

LANDLORDS NEWS

VOLUME 175

August 2021

ANNUAL GENERAL MEETING

**Tuesday
3rd August 2021
HAS BEEN
CANCELLED**

**Fullarton Park
Community Centre
411 Fullarton Road
Fullarton SA 5063**

**6:50pm for 7:00pm start
in the Parkview Room**

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COVID-19

**DUE TO THE COVID-19 RESTRICTIONS
THE 3RD OF AUGUST
ANNUAL GENERAL MEETING
HAS BEEN CANCELLED**

GENERAL MEETING GUEST SPEAKER

**Guest speaker:
Due to COVID-19, there is no meeting this month.**

What the Agenda was going to be

- Meeting opening and welcome
- Apologies
- Guest Speaker
- Minutes of the previous meeting
- Business arising from minutes
- President's report
- General business
- Dissolution of committee
- Election of new committee
- Close meeting

GPO BOX 2486 CLOSURE AND OFFICE CLOSURE/RELOCATION:

Whilst continually seeking to moderate our overhead expenses, our treasurer Patricia along with past treasurer Arnulf, **strongly** mentioned to me that we really did not have a valid reason to continue renting office space in Epworth Building at 33 Pirie Street, Adelaide 5000. Changes in technology have enabled us to use alternative methods of dealing with office based duties which meant that the office space was being used as an expensive store room for a lot of outdated equipment.

A further financial benefit to our membership is the closure of the nbn internet access and phone service accounts to that office.

Many thanks to Stan Heresztyn for his assistance in moving all of the goods out of that office and relocating most of it to our home address.

The rental of the GPO Box is in excess of \$307 P.A. (almost \$1 per day) for the receipt of 8 member related letters.

In order to maintain a postal address for our association, Patricia suggested that we offer our home address and that is: **46 Metala Road, PARALOWIE, SA, 5108.**

We already have our address listed with the Commonwealth Bank for the receipt of any mail relating to the association's investment account as a PO Box number would not be accepted.

Rodney and Patricia Webb.

MISSING TENANTS

We are trying to locate: Ms Amanda Lee HERDE. Should you know of their whereabouts please contact Rodney Webb on 08 8258 6660 or 0408 830 382.

DEAR LANDLORDS' ASSOCIATION MEMBERS

Recently at our last Committee Meeting it was decided, via a vote, that we can now reduce the Membership fees by \$30 per annum due to the fact that we have closed the Office in Pirie Street as of 30th June 2021. A huge reduction in overhead expenses.

Early days it was very useful for it's proximity to the GPO Box, the Residential Tenancies Branch office, SACAT Tribunal, the Commonwealth Bank in King William Street, and very central for all Committee Meetings, plus storage for the Landlords' Association equipment. It was also very central for all public transport routes.

But due to the fact that just about everything is available on the Internet, including access to Tenancies Branch, we have decided to save our Members some money.

Also in the office the landline phone number, which also served as the fax machine's number, has been disconnected as has the NBN internet service.

Sadly most of the "STUFF" from the Office is now at our home address which is also the new postal address for the Association. It is:
46 Metala Road, Paralowie, SA 5108

The Association's mobile phone of 0419 804 509 is still connected, which John Wyk has been answering and taking calls from Members for a long time, and thank you very much John.

Our Landline and Rodney's mobile phone numbers are:

The Landline is (08) 8258 6660
and Rodney's mobile is 0408 830 382.

My email address is: treasurer@landlords.org.au
or webbpatricia13@gmail.com

That can change anytime if someone else wants to do the work.

*Kind Regards,
Patricia Webb.*

Treasurer for Landlords' Association (S.A.) Inc.

ELECTRICAL AND GAS INSPECTIONS REQUIREMENTS FOR RENTAL PROPERTIES

As of the 29th of March of this year all rental properties in VICTORIA will eventually be required to conduct an electrical and gas inspection biannually. This will obviously need to be done by a licensed tradesman which is an additional cost to landlords.

This law was introduced (from my understanding) because of a coronial inquest into the death of 2 children (aged 6 and 8) in a Victorian rental property in 2010. The inquest found that “the build-up of carpet lint or dust in the heater may have contributed to a fault that caused it to emit dangerous levels of carbon monoxide” (ABC News, Coroner recommends landlords be required to check gas appliances every two years, June 2013)

Now we all know governments react to tragic news. This is indeed a tragic event however because of a few negligent landlords all of us suffer the consequences. Even though the issue was gas related, the government said, well we might as well get them to check the electrical system as well!

Now we as landlords don't want this additional gas and electrical inspection costs because for us landlords who have old houses, it's very easy for a dodgy electrician to say you need to have a whole new meter box installed or worse yet a complete house rewiring job! If it was the electrician's house it most probably would be fine. However, electricians (and gas fitters) have to sign a certificate of compliance saying that the house is safe. They therefore take on the responsibility for the safety of the house. In their mind it costs them nothing to say you need to rewire the house because it is their piece of mind.

So what can we do as landlords to ensure our rental properties are safe and avoid causing harm or death to our tenants? (These are my personal opinions)

1. In terms of gas safety, a carbon monoxide detector is your best bet. They cost about \$50 from Bunnings and the battery should last 10 years. Place them in your kitchen or lounge room (if you have gas heating). The problem with carbon monoxide is that it is odourless and will cause you to fall asleep and die. The alarm will hopefully sound before this happens. You would get your house inspected IMMEDIATELY by a gas fitter if this happened!
2. In terms of electrical safety are there any loose wires or broken switches? Get these attended to! Do you have the old ceramic fuse holders in the meter box? If so I would get an electrician in to change these to circuit breakers. Why you may ask? Many tenants want to solve problems themselves and what is stopping them from putting a thicker wire in the fuse holder? If they do this, then your wiring will be underrated and can melt and cause a fire. Then go prove that the tenant put a thicker wire in the fuse holder! Generally speaking if something looks dodgy, it most likely is so get it looked at!

We as landlords need to ensure we are providing safe accommodation to our tenants. We need to do our best to ensure we do this because if something bad happens to a tenant and it becomes public discourse then we will be powerless to stop any legislation which mandates safety audits.

Marco Arnese.

WELCOME TO OUR NEW MEMBERS

Ms Susan FINES
Ms Feng RICE

A CANARY SKATING ON THIN ICE

Thank you to Jenny for bringing this article which appeared in a Mannum publication to our attention. I made contact with the editor of the Mannum Magazine seeking permission to reproduce the following article which appeared in Issue Number 165 and he kindly consented for me to do so.
Rodney Webb

The term “Canary in the coal mine” is one used to describe someone who is sensitive to toxic substances. It is a title I have lived with for too many years. A gift or a curse, I was never really sure, but it was a sensitivity that allowed me to know when there were toxic substances in a room long before other people felt the harmful effects. It was this sensitivity that led me to the discovery that my husband, Michael, and I were living in a Methamphetamine (ICE) contaminated home, a toxic environment.

Have you ever found yourself in a situation that seems beyond belief, a situation that becomes more of a nightmare with each passing day, one that you wish you could wake up from but find that it isn't a dream, it is reality? This was where my husband and I found ourselves over the Christmas New Year holidays. Whilst everyone around us celebrated the holiday season we were grappling with the enormity of the position we found ourselves in. It soon became a steep learning curve as we sought to find the help we needed to deal with the situation.

When it comes to drug use and the dangers of drug use, most of us know a little on the topic, generally the result of a media story about ICE, the street name given to one of the most addictive forms of Methamphetamine (Meth) on the illicit drug market these days. As recently as the 8th Feb 2021 The Australian ran a story headlined A “What to do” when the river town of Murray Bridge turns to Ice which chronicled the fact that Murray Bridge is sometimes referred to as the Ice capital of South Australia. We always think of these issues as being a problem someone else

has so is there need for concern here in Mannum about Meth use? Can the proliferation of Meth use in our communities really affect the average person? The answer, as we found out, is quite simply YES.

Our research revealed a grey area in the acceptance by authorities of the damage done to property and the health of occupants living in a property that is contaminated by Meth from a previous occupant's use of the drug. State government departments have guidelines for how to remediate a property when a property has been used as a clandestine laboratory (a “Clan Lab” is the term given to the production of Methamphetamine drugs). However, whilst current Government policies and guidelines cater to the remediation of Clan Labs they fail to adequately address the decontamination that is required due to Meth use in the premises (referred to as a Smoke House).

You cannot tell if a property is contaminated by just looking at it as many properties are “cleaned up” prior to selling or leasing. There is generally no smell (although there can sometimes be an ammonia type smell) and Meth is invisible, unlike mould. The price of the property gives no clues either because Meth is not a drug that is class based. It is a drug that transcends financial considerations and socio economic status. There are multi millionaires who use Meth. It is not the drug of the unemployed drop out. Any property can be contaminated. Remediation has to be undertaken professionally by trained personnel to adequately ensure the property is rendered safe to occupy.

This lack of policy by the government fails to provide the real estate industry with “best practice” guidelines to follow when selling or leasing a property. This leaves prospective buyers or tenants literally skating on thin ice whilst also playing Russian roulette when it comes to choosing a property. If they fall through the ice they can end up with their life being shattered and facing financial ruin in a contaminated property, with contaminated possessions that may need to be destroyed and serious health effects for their family.

It is a major problem and one that needs an immediate solution but is one that so far no one in a position of authority really wants to adequately address. Meanwhile lives are devastated. People are left destitute and in some cases homeless. The very people that should be valued are the innocent ones left to suffer.

Three years ago we drove into Mannum and fell in love with the town. We turned our lives upside down and moved here hoping to make it our forever home. Now we are faced with losing everything we have, treasured possessions that can't be replaced, and we wonder if we will ever find a safe place to rent in Mannum again or will we be forced to leave town. As Michael and I seek ways in which we can deal with what has happened and grapple with the situation, we are buoyed by the generosity of those in the community who have heard about what has happened to us and are offering their support. Without them and the warmth of their love and support this little Canary would cease to sing because it is cold when you fall under the ICE.

Yvonne Lacey OAM

If you wish to make yourself more aware please contact:

www.australianmethinspectors.com.au



AN ARTICLE RECEIVED AND FORWARDED BY OUR VICE PRESIDENT, MR DAVID PLANT:

Property investors may cop a hit this tax time. The past year has raised new tax issues for mum and dad property investors, with many expected to cop a hit this tax time. Over 2 million Aussies invest in property, but this tax time, many of them are facing unforeseen hurdles as a direct result of rental moratoriums, borders closures and COVID restrictions.

In a tax time warning to all property investors, CPA Australia cautioned of the ATO's increasing access to new property data this income year, including property management and updated rental bond data covering millions of individuals. "The ATO can see around corners when it comes to undeclared investment property income and capital gains," said CPA's senior manager of tax policy, Elinor Kasapidis.

"It's perfectly understandable that COVID may have changed your investment property deductions and expenses, just make sure you have the records to back up your claims," she said. Key elements landlords are being advised to pay close attention to include insurance payouts and repayment holidays. Other circumstances which may affect a taxpayer's claim are changes to property management fees and advertising during COVID. Unfortunately, according to Ms Kasapidis, lost rental income can't be claimed as a tax deduction and must be copped on the chin.

The good news, however, is "if you reduced the rent to enable your tenants to stay in the property, this doesn't reduce your deductions for rental property expenses", she explained. These may include interest on investment loans, land tax, council and water rates, body corporate charges, repairs and maintenance and agents' commissions. Landlords may also be entitled to claim depreciation for the declining value of assets such as stoves, carpets and hot-water systems.

The fortunate few landlords that did receive back payments or insurance payouts for lost rent are being reminded to report these in their tax return. Moreover, property investors that experienced financial difficulty making their mortgage payments and took up their bank's offer of a repayment holiday are being reminded that they can deduct any interest paid on these deferred payments.

Recognising that some landlords stayed at their rental property or took it off the market during lockdowns, Ms Kasapidis explained that they'll need to adjust their expenses and depreciation claims for the period it wasn't available for rent. "Make sure you can show how the split between private and commercial use has been calculated," she said.

"Some taxpayers have purchased their first or subsequent investment properties in the property gold rush since COVID-restrictions eased. Now is the best time to talk with a tax agent about maximising your tax deductions next year," Ms Kasapidis added.

Recent changes to tax rules

Adding to COVID-induced tax uncertainty, there's still some confusion about changes to the tax rules for investment properties in recent years.

"Landlords can no longer claim travel deductions relating to inspecting, maintaining or collecting rent from their investment property," Ms Kasapidis said.

"For properties acquired from 9 May 2017, landlords can no longer depreciate assets that were in the property at the time of purchase," she noted.

She reminded that from July 2019, many investors can no longer claim deductions for vacant land, including while constructing or substantially renovating residential premises.

Australian taxpayers must also report foreign property investments in their Australian tax return.

"The ATO has information exchange agreements in place with foreign tax agencies. So, they're receiving data on your overseas investments and income too."

"The property market is also running red hot in other countries. If you sold property overseas, it's likely you made a reportable capital gain."

Thank You

Alana Barry

Director / Business Owner

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A COPY OF AN EMAIL FROM SCOTT PAPE, BETTER KNOWN AS "THE BAREFOOT INVESTOR".

I did seek his permission to reproduce the following article but the fact that he gets so many emails I doubt if he will be able to reply in time for the newsletter inclusion. I have taken liberty to reproduce his email on the understanding that all of his emails to me encourage the forwarding of them to all of my associates, as follows.

Hi Rodney, being a renter must suck right now.

After all, you're sitting on the property sidelines watching house prices go up, up, up.

If only there was a *reward* for renters.

Well, it turns out there is. It's a fast-growing scheme called 'Rental Rewards', which many of Australia's leading real estate agencies have signed up to.

Here's how it works: real estate agents outsource their rent-collecting to Rental Rewards, who charge renters a fee to pay their rent, and reward them with Qantas Frequent Flyer points.

On their website the company describes their service as “revolutionary”, “convenient” and “rewarding”.

Yet on the popular ProductReview website, customers of Rental Rewards describe it as: “Absolutely terrible”, “So bad I can’t believe it exists” and “Avoid! Avoid! Avoid!”

(And, in the interests of fairness, I’m not cherry-picking the data: Rental Rewards has 31 one-star reviews and they are *all* universally terrible.)

Mandy, a reader, wrote to me explaining how it affects her:

“I used to pay my rent by direct transfer for free. But my property manager just informed me I am being migrated over to this third-party platform, Rental Rewards, that charges a fee. I chose the cheapest option — \$78 a year — but some of the credit card options work out to be \$312 a year, on top of rent. And their ‘fee-free’ option? Personal cheque! Which my bank charges for, and the rental office is over an hour away.”

WOW!

In most states in Australia the Rental Code requires that real estate agents provide at least one fee-free way of paying rent. Rental Rewards gets around it by accepting cheques. Yet the only person I know who still has a chequebook is my uncle Bob, a cocky from Walpeup, and even he’s thinking it might be time to call stumps on the bark and biro!

So let’s unpack this for a moment.

First up, Rental Rewards encourages often vulnerable low-income renters to pay their rent with a CREDIT CARD, in order to utilise their ‘interest-free days’.

And if you think my eye is twitching right now, and that I am POUNDING THE KEYBOARD, you are right!

Yet let me simmer down for a moment, because their website promises renters will earn “1,000 Qantas Frequent Flyer points every year when you pay by card”.

Given I famously don’t have a credit card, and don’t play the points game, the truth is I had no idea whether this was a good deal or not. So I jumped on to the Qantas Rewards Store to see what I could buy with a year’s worth of Rental Rewards points.

I wanted to buy something practical, like, say, hair removal. Alas, it wasn’t even a close shave: the fancy Philips shaver cost 69,000 points ... taking 69 years of paying rent to earn enough with Rental Rewards. Again, I’m not cherry-picking the data: there was NOTHING on the Qantas Store for sale for 1,000 points.

Enough already.

Look, as a financial counsellor I’m regularly in the trenches with vulnerable people.

Think about a young mum with three school-aged kids who has escaped family violence. She struggles to pay her \$350 a week in rent. One day her property manager tells her that from now on she’ll be hit with a 1.45% processing fee for Rental Rewards (the standard fee they have on their website). That’s an extra \$264 a year she’ll have to pay.

Now, for you and me \$264 may be a nice dinner out with friends. For her it’s a year’s worth of second-hand school uniforms and shoes for the kids.

It’s a *lot* of money.

Worse, she’s powerless in this situation because she doesn’t want to upset her rental manager and risk them not renewing her lease.

One last thing: the Qantas Store shows that a Bunnings \$100 gift card costs 23,170 points. Which suggests the value of a Qantas point is currently around \$0.004 cents. In other words, those 1,000 rewards points that cost our single mum \$263 a year are worth a measly \$4 bucks.

Look, can you do me a favour?

There are a lot of smart people who read this column. If you're a property investor (or you know

someone who is), I want you to ring up your real estate agent and ask whether they are signed up to Rental Rewards. And if they are, ditch them. Take your business to somebody who respects the person who's paying off your asset.

Rental Rewards have been approached for comment.

Tread Your Own Path!



Hon John Darley MLC

AdvanceSA

MEDIA RELEASE

5 May 2021

Delays in issuing Land Tax Notices for 2020-21

The Hon John Darley raised in Parliament in mid-February concern about delays in the issuing of land tax notices, and again yesterday. In particular, John put the following questions to the Treasurer:

"I am still receiving several inquiries from people who are yet to receive their 2020-2021 land tax notices, and therefore my questions are:

1. *Can the Treasurer provide an update regarding how many owners are yet to receive their land tax notices for 2020-21?*
2. *Will all owners receive their tax notices with sufficient time to make a payment and claim in their 2020-21 tax return?*
3. *Given that we are now less than two months from the end of the financial year, what is planned for owners who have not received their land tax notice for payment this financial year?*
4. *Finally, for those owners wanting to claim a tax deduction in this year's tax return, will they be given the option to pay what they paid last year as full and final settlement, and if this is greater than the actual 2020-21 tax, will a refund together with interest be paid?"*

The Treasurer's answer is in Hansard for all to read. The Treasurer referred to advice from The Commissioner of Taxation indicating *"there are still a significant number of ownerships yet to receive their land tax assessments"* seeming to relate to

"the complexity of in particular the trust arrangements have proved to be much more difficult in terms of trying to ensure accurate resolution of the land tax payments of the complicated trust and, in some cases, related company grouping provisions of the act."

This would suggest that all other land tax notices that are relatively simple have been processed, and issued on time, as has occurred in past years. In reaching an agreement with Government on land tax back on 25th September 2019, John noted that he

"could not ignore the benefits this new package will have on the economy and the fact that the vast majority of land tax payers would be better off."

John Darley did not expect, nor was he advised, that implementation would lead to significant delays for many into the following year after implementation, and it will be of even greater concern, if any number of outstanding notices turn out to be for owners who have simple ownership arrangements.

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**CLOSING DATE FOR
NOVEMBER 2021 NEWSLETTER****Saturday 25th September 2021**

ARTICLES, ANNOUNCEMENTS
& OTHER MATERIAL

Please send to:

The Editor
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or Email to: lasa.info@landlords.org.au

*An annual prize will be awarded for the best
original article*

PLEASE NOTE: It would be a great help if material
for the Newsletter could be sent by email wherever
possible to save typing.

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GUEST SPEAKER/S DISCLAIMER

The opinions expressed by speakers at our meetings do not necessarily reflect the views or policies of the Landlords' Association (S.A.) Inc.

PRICE DISCLAIMER

The Landlords' Association (S.A.) Inc. cannot accept responsibility for any change in value of any advertised prices or discounts.

FUTURE MEETING DATES

Tuesday 02/11/2021, General Meeting
Tuesday 01/02/2022, General Meeting

At the Fullarton Park Community Centre
411 Fullarton Road Fullarton SA 5063

*Guest landlords are always welcome
Please mention if this is your first attendance*

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