional and personal demands on our time mean everyone from single parent families to retirees are now seeking third party support for every day jobs ranging from driving kids to school to doing laundry.

Figures from the Australian Bureau of Statistics show Australians are feeling more time-poor than ever before with as many as 45 percent of women and 36 percent of men complaining they frequently feel rushed.

Online market place job sites such as Airtasker and Gumtree have made it easier than ever for Australians to source one-off assistance for everything from dismantling beds to carpet cleaning for a flat fee.

Private service providers such as Jarvis Home Services and Heavenly Households offer butler-type services and can be engaged to organise everything from your dry cleaning to gift buying for a set fee.

This has led to a surge in demand for domestic concierge services with some believing the personal services industry could potentially be worth up to \$2 billion a year in Australia. According to business analyst group IBISWorld, up to 2.5 million positions are the direct result of household outsourcing, which generated \$325 million in revenues in 2015.

Sydneysider Melissa Williams began her working life as a nanny and childcare worker but after spotting increasing demand, she launched her business, Heavenly Households, in 2016.

Williams says her job involves completing all daily and weekly chores that her clients struggle to complete themselves.

Her whole household services range from making beds, reorganising cupboards and ironing to walking the dog, watering the garden and picking up dry cleaning. She also offers home maintenance and tradesmen co-ordination, holiday rental and Airbnb care, child related services, animal and pet care, and post-surgery home assistance.

"I come into their home as their on-call assistant and can do virtually whatever they need me to do while I am there.

"I am a little similar perhaps to a personal assistant or executive housekeeper, only my clients know they can ask me to do things one normally wouldn't ask a housekeeper to do, like taking care of their children and pets, do their shopping or plan and make family meals or school lunches. My clients like to call it the 'cross over'." 





Meeting then greeting thy neighbour

GOING OUT OF YOUR COMFORT ZONE AND MAKING FRIENDS WITH YOUR NEIGHBOURS CAN HELP YOU PROTECT YOUR PROPERTY AS WELL AS EASE YOUR INTEGRATION INTO THE BROADER COMMUNITY.

Social connection and inclusion lies at the heart of every great community. But it can sometimes take longer than expected to feel at home in a new neighbourhood.

And it seems most Australians feel less connected than ever before.

According to research conducted by Research Now in October last year, only one in four of us claim to have a very good relationship with our neighbours, yet 77% of us crave

deeper relationships with them.

The survey also found only 46% of Australians only know up to three neighbours by name and 70% are not connected to any neighbours online.

Relationships Australia says neighbourly interactions are important because good relationships with others can transform communities.

Social connection also makes us feel better as it helps prevent loneliness, isolation and depression, it says.

But growing time pressures, an increase in those leading transient lives and for some, a fear of back-to-basics conversation, means many of us are unsure how to break the ice when it comes to introducing ourselves to our new neighbours.

Zarife Hardy, director of the Australian School of Etiquette, says it is generally much easier to meet your neighbours while living in a strata community, owing to the fact there are many more shared common areas. Whether you

Social connection makes us feel better as it helps prevent loneliness, isolation and depression.



are going through the same entrance or sharing a driveway, it is far easier to strike up a conversation than going to a private home, she says.

Hardy says those who would like to welcome new residents to the area should consider taking the time to make a warm introduction, perhaps by taking over a small inexpensive treat such as a homemade cake or potted plant.

A little package of menus from all the restaurants/cafes/take away places in your neighbourhood is usually received gratefully while most new residents also appreciate it when a new neighbour pops over with a bottle of wine once the initial introduction stage has been navigated, she says.

Hardy says consider carefully your timing and “don’t take your house warming gift over when someone/a family is moving in”. Instead, wait a week until they are unpacked and a little settled before making introductions. “Invite them over

once you have built some rapport and realise you both might like to get to know each other a little more. Let them know about any community activities or social events that may regularly happen in your area.”

Hardy says it is important to remember that not all new residents want to be friends with their next door neighbours so take baby steps in the way you interact with them at the start as you may come across as a little too pushy.

In the event a new neighbour makes it clear they’re not interested in establishing a relationship, remember to respect their decision, she says.

“Keep your contact with them to a minimum, don’t be negative back. It is far too exhausting to have a bad relationship with your neighbours. Be kind, smile when you see them and keep it short. Also, don’t talk badly of any locals in your area to a new neighbour, you don’t know if they may already know them or they may

strike up a relationship with them independent of you.”

But there is likely to be an assortment of others only too willing to help you with your crusade. To help make the process easier, while also helping foster stronger connections, strata residents may like to consider taking part in Relationships Australia’s annual Neighbour Day. Held each year in March, the event has the aim of bringing together like-minded people and organisations to grow “stronger, well connected communities” through organised gatherings such as street parties, cricket matches and morning teas.

In addition to providing a number of electronic resources for those interested in hosting events, the event - first launched in 2013 – also adopts a different theme each year with the focus of the 2019 event on ‘Loneliness: What neighbours can do to create connections’. 

When size doesn't matter

THE NEW SUPER DOWNSIZING MEASURE FOR OVER 65s

When the sale of your home can be a truly super opportunity for older Australians to shift their money into the superannuation environment... and build wealth.

For many aging Australians, the introduction of the new 'downsizer superannuation contribution' measure now provides greater flexibility to invest some or all the sale proceeds from their home should they decide to sell to downsize.

Effective from July 1, 2018, the main benefit for eligible Australians aged over 65 is they now may be able to shift money from the sale of their home into the superannuation environment, above the existing contribution limits, to help build wealth.

Don't be put off by the term 'downsize'. Size isn't an issue. Your new home does not need to be smaller than the home you moved from.

Key eligibility requirements of the new downsizer superannuation contribution measure

Are you aged 65 years or older and considering selling your home? This new benefit could be an option for you if you meet the following criteria:

- your home (the qualifying dwelling) must be located in Australia;
- you must have owned the dwelling for a 10-year ownership period;
- ownership interest in the dwelling must be held by the contributing individual or their spouse;
- cash transaction must be received for the sale of the home;
- contribution must be equal to all or part of the capital proceeds from the disposal of an ownership interest in the qualifying dwelling;
- any capital gain or capital loss from the sale of the dwelling must qualify for a partial or full Capital Gains Tax Main Residence Exemption;
- you must elect on the ATO approved form that these super contributions are to be treated as downsizer contributions upon lodgement;
- downsizer contribution/s must be made within 90 days;
- downsizer contributions can only be made in respect of one main dwelling; and
- a downsizer contribution cap of \$300,000 per individual, or \$600,000 per couple, is applicable.

Applying the 'downsizer contribution' cap for a couple

Let's take Jeff (aged 67) and Susan (aged 66) for example. If Jeff and Susan sell their family home for \$500,000, they would be eligible to make 'downsizer contributions' into their respective superannuation funds as long as:

- neither Jeff or Susan contributes more than the maximum of \$300,000; and
- the sum of Jeff and Susan's respective contributions do not exceed \$500,000 in total, being the total \$ amount received from the sale of their home.

Downsizer contributions could however be made in the following combinations:

- Jeff: \$300,000 + Susan: \$200,000 = \$500,000
- Jeff: \$200,000 + Susan: \$300,000 = \$500,000
- Jeff: \$250,000 + Susan: \$250,000 = \$500,000

In this case, Jeff and Susan cannot use their own money to make an additional \$100,000 downsizer contribution to utilise their maximum combined cap of \$600,000 because the sale of the home was only \$500,000. Any additional contribution would

be assessed against their normal contribution caps (according to whether the contribution is a concessional or non-concessional contribution).

But what if Jeff and Susan sold their home for \$700,000 instead of \$500,000?

In this scenario, they would be able to make the total downsizer contributions of \$600,000 (combined) as this does not exceed the total sale proceeds received from the sale of their home.

Jeff and Susan could make downsizer contributions of \$300,000 each to use their maximum combined cap of \$600,000.

Making superannuation even more super!

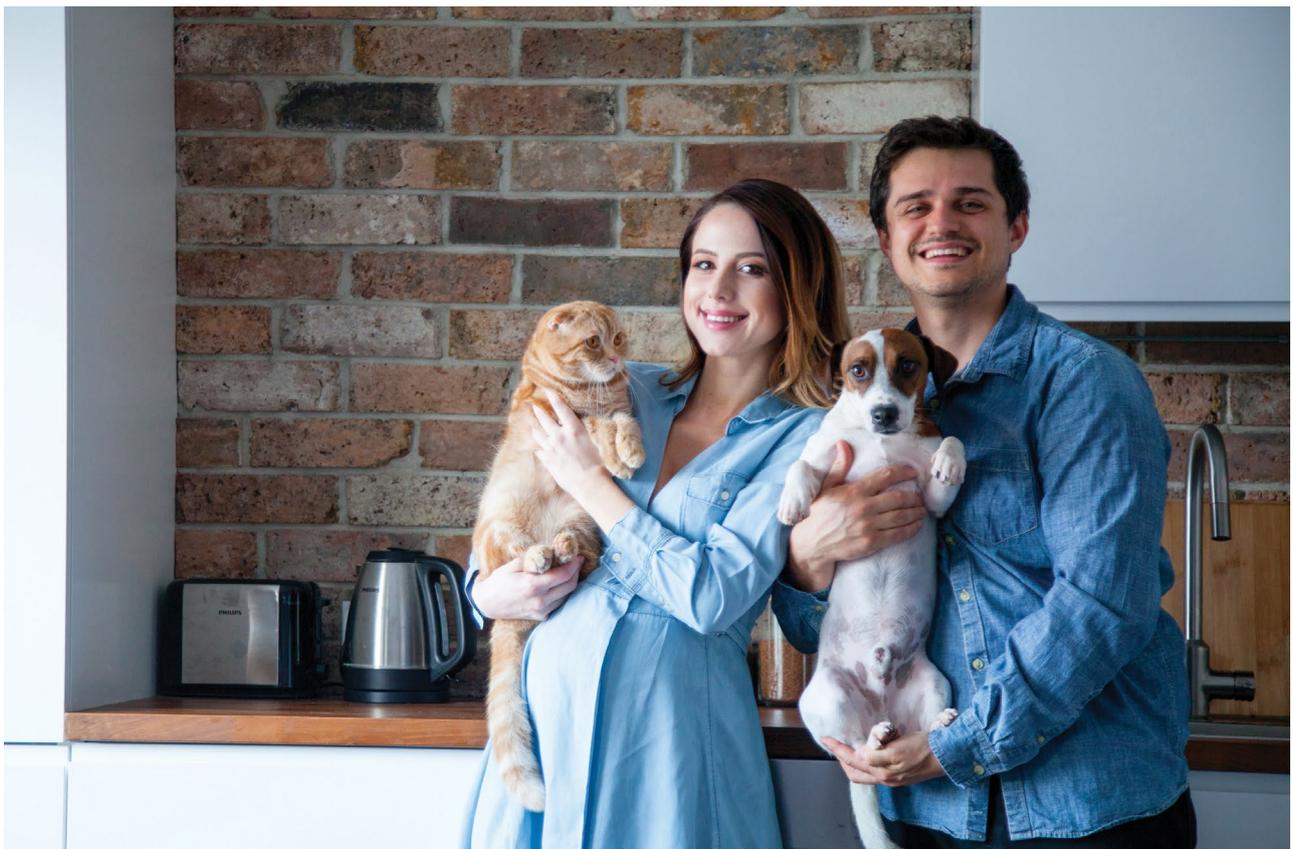
As with most things beneficial, superannuation can get complicated. Australian Tax Law and Superannuation Law can be quite complex and these new downsizer superannuation rules are no exception.

If you're aged 65 or over, this could be a wonderful opportunity to get more of your hard-earned money into the superannuation environment which is the most tax efficient environment in which to build wealth. 🌈

For further information contact Matthew Lewis CA, from MWL Professional Services by email at matt@mwlservices.com.au.

The great Australian dream is still very much alive

- IT JUST LOOKS A LITTLE DIFFERENTLY TO THE DREAMS FROM YESTERYEAR.



While Australians might still aspire to a single-storey freestanding house with a backyard, they want to stamp their individuality on it and no longer see pools, spare bedrooms or bathtubs as vital features.

HSBC's Great Australian Dream Home survey of 2,000 people investigated Australian's attitudes towards all aspects of home ownership, including their aspirations for their ideal homes and how they plan to achieve their dreams.

According to results from this survey,

one in four Australians (27%) are not proud of their current homes, fuelling their desire to create their ideal abode.

However, many do not yet feel able to realise their dreams – citing money, work and family commitments as the key barriers.

More survey results indicate:

- Four in five Aussies will take nice views over a pool any day (82% vs 18%)
- 69% would prefer pet-friendly accommodation to living in a school catchment zone

- 57% preferring having a Hills Hoist clothes line over a balcony
- Almost three in four (72%) prefer one storey over a two-storey dwelling
- Nearly four out of five people would choose a large modern kitchen over proximity to popular cafés.
- Even the traditional shed is no longer in vogue with many men, who now hanker more for wine fridges and cellars. 



Sydney density among the world's best

WHILE THE MAJORITY OF PEOPLE IN SYDNEY OWN THEIR OWN HOME, MORE THAN 40% OF THOSE LIVING IN GREATER SYDNEY NOW RENT.

Sydney's growing band of tenants are proving themselves a formidable force when it comes to electoral sway, with a new report showing more than 40 per cent of neighbourhoods across the greater city area now have a majority of renters.

The 'Seeing the City' report, released earlier this month by independent think tank the Committee for Sydney (CfS), showed the neighbourhoods with the highest share of renters in Sydney were in the satellite suburbs

of Parramatta-Rosehill and Warwick Farm - at 70 per cent and 67 per cent respectively.

But inner-city neighbourhoods also proved popular with seven of them in the top 10 including Redfern-Chippendale (66 per cent), Potts Point-Woolloomooloo (65 per cent), Sydney-Haymarket-The Rocks (64.5 per cent), Surry Hills (64 per cent), Pyrmont-Ultimo (64 per cent), Waterloo-Beckonsfield (63 per cent) and Newtown-Camperdown-

Darlington 62 per cent.

The findings were just one of a host of surprising data contained in the report which the lobby group - chaired by Michael Rose AM and Financial Services Council CEO Sally Loane - has produced with the express aim of promoting a deeper understanding of key trends shaping the city.

To read the complete article visit [the Smarter Communities blog HERE](#)



If you missed Part 1 of Clare and Ken's retirement downsizing story, you can read about it [HERE](#):

Community life at Clare and Ken's place is remarkably pleasant, in more ways than one.

Firstly, the location is fabulous in Sydney's south-east. In fact, Clare recently commented that while Sydney has endured an unbearable heat wave, the temperature has remained pleasantly cool in her apartment thanks to its design and the sea breeze.

"Even on those really hot 40+ degree days we didn't need to turn the air conditioning on, our apartment was lovely and cool with just the windows opened."

Secondly, the community spirit is alive and functioning across all three buildings. Just before Christmas neighbours met up at a local sailing club to celebrate the festive season.

Even though they have common grounds, the residents chose to meet up at the sailing club – that way someone else does the cleaning up and the residents could stay for as long as they liked, order their own meals and

drink whatever they chose.

Speaking of community spirit, a truly functioning community is one that does not hold grudges when an agenda item is passed over.

For example, last year when a proposal to build a gazebo on common area was passed at the AGM, an EGM was subsequently held to discuss the outcome after concerns were raised.

Clearly rejected this time based on potential noise, crowds, mess and cost, the initiator accepted the decision without fuss nor conflict, and community life continued as they knew it.

This is a credit to the professionalism of the committee, who are extremely proactive and meet regularly, the dedication of committee members – including Ken – as well as the residents who clearly have a voice of reason and are encouraged to have a say how their community is managed.

The mature manner in which this community operates is a pleasure to share with you and we look forward to bringing you more real-life community experiences in 2019. 

Do you trust your tenants?

Could they be using your investment as a drug lab?

It's a frightful thought and it's not an urban myth. According to criminal intelligence reports, nearly 600 clandestine drug labs, known as clan labs, were detected in Australia between August 2016 and August 2017. Nearly 40% of these labs were uncovered in Queensland.

More alarmingly, figures from the Australian Criminal Intelligence Commission indicate more than eight tonnes of crystal methamphetamine, or ice, were shot up, smoked or snorted

between the same period.

Eight tonnes! That's the equivalent weight of four RAV4 SUVs. Or nearly three adult African elephants!

No state is immune to the drug crisis.

The Real Estate Institute NSW says latest data shows some 10 per cent of properties in New South Wales contain meth and ice residue above the Australian guideline levels. That equates to at least one house in every street being contaminated and

potentially uninhabitable.

Stay alert. It could be that your neighbour is a shift worker and that explains the complete block out of windows with foil car sun shades. Or does it?

If you have any suspicions about a possible drug lab being run in your property, alert the police. 

To read the complete article visit the Smarter Communities blog [HERE](#)



Switch and save

Macquarie home loans

from **3.75** %
pa

Variable and Comparison rate*

I bank with Macquarie



This information is provided by Macquarie Bank Australian Credit Licence 237502 and doesn't take into account your objectives, financial situation or needs – please consider whether it's right for you. Lending criteria, fees and T&Cs apply. *Rate applies for new owner occupied loans when you borrow up to 70% of the property value with a principal and interest repayment variable rate basic home loan. The comparison rates are based on a loan for \$150,000 and a term of 25 years. WARNING: This comparison rate is true only for the examples given and may not include all fees and charges. Different terms, fees or other loan amounts might result in a different comparison rate.



“Our strata management firm handles all the basics like levies collection and payments for utilities, maintenance and insurance, as well as dealing with issues as they arise, on time and without fuss. Every time.

Our building is managed by the Smarter Communities group.”



Building Smarter Communities

Leave it to us to handle the complexities of strata so you can enjoy your investment.



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