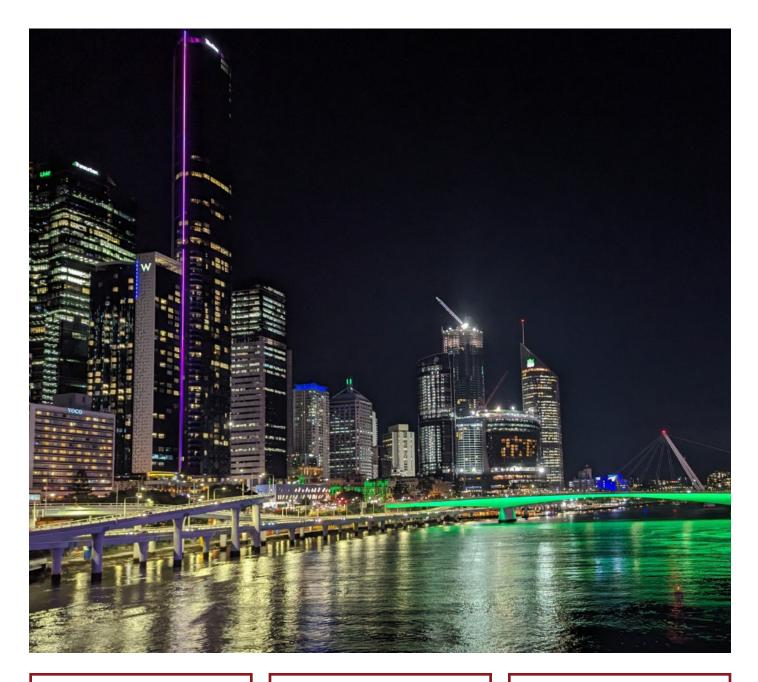
The QLD STRATA MAGAZINE

JULY 2024



Special levy for painting. Can I propose a delay?

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About Us

LookUpStrata is Australia's Top Property Blog Dedicated to Strata Living. The site has been providing reliable strata information to lot owners, strata managers and other strata professionals since 2013.

As well as publishing legislative articles to keep their audience up to date with changes to strata, this family owned business is known for their national Q&A service that provides useful responses to lot owners and members of the strata industry. They have created a national network of leading strata specialists across Australia who assist with 100s of the LookUpStrata audiences' queries every month.

Strata information is distributed freely to their dedicated audience of readers via regular Webinars, Magazines and Newsletters. The LookUpStrata audience also has free access to The LookUpStrata Directory, showcasing 100s of strata service professionals from across Australia. To take a look at the LookUpStrata Directory, flip to the end of this magazine.

Meet the team



Nikki began building LookUpStrata back in 2012 and officially launched the company early 2013. With a background in Information Management, LookUpStrata has helped Nikki realise her mission of providing detailed, practical, and easy to understand strata information to all Australians.

Nikki shares her time between three companies, including Tower Body Corporate, a body corporate company in SEQ.

Nikki is also known for presenting regular strata webinars, where LookUpStrata hosts a strata expert to cover a specific topic and respond to audience questions.

Nikki Jovicic Owner / Director

Liza came on board in early 2020 to bring structure to LookUpStrata. She has a passion for processes, growth and education. This quickly resulted in the creation of The Strata Magazine released monthly in New South Wales and Queensland, and bi-monthly in Western Australia and Victoria. As of 2021, LookUpStrata now produce 33 state based online magazines a year.

Among other daily tasks, Liza is involved in scheduling and liaising with upcoming webinar presenters, sourcing responses to audience questions and assisting strata service professionals who are interested in growing their business.



Liza Jovicic Sales and Content Manager

LookUpStrata



Learn more here → https://www.lookupstrata.com.au/about-us/ You can contact us here → administration@lookupstrata.com.au

Disclaimer: The information contained in this magazine, including the response to submitted questions, is not legal advice and should not be relied upon as legal advice. You should seek independent advice before acting on the information contained in this magazine. Strata legislation is updated regularly. The information in this magazine is based on the legislation at the time of publishing.

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Image: Strate Score Strate Strate

Special levy for painting. Can l propose a delay?



Our committee wants to paint the building next year. We need to raise a special levy. Can I suggest we hold off painting until 2026 so we all have more time to save?

Our committee has proposed we paint the building in 2025. We do not have enough in the sinking fund. As the proposed painting is only 12 months away, each owner must pay a special levy of \$4000 – \$6000. I can't pay this amount by 2025.

To give owners an extra year to come up with the required funds, can I put a motion to the committee proposing the painting be done in 2026?

A

Q

Motions are just proposals. Owners can vote on them as they see fit.

Motions are just proposals. Owners can vote on them as they see fit. If you have a valid proposal, you should submit your motion to the committee so it can be considered. The committee is within its rights to put forward a proposal and you can vote no to that if you want. You can also put forward a counter proposal. That's the democratic process at work.

You need to be conscious that if the committee's motion passes and there is a special levy, you are obligated to pay that levy. That can be hard, but owners must factor this possibility into their calculations.

The committee might need to think about how many owners may be in a similar position as you. If a maintenance proposal will cause many owners financial strain, perhaps they could raise the money through a loan or across a couple of years.

Regarding sinking funds, I often ask owners to do a simple calculation. Divide the amount in the sinking fund by the number of owners in the scheme to get an average amount the body corporate holds in reserve for each owner. Ask yourself if you are comfortable with that amount as the reserve for your lot. You probably don't have enough in your sinking fund if the answer is no.

If a 100 lot scheme had \$150,000 in its sinking fund, many owners might think that was a good amount. However, divide that per lot, and it's only \$1500 for each. If you had your own house, would you be happy to have \$1500 in your account as backup for something going wrong?

It's not an exact calculation of how body corporate expenditure works, but if you want to get a snapshot of where you stand, it's a good one to make. And if you think the number is low, it may not be a disaster, but the likelihood is that higher levies and special levies are in your future.

William Marquand I Tower Body Corporate willmarquand@towerbodycorporate.com.au



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Planning Major Works What gets you the best return?

Paul Morton, subject expert and founder of Australia's leading strata lender, Lannock Strata Finance, shares some insights into how to approach your decision-making for major works projects.

How do you decide which major works project is most appropriate? What are the available sources of funds, and how do you make the best choice? Is the cheapest quote the best quote? How does tax affect your decisions? These are just some of the questions to ask when considering major works. But before we consider your major works, let's look at a range of reasons you might need to invest in common property works:

- Legal duty to "repair and maintain"
- Risk to maintaining insurance cover if property is not maintained
- Occupational Health and Safety considerations
- Reducing legal liability from accidents

And reasons you may want to invest in works:

- Return on Investment (ROI) Increased asset value or increased occupancy rates
- Personal satisfaction (e.g. is this a place I want to live in)

Value in Major Works Projects – Price, Quality and Time

We all know the idea of the Project Management Triangle, where achieving equilibrium between speed, cost and quality is impossible. But strata is more complex because everyone will have a different idea of what "value" is. What is important to you? Is it functionality? Is it aesthetics? It is important to consider that you may not just wish to replace something that needs replacing, but to also improve it and to improve the return on your overall investment.

All of this sits alongside the core decision-making matrix for price, quality and time. What if some Bodies Corporate members value price, others value time and the rest value quality? If not everyone agrees with the decisionmaking priorities, then you may find the Bodies Corporate is not aligned on what they value. Getting agreement is extremely hard, so in our experience, it is important to work out the agreed objectives at the very beginning.

In the Bodies Corporate, it's important to have a shared understanding of how you're looking at ROI. Are you all considering it in post-tax dollars? Or are some Bodies Corporate members looking at ROI in pre-tax dollars? Taxes can make a big difference to net returns. To avoid misunderstandings and to ensure everyone's on the same page about the project's value, it's best to calculate ROI in post-tax dollars. This way, you're all comparing apples to apples.

Fast, Good, Cheap

Increasingly we see first-hand the problems caused by the pursuit of "any product at the cheapest price", particularly with the cladding and defects problems across the country. In some cases, different Governments have stepped in to assist, but it all comes back onto the owner.

You get what you pay for in terms of price, quality and time. Almost everyone focuses on price – and why not! But you don't want cheap and nasty (truth is, you can't actually afford that in the long run), you need to think about value for money. This is where Lannock's experience becomes useful. It is not just about cost and expense.

I think we need to replace the words "expense" or "cost" with the word "investment". Whether you are fixing some pavers, replacing your cladding, or putting a penthouse on top, restoring value lost or creating value, you are investing in your property. This helps you to start seeing the opportunity of a return on your investment.

What else do you need to consider in terms of getting the best value? Should you manage the project yourself/ yourselves? Now, this is a tricky part of the decisionmaking, which has huge potential or unexpected implications – often in cost, time and quality. Potential project managers are Bodies Corporate members, members with special interests, your strata manager or a third-party project manager. The challenges of self-management include accountability, resource allocation, legal liability, skill requirements and role clarity.

We often see a lack of good project management which can mean more problems. Understandably, the Bodies Corporate often feel they can save money, depending on the situation and the Bodies Corporate, but what if something goes wrong? There is also a legal liability to be considered. And the human impact of stress should not be underestimated, particularly for owners living "on-site" in the property.

Whatever you do, we recommend you don't delay your decision when it comes to major works, as delays add significantly to the cost.

Financial Solutions for Major Works

Lannock Strata Finance provides flexible funding solutions to alleviate the financial burden on strata communities. These options allow for works to be carried out immediately, avoiding the risk of further damage caused by delay, whilst smoothing the cost impost on owners of having to fund the full costs of repair upfront.

Understanding the challenges of the work you need to be done and the financial solutions offered by Lannock to help you achieve this is essential for individual owners and strata communities.

We can tailor a flexible funding facility to suit your project-specific needs.



Jason Triplett Business Development Manager - QLD

- P 0467 777 272
- E jason@lannock.com.au
- W lannock.com.au

With Lannock Strata Finance, you will have a dedicated relationship manager through all stages of this decisionmaking process and through the project.

Lannock Simplifying strata funding

Is the owner responsible for the damage if an unauthorised e-bike causes a fire?



If a battery fire causes damage to common property or other lots from an authorised or unauthorised e-bike, e-scooter or e-skateboard, is the owner liable for the damage? Whether it's unauthorised or not or banned within a bylaw, it's going to be covered under the policy unless there's a specific exclusion. I haven't seen or encountered a specific exclusion in a policy related to e-scooters, e-bikes, or batteries. If there's a claim, at this stage, it's covered. It's an unforeseen and fortuitous loss without any exclusions in the policy.

Whether it's unauthorised or not or banned within a bylaw, it's going to be covered under the policy unless there's a specific exclusion.

Sean Callan I Sedgwick sean.Callan@sedgwick.com

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GUIDE TO BODY CORPORATE BY-LAWS

By-laws are an integral part of the administration of a body corporate. The purpose of by-laws is to provide the committee with the power to regulate the use of lots, body corporate assets and common property.

Committees have a statutory obligation to enforce the body corporate's by-laws. However, by-laws are often forgotten about until they need to be enforced.

The problem for bodies corporate is that:

- there are a myriad of legislative requirements for a by-law to be valid (and if it is not valid it cannot be enforced);
- the laws that govern by-laws change from time to time (making some by-laws obsolete or unenforceable); and
- changing by-laws is not necessarily a quick process.

"Poorly drafted by-laws can leave the committee in a position where it cannot effectively regulate improper conduct".

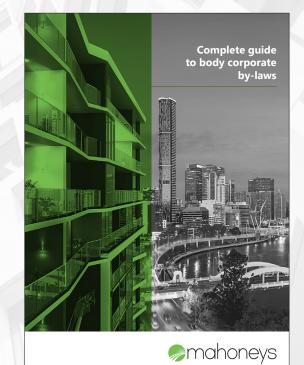
In our complete guide to body corporate by-laws we cover off:

- what are body corporate by-laws
- why they are important
- how they are made
- how they are changed
- what can by-laws include
- what can't by-laws include
- how they are enforced

Mahoneys is recognised as one of Australia's leading body corporate law firms – having recently been awarded "Strata Law Firm of the Year" at the most recent Strata Community Association (QLD) awards.

Our dedicated Body Corporate team is made up of industryleading lawyers with experience in providing body corporate advice, transaction support and dispute resolution services.

Feel free to contact us if you have any questions about preparing, changing, registering and enforcing body corporate by-laws – including for the recent BCCMA changes relating to smoking, towing and pets.





Free By-Law Review

Queensland strata laws have changed.

ACT NOW TO UPDATE YOUR BY-LAWS

Your by-laws must reflect the changes to ensure they can be enforced.

Key reasons to have your by-laws reviewed and assessed:

- make sure they comply with the changes
- ban smoking in outside areas
- address any parking issues
- regulate hard flooring properly
- regulate owner and occupier communication

Contact our dedicated body corporate team at info@mahoneys.com.au

for a free review and assessment of your by-laws.



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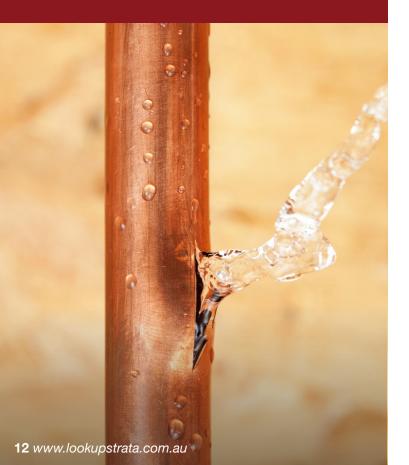
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Can we claim partial lost rent from the strata insurance?



If we had a partial loss of rent due to water damage, can we file a claim with the strata insurance to recoup the partially lost rent?

Due to recent water damage in our unit, we've experienced a partial loss of rent associated with a common property leak. As the damage only affected one bedroom, we had to reduce the rent because of the loss of amenity. Unfortunately, our insurance doesn't cover a partial loss of income. Could we file a claim with the body corporate to recoup the lost rent?

> This process determines whether the body corporate's actions, or lack thereof, directly contributed to the damage, thereby establishing their liability.

A lot owner has the right to submit a legal demand to the body corporate if they suspect the body corporate's negligence, such as failing to maintain common property, has led to damage, e.g., a leak originating from common areas. In response to such a demand, the body corporate can pursue a claim under the public liability section of their insurance policy. The decision to accept or deny this claim will then rest with the insurer, who will evaluate the circumstances against legal principles of negligence. This process determines whether the body corporate's actions, or lack thereof, directly contributed to the damage, thereby establishing their liability.

To submit a demand, the lot owner must prepare a letter to the body corporate. This letter should include:

- The date and specifics of the incident causing the loss.
- An explanation of why the lot owner deems the body corporate liable or negligent.
- A detailed summary of the costs incurred, supported by invoices, rental ledgers, or other relevant documentation.
- Instructions on where the compensation should be paid.

In this particular instance, before proceeding with a demand against the body corporate, the lot owner should revisit the property damage claim first. Specifically, the owner should query the insurer regarding the partial coverage decision, emphasising the impact of partial occupancy associated with rental loss. Insurance policies often cover scenarios of partial loss of use, so it's possible that further discussion or clarification of the policy terms could lead to a more favourable outcome regarding loss of rent coverage.

Tyrone Shandiman I Strata Insurance Solutions tshandiman@iaa.net.au

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Do lot owners need permission to replace their electricity meter?

> Do lot owners need permission before replacing their meter? What legal implications or recommended steps should the body corporate take if this has occurred?

The body corporate does not own the electricity meters.

A strata or body corporate entity do not own electricity meters (excluding private embedded networks in some cases). They are owned by Australian Energy Market Operator (AEMO) accredited meter providers.

Assuming an old meter was replaced with a new meter that takes up the same footprint, and there were no modifications to the common property meter board, we do not believe lot owners need permission from the strata or body corporate entity to have the old meter changed to a new smart meter.

In many cases, the meter replacement is actually initiated by the customers' energy retailer, or the local energy distributor, due to regulated meter replacement programmes such as ageing or meter family type failures. There are some jurisdictional nuances around Australia due to state or regional based rules, however, assuming no modifications to common property occur in these cases, we do not believe a strata or body corporate entity has any obligations to take any action.

Joseph Arena I Arena Energy Consulting joseph@arenaenergyconsulting.com.au

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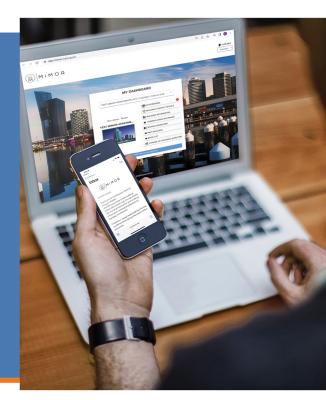
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Unauthorised installation of an air con unit

Without approval, a lot owner installed a new air-conditioning unit and large PVC covered pipes on our wall. They've finally removed the compressor but will not remove the pipes. What can we do?

We own a unit in a six unit complex. Each unit is three levels and joined, sharing boundary walls. Each unit has an exclusive use garden. Without approval, a lot owner installed a new air-conditioning unit and compressor. The compressor was installed on our wall, directly in front of our compressor. The neighbours drilled holes in the wall and ran large PVC covered pipes from the wall into our garden bed.

We can no longer use our air conditioner during summer due to lack of airflow. Our compressor was at risk of overheating.

After almost ten months, the neighbour finally removed the compressor but left all the pipes and fittings on the wall. The pipes are constantly dripping water resulting in black mould on the wall.

The owner is now the committee chair and refuses to remove the fittings and pipes. What can we do as we are feeling a bit helpless?

Be 100% sure there was no approval in the first place.

I think the starting point is to be 100% sure there was no approval in the first place. Then it is a matter of asking the body corporate to arrange the removal of the items. If they don't, it's about recognising the potential for a conflict of interest in that decision. That's what the Commissioner's Office is for.

Frank Higginson I Hynes Legal frank.higginson@hyneslegal.com.au

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By-laws can now ban smoking

3 REASONS TO REVIEW YOUR BY-LAWS NOW

- 1. Prohibit smoking in common and some private areas
- 2. Prepare for the wave of electric vehicles
- 3. Remain valid and enforceable under new QLD laws

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An animal can be removed from a scheme if it contravenes its conditions of approval



Despite agreeing to terms when they moved to the building, an owner walks their dog on common property without a lead. The committee has sent two letters about this, but nothing has changed. What do we do next? An owner walks a dog on common property without a lead and does not pick up after the dog. When they came to the property, The owner signed a pet agreement stating that pets must be on a leash when on common property. This owner has received two letters from the committee via our manager, but nothing has changed.

What next steps should the committee take? We've had numerous complaints from other owners about this situation. An animal can be ordered to be removed from a scheme if it is in contravention of its conditions of approval.

While there has been a lot of attention on new laws (both strata and residential tenancies-related) about the keeping of pets in a community titles scheme, one fact has remained unchanged: namely, that an animal can be ordered to be removed from a scheme if it is in contravention of its conditions of approval.

Based on what you say, you have attempted to address these issues informally and without success. That means your only options here are either

- 1. do nothing and hope the situation rectifies itself or
- 2. take formal action.

GOS

On (a), I can't imagine that is viable, especially if other owners are complaining. Which leaves (b), an application to the Commissioner's Office for **dispute resolution** about the non-compliance with conditions.

The first step will typically be conciliation, followed by adjudication if unsuccessful. As I alluded to above, it is very much open to an adjudicator to order the animal to be removed from the scheme.

This is general information only and not legal advice.

Chris Irons I Strata Solve chris@stratasolve.com.au

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Major works motion raises validity concerns

The committee put a motion to the body corporate for major works up to estimated costs based on a quote. They would decide on the contractor once more quotes were received. The motion passed. Was the motion valid?

At our AGM, the committee put a motion to the body corporate for major works. The committee provided no quotes to the body corporate, but they did provide an estimated cost that exceeded committee and **major spending limits**. The committee sought body corporate approval up to the estimated cost and advised it would subsequently obtain two or more quotes. The committee would then decide which quote to accept. The motion passed. Was the motion valid?

The motion would appear to be invalid.

On balance, the motion would appear to be invalid. However, it is difficult to conclusively determine this without reviewing the agenda in detail. **Section 163** of the Accommodation Module provides (our emphasis):

- 1. This section applies if
 - a. a motion to be moved at a general meeting of the body corporate proposes the carrying out of work or the acquisition of personal property or services, including the engagement of a body corporate manager or service contractor, but not including the engagement of a service contractor who is also, or is to be, a letting agent; and
 - b. the cost of giving effect to the proposal is more than the relevant limit for major spending for the community titles scheme.
- 2. The owner of each lot must be given copies of at least 2 quotations for carrying out the work or supplying the personal property or services.
- 5. Copies of the quotations or, if voluminous, summaries of the quotations and advice about where the complete documents may be inspected, must accompany the notice of the meeting at which the motion is to be considered.

Based on the information provided, it would appear that the motion does not:

- a. identify the relevant third party contractor proposed to carry out the works;
- b. provide any details about the scope of works; or
- c. provide copies of any quotations, which owners are invited to consider as part of the motion in contravention of section 163(5) of the Accommodation Module.

Without including these three matter in the agenda, it would be difficult for the motion to be considered valid.

Liam Boudin I Mahoneys Iboudin@mahoneys.com.au

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Fire Safety Compliance

Are the people servicing your fire equipment qualified to do the work?

Hiring licensed professionals is not just about ticking boxes. If there's an incident, being able to show that qualified professionals did the checks and maintenance can help legally, as body corporates can be held accountable if something goes wrong.

Licensed fire safety professionals understand the legal requirements for shared spaces, evacuation plans and the challenges of living or working in multi-unit buildings.

They also know how to spot problems with fire safety equipment and how to fix them. Hiring someone without the correct licence may mean equipment isn't properly maintained, which could put lives at risk!

How to check a licence

A <u>QBCC Licence search</u> will confirm the licence class, grade, condition and status of most fire professionals. You can also check plumbers' licences to ensure they are endorsed for fire protection on the <u>occupational</u> <u>plumber and drainer register</u> and electrical licences on the <u>Worksafe</u> website.

Understanding licence classes & licence streams

There are three main licence types to be aware of: Inspect & Test, Install & Maintain, and Certify. Each is only qualified to do certain types of work. There are also five different licence streams: Portable, Passive, Electrical, Water and Special Hazards. These outline the types of equipment they are qualified to work on.

When it comes to your annual survey/condition report, it is essential you have someone with a certify licence to sign off all the work done during the year.

Stefan Bauer Fire Matters

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If a retrospective investigation finds any aspect of your fire safety non-compliant, you risk voided insurance, hefty fines and even jail. That's why it's crucial to get an independent third-party consultant to audit your building.



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Stop the leak first, sort costs later



Our body corporate decided to pay plumber repairs for a leak in a lot and then seek reimbursement from the owner. Can body corporate funds be used in this way?

When a plumber is called to investigate the cause of and repair a water leak in a lot, our body corporate decided to pay the plumber's invoice and issue a "notice to pay" to the owner. Is this legal?

Can body corporate funds be used to pay for a repair that is an owner's responsibility even if reimbursement follows? If an owner refuses to reimburse the amount, body corporate funds could be tied up indefinitely until the dispute is resolved.

The body corporate wants to ensure the plumber is paid promptly, rather than any possibly delayed payments directly from an owner. Has the corporate body taken the correct action?



Stop the leak as quickly as possible before more damage occurs.

When a leak occurs, it's imperative to stop it quickly. When a leak is reported, often you don't know if it is coming from common property or owner's property. So, what is the best thing to do in these situations?

There probably isn't a one-size-fits-all answer. Different buildings may successfully handle things in different ways.

However, if a leak is reported to a body corporate manager, they can generally send a work order quickly and have a plumber attend the site ASAP.

If that plumber can stop the leak and prevent damage to the property and an insurance claim, that's a good outcome.

Alternatively, the manager takes additional time contacting the committee and asking them to inspect or contact an owner who may or may not be responsible and may or may not be available directly.

Most of the time, this alternative option results in a much longer time to fix the leak, and the chance of additional damage increases. How is this helpful?

As such, I don't see any major problems with how your manager handles issues like this. However, if the committee is unhappy with the manager's choices, they can review and instruct them accordingly.

Regarding the payment chain, the simplest way to think about it is that the responsibility for paying an invoice to a contractor sits with the person who arranged for the contractor to attend. If they think a third party should pay the invoice, they can contact that party, but the contractor shouldn't be waiting for payment over a issue that does not concern them.

So, if the body corporate books the contractor to attend, it's reasonable for the body corporate to pay the invoice. Any initial work done by the contractor should be to

stop the leak as opposed to carry out all the repairs required. This kind of thing should be stipulated in the work order. If a contractor stops a leak on the instruction of the body corporate and does unapproved repairs, that's another issue. This shouldn't happen, provided you use responsible contractors and clear work orders.

And, if it turns out the owner should pay costs, it's correct for the body corporate to ask them. The owner can refuse, and some do. Sometimes, a little persuasion is required and if there can't be a mutual agreement on the costs, the body corporate may need to seek a legal resolution to impose the costs. That's difficult and frustrating for everyone, but it doesn't mean the initial decision to take action was wrong. You need to consider this against what would have happened if the leak hadn't been stopped. It's a counterfactual, so we can't say for sure, but the longer a leak goes on, the more damage it does and the more headaches it causes. Other people may disagree, but for me, whatever action is taken to stop the leak quickly is probably the right choice. If that leads to a few issues after the fact, so be it.

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Is a draft document a body corporate record?

I've requested to see the new building management agreement before our AGM. The committee states it is a draft and unavailable to owners in that format. Is a draft still a body corporate record? Should owners have access?

Our committee has entered into negotiations with our building manager to create a new building management agreement. I've requested to view the new agreement, as it forms part of the body corporate record. I've been told the document is only in draft form and isn't searchable. Is this correct? Our AGM is in a month, and many of the body corporate members are worried we will have to vote on a document with very little notice.

Also, owners weren't consulted on whether we wanted a new management agreement, nor was the spending on legal fees approved. The legal fees are more than the spending limit. There doesn't seem to be any consequences for committees overspending on limits.

There is no differentiation between whether something is a 'final' version or a 'draft': a record is a record is a record.

When it comes to body corporate records, there is no differentiation between whether something is a 'final' version or a 'draft': a record is a record is a record. So my view would be that even if the revised agreement is apparently a 'draft', it very likely remains a record and is subject to inspection and access by an interested person.

If you and other owners are concerned you will not have enough time to consider the 'final' agreement, then the consequences of that are the motion may end up failing as a result. Perhaps that is something you could highlight to the committee if and when you go back to them to request the 'draft' in advance again.

One qualifier I will note here is that if the draft agreement is considered legally privileged,

it may be appropriate for the committee to decline access to it. That said, I note that isn't what they have said so far.

On your comment about committee spending: if the relevant limit has been exceeded, you can challenge that in the Commissioner's Office. From what you are saying, it may be a systemic issue. If that is the case, your other option is to look at replacing some or all committee members if you think they are not doing their job. There is a process for that to happen, although you do, of course, need to have appropriate people to replace them.

This is general information only and not legal advice.

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Get in touch to find out more.

Do committees need to respond to all owner emails?



Does a Committee have to respond to an owner's general communications?

The body corporate does not have to: read, respond, table, or action any general communications.

There seem to be many 'energised' owners who write too many emails and who test the resolve of volunteer committee members to remain on committees.

Nothing in the legislation requires the body corporate to take any action in response to an owner's general communications. The body corporate does not have to: read, respond, table, or action any general communications.

No by-law or general meeting resolution is required to entitle the committee to disregard communications.

However, while that is the legal position, a committee:

- should always review the correspondence to make sure that the correspondence does not:
- · warn of a dangerous situation or
- contain the exercise of a statutory right, such as seeking to inspect documents or requesting a motion be placed on an agenda, etc; and
- 2. is unlikely to be too popular if it ignores all correspondence.

This is a different approach to responding to abusive and/or onerous correspondence, which seeks to limit the correspondence being sent.

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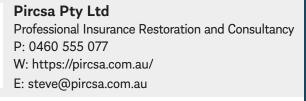


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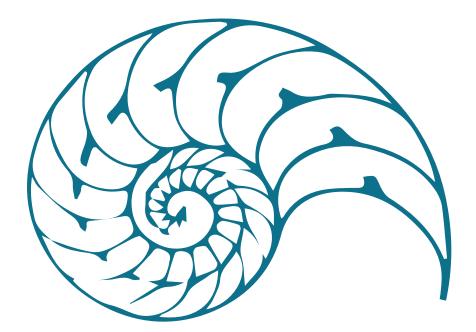
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