

# Landlords Association SA Inc.

## General Meeting Minutes

**Date:** Tuesday 5 February 2019

**Time:** 7.00pm

**Location:** Fullarton Park Community Centre

**Meeting Opened:** 7.00pm

Items

**1. Present:**

Louise Sparks, President  
Theo Balomenos, Secretary  
Marco Arnese, Public Officer  
John Wyk, Assistant Treasurer  
Peter Allen, Committee Member  
Stan Heresztyn, Committee Member

**2. Apologies:**

Patricia Webb, Rodney Webb, Stella Salagaras, Garry Bator, Margaret Berketa, Gayle Woodward, Scott Poulton

2.1 **Proxies:** Patricia Webb to John Wyk or in absence, Louise Sparks  
Rodney Webb to Louise Sparks or in absence, Theo Balomenos

**3. Guests:**

Lyndon Holland CBD Insurance Services

Marco introduced Lyndon Holland from CBD Insurance Services. The following points were made;

- It is difficult for private landlords to get landlord insurance as most providers prefer having an agent manage rental properties.
- The difference between being insured through a Broker or going direct:
- The insurance broker has a "duty of care" to their client (the property owner) in the first instance
- The insurance broker has the software to look at what providers offer in products and price to find the solution most appropriate the client, taking into account the investor's needs. It allows the insurance broker to check credit ratings, claims history and definitions.
- It provides an additional level of protection as you have your insurance policy and the insurance brokers PI cover providing you with peace of mind that you are covered.
- The insurance broker will represent you at claim time, making the process as easy as possible.
- Lyndon will provide you with a quote from 6 providers and make a recommend.
- Be aware that many companies simply rebadge themselves to appeal to a particular market i.e. APIA, which is part of the Suncorp network.

General Question time was opened, and members asked and raised the following questions.

- Damage by pets i.e. dog scratches floor boards.
- What constitutes accidental damage.
- Under current laws everyone has a proportion liability.

- Need to be careful of exclusions.
- Not all insurance companies have compulsory excess.
- Insurance is not there to provide financial gain, rather it is there to mitigate any financial loss. For this reason, prior to making a claim you must use the tenant's bond to meet repair costs
- "Tenant behaviour" definition: tenants have a duty of care to mitigate any loss and not cause damage. Know your policy and what is meant by "malicious damage", deliberate damage' and accidental damage
- When insuring your property note that it can take two years to rebuild – two years with no tenant and loan repayments need to be made. With a "granny flat" it is best to notify the insurance company as it forms part of the replacement costs.
- If you over insure your property or underinsure your property you run this risk of a 20% reduction from the payout amount.
- Clients need to understand their policy wording especially if they are making renovations to their property to ensure that you are insured. Best to also speak to your insurance provider as the extent of the renovations will impact whether you are covered or not.
- If an agent is managing your property and someone gets injured on the property, then the real estate agent is responsible entirely (now you have 3 tiers of cover)
- Be mindful of the difference between flood and water damage within your policy
- Invited guests and family members can be excluded from a claim
- It remains difficult to get cover for Airbnb renters
- There are calculators available to allow you to value your property

#### 4. **Minutes of meeting held on Tuesday November 2018**

Minutes of the previous meeting were deferred to the next the meeting in May 2019 to accommodate amendments that are required. Those amendments include

1. The financial report was moved by P Webb, it should be noted that P Webb gave her proxy to R Webb, who moved the financial report on her behalf as she was an apology.
  2. The average national land tax is about 2.4% and not 25.4%
  3. New business is not in the newsletter was
    - a. Water Bill to be directed to the tenant and not the landlord
    - b. Pets issue (VIC) to lobby powers of influence – use photos
  4. Majority agreed that we need to become more focused as a lobby group
- **Action Item:** That the Committee work on the years forward agenda and target where best to lobby on behalf of the Association.

#### 5. **Business Arising from the Previous Meeting**

Antonia Zotti expressed her strong objection to the minutes of the previous meeting not reflecting the discussions that took place at the last General Meeting. In particular, noting the minutes are distributed to individuals and organizations that need to be aware of the issues facing landlords in South Australia. Those issues are kept in the foreground via the minutes and they are a public record. The Committee noted Antonia's concerns and added that the minutes are not designed to be a record of every spoken word, but to capture the main issues and record the decisions made for public record as per the legislation surrounding the Associations Act and our Constitution.

- **Action Item:** That the Committee review the minutes and their distribution and style of presentation and ensure that the Association is complying with the requirements in our Constitution and the Association Act.

## 6. Correspondence

Due to the extended presentation, apologies and the minimal activity over the Christmas and New Year break the reports were deferred until the next meeting.

## 7. New Business

### 1. Meeting expenses

A query was raised by Mario Leuci regarding the financial report for the period July 1 2018 until December 31 2018 and the meeting expenses item. This query was taken on notice will be added to the next agenda for discussion.

- **Action Item:** Respond to query from Mario Leuci regarding the meeting expenses in the financial report for the period July 1 2018 until December 31 2018.

### 2. Water Billing

Concern was raised by members that the water billing in South Australia is not clear and some members are unsure of the best way to manage water costs in strata title and shared rental properties. Sewage rate usage is also a problem as the cost is not evenly distributed. Members have previously requested further lobbying in the area by conducted by the Association. Further work by the committee will proceed and information will be presented to the members.

- **Action Item:** That the Committee provide investigate the administration of water costs for landlords and provide further information to the members.

### 3. Pets in Rental Accommodation

Members raised concerns previously regarding the recently introduced legislation interstate which allows pets to be introduced to rental accommodation and removing the ability of the landlord to refuse to rent to tenants with pets. Member request that further work be done in this area to secure that option of refusal for landlords in South Australia.

- **Action Item:** That the Committee lobby the relevant decision makers to refuse changes to the legislation which will allow pets into rental accommodation.

## 8. Reports

Due to the extended presentation, apologies and the minimal activity over the Christmas and New Year break the reports were deferred until the next meeting.

### Presidents Report

Nil

### Secretaries Report

Nil

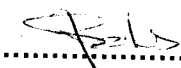
### Treasurers Report

Nil

**Membership Report**

Nil

- 9. **Meeting Closed** 8.45pm
- 10. **Next Meeting**  
Tuesday 7<sup>th</sup> May 2019 at 7.00pm.

  
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Chairperson

6/5/19  
.....  
Date

**Action Items**

**Landlords Association SA Inc.  
General Meeting, 5<sup>th</sup> February 2019**

Item	Action	Date
7.1 05.02.19	Respond to query of Mario Leuci regarding the meeting expenses in the financial report for the period July 1 2018 until December 31 2018.	May 2019
7.2 05.02.19	That the Committee investigate the administration of water costs for landlords and provide further information to the members.	Ongoing
7.3 05.02.19	That the Committee lobby the relevant decision makers to refuse changes to the legislation which will allow pets into rental accommodation.	Ongoing