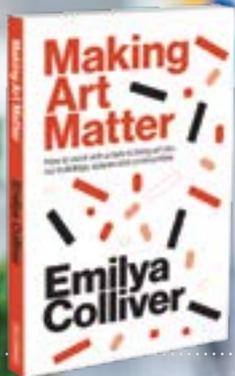


SMARTER *Communities*

EDITION
01/2021

The apartment of the
FUTURE



Book Giveaway
WIN ONE!

... create your happy home
INTERIOR TRENDS





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Building a better world



Six months ago, Melbourne exited 112-day lockdown, consumer confidence started to increase, and six of eight capital cities recorded growth in home values over the month. Christmas was around the corner and it seemed we were all finally moving out from the doom and gloom that was feared at the onset of COVID.

Fast forward to the present, Australia has proven to be the 'lucky country' once more, COVID restrictions have largely lifted, business conditions rose to a record high in March and the housing market is roaring back with prices rising at fastest pace in 32 years.

The resilience we have all demonstrated is nothing short of extraordinary. We accepted our new reality and got on with life. This is true for us as a company and the many communities we represent. Not only did we get on with it, we are humbled to be recognised at industry awards nationally.

Our pursuit for excellence is shared by many of the communities we represent, one such community is Hudson Apartments who managed to save 298 tonnes of CO2 emission a year and took home the Smart Green Apartment Award.

We share these wins not because we like to brag, but the practice of reflecting on progress and celebrating small wins can be leveraged towards future, larger successes.

Times have been tough. Pause, reflect, and celebrate your small wins. You went for a walk instead of lying on the couch, made someone laugh, had a happy moment with a loved one, cleared 200 emails from your inbox. Whatever it is, acknowledging these can spark your feel-good and happiness factor, helping you go further towards your next achievement.

"Mind is a flexible mirror, adjust it, to see a better world"
- Amit Ray

Timothy Lee

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Young urban planners

CHILDREN HAVE AN IMPORTANT PART TO PLAY IN THE WAY FUTURE CITIES ARE DESIGNED

Should children have a say in the way future cities are designed?

We understand from research that the majority of children grow up in urban areas. But has anyone ever considered asking them how they imagine the ideal urban environment for growing up healthy and staying socially connected?

A study from New Zealand's University of Otago did just that. Not only did the study determine that children have a great deal to contribute to urban planning debates, but they are intuitive urban planners who are more than

capable about thinking wholistically about what their community needs to function well.

One part of the study saw pre-school children use picture tiles to map their ideal community by selecting facilities and services, keeping it safe, healthy and fun.

Another part of the study involved the children taking research teams around their neighbourhoods to provide insights into what they liked and didn't like about their local area.

The findings showed that children considered their own needs as well

as older people when mapping their ideal community. They asked for health services and facilities that stimulate mind and body, such as libraries, natural environments and gathering places.

Results were interesting. Nearly 80% listed playgrounds as important, 66% included a supermarket in their design, 59% included a hospital, 56% included police cars, 48% a fire engine and 41% a coffee shop.

Streetlights, pedestrian crossings and traffic lights were considered essential safety infrastructure within these communities.

The study found that children not only created child-friendly cities, but careful ones that work for everyone, including animals and plants. They created cities with physical and social elements designed to "make people happy".

We asked a few of our own budding urban planners about what makes their community so special. It certainly made for very interesting dinner table conversation

Miles, aged 11

Already a budding urban planner in the making, Lego master Miles already enjoys designing and creating his own communities.

According to Miles, his ideal Lego community has all the essentials you would need.

His community would include a school, dessert bar, variety of restaurants, an Apple store, banks, barber and hairdresser, supermarkets, car dealership, sporting fields and shoes and clothing stores.

Miles lives with his older sister and is a promising young goalkeeper for his local football club. He ranks very highly the importance of having sporting fields within his community, where he can develop his skills, meet with friends and to play.

Interestingly, his car dealership of choice was Ferrari. Only the best for our Miles!

Amy, aged 6

Amy lives with her mum and dog, Louis, in a townhouse community. After school and on weekends Amy likes to ride her scooter and play with her friends within her community.

When asked what she considers to be important within her community, ever the fantasist, Amy dreamt her ideal 'make believe' community would have its very own forever rainbow for her and her friends to climb up and run along looking for unicorns.

In comparison, Amy came up with a priority list for her 'real' community. This included enjoyable and useful amenities and, not surprisingly, at the top of her list was a park with a playground, a swimming pool (which she preferred over a river or beach), an ice cream shop or a cafe that serves ice cream, and somewhere safe for her to ride her scooter or bike.



Emma, aged 10

Emma lives with her two younger sisters and leads an active lifestyle. She has taken swimming and dancing lessons since she was a toddler, and these two sports consume her afternoons with training. Having access to facilities and open space for exercise is rated very high on her must-have community list.

Ideally Emma would love to see a 50m pool within her community for squad training. As a dancer, she loves the thought of an underground dance studio – a secret dance society specifically for young dancers, and a choice of different restaurants but they must include Thai and Chinese.

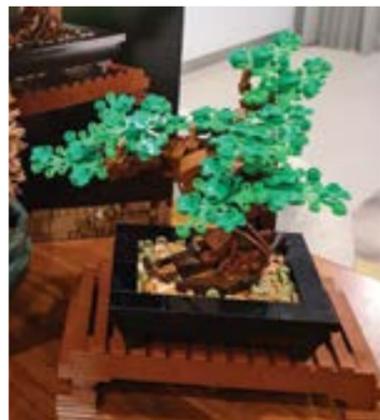
Being shopping conscious, Emma says she needs a shopping centre to buy clothes, shoes and food, with cafes, an amusement centre and tenpin bowling alley for entertainment.





Ryan, aged 6

Always thinking of the environment, Ryan would like to see more open park spaces for playing football and riding bikes and scooters. He values the beauty of traditional shrubbery and recently completed his very own Lego project to create a bonsai tree.



Sophie, aged 8

A common thread from our youngsters is how important they rate their local community space for recreation, exercise and socialising.

Sophie is a young athlete who loves to exert her energy each day after school. She trains in tumbling, a form of gymnastics, and is currently coached by Australian representatives in this field. Her career in this sport is looking bright.

Sophie would like to her community to house a large air track ("a big, long bouncy track for tumbling"), a trampolining centre, and a hospital and ambulance station to help with any injuries or sickness.

A big park with swings and

somewhere to walk and play with her dog, Sarge, is a priority. So is a cafeteria, an indoor disco/party area, a public library, toy room to meet with friends to play, school, and an amusement/gaming centre for entertainment.

Without the use of picture tiles, our own young experts had similar views as those in the study. They genuinely cared for their local environment and designed spaces to fulfill their physical and mental wellbeing.

Children have a great deal to offer and it would pay to have their young voices heard.

Like Whitney, we too believe the children are our future. 🧩



SCA AWARDS

Awards for Excellence

The awards season never truly ends. Just like in the film industry - with festivals and award ceremonies anywhere from Los Angeles to Cannes, Berlin, then back to Hollywood - the same could be said for our industry.

The Strata Community Australia Awards for Excellence are a year-long cycle that take place in most states.

The 20/21 awards season saw a few challenges due to the pandemic. Virtual award ceremonies during lockdown, limited guests, social distancing practices at live events... yet still we eagerly await who has been named as finalists.

Queensland

Winner Rikki Slaughter,
– Community Manager of the Year

Winner Jevon Taane, Technical
Trainer – Support Team Member

Finalist Ernst Body Corporate

Management – Large Strata

Business of the Year

Finalist Gloria Ginley, Community
Manager – Essay Award



Ernst award winners: Strata Community Manager and Support Team Member

SCA AWARDS

...and more!



Queensland

Nominee Challenge Strata Management – Medium Strata Business

Nominee Julie Diender, Assistant Community Manager Team Leader – Support Team Member of the Year

South Australia

Winner Adelaide Strata Community Management – Medium Strata Business

Finalist Nicole Roach, Locum Community Manager – Rising Star Strata Community Manager

Finalist Samantha Brown, Assistant Community Manager – Support Team Member

Victoria

Finalist Victoria Body Corporate Services – Large Strata Business

Finalist Madeline Fawke, Team Leader Customer Service – Support Team Member

Finalist Peter Davies, State Manager – Essay Award

Nominee Barbara Lo, Senior Community Manager – Rising Star Community Manager

Nominee Modupe Ikadeh, Community Manager – Rising Star Community Manager

New South Wales

Finalist Strata Title Management – Large Strata Business

Finalist Mandy Huang, Trust Accountant – Support Team Member

Nominee Deborah O'Brien, Assistant Community Manager – Support Team Member

Nominee Alexandra Leis, Community Manager – Community Manager of the Year

Nominee Kieran Spink, Community Manager – Rising Star Community Manage.

To be recognised in our competitive industry is a big deal. As they say in Hollywood... it is an honour just to be nominated. We agree. 🍌



Sustainable food trends

THE FOOD WE WASTE NOW WILL POLLUTE THE ENVIRONMENT FOR GENERATIONS TO COME.

Avoidable food waste is estimated to cost the Australian economy around \$20 billion each year.

When we waste food, we also waste all the energy and water it takes to grow, harvest, transport, and package it. We also take away the opportunity to donate it to people in need.

But wasted food isn't just a social or humanitarian concern, it's an environmental one. When food breaks down in landfill, it generates

methane — a greenhouse gas that's 25 more powerful than carbon dioxide and a major cause of climate change.

But while we are all trying our best to reuse, recycle and reduce, the reality is - when it comes to the foodstuff we throw away - there is ample room for improvement.

And that's putting it conservatively. According to sustainable food website Foodwise, Australians discard up to 20% of the food they purchase,

equating to one of every five bags of groceries purchased.

This means we throw out an average of \$8 billion worth of edible food every year!

When broken down this means each household is producing around 345kg of food waste each year. That's literally about the same weight as three average size fridges!





Of this food waste:

- 33% (\$2.67 billion) is fresh food
- 27% (\$2.18 billion) is leftovers
- 15% (\$1.17 billion) is packaged and long-life products
- 9% (\$737 million) is drinks
- 9% (\$727 million) is frozen food
- 7% (\$566 million) is takeaways

For strata dwellers who don't have access to composting bins or worm farms, there are still options available for us. Many local and state governments have been making moves to reduce this waste.

New South Wales

The City of Sydney council is doing its bit to ensure its residents are being more mindful about the volume of food being wasted. In July 2019 the City of Sydney issued 53 inner city apartment blocks

with a small kitchen caddy to begin recycling their food scraps.

Each strata resident involved in the trial was provided with a small kitchen caddy to store food scraps, an initial supply of compostable caddy liners and a food scraps bin to be placed on the kerb for pick-up.

The waste is eventually converted to green electricity and a nutrient-rich sludge that is dried and granulated to produce nutrient-rich fertiliser.

In September 2020 the trial project was extended to include an additional 99 apartment buildings across the city. Such is the popularity of this project that organisers are now looking to mine the waitlist to add a further 150 apartment buildings.

The initiative is part of NSW's Leave nothing to waste - waste strategy and action plan 2017-2030, which hopes to

achieve a zero-waste target by 2030.

The city council, in partnership with the state government, has also launched Love Food Sydney, a free online program with tools and tips on how to cut down food wastage, save money and reduce your impact on the environment.

Queensland

The average Brisbane household generates 460kg of domestic waste each year. Food waste accounts for 20% of this waste.

Interestingly, the top 10 foods that Brisbane residents throw in the bin are: bread, bananas, broccoli, oranges, watermelon, apples, pumpkin, onion, corn and potatoes.

To help reduce the amount of food waste going to landfill, the Brisbane City Council (BCC) offers its residents access to a number



Sustainable food links in your state

South Australia

In South Australia as much as 40% of the material in household waste bins sent to landfill is food and organics. This could be diverted by using the green bin for composting.

And we know that less waste to landfill is not only good for the environment, but the Australian Government says it's good for the economy.

SA Minister for Environment and Water said more than three times as many jobs could be created for every tonne of waste recycled or reused instead of going to landfill.

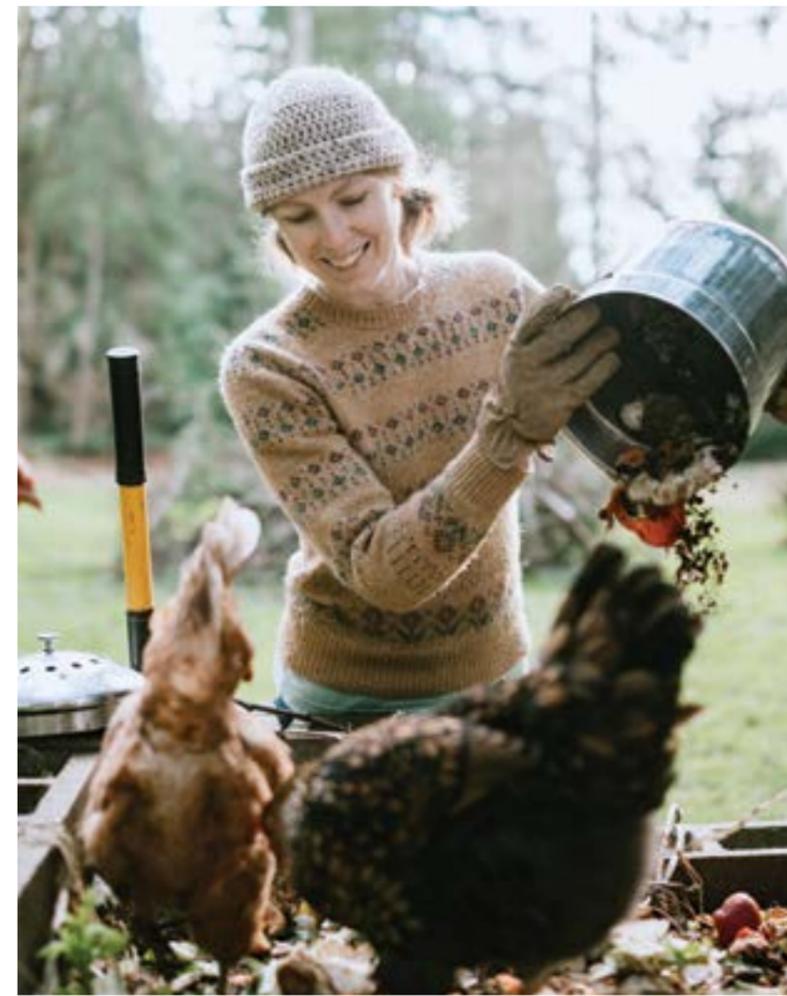
Food waste recycling saves councils money by reducing landfill costs. Food waste could be diverted into the green bin for composting rather than going in the waste bin.

The South Australian government also promotes a low waste, local food movement. Through its partnership with the Adelaide Sustainability Centre, it offers guidance on what strata residents in the state can do to "maximise menus and minimise waste".

Adelaide is also home the \$132 million Fight Food Waste Cooperative Research Centre (CRC) whose aim is to work to find ways to reduce food waste in Australia, as well as the associated landfill and social issues.

So what part can we play in reducing the amount of food and waste heading to landfill?

A good place to start is to check with your local council what initiatives they have available for residents. And consider what you buy and whether you need it. Saving money and the planet just makes sense for generations to come.



of free compost and worm farm workshops and events. In addition, BCC has partnered with a number of community gardens around the city to help residents turn kitchen scraps into nutrients for soil.

The program encourages residents living near community composting hubs to regularly contribute their kitchen scraps to a community garden compost bin.

To help strata residents collect and transport scraps to their local composting hub, registered participants are given access to a free kitchen caddy from their local ward office.

Victoria

Each year Victorian households send over 250,000 tonnes of edible food waste to landfill. That's enough to fill Melbourne's Eureka Tower...

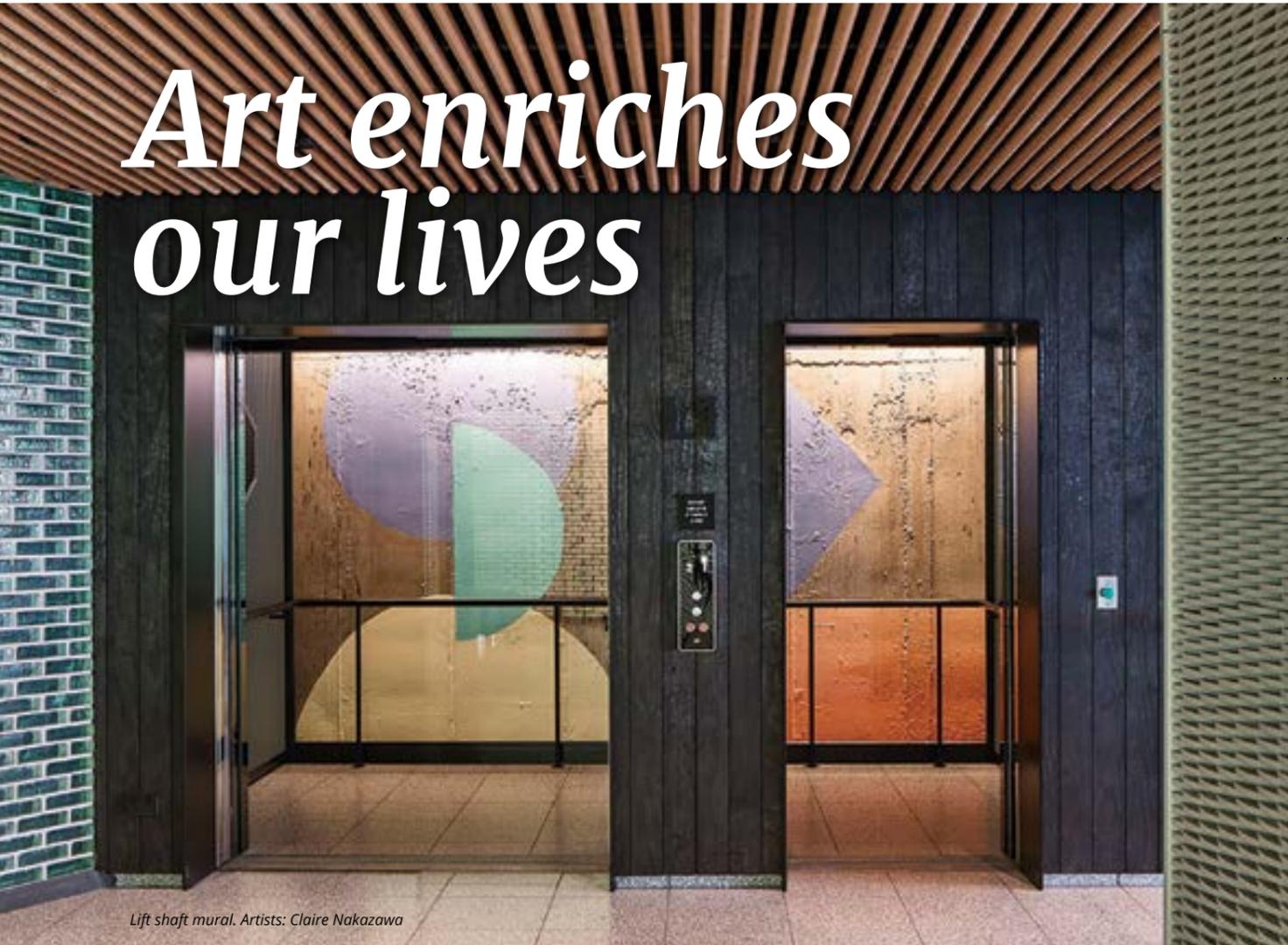
which is no easy feat! This is one of the world's tallest residential building, boasting the highest public viewing platform in the Southern Hemisphere at 300m high.

Not only does this present a significant financial loss for households, it also has a massive impact on our environment.

So, given the average Victorian home is throwing away almost \$42 per week - which equates to over \$2,100 a year - in discarded food, the Victorian state government has partnered with Sustainability Victoria to launch its campaign, Love Food Hate Waste.

This campaign is based on the successful UK program of the same name. It offers residents tips on reducing household food waste to raise awareness of avoidable food wastage.

Art enriches our lives

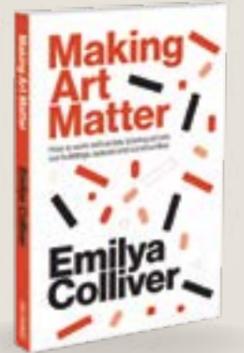


Lift shaft mural. Artists: Claire Nakazawa

Whether it's artwork to hang on your walls, grace your lobby, or to be shared with your community in a public space, art comes in many different shapes and forms.



This is an example of how an artist can solve a problem of an awkward or unsightly space. Artist Lucy Lucy



We have five books to give away!

Email marketing@smartercommunities.com.au with your name and address for a chance to win.
Entry closes 13 June 2021.
Winners drawn & notified 16 June 2021.

Art Pharmacy Founder and Director Emilyya Colliver says 'there is nothing to be gained by participating in an environment that is exclusive rather than inclusive'.

In her new book, Making Art Matter, Colliver builds a bridge between artists and organisations, governments and the corporate world to help bring art into your life, workplace and suburb. It offers insights into the art world and how artists work, what motivates them and the practicalities of what they do.

Colliver offers actionable ideas to learn about what kind of art you enjoy and how to include it in your environment.

For our Smarter Communities readers, Colliver has offered five books to give away. 📖

FROM PROBLEM SOLVING SOLUTIONS TO COMMUNITY ENRICHMENT

The beauty of art is everyone can benefit from it, even without necessarily understanding it or knowing its background. You don't need to be an artist, an intellectual or a curator to enjoy what art has to offer, its completely subjective.

But to truly reap the benefits of great art, it should exist both inside and out of art galleries - in the places we live, work and play.

Just like a glass of good wine, a gourmet meal, or a walk in the fresh air, art can shape the way you feel about the world. It can inspire a reaction or emotion in you, whether you 'understand' the piece or not.

Art can also spark a discussion. What is it you like about the artwork? There are no wrong answers. Everyone is entitled to an opinion as to whether they like a piece of art or not.

I am passionate about art because for me it is a shortcut to the emotive and experiential.

Art represents little nuggets of daily experience that can send you into a daydream, provoking all sorts of thoughts and new boundaries of expression.

When it comes to art, there is so much more to it than simply matching a painting to a piece of furniture or to the colour of a room.

Art in public places

Art is all around us in public places. It can be found on buildings, walls and fences, at the beach... and there is much to be gained by having art in our lives.

Through art, people can access perspectives outside of their own experience, which is so important for building happy, connected communities.

Through art, artists can reflect their reality and lived experience; their dreams and thoughts and feelings, and they invite us in to share it.

When you work with an artist you are tapping into the rich layers of meaning they imbue in their work.

Problem solving with art

Got an unsightly wall that could do with beautification?

Or looking to conceal an unattractive space? Let an artist problem solve it for you.

Artists bring a unique set of professional creative skills to solving problems that can stump architects, developers and councils alike. Leave it to the experts!

The key is identifying the potential of the unsightly space and allowing the artist to provide a strategy, through art, to disguise it in a thought-provoking, stimulating and inspirational manner.

When you work with an artist you are tapping into the rich layers of meaning they imbue in their work - their concerns, their culture, their hopes for the future, their strongest passions, and their deepest feelings. And the beauty of it? Everyone benefits.

Whether it's artwork to hang on your wall at home, grace your lobby, or to be shared with your community in a public space, art comes in many different shapes and forms. Embrace the beauty art has to offer and continue Making Art Matter.

This article was contributed by Emilyya Colliver, founder of Art Pharmacy. www.artpharmacy.com.au

Say it with colour

With all the changes we experienced to our day-to-day lives over the past 12 months, the way in which our home makes us feel - by creating functional, restful spaces - has never been so important.

This is directly reflected in the 2021 Pantone choice of colours of Ultimate Gray and the vibrant yellow of Illuminating, with a message to be resilient and to have hope.

As lifestyle trends move towards spending more time at home for both

work and leisure, we are all looking for a way to find a balance between form and function.

Interior designer, Sue Agha, has over 15 years' experience of making indoor spaces functional, safe, and beautiful for her clients.

From large estate homes to apartments and villas, Sue has added immense value to homes by identifying space requirements then selecting essential and decorative items to complement these areas.

"Creating a stylish sanctuary is not as daunting as you may think," says Sue.

"Like anything, it is best to start with a plan. Creating a vision board with images and styles of what you like is a great way to visualise how they will work together."

It's important to have a scale floorplan and measure all furniture pieces to ensure there is space for easy access around items, and that the furniture will actually fit in the apartment via the lift or stairs and doorways.



“Your home is not only an important asset, it is also your sanctuary from the world.

“Personalise your home with key pieces that bring you joy, such as your favourite artwork, heirlooms, vintage pieces and greenery.

“Use textured rugs to anchor different zones within an open plan living area to create a visual boundary.”

The use of ottomans in a living room or bedroom provides a lightweight

seating option with the added benefit of storage. Sue advises it can also easily be transformed into a coffee table by placing a tray on top.

“And if you have the space, consider using a sideboard in your entry as a drop zone for keys and mail. Hanging a beautiful mirror over it is visually pleasing, and also serves as a great spot for last minute touch-ups.”

Invest in quality furniture pieces that are the right proportion for the room

and use these as the foundation to layer a room. Bring in your own individual flair through personal items, colour schemes as well as interchangeable items such as cushions and decorative accessories.

Stick with a consistent colour palette through each room and repeat finishes and materials to create a cohesive look.

“If you have a neutral grey fabric sofa with a beautiful artwork with a pop of canary yellow in your living room,

consider introducing that colour again in a vase in the dining room, or as a lamp base in the bedroom.

“Try floating a sofa in the middle of a room instead of up against a wall. This is a great way to create flow and it allows you to use the space behind it for a desk to accommodate our growing needs to work from home.”

Where floor space is limited it can be very useful to install floating shelves for storage of books and a fold down desk that can be easily pulled up and out of the way when not in use. As always, check with your strata community manager first before making any

enhancements. There may be rules as to what you can and can't do.

Sue advises to take advantage of natural light. Where possible, frame windows with luxurious soft sheer curtains and bring the outdoors in with greenery in every space.

“Your home should make you feel good and be a reflection of your personal style. There is no time like the present to start planning and creating your perfect sanctuary.” 🌈

Apartment living in coastal areas



“I’ve got the best of both worlds here. I can walk to the beach and everything I could ever want or need is within walking distance”.

But if she sold her suburban house she could afford a property close to the beach on NSW’s south coast.

And that’s how Kylie came to live in Wollongong.

“I’ve literally got the best of both worlds here. I can walk to the beach, the shops are close by and everything I could ever want or need is within walking distance.

“And now I don’t need to mow my own lawns, someone does the garden for us!

“I thought I would want to live in another house because that’s all I’ve ever known. But when I looked at properties, I could afford to buy a newer townhouse or apartment. So I settled on an apartment in a beautiful little community. It’s so lovely and peaceful here.

“Even though they live close to me, I still feel independent. It’s far more neighbourly, everyone looks out for each other.

“And they’re respectful of our space and take pride in how our development looks. Contractors come in to keep everything looking brand new. I love it. Even Choo seems happier here.”

Research before you buy

Every state government has a duty to look after the growing number of apartment homeowners in regional and country areas ready to embrace the apartment lifestyle.

Australian Apartment Advocacy (AAA) Director, Sam Reece, says it’s important to know what you are looking for during the purchase phase and how your apartment is managed.

Research identified a lack of information for buyers and owners about buying an apartment.

“If you are new to apartment living there are a number of factors to consider. That’s why the AAA has created an education kit to help future apartment buyers understand what to look out for and how to protect themselves when purchasing an apartment,” says Ms Reece.

For a free information kit, visit www.aaadvocacy.net.au.

Smarter Communities is a proud sponsor of the AAA.

Did you know STM has an office in Wollongong?

Located right in the heart of Wollongong at 129 Crown Street, STM is ready to service all your local strata needs.

Come say hello or give us a call on +61 2 4211 5600.

POPULARITY IN APARTMENT LIVING IS GROWING IN COASTAL AND COUNTRY AREAS AS MANY HOMEBUYERS LOOK FOR MORE AFFORDABLE OPTIONS

Australia has almost three million apartment owners, and many live in country and coastal areas. But recently there has been change in attitude towards living in regional areas.

The pandemic sparked an exodus of city dwellers seeking a lifestyle change in the country or the coast.

The changing nature of work and the rise of telecommuters who can work remotely makes regional living attractive. As a result, homeowners, particularly downsizers, are ready to embrace the numerous benefits of apartment living.

But buyers and owners must understand any potential pitfalls as well as the benefits.

From city to seaside

The covid pandemic was a great awakening for 52-year-old IT specialist, Kylie.

When her company announced all staff were to work from home until further notice, Kylie set up her home office in a spare bedroom and carried on business as usual.

“When we were first told in March to work from home, I don’t think anyone really had a clue how long we would need to do this. To be honest I thought it would only be for a few weeks. But then weeks soon turned into months.

“I’m so grateful for the time I had to spend at home working. I was fortunate that my house was quite

large, and I was certainly comfortable living there with my cat, Choo. But being there full time helped me to realise I didn’t need all that space. I certainly didn’t enjoy cleaning it for hours or spending precious time on weekends maintaining the gardens and lawn.”

Kylie was nailing her work from home and proved to her managers that she could manage her workload just as effectively working remotely as she did when working in the city. And then it occurred to her, Kylie could literally be working remotely from anywhere as long as she had great wifi.

That was the deciding factor. Kylie loved the beach lifestyle but couldn’t afford to live near the ocean in Sydney.





The apartment of the future

AN INDUSTRY-FIRST APARTMENT MADE FROM WASTE GLASS AND TEXTILES IS PAVING THE WAY FORWARD IN BUILDING DESIGN

In Australia, the building industry is responsible for around 60 per cent of the waste we generate.

Images provided courtesy of SMaRT



A two-bedroom apartment built from reformed waste is being touted as the blueprint for sustainable development in the future.

The prototype property, part of Mirvac's Pavilions development in Sydney's Olympic Park, features a range of products repurposed from

glass and textiles waste and reused for internal building materials.

The resulting products, referred to as 'green ceramics' have been used to tile the kitchen and living room floors, the kitchen bench and splash back, and used to create pendant lights, a dining table, artwork and floor lamp.

Other materials have been used to create different aesthetics and textures within the apartment, with a unique feature wall in the living room manufactured using glass and jute bags once used for coffee beans.

Sustainability leaders say the project has the potential to revolutionise



Professor Veena Sahajwalla with green tile samples

home construction and at the same time transform household waste into a valuable resource.

The project is the result of a collaboration that began in 2019 between Mirvac and the UNSW Centre of Sustainable Materials Research and Technology (SMaRT), with the technology the brainchild of Professor Veena Sahajwalla, a global pioneer in waste technology.

While there remains an energy cost to recycle waste, all materials have a level of embodied energy, which, combined with transport, is often the most significant part of the impact of objects. When transport and

virgin materials manufacturing are eliminated, energy is saved.

An important element of the new technologies is that they are designed to operate locally, collecting waste and manufacturing at source rather than large scale mass production which adds unnecessary transport to the cost and energy equation.

Months of testing were required to perfect the aesthetics and performance of the product. The material had to comply with the Building Code of Australia, passing tests for slip and fire resistance and acoustics.

It was also required to meet the

developer's design standards, proving its ability to not only be fit for purpose but which met the essential customer requirement of being beautiful and durable.

Professor Sahajwalla says the green ceramic furnishings, constructed by the UNSW SMaRT Centre's specialist MICROfactorie, showed what could be achieved when science, technology and industry worked collaboratively.

Mirvac CEO Susan Lloyd-Hurwitz says the "take make waste" approach is no longer acceptable and it is time the construction sector found a more sustainable way to provide



Splashback, island front and floor tiles all from green ceramics



Pendant lights, green ceramics

Australians with homes and office buildings that are kinder to the planet.

Every year around 11 billion tonnes of waste are sent to landfill globally. A further 92 billion tonnes of materials are extracted, with buildings responsible for around 50 per cent of global materials used, she says.

"In Australia, the building industry is responsible for around 60 per cent of the waste we generate. At Pavilions, we have been able to demonstrate a better way to build, using reformed waste, which not only

helps our industry but provides a valuable second life for the mountains of glass and clothing, much of which would otherwise find its way to landfill."

The next stage in the SMaRT Centre collaboration is to investigate opportunities to establish a MICROfactorie to enable local sourcing and manufacture of waste into green ceramics.

The SMaRT Centre is also assisting Mirvac on its other development sites in Sydney, identifying materials that can be diverted to recycling or reforming before demolition works begin. 🌱



Community resilience – how we coped

WHEN HIT WITH A PANDEMIC OUR HUMAN SPIRIT AND RESILIENCE IS TESTED. THE OUTCOME IS OFTEN EXTRAORDINARY

2020 was a difficult year. With world tensions, elections, the pandemic and uncertainty across the globe... it was tough.

But with every adversity there is always some good that comes from it.

We sat with our partners, kids, pets and those close to us and we talked. Wow, what a novelty! We binge-watched TV, we painted, took photos, walked, got into fitness, went crazy over cooking shows and anything else that took our fancy. Well, that's what I did.

In Strataland we just coped and got on with it. The initial panic was soon overcome with new ways of doing things. We adjusted and moved

forward. Meetings were held, finances raised, work completed and bills paid.

When owners and colleagues needed help, we helped. Though we were not immune. We too lost staff due to the immediate downturn and tried to find them homes... one even in strata!

Lessons learnt

In all my roles – as a parent, brother, uncle, son, colleague and friend – I've learnt that Strataland and its people are resilient.

Together we were able to move with the everchanging landscape, taking risks to get tasks done, taking responsibility for what we do and making a difference.

I previously spoke at an industry conference about the importance of not only growing resilience in yourself, but also teaching resilience in the workplace so it becomes a fabric of the business and the way we service our clients.

Resilience to me broadly covers three elements:

1. Resilience in yourself. Do you go the extra mile to get a result?
2. Resilience in business. Do you have robust systems and procedures in place?
3. Resilience in staff. Do you look for that X factor in your staff or just fill vacant positions?

Resilience in yourself

In strata, managers and strata committees need to be resilient with getting the job done.

Managers should look at time management and efficiencies to determine effectiveness.

Committees need to look at result-driven solutions and not have chat fests at meetings. Get the business done, then have that glass of bubbles.

How do we reduce stress in our lives or at meetings? We've proven over the last 12 months that we can work together through tough times, we just need to keep it going.

Resilience in business

Whether you are a strata manager or a strata committee, you are in business. You need to have a long-term agenda and stick to it. Be clear in your instructions, act for everyone's best interests, be compassionate to others but keep moving forward with your business plan. Don't get side-tracked with menial issues or get bogged in robust discussions.

Resilience in staff and committee

Again, this applies to managers as well as committees. Not everyone should be on a committee, simple. As strata

gets more complex and more litigious, people need to be skilled to be a part of that – so get skilled and keep upskilling yourself and your team.

Resilience is learned through experience

It has been proven that if you have good systems and procedures in place, with well trained staff or committee members who are treated with respect and helped to grow, the management of a strata community will be easier, quicker and the business will move forward.

Try new things. Enjoy what you do and above all, have fun. 🌈

This article was contributed by Grace Lawyers. www.gracelawyers.com.au

GRACE CELEBRATES 15 YEARS

GRACE WAS ESTABLISHED IN 2005 TO SERVICE THE NEEDS OF THE STRATA, COMMUNITY, COMPANY AND BODIES CORPORATE TITLE INDUSTRY.

Since that time the sector has become larger and more sophisticated and so too has our offering. We recognised early that in order to provide a full end to end service we needed to grow along with our clients and industry generally. Grace is now recognised as the largest specialist law firm in Australia dealing with property, strata, bodies corporate and community and company title management, disputes and litigation as its core speciality.

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Award-winning communities

The Hudson can add another award to its poolroom wall... the City of Sydney's Smart Green Apartment Award.

formally recognised by winning the Smart Green Apartment Award for Community Association of the Year. Strata Title Management Regional Manager, Lynne Kopellos, won the prestigious Strata Manager of the Year Award. Lynne and the committee were presented their awards by the City of Sydney's Lord Mayor Clover Moore, in an official ceremony at The Hudson in recognition of their hard, smart green work. 🌱

EMISSIONS SAVINGS IN ONE YEAR

CO₂ 48% reduction of annual emissions saving 298 tonnes of CO₂ per year

⚡ 51% reduction of total site energy by 279MWh per year

💰 28% reduction in energy bills a year saving almost \$40,000

12 x



= 1 tonne



A SAVING OF 3,576 shipping containers

THE HUDSON, LOCATED IN SYDNEY'S ALEXANDRIA, WAS BUILT TO BE A WINNER

Completed in 1998, The Hudson was designed as an attractive, safe living environment in the city with a strong sense of place, connectivity and community.

The Hudson is a highly sought residential complex and it is easy to understand why. More than two decades later The Hudson has exceeded its original objectives, and the community spirit is alive and well.

Being one of Green Square's first residential developments, The Hudson features 272 units with multiple housing styles including one, two and three-bedrooms in the form of two-storey, loft-style, split-level, courtyard, and penthouse-style apartments.

These apartments are spread over four buildings and arranged around a central courtyard with a pool and above a retail village. And it's pet friendly!

The Hudson was purpose-built. Not surprisingly it has since won a design and innovation award, the NSW Premier's Award and received a commendation from the UDIA for its urban renewal.

And now it can add another award to its poolroom wall... the City of Sydney's Smart Green Apartment Award.

What does an award-winning smart green apartment community look like?

It all starts with an enthusiastic committee.

Add in passionate, motivated and engaged owners and residents who genuinely love where they live, experienced contractors and suppliers, an environmentally conscious local council plus a proactive award-winning strata community manager to bring

it all together. What can be achieved by working together is admirable.

Saving tens of thousands of dollars per year and greatly reducing energy usage just through lighting upgrades, installing variable speed drives on pumps and fans, heat pumps for the swimming pool, and solar panels just makes good financial and environmental sense.

The City of Sydney's targeted Smart Green Apartments program was introduced to help buildings within its local community area to be more energy and water efficient, ultimately creating a sustainable environment where residents save money and reduce carbon emissions and water usage.

The Hudson community supported this mission and in 2020 participated in the Smart Green Apartments program. In 2021 their efforts were

For further information regarding sustainability initiatives for your apartment building, speak with your dedicated strata community manager.



City of Sydney Lord Mayor Clover Moore and STM Regional Manager, Lynne Kopellos



stations to power electric and hybrid cars, or switching to LED light bulbs in common spaces and within our own properties.

Adopting Virtual Reality

The phenomenon of virtual reality (VR) captivated audiences worldwide through the smartphone game Pokémon Go. Now, VR technology can shift the way the strata industry operates. VR could simplify repetitive and time-consuming questions needed to obtain necessary building details, as the insurance underwriter could place themselves at the scene. Imagine

its use in accident resolution. The insurer could create a three-dimensional image of the event, therefore expediting the claim process and reducing the pain felt during a stressful situation.

An intelligent automated building

Having a daily routine is commonplace in our lives. From the moment we wake and shower to the evening's cooking and entertainment we utilise a multitude of devices that could be both efficiently and effectively managed. Through the collection of sensory data, our repetitive patterns can

optimise the use of applications - such as turning off the light accidentally left on or adjusting the temperature accordingly. Power supply could be disabled when you're not home through to locking doors and windows as you exit your home. Such sensory application can only serve to reduce accidents and unnecessary costs while increasing both your security property and comfort. While some of the technologies may seem a distant future, some are already being used in strata properties. The momentum for change is growing and strata will soon be receiving the benefits.

Technology revolutionising the strata industry

The past decade has seen technology advance at a rate like never before. It has changed the way we communicate, work, consume television, music and media, how we bank, pay bills and even how we date. The rate of change has drastic impacts on all industries. It has manifested itself as new business models while upending of old ones, it has disrupted business strategy and increased customer demand.

Today customers demand change. They expect simple, transparent products and services as we adopt and embrace technology. The strata industry is no different. So how is technology changing the strata landscape and what does the future hold?

Making buildings smarter and more secure

Prevention is better than a cure. Through the application of networked and smart devices in

buildings – such as smart locks, thermostats, lighting, water leak detectors and garage door devices – we could achieve better protection of both people and property.

Switching to solar and LED

Society strives for environmentally sustainable and renewable sources of energy. Small, simple changes can revolutionise the way we utilise energy such as installing solar panels, battery charging

CHU
Supporting the strata community for over 40 years

CHU specialises in providing comprehensive insurance for strata properties like apartments, units, villas and townhouses.

CHU is serious about helping our planet and is working on a number of biodiversity, sustainability and environmental initiatives to play its part.

Find out more at www.chu.com.au

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A good time to look at investing

Best performing apartment markets		
Suburb	State	YOY Growth
Horsham	VIC	25.7%
Griffith	NSW	18.6%
Currumbin	QLD	24.9%
Grange	SA	22.2%

Source: CoreLogic 2019-2020

AUSTRALIA'S ECONOMIC RECOVERY FROM COVID-19 COULD PUSH UP PROPERTY PRICES BY AS MUCH AS 30 PER CENT

If you're wondering what impact persistently low interest rates are having on your fellow investors, look no further than around your neighbourhood.

It seems many home owners spent some part of 2020 either renovating, upgrading, or otherwise improving their biggest asset.

With overseas travel and, in some cases, even interstate travel off the cards, having access to low interest rates was by far the biggest motivator to borrow money, renovate, and add value to properties.

And the good news keeps on coming.

Data from the Reserve Bank (RBA) released earlier this year found house prices could rise by as much as 30 per cent over the next three years.

The data suggested this impressive rise is on the proviso that borrowers would continue to have confidence

that the cash rate would remain at its unprecedented low (0.1 per cent) level over that time. This is a far cry from predictions in last year when the impact of COVID-19 first began to be felt in Australia.

Back then, when concerns about potentially large drops in housing prices quickly began to build, some experts speculated if a worst-case scenario occurred for the economy - and lockdowns lasted for six months across the country - a 30 per cent drop in housing prices was likely.

But, buoyed by more than \$700 billion in support committed by the RBA and the Morrison government, Australia's property market defied all expectations to date with talk of a nationwide housing price boom.

RBA Governor Phillip Lowe has stated many times that the cash rate would remain at that level for at least the next three years, as the country's

economy battles back from the impact of COVID-19.

Should the low interest rate be a temporary measure, and the rate was hiked by one percentage point, house prices would rise by 10 per cent over the three years.

The RBA found high unemployment was the biggest risk to the economy and lower interest rates could help reduce this risk.

"Monetary policy appears to have larger effects in local areas in which housing supply constraints are binding, mortgage debt is higher and there are more housing investors," the RBA's economists noted.

"Currently, much of the credit growth is coming from owner-occupiers. First home buyer activity has increased strongly in recent months, a positive indication of access to housing for younger households, according to loan commitments data." 🏡

Advocacy in action! A \$41,000 insurance claim victory



AN INSURANCE CLAIM PREVIOUSLY REJECTED BY THE INSURER HAS SINCE SETTLED AND BEEN PAID IN FULL FOR ONE HAPPY GOLD COAST CLIENT.

It's thanks to five months of perseverance from an insurance broker, strata community manager and body corporate committee.

ADVOCATES FOR BODIES CORPORATE

Body Corporate Brokers (BCB) is the preferred insurance broker for Smarter Communities. We manage all strata claims for the Smarter Communities group and

its diverse portfolio of clients around the country.

We see many different types of claims and damage across properties, but it's still challenging when a claim is outside of the box... and in this case, into the water!

With an insurance claim that's outside of the box, you need a national expert with decades of in-depth knowledge and skill to advocate on your behalf. And that's exactly what BCB

did for a Challenge Strata Management client.

A MARINA CASE STUDY

Last November, Challenge Strata Management community manager, Lisa Norvock, contacted BCB claims specialist, Jayne Turner, about damage to a Gold Coast marina berth where a pier had fallen away. After learning of the damage, Jayne requested all relevant information to support the claim, including a

Determined not to give up, Lisa from Challenge and Jayne from BCB worked tirelessly and diligently collating information required to appeal the IDR outcome.

condition report of the marina berth and a reinstatement quote for \$41,000 to be sent to the insurer.

BCB lodged the claim with the insurer, who then appointed a loss adjuster to inspect the damage and assess the loss. The loss adjuster engaged an engineer, who reported the mooring pile had become 'catastrophically dislodged' due to a steel link chain that had pulled the mooring pile out of its embedment depth.

The engineer also stated that seasonal tides and dredging by the Council had contributed to the failure.

In December, the insurer declined the claim stating the damage wasn't the result of a single, one-off insurable event as is required by the policy, citing several factors had led to its eventual failure.

PERSISTENCE IS THE KEY

Fully prepared to appeal the insurer's decision, BCB advised Lisa at Challenge what was required to lodge an appeal. The client engaged solicitors and, with the additional material required, BCB lodged the appeal to the insurer, requesting an Internal Dispute Resolution (IDR) review.

Frustratingly, the IDR review resulted in the insurer upholding its original decision to decline the claim and the insurer suggested

the client take their complaint to the Australian Financial Complaints Authority (AFCA) if they still did not agree with the decision.

Determined not to give up, Lisa from Challenge and Jayne from BCB worked tirelessly and diligently collating information to appeal the IDR outcome.

In the meantime, incensed at the insurer's decision, a committee member phoned the insurer to request the matter be taken to Stage 2 of the IDR process. BCB immediately submitted a written appeal for the Stage 2 IDR review.

During this time, the vessel owner, who had placed the chain around the pile, had lodged a claim with his own marine insurer who subsequently made a settlement offer. However, this offer was not sufficient to cover the full cost of reinstatement.

BCB advised the Strata Plan not to accept the offer as it may prejudice the rights of the strata insurer if the original claim from the Strata Plan was overturned during the Stage 2 IDR review.

SEEKING INDEMNITY FOR ALL COSTS

Through ongoing contact with the insurer, BCB reiterated that the client was seeking indemnity for all costs associated with the reinstatement of the

damaged marina berth.

Together with the assistance of Challenge and the Committee, BCB established the proximate cause of the damage was the installation of the chain around the pile – a single one-off accidental event – and that the damage wouldn't have occurred if the chain hadn't been fitted by the vessel owner. As such, the insurer was then required to prove their policy Exclusion.

THE RIGHT RESULT

In April, the insurer completed its Stage 2 IDR review.

And guess what? The insurer overturned its previous decision to decline the claim and accepted responsibility for the full cost of reinstatement!

This is just one of many success stories showcasing how collaboration can achieve the best possible outcome for Smarter Community clients.

When we work together, we can achieve 'out of the box' successes. Together we are truly united, protecting communities.

Smarter Communities established a business partnership with BCB, Australia's most experienced specialist strata insurance broker, in 2017 to overcome any insurance confusion and make strata simpler for our strata committees, bodies corporate and owners corporations.



JANE EVANS



ROBYN WEBB



WARREN FENTON



MASON PAYNTER



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