

LANDLORDS NEWS

VOLUME 176

August 2022

ANNUAL GENERAL MEETING

**Tuesday
2nd August 2022**

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

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

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DEAR FELLOW MEMBERS

What a disruption this COVID-19 pandemic has been.

Firstly, my apologies for the lack of a Newsletter for November 2021, February 2022 and May 2022. I was so busy trying to get our association's disruptions sorted out interwoven with all of the other disruptions Patricia and I are dealing with. My apologies also extend to Mr Mark Mezgec, he is the very helpful gentleman who prints, folds and more often than not, delivers the finished newsletters to my home address. He also missed out on some business activity as a result of the lack of the newsletters being compiled.

With most facets of our lifestyles altered the committee has not called for a public meeting of our membership at the Fullarton Park Community Centre since February of 2020, more than two years ago. Your

committee decided to err on the side of caution to reduce the risk of being infected, or even worse, transmitting the disease if anyone was not aware that they were indeed infectious.

There are no outstanding issues to resolve at present for our association that we would, as your committee, consider it to be worth the risk of holding a community meeting. However, to kick start our association's activities we have decided to hold an Annual General Meeting on the 2nd of August, 2022 in the Fullarton Park Community Centre. The details are on the front page of our newsletter.

The last two constitutionally required Annual General Meetings have not been held resulting that all committee positions have not been declared vacant and a new committee elected.

GENERAL MEETING GUEST SPEAKER

Guest speaker: Aasha Sriram

from Uniting Communities to talk on a "Tenants as Water Customers" workshop held on the 23rd June 2022.

MEETING AGENDA

- 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

The committee members elected at that Annual General Meeting in 2019 are still serving.

The only two variations are:

1. Margaret Bunfield approached Patricia after that 2019 meeting and expressed interest in joining our committee as Assistant Treasurer. We gratefully accepted her offer.
2. It was incorrectly minuted by me that Margaret Kohlhagen was elected as Vice President. My apologies for that error, she elected to be President.

Recently Margaret Bunfield sold her residential rental property and is no longer a landlord. She has resigned as a committee member and also as an association member. It's her gain and our loss. Margaret was very helpful to me in liaising with Seofast, the company that "built" our current website, thank you Margaret.

Now that I have mentioned the website, our sincere thanks must be extended to Mr Craig Rayson who built our now redundant website. All of his support to our association over the years that we accessed that easy to use facility was far in excess of what he was remunerated for, thank you Craig.

Unfortunately for us he was unable to replace that out-dated website due to his time constraints hence the reason for the present debacle of a largely not useable more modern website. Craig still has some involvement though, the maintaining of our domain name and overseeing the operation of our email traffic.

Since the committee's decision to dispense with the GPO Box rental at the General Post Office in Adelaide it was decided that Patricia's and my home postal address would be the most convenient one to use as an alternative. With Patricia being our treasurer we already receive postal deliveries from the Commonwealth Bank regarding any communications dealing with the association's investment bank account. The bank would not

accept a post office box as a legitimate postal address. With my activities in maintaining our membership register it was also beneficial for any membership correspondence to also be delivered to our home address.

Now that I have mentioned our home address, it is also the location of the greatly reduced assets of the association. A large proportion of our equipment and paper based information has been made redundant over the years and as such was of no further use. The second bedroom in our house is now the association's office space, or "the den" as Patti prefers to call it, and is where we relocated a lot of the office furniture and other office equipment. Where I was unable to find an alternative location for any of the redundant chattels I delivered them to an organisation called "Uplug and Drop". This organisation employs people who would otherwise have difficulty in finding employment and they dismantle all of this faulty or redundant equipment into basic materials to be recycled.

With the paper based information accumulated over the years I disposed of the no longer required material. Any printed matter that had any identifying information regarding our membership or any other sensitive information on it was shredded and disposed of along with our green waste. Any historical information about our association that is of interest has been retained along with the association's meeting minutes, newsletters and financial records. Our membership and missing tenant databases plus our financial records are largely computer based files. These files are not located outside of our local storage such as the website or any cloud based storage system. They are backed up on local memory devices and also a laptop computer. This laptop computer and the other backup memory devices are stored in a locked safe when we are not at home.

The website:

What a debacle, from the beginning it was a poorly orchestrated event. We as committee members were asked “what did we want the site to do?” Nobody on committee has any knowledge of this technology so we got what the company thought that we might want. We sorted out a few initial problems before the site “went live”. Our website ended up being infected with a virus very early in operation, it was claimed that we were just plain unlucky. It cost the association to clean up the website files then the company involved shifted the website to a more secure hosting facility.

That exercise overwrote all of the information corrections that we had already made so our site is still displaying our no longer valid postal address, office address and landline phone number. All of us on committee were given administrative access to the website to enable us to maintain the updating of information etcetera for our membership and the general interested public.

Somehow along the way the website was activated in an “Emergency Password Reset”. All of the membership as well as the administrative access to the website were negated. I eventually managed to gain admin access and then proceeded to re-enter all of our members’ usernames and passwords again. The website by default sends out an email to any member who has their password reset, by me in this scenario. The information page for each member requires a necessary email address in two fields so in an attempt to prevent these notifications being sent I typed in non-accurate addresses. This didn’t prevent our members receiving a warning email regarding their password alteration.

The website at present is not of a lot of help to our membership as updates of minutes, newsletters, information briefs from other organisations and events. I will endeavour to upgrade lacking of information as soon as I can learn the required software procedures. I am seriously considering taking a course with WEA on how to use WordPress, the software program that was used

to create the current website. I am hopeful that this information will allow me to maintain the information content that can be accessed there by our membership with internet access.

This same member related information will still be available to any of members who do not have internet access by contacting our committee through Mr John Wyk on 0419 804 509 or myself on 0408 830 382. The landline number of 08 8258 6660 is also available to contact me as well, also Patricia for any treasury related enquiries.

Our next General Meeting:

It is a “who knows where” and a “who knows when” conundrum at the moment. I was too slow at requesting the reservation of the Fullarton Park Community Centre Parkview Room for our usual first Tuesday of February, May, August and November this year for holding our general meetings. Another group now has that calendar line-up. Two of our committee members, Marco Arnese and David Plant, have been actively seeking an alternative meeting place for us. Should we not be able to find a viable alternative venue I will investigate what other suitable reservations can be made at Fullarton Park.

Membership Kit of Forms:

As a result of relinquishing the GPO post office box and the Epworth Building office space quite a few of our kit forms needed to be revised as well as all of our members’ Membership Cards. This has been completed and all of our current financial members have been provided with the updated material.

Membership Renewal:

I have made an executive decision to provide the 20-21 financial year’s members with copies of our newsletters taking into consideration that this COVID related disruption to our usual activities has overshadowed our treasurer’s past presentation of an invoice for membership renewal. Our treasurer invites you to renew your membership at a cost of \$50. She would prefer payment by electronic funds transfer to the

association's Commonwealth Bank account as this method reduces her workload considerably. Our association's bank BSB is **065000**, the account number is **1021 7802** and the account is named **Landlords' Association**. *Please use your membership number as the **first** characters of your notation for the transfer.*

If you prefer to use a debit/credit card, by all means ring Patricia on 08 8258 6660 to give her your card details. Please Do Not send her that information by email.

To use a quote from the Barefoot Investor's article in our August 2021 newsletter, if you wish to use the "bark and biro" method and post her a cheque, that is fine also.

Committee Membership:

Our constitution allows for an eleven member committee and we only have nine members at present. It would be advantageous for the association to have a full committee mostly for an increased knowledge base and fresh ideas. The following is an extract from our constitution. I was going to use our constitution's following points 8.8 and 8.9 earlier but this is now not necessary as all positions will be declared vacant at the AGM and a new committee elected.

8.8 Vacancies unfilled or arising in the membership of the committee shall be filled by the committee from among the members of the association for the unexpired remainder of the term of office, provided however that if the committee should decline or fail to fill a vacancy, a special general meeting of the Association shall be convened in the prescribed manner at which the only business to be transacted will be the filling of the vacancy which shall be specified in the notice convening the meeting.

The calling of "a special general meeting of the Association shall be convened in the prescribed manner at which the only business to be transacted will be the filling of the vacancy which shall be specified in the notice convening the meeting."

It is too risky in the current environment to call that meeting. We can still operate also according to our constitution.

8.9 The committee shall function validly notwithstanding any vacancies in membership other than in the position of President provided that its number shall not reduce below the quorum.

Our quorum requirement for committee meetings is 6.

So, here's the thing, please consider volunteering for a position on our committee? The workload is very light if the tasks are shared and a full committee provides for a wide range of knowledge and ideas.

*Rodney Webb,
Secretary and Membership Officer.*

COVID-19 QUERY:

It had to happen.

I've been asked is it legally allowable to include a clause for the requirement of Covid vaccinations proof as part of an application for tenancy? One scenario put to me was that in a multiple living complex could one tenancy be a risk factor to the other tenancy occupants?

We, as performing artists in various venues, have to show proof of Covid-19 and Influenza vaccinations as well as in some isolated venues, police character checks and also our 240 volt leads tagged tested.

A new grenade in the potpourri of minefields for us.

Rodney and Patricia Webb

TENANTS AS WATER CUSTOMERS:

Recently the association was contacted by Uniting Communities to participate in a *“Tenants as Water Customers workshop on Thursday 23 June”*. John Wyk was the original recipient of the invitation but unfortunately was unable to attend. As both Margaret Kohlhagen and I had been involved with this forum topic in the past (more than once) we advised the project officer, Ms Aasha Sriram, that we would attend. I also persuaded Patricia Webb as our treasurer to also be involved as she has very good hearing capabilities, something I lack.

We went through this exercise some ten years ago when Adrian Nippress representing Uniting Communities addressed one of our quarterly meetings as a guest speaker following a workshop discussion regarding water billing to tenants. I don't recall that any changes were made as a result of that attempt to address some of the problems with water billing to residential tenants. The same problems still exist.

I did try on several occasions to persuade the past Liberal Government Minister for Water, Mr David Spiers, to be a guest speaker at one of our general meetings, no luck there. I will try to engage the current Minister for Climate, Environment and Water, the Hon Dr Susan Close to address a future general meeting for us.

I have invited Ms Aasha Sriram to address us at our August meeting, an invite which she readily accepted.

Rodney Webb.

RENTRIGHT SA

RentRight SA (formerly Tenants Information and Advisory Service) is a free, independent service, helping people maintain their tenancies in private rental, community housing or public housing.

Support services include: support to sustain or access a residential tenancy, advocacy and advice regarding tenancy issues, education and information about a tenant's rights and responsibilities, help navigating the housing system.

Phone: 1800 060 462

Website: www.syc.net.au/home/rentrightsa/

Branch(es)

Address:

135-139 Currie Street,
Adelaide, SA 5000

BELOW IS AN INFORMATION SUGGESTION

**(and not to be taken as an advert)
sent to our Vice President,
Mr David Plant. Rodney Webb.**

Dear David,

How To Buy A Home In 2022

If your goal is to buy a home in 2022, you need to be prepared.

While it is expected that the property market will have more stock than last year in most cities, competition for quality homes will remain strong. To ensure you're the successful buyer or bidder, you need to start getting organised now.

Here are some tips to help you buy a home over the next 12 months.

Review your budget

Lenders need to know you can pay back what you borrow and they will assess your spending habits as part of the home loan application process. Go through your budget and savings plan so you can prove to your lender how much money you can commit to your mortgage payments.

Interest rates are sitting at record lows but be aware that restrictions around borrowing have changed recently. You need to be able to prove to your lender that you will still be able to make your home repayments when interest rates rise. If you have any debt in your name, the more you can get rid of as you prepare to borrow, the better. Look at paying off your credit cards or consolidating your debts, and avoid signing up for any buy now, pay later schemes because they will show up in your credit rating.

Think about pre-approval

With your budget sorted out, it is a smart move to get pre-approval for your home loan before you think about making offers.

Once you have pre-approval, you can put in offers with confidence. If you find a home you love but need time to figure out the finance, you're risking someone who is purchase-ready having their offer accepted ahead of yours.

Pre-approval can take several weeks or even months so the sooner you can start the process, the better.

Consider your purchasing options

When it comes to borrowing, different lenders have different criteria. Make sure you work with a lending specialist who can help you to shop around for a loan that will suit you.

To get into the market as a first time buyer, you might consider 'rentvesting' and purchasing a home outside of your ideal area to lease to someone else, or buying with friends or family. These days, many Millennials and Gen Xers are also asking their parents (or other trusted friends

or family members) to act as guarantors on home loans. This means that your parents take on the responsibility for repayments if you fall short. These strategies can all help you to get into the market sooner but consider the pros and cons first, and always have a clear written agreement if you team up with other people to buy.

Get to know your local agents

Once you have all your finances and budget sorted out, you need to make friends with the real estate agents who operate in the area where you want to buy.

An agent who knows your budget and what you're looking for will contact you if a house comes up that meets your brief.

It makes sense to attend open homes and speak with agents while you're waiting for pre-approval. This way, as soon as you're ready to buy, you'll have the contacts you need to help you secure your dream home.

For more information about buying a home in 2022, contact Professionals Salisbury on 8258 1344 or email salisbury@professionals.com.au today.

**THE FOLLOWING
INFORMATION WAS
EXTRACTED FROM A
NEWSLETTER COMPILED
BY CONSUMER AND
BUSINESS SERVICES,
Ground Floor, 91 Grenfell Street,
Adelaide, SA, 5000. Rodney Webb.**

In this edition of CBS Connect we provide information about your rights and responsibilities with online shopping, avoiding delivery scams, travel booking tips, having documents witnessed, rental repairs, lottery rule changes and tips to keep you and your family safe this summer.
Dini Soulio, Commissioner

Tips for Shopping Online:

Many consumers will be making online purchases in the lead up to Christmas - e.g. ordering groceries, booking accommodation or sending e-cards. It's important that you're aware of your rights and take some sensible precautions when shopping online.

Remember to:

- only buy from sellers that have a good reputation – check independent reviews of the business
- check the terms and conditions
- check the website is secure, with an address that starts with https:// (with an 's' for secure)
- keep copies of emails, booking confirmations and receipts, in case there is a problem later
- install or update antivirus software.

Beware Delivery Scams

Be alert to scam parcel delivery messages that may be sent to you via email or text message. If you click on a dodgy link in a message this could install malware on your phone or computer and the scammer could access your bank details.

To check if a delivery message is real, contact the delivery company using contact details from a legitimate source – e.g. the company's official website.

Witnessing Documents:

If you need someone to witness a statutory declaration, the list of authorised witnesses has now been expanded permanently in SA.

Authorised witnesses include:

- a justice of the peace (JP)
- government employees
- accountants
- religious ministers
- medical professionals
- bank officers.

Repairs and maintenance for Rental Properties

Repairs and maintenance concerns are often raised with CBS by landlords and tenants of residential rental properties.

Sometimes disputes can arise over simple matters, such as landlords not understanding that they're responsible for replacing consumables – e.g. light globes and water filters. Sometimes tenants assume they don't need to clean exhaust fans, but in most cases this is actually the tenant's responsibility.

Disputes can also relate to more pressing issues, such as the hot water service failing and the landlord not arranging for repairs or a new hot water service in a timely manner.

If you have a renting concern, a discussion with your landlord or tenant may resolve the issue. You can also contact CBS for information about your rental rights and responsibilities.

If a dispute is ongoing and can't be resolved you may need to apply to SACAT for a ruling, based on the evidence presented.

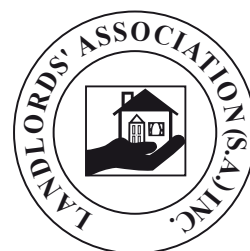
CBS Customer Service Centre

In order to protect our staff and customers as part of our response to COVID-19, from Monday 13 December 2021, CBS will no longer be accepting cash payments.

All persons entering the Customer Service Centre must:

- Wear a mask at all times
- Hand sanitise
- QR check-in.

Thank you for your understanding and cooperation.





RIP

Sadly we bring you the news of the death
of Patricia Pope “Pat” MUGFORD
in February 2022 in her 92nd year.

Pat was the wife of one of our founding members,
Mr Denis MUGFORD, deceased.

Pat maintained an interest in our association
after Denis died in January 2006.

Our sincere condolences to her families

Also another long term member born in 1940,
Mr Petar Milan STANIMIROVIC died
on the 1st of April 2022.

Our condolences to his wife Nevena
and their daughter, Rosanna.

May they rest in Peace.

Rodney Webb on behalf of all of our membership

Consumer and Business Services

Media Release

21 January 2022

ARE YOU OWED AN OUTSTANDING BOND?

Consumer and Business Services is stepping up its efforts to help reunite tenants with millions of dollars in unclaimed bonds.

Commissioner for Consumer Affairs Dini Soulio said the process for claiming unclaimed bonds has been simplified to help people determine whether they're owed money and, if so, how to lodge a claim.

"Every year, we return tens of millions of dollars in bond money to tenants but there are times when that money simply isn't claimed," he said.

"This can happen for a number of reasons - for example, people may have provided incorrect banking details or there's no forwarding address or phone number for CBS to contact them.

"To make the process easier for people wishing to find out if they are owed money, CBS has simplified the process to help those who are entitled to a refund.

"You can now go to the CBS website and find out if you are owed money. Simply enter the details of your tenancy, including the street address of the property, your full name and contact details.

"If money is owed, you can apply online."

To search the register, head to <https://www.cbs.sa.gov.au/unclaimedbonds>

If you require assistance, please call CBS on 131 882.



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**CLOSING DATE FOR
NOVEMBER 2022 NEWSLETTER****Sunday 1st October, 2022**

ARTICLES, ANNOUNCEMENTS
& OTHER MATERIAL

Please send to:

The Editor
Landlords' Association (S.A.) Inc.
46 Metala Road, Paralowie S.A. 5108
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.

A PUBLICATION OF LANDLORDS' ASSOCIATION (S.A.) INC.

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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

To Be Advised
when future arrangements
can be finalised

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

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A quarterly publication – published February,
May, August (our AGM) and November

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