

**MINUTES OF FEBRUARY GENERAL MEETING  
LANDLORDS ASSOCIATION  
Held 2<sup>nd</sup> February 2016 at Fullarton Pk Community Centre  
Meeting commenced at 7-05pm**

**PRESENT**

Margaret Kohlhagen	President
Jack Eskenazi	Secretary
Rodney Webb	Membership Officer
Patricia Webb	Treasurer
Antonia Zotti	Newsletter editor
Theo Balomenos by proxy to Margaret Kohlhagen	

The sign in register shows a quorum was present at the meeting.

**CHAIRPERSON**

Jack Eskenazi chaired the meeting.

**APOLOGIES**

A & S Falco, H Tsiros, J Wyk, A Anders and J Yeates

**GUEST SPEAKER**

Brett Leonard from Landlord Insurance Plus spoke on landlord insurance and advised that their underwriters are Pollard Insurance. They only deal with landlord ins and building ins which is separate to the landlord insurance. He answered general questions and provided brochures. The landlord policy covers loss of rent and damage to contents – not damage to the building. Some of the questions asked were: Is the reletting fee covered? **NO**

Is the dishwasher classed as building or contents? **BUILDING IF HARD WIRED AND CONTENTS IF NOT**

You need to provide all paperwork to the insurer and take steps to minimize any loss. Jack Eskenazi advised that many people complain about insurance companies where they find a reason not to pay – it is important to read the policy in its entirety and ascertain what is and what is not covered, how an excess is applied and all the exclusions. If you just look at the lower premium and assume that they all cover you for the same things, you may find that you are out of pocket in the long run.

A landlord policy that covers you for loss of rent and damage to contents (curtains, carpets etc) is bound to be cheaper than a policy that covers you for a lot more – there is nothing wrong with this but you have to make the judgement – is this what you want.

**PRESIDENTS REPORT**

Margaret has been actively involved with meetings with SACAT and has not had sufficient time to do a report. She has raised many issues with SACAT (waiting times are worse, incomplete landlord lodgements, bailiff delays, problems with hearing notices, and info on Tribunal hearing notices are now on the back page). There are no lodgement dates so unless you keep a record; you won't be able to argue how long it has taken. Ten day letters are now 17 day letters for bond refunds so it is getting worse.

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**SECRETARY'S REPORT**

Jack reiterated that insurance is very important and you must read the product disclosure statement before renewing. You should also note that insurers will not cover you if the premises are vacant for a certain number of days unless you advise them of the circumstances – this includes public liability.

An interesting extract from Jeff Trimmer (director of MBT Management) was read as general information. In effect, it appears that when signing a binding nomination, the date must be in the person's handwriting, not typed – this may invalidate the document.

Furthermore, when leaving super to the estate, the correct wording must be used – the term "Estate or Executor" may lead to legal claims. So when dealing with legal documents, it is advisable to seek help from legal professionals.

**FINANCIAL REPORT**

The financial report was submitted and accepted as a correct record.  
Eskenazi/Kohlhagen UNANIMOUS

**MINUTES**

Minutes of the previous general meeting (3/11/15) were accepted as a true and correct record. UNANIMOUS

**OTHER BUSINESS**

Margaret advised that Damien from CBS has suggested that you check the website (Have your Say).

What changes are needed without changing legislation?

eg how long do tenants have to break the lease when a property is for sale?

Consent to go onto a property for repairs – at the moment, you have to give 48 hours notice, even if the tenant is happy for you to come in beforehand.

More info for abandoned goods.

The committee has made up two flyers advertising our association's services and has asked everyone to advise their preference.

Mario Leuci spoke on a number of issues including making correct applications for Tribunal hearings and thanked Brett from PIP for being so good with his answers.

Mario is also a Justice of the Peace.

A new PC has been purchased and installed in our office.

Barbara Stopp has had problems with property managers and stated that there is no standard for inspections. Jack advised that different property managers have different methods of managing and inspections. It is important to sit down with a property manager **BEFORE APPOINTING THEM OR RENEWING THE**

**MANAGEMENT AGREEMENT** and discussing how things are going to be done and what fees will be charged. Any agreement must be in writing and signed by both parties (this should be noted on the agency agreement). You cannot assume that they will do it according to your expectations. Do you expect pictures and how many – do you expect a video? Once you have agreed and signed the agreement, then you can argue whether the property manager is complying. If you cannot agree, then you need to find someone else.

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The matter of property managers being unwilling to divulge any information on tenancy applications is incomprehensible – the tenancy agreement is between the landlord and the tenant – the agent is the servant of the landlord and the landlord has the right to see the tenant application and decide whether it is acceptable or not. The landlord also has the right to instruct the property manager not to accept any tenant with explicit approval in writing from the landlord – you should put this in the management agreement. This does not contravene the privacy laws and if a property manager does not agree, then you find someone else. If you are still concerned, the property manager can ask the tenant to sign an authority to submit his application to the landlord.

Barbara Stopp wanted some guidelines for property manager inspections – Jack will draft something.

It is noted that Margaret runs the property management business of D & M Kohlhagen - Jack Eskenazi asked members present if anyone felt that there was a conflict of interest or any other concerns if Margaret was to have paid advertising in our newsletter advertising her services. No-one objected and no-one saw a problem.

Meeting closed at 9-35pm.

Signed as a true and correct record

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President

Date.....

.....  
Secretary