

# STRATA COMMUNITY LIVING

*The hub for strata information*



Autumn 2025

## Building your Mental Health Fitness

In a recent webinar, SCA (NSW) took a step back from the usual regulatory updates to focus on an issue that impacts many in our industry: mental health.

Belinda Elworthy, CEO of Gotcha4life, joined SCA (NSW) director Edwina Feilion and Matt Byrne from Express Glass, who are proud supporters of Gotcha4life and SCA (NSW), to discuss the tools for building emotional muscles, which are essential to helping us cope with life's ups and downs.

### Did you brush your teeth today?

Healthy dental habits are drilled into us from an early age, forming a daily habit. We know the outcomes of this and the repercussions of not doing it.

Belinda spoke about the need for a similar approach to your mental health and normalising building your mental fitness. Strengthening those invisible emotional muscles with some attention and effort, and help us cope with life's ups and downs.

**“50% of us will suffer a significant mental health challenge in our life time**

Belinda focused on the three, evidence-based, protective factors that are effective in building our mental fitness:

- **Don't worry alone** – a problem shared is a problem half-solved.
- Ask yourself 'What's a worry you've been holding onto that you could share with a trusted friend?'

- **Embrace your village**
  - Build and maintain meaningful relationships
- **Build your emotional Muscles**

### Gotcha4Life Mental Fitness Gym

Finding time and resources to start your mental fitness journey may seem daunting. That's why Gotcha4life built the Mental Fitness Gym.

**“The Gotcha4Life Mental Fitness Gym offers practical resources to enable and inspire individuals on their journey to build their mental fitness and wellness.**

Free to join, the online platform will extend the reach of our tools and resources to more people, in every part of the country. Simple exercises which can be integrated into anyone's daily routine to form new habits.

To Download the Mental Gym, head to the Gotcha4life website – [www.gym.gotcha4life.org](http://www.gym.gotcha4life.org)

For SCA (NSW) members, you can rewatch the webinar through your SCA (NSW) Education Centre – SCA (NSW) Education Centre.





## The Benefits of Abseiling for Your Strata Building

For strata managers, maintaining a building's exterior is an ongoing responsibility that requires careful planning and execution. Traditional access methods like scaffolding and elevated work platforms (EWPs) can be costly, time-consuming and disruptive to residents. Abseiling, also known as rope access, offers a practical, efficient and cost-effective solution for high-rise and multi-storey buildings. Here's why abseiling is an excellent option for strata maintenance,

### Painting

Keeping a strata building's exterior well-maintained is crucial for both aesthetics and structural integrity.

“Abseiling provides direct access to all areas of a building's façade, allowing for precise and thorough painting without the need for bulky scaffolding or costly machinery. This method reduces setup time and disruption while ensuring a high-quality finish. Whether it's a full repaint or a targeted touch-up, rope access painters can efficiently handle jobs of all sizes.

### Maintenance

Routine maintenance is essential to prevent costly repairs and extend the lifespan of a building. Carrying out a simple soft wash or pressure wash down can remove built up contaminants such as traffic pollution and salt residue if your building is close to the coastline. This is also an opportunity to identify any cracks, water leaks, damaged façade elements and deteriorating sealants can be effectively inspected and repaired using abseiling techniques. With minimal disruption to residents, rope access professionals can safely access hard-to-reach areas, addressing issues before they escalate into major structural problems. This proactive approach saves both time and money for strata owners and managers.

### Window Cleaning

Clean windows significantly enhance the appearance of a building, improving natural light and maintaining a professional and well-kept look. Abseiling is one of the

safest and most efficient methods for high-rise window cleaning, eliminating the need for cumbersome scaffolding or disruptive machinery. Rope access window cleaners use specialised equipment and eco-friendly cleaning solutions to ensure a streak-free finish, keeping the building looking pristine year-round.

### Anchor Point Certification

Safety compliance is a top priority for strata buildings, and annual anchor point certification is a legal requirement in Australia. Abseiling professionals can inspect, test and certify anchor points, ensuring that all height safety systems meet the necessary standards. Regular certification not only keeps buildings compliant but also ensures the safety of workers performing maintenance, painting, and cleaning tasks.

### Why Choose Abseiling for Your Strata Building?

- **Cost-Effective:** Avoid the high costs of scaffolding and machinery hire.
- **Minimal Disruption:** No bulky equipment taking up space or interfering with daily activities.
- **Fast & Efficient:** Direct access to work areas speeds up completion times.
- **Safe & Compliant:** Certified professionals ensure all work meets safety standards.

For strata managers looking for a reliable and efficient way to maintain their buildings, abseiling offers a versatile solution with minimal impact on residents and budgets. Whether it's painting, maintenance, window cleaning or ensuring safety compliance, rope access professionals deliver high-quality results every time.

For more information on how abseiling can benefit your strata building, contact us today.  
[www.premierpainting.com.au](http://www.premierpainting.com.au).





## Hold on to your Hats... More Legislative Change!

### SWEEPING AMENDMENTS TO THE STRATA SCHEMES MANAGEMENT ACT 2015 AND COMMUNITY LAND MANAGEMENT ACT 2021 WERE ASSENTED TO ON 2 MARCH 2025

A small number of the amendments have now commenced with the assent:

1. Changing the voting threshold to remove office-bearers to mirror that to remove committee members – an ordinary resolution instead of a special resolution.
2. Amending section 103(3)(c) for clarity this is with retrospective effect to when the Strata Schemes Management Act 2015 commenced.
3. Removing voting limit restrictions on Company Nominee's voting power.

The equivalent amendments in the Community legislation have also commenced.

The balance of the amendments will commence at a date to be proclaimed, which we anticipate to be around the middle of this year.

The amendments primarily arise from recommendations made to the government in the report on the statutory review of the Strata Schemes Management Act 2015 tabled in Parliament on 29 November 2021. Roughly half of the recommendations in this report have been implemented in this amending legislation, so there may be more to come going forward.

The amendments are addressed towards a broad range of matters including:

- Increased focus on payment plans for levies and inclusion of a requirement for reasonableness on the part of an OC in refusing, as well as a mechanism to apply to the Tribunal for review;
- Extending the notice period before an OC can commence proceedings for levies;
- Mandating the allocation of levy payments towards levies and interest first;
- Setting a higher bar for maintenance schedules when a scheme is created as well as greater penalties for an original owner that is slow in complying with their obligations regarding prompt convening of meetings;
- Requiring disclosure of embedded networks;
- Making it easier to install accessibility infrastructure by lowering the voting threshold;
- Requiring more prompt recording of managing agent's exercise of delegated functions;
- Added an express duty on building managers to act in the best interests of their owners corporation (and leaving room for further express duties to be put in the regulations);
- Greater clarity on when an OC can defer repair and maintenance of common property;
- Requiring committees, where delegated the function, to explain their reasons for refusing a request to undertake minor renovations and including a deeming provision that the works are approved if written reasons are not provided within 3 months;
- Including a requirement for reasonableness when an owner is requested to provide their consent to the repeal or amendment of a common property rights by-law that they derive a benefit from; and
- Creating extensive powers for the Secretary of Fair Trading to investigate failures to repair and maintain common property, including requiring provision of information, invasive testing, and entry into undertakings and the ability to impose penalties.
- More express duties for committee members, including mandated training;
- Greater clarity on the Chairperson's role;



# Being Prepared: How Strata Owners Can Mitigate Extreme Weather Risks

Recent severe weather events, like Ex-Tropical Cyclone Alfred, highlight the ongoing risk of extreme weather in Australia. Strata owners should take proactive steps to prepare for and recover from these

## Understanding the Impact on Strata Properties

Strata properties, with shared structures and communal areas, face unique challenges during natural disasters. Damage in one area can quickly affect the entire building and its residents. Strata claims after extreme weather events often include:

- **Structural Damage:** High winds and debris can compromise roofs, break windows, and weaken exteriors.
- **Water Ingress:** Heavy rains can cause leaks, which can lead to mould and rising damp. Flooding can affect common area car parks and driveways.
- **Power Outages:** Disruptions to power impacts services like elevators, security and lighting.

## The Role of Strata Insurance in Disaster Recovery

Strata insurance is essential in protecting buildings and aiding recovery. When a catastrophe is declared, insurers like CHU provide critical support, including:

- **Claims Response:** As well as triaging and lodging inbound claims enquiries, CHU is often proactive utilising geo-mapping technology to identify the affected area to pinpoint impacted customers. CHU will often proactively reach out to strata managers and brokers to offer their assistance in claims management.
- **Emergency Make-Safe Repairs:** Ensuring properties are secured and protected from further damage immediately after an event. CHU's panel of trusted builders are engaged to ensure this is carried out efficiently and safely.
- **CHU Assess:** CHU has an internal loss adjusting team, who are on-the-ground ensuring the claim process runs smoothly and on-site decisions can be made for repairs and settlements.
- **Customer Care:** CHU is dedicated to supporting our customers, especially those experiencing difficult circumstances.

## Proactive Steps for Strata Communities

Strata owners and managers can take several steps to mitigate disaster risks:

1. **Risk Assessments:** Engage professionals to evaluate vulnerabilities and conduct regular [building inspections](#).
2. **Emergency Response Plans:** Establish evacuation protocols, communication strategies, and resource allocation plans.
3. **Preventative Maintenance:** Regular upkeep, including clearing gutters, securing loose objects, and reinforcing structures, reduces potential damage.
4. **Insurance Review:** Work with a strata manager, broker or insurer to understand coverage and ensure all owners are clear on what is included for extreme weather events.
5. **Education and Communication:** Keep disaster preparedness a regular agenda item in body corporate meetings.

## CHU's Commitment to Supporting Strata Communities

As a leading strata insurance provider, CHU is dedicated to helping communities navigate extreme weather events. Through investment in technology, a responsive claims team, and collaboration with brokers and strata managers, CHU ensures a smooth recovery process.

With pro-active maintenance, planning and the right protection, strata communities can minimise disruption and recover faster from unexpected events. To learn more about CHU's strata insurance products, strata service and support, contact [the CHU team](#).

Visit [chu.com.au](http://chu.com.au) to learn more.

### Disclaimer:

CHU Underwriting Agencies Pty Ltd (ABN 18 001 580 070, AFS Licence No: 243261) acts under a binding authority as agent of the insurer QBE Insurance (Australia) Limited (ABN 78 003 191 035, AFS Licence No: 239545). Terms, conditions, limits and exclusions apply to the products referred to above. Any advice is general advice only and has been prepared without taking into account your objectives, financial situation or needs. Before making a decision to acquire any product(s) or to continue to hold any product we recommend that you consider whether it is appropriate for your circumstances and read the relevant Product Disclosure Statement ('PDS'), Financial Services Guide ('FSG'), and the Target Market Determination ('TMD') which can be viewed on this website or obtained by contacting CHU directly on 1300 361 263.





## The Importance of Roof Repairs & Maintenance

IT IS IMPORTANT TO NOTE THAT ROOFS ARE THE MOST EXPOSED PART OF THE HOUSE AND ARE SUBJECT TO MAXIMUM WEAR ALL YEAR ROUND. FROM EXTREME RAINFALL TO RAGING WINDS, THE ROOF ENDURES ALL AND, THUS, SHOULD BE MADE DURABLE AND WELL MAINTAINED. ADDRESSING ROOF LEAKS PROMPTLY IS CRUCIAL TO PREVENT FURTHER DAMAGE AND COSTLY REPAIRS.

The three main types of roof designs are hip roofs, gable roofs, and flat roofs. The main materials used are concrete tiles, terracotta tiles, Colorbond metal, zincalume, fibreglass and polycarbonate.

“Roofing materials play a significant role in the durability and effectiveness of the roof. However, over the years, the roofs tend to deteriorate, which may lead to water ingress. Roof damage becomes visible in several ways, such as rust, cracked roof tiles, ceiling stains or leaks throughout the dwelling.

Once a resident has reported a concern to the appropriate Strata Manager, a roofing expert will be engaged. Firstly, a thorough inspection will be carried out to identify the issue and assess the overall condition of the roof of the complex.

Next, a detailed quote for the necessary repairs will be submitted for review. An additional two independent quotes are required if the works are valued more than \$30,000. Once a quotation is approved, materials will be ordered, and works will commence with sufficient notice provided to residents. Notably completion photos will be provided with the final invoice to maintain quality assurance.

“It is important to engage a trusted professional for the works as they can investigate underlying problems, identify any potential issues which could arise in the

near future and suggest measures to prevent any major damage. Addressing leaking roofs is crucial to prevent extensive damage and ensure the longevity/cost efficiency of your roof.

Additionally, professional roof specialists are trained and are quite adept at using necessary tools. This ensures that all roof repairs done by professionals are of the highest quality, with exceptional workmanship and flawless finishes. Professional roofers can also provide a range of options in roofing styles, colours and materials.

“Finally, roof repairs involve several challenges, with the biggest one being safety. Only a trained professional can safely access the roof, regardless of the steep pitch, and carry out the required works. Professional roofers use safety equipment like fall arrest measures, roof anchor points, safety harnesses, mobile scaffold, EWP machines etc. to prevent incidents.

Tomkat Roofing are among the most reliable roof repair contractors in Sydney. For over 20 years, we have provided roof repair services to thousands of Strata premises across the Sydney Metropolitan, Wollongong and Lower Blue Mountain regions. Tomkat Roofing are licensed, insured, and equipped to undertake all kinds of roofing work. If you require assistance, call 1300 TOMKAT today!





## Key changes to NSW Fire Safety Regulations for 2025

Fire safety affects every building whether it is single or multistorey residential, commercial, or industrial. Understanding the regulations and compliance requirements is paramount.

Fire safety reforms were introduced in December 2022 when the Environmental Planning and Assessment (Development Certification and Fire Safety) Amendment (Fire Safety) Regulation 2022 (**Regulation**) came into effect. These reforms were established to make buildings safer and promote fire safety measure compliance.

“Some changes that were due to come into effect on 13 February 2025 have now been deferred by the Building Commission NSW.

### Key changes in 2023

The Amendment Regulation introduces a number of changes:

1. The initial changes came into effect on 13 February 2023:
  - a. Owners of class 2, 3 or 9c buildings must provide a fire safety certificate to the building practitioner issuing a building compliance declaration;
  - b. The process of requesting corrections for errors in fire safety schedules have been simplified, provided the errors were minor corrections or the schedule was a replacement for a lost or destroyed schedule.
2. The second round of changes came into effect on 1 August 2023:
  - a. Owners must ensure that the person who developed a non-standard fire safety design consulted with Fire Rescue NSW (**FRNSW**) where a construction certificate was required.
  - b. It became mandatory that Fire Safety Schedules must be in the standardised form template published by the NSW Government, accessible via the NSW Fair Trading website, ensuring consistency and clarity. Please see the link below as a reference guide.

[Please click here to find the Fire Safety Schedule template.](#)

### Changes scheduled for 13 February 2025

From 13 February 2025 (or 18 months after an accreditation scheme is approved, whichever comes first), owners must ensure that fire safety certificates, which are required to certify the fire safety measures for new building work, must be issued by an accredited fire safety practitioner. Currently, the requirement is for fire safety certificates to be issued by ‘a properly qualified person’ and building owners must continue to adhere to this requirement until the new reforms commence.

“The requirement for all fire safety certificates to be issued by an accredited fire safety practitioner, previously deferred for 24 months, will now take effect on 13 February 2027.

From 13 February 2025, Owners must adhere to the Australian Standard 1851-2012 for the routine maintenance of essential fire safety measures. This will apply to all types of buildings besides single dwellings and ensures that all fire safety assets are inspected regularly and thoroughly.

**This requirement for buildings to adhere to the Australian Standard 1851-2012 is now deferred by 12 months and will instead come into effect on 13 February 2026.**

### How the deferred changes affect building owners and strata schemes

The deferral of the above changes shall provide additional time for building owners and strata schemes to prepare for the required changes to comply with the new reforms. The Owners are still required to adhere to the current fire safety requirements.

However, when the deferred reforms come into effect in 2027, Owners must ensure to engage Fire Safety practitioners who are accredited under the accreditation scheme administered by the NSW Government.

Written by Anna Hahm, Partner, and Ronald Mak, Associate, Grace Lawyers.



## Understanding risks with ageing strata schemes

**Insurers focus on infrastructure risks with older buildings, like electrical and plumbing services, where failure could be catastrophic.**

Strata schemes need to allocate money in their capital works fund for major infrastructure upgrades. However, being proactive with ongoing maintenance and regular inspections can help strata schemes keep their property safe and operable day-to-day.

### Beyond the structural integrity

Under all state legislation, a strata scheme must maintain a property in good condition. Strata insurers also require properties to be maintained and losses to be mitigated, and this potentially lowers the risk profile and results in better insurance terms.

“Strata schemes should be aware of how they can mitigate common issues like water leaks or pest damage through regular inspections. Ignoring existing issues could potentially cause significant damage that may eventually displace residents or put people at risk.

For the anticipated repair and replacement of major capital items, schemes in NSW should have a 10-year capital works fund plan that ensures the foundations, supporting framework and load-bearing walls are structurally sound. It determines how much to set aside each year for replacing, renewing or repairing items such as windows, fencing, pathways, painting, plumbing, wiring and roofing.

### Impacts on your strata insurance

#### Provision of cover

Insurers more frequently require evidence that vital upgrades have been carried out or are planned before they'll offer cover or renewal terms. Insurers may refuse to offer cover or impose a higher insurance premium and cover restrictions to reflect any perceived increased risk.

#### Claims

If an insurer discovers a strata scheme knew about an issue and failed to prevent or mitigate further loss, or disclose the situation, it may decline a claim.

#### Wear and tear

Wear and tear Exclusions mean an insurance policy won't cover losses due to normal property deterioration – damage that's occurred over time, not from a one-off event. Over the years, insurers have declined many claims of significant value due to the wear and tear exclusion.

For example, if a leak isn't repaired and damage worsens, a claim for water damage may be reduced or declined because the scheme didn't fix the leak when it was reported.

#### Tips for staying ahead

Be proactive with preventive measures to ensure a building's longevity and access the best possible insurance terms.

1. **Budget for repairs and maintenance** – allocate money for routine maintenance and unexpected expenses.
2. **Schedule building inspections** – organise qualified inspectors to conduct inspections and year-on-year comparison reports at least annually, after a significant weather event, or before/after any major addition/renovation.
3. **Know local building codes** – a building should meet all the requirements to be considered safe and structurally sound.
4. **Act on identified issues** – the safety of those who live or work in a building depends on structural problems being addressed and resolved quickly.

While this won't avoid the need to eventually replace ageing infrastructure, it will help maintain the structural integrity of a building, ensure the safety of its residents and achieve better insurance outcomes.



## Upgrading Your CCTV and Access Control Systems: A Cost-Effective Solution

Are you finding it difficult to identify people or vehicles on your CCTV system? Do you only have a week's worth of footage available when an incident is reported at your building? Is your CCTV recorder challenging to use and slow when retrieving footage?

If you answered yes to these questions, you likely have an outdated CCTV system—perhaps an old analogue system or a first-generation Megapixel system. While these systems were impressive in their time, they no longer meet today's standards for security.

Frequently, we receive requests to repair these outdated systems because owners believe they need a complete overhaul to upgrade to a modern 5-Megapixel system with advanced search functions. Many properties spend thousands on replacing broken analogue cameras with new analogue ones when a cost-effective upgrade can improve their system's quality without the need to replace cabling or many of their existing cameras.

For as little as \$700 per camera, an old analogue CCTV system can be upgraded to a 5-Megapixel system with a new recorder, offering over twenty times the camera resolution. This is less than half the cost of a full new installation.

Even if you have a limited budget, upgrading is a straightforward process. You can enhance your CCTV recorder, replace key cameras in high-traffic areas such as lobbies and garage entrances, and connect your existing cameras to the new recorder.

While a brand-new six or eight-Megapixel CCTV system is ideal for new installations, upgrading your existing system is a reliable way to achieve the high-quality images needed for effective building management.

**\*\*Access Control: Combating Airbnb and Overcrowding Issues\*\***

Many buildings still use old Access Control systems where residents rely on grey fobs to enter. These fobs usually have low encryption, making them easily copied, and often, it's unclear how many active fobs are still functional on the system.

Buildings frequently face issues with Airbnb short-term rentals or overcrowding and may believe that upgrading the system is prohibitively expensive or complicated.

Fortunately, enhancing your Access Control system is a straightforward task. By replacing card readers with higher encryption models and issuing new high-security fobs, you can significantly improve your building's security whilst still keeping the rest of the Access Control system.

Furthermore, upgrading to 'mobile-ready' card readers allows residents to use their mobile phones to gain access. This not only adds a layer of security but also enables you to manage access remotely, further strengthening the safety of your building for a fraction of the cost of a new system.

Please note that this is general advice and may not be applicable to your existing security system.

Quatrix Security is a leading Strata Security Company based in Sydney. With over 15 years in Strata and over 30,000 units upgraded, they have the skills and experience to service and upgrade your building.

Please contact us on [info@quatrix.com.au](mailto:info@quatrix.com.au) for Project templates for your upcoming work.



## Papering over the cracks

Beware of cosmetic fixes which only mask the underlying building issue. Quality-based remedial building solutions go to the crux of the problem. What should you look for?

Strata schemes are encouraged to weigh up all considerations when choosing a remedial builder. With an engineering background and 15 years' construction experience, Tim Kurniadi heads up the Tier 1 Remedial division of Paynter Dixon.

**“When owners corporations are fixated on the lowest-cost remedial services, they risk falling into the same trap as the original developers and builders,” says the remedial expert. “There are no quick shortcuts to quality and compliance.”**

The cycle of inferior repair work can lead to persistent building issues or escalate in ways which prove more costly in the long run.

Look beyond the aesthetics, says Tim: “Quality is often a superficial or visual judgement, such as how well the floor tile is laid – or the selection of tile.”

“A lot of remedial builders are engaged to fix aesthetic issues, such as cracks to a façade. However, the failure typically originates beneath the façade and surfaces at a later point.”

This can be a latent defect that comes to light after construction is completed, or a patent issue (i.e obvious on inspection) that is left unaddressed. In both scenarios, time compounds the problem.

“A minor leak is a waterproofing issue in the first instance. Over time the water ingress corrodes the underlying steel structure. The concrete repair has now become an expensive structural strengthening repair.”

Hence, it's prudent to understand the quality of service behind the price, says Tim.

### What to look for

- Engineering underpins long-term solutions. Well-resourced builders have inhouse expertise and access to qualified engineers: structural, mechanical, electrical, fire safety, geotechnical and civil.
- Major works require full-time site supervision by a dedicated Site Manager tasked with overseeing quality and safety on site. Beware of cost-cutting proposals which offer part-time supervision by a roaming supervisor or trades person.
- Regulatory compliance aims to protect strata owners from substandard building practices. Seek Registered Building Practitioners under the Design and Building Practitioners Scheme – with demonstrable experience.
- Avoid the revolving door of contractors who cherry pick work on their terms. Long-term partners will take on small and large jobs, working collaboratively to your goals, timeline and budget

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AUTUMN 2025

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**All members of our Strata Manager Chapter are 'PROFESSIONAL Strata Managers'. SCA (NSW) strives to ensure that all strata manager members are able to deliver services to the public that are of the highest professional and ethical standard.**