

SEP 2013
VOL 64/08



2013 REINSW Awards for Excellence

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YOU**

What's inside

Awards finalists revealed | Past winners talk | Insurance commission under threat

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30-32 Wentworth Avenue
Sydney NSW 2000
(02) 9264 2343
info@reinsw.com.au
www.reinsw.com.au

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Managing Editor: Martin Wanless

Editor: Jill Park
jill@mahlabmedia.com.au

Head of Client Services: Roslyn Atkinson

Sales Director: Sara Lewis

Advertising Executive: Giuseppe Mangione
giuseppe@mahlabmedia.com.au

Designer: Katherine Gennusa

Cover and feature photography: Studio Commercial

REINSW Managing Editor: Cathie Dickinson

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2013 REINSW Awards for Excellence finalists revealed



IT COULD BE
YOU

15

Contents

SEPTEMBER 2013

REGULARS

- 05 President's message
- 05 CEO's message
- 26 Training calendar
- 30 Last word

INDUSTRY FOCUS

- 6 In brief
The latest updates from the month.
- 8 Inside Fair Trading
How to find terrific tradies.
- 10 Insight
Raine & Horne CEO Angus Raine discusses the benefits of giving a bit of blood, sweat and tears for your dream job.

CHAPTERS

- 20 Fix up, look smart
The top trends in commercial interior design detailed.

LEGAL

- 22 The large and the small of it
Why agents need to be careful when making claims about a property in marketing material.

DIVISIONS

- 28 To the point
The *Journal* focuses on Inner West suburb Rodd Point.

ON THE COVER

- 12 Winning the long game
The *Journal* speaks to past REINSW Awards for Excellence winners to find out how winning has influenced their careers.

- 15 2013 REINSW Awards for Excellence finalists revealed
Discover who the finalists are for this year's Awards.

- 24 Commissions under threat
The Strata Management Chapter addresses the NSW Government's proposed removal of insurance commission.

REINSW Major Partners



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Tenancy details

Lease Name
Brad Pitt & Angeline
Jolie

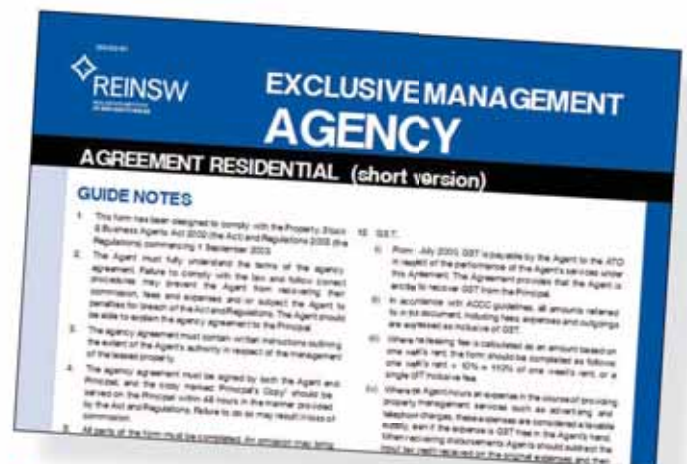
Rent
\$450.00

Period
W1

Paid to
Landlord

Documents

| Property Code | Document type | Date |
|---------------|------------------------|------------|
| BAY23 | Property Photo | 04/02/2013 |
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PRESIDENT



Showcasing your wins

The annual REINSW Awards for Excellence Gala Dinner is on again next month, where the winners in 17 categories will be announced. Entries were received, the judging took place and I'm delighted to congratulate each of the finalists – the full list of whom you'll find on page 15.

Sell yourself

The Awards for Excellence provide an opportunity for members to showcase their successes over the past year. Demonstrating via the submission process their commitment to service, their innovation, their determination and their differentiation, the entrants impress me more and more each year.

I am always encouraged and excited by the breadth of talent we have within our membership and representing our industry – this year is no different.

Marketing your achievements

A reminder to each of the finalists: make sure you capitalise on making the Awards for Excellence shortlist. Include the achievement on all your correspondence. Social media, email signatures, websites and blogs can all convey your exciting accomplishments. Shout about your achievements.

I congratulate and thank each of the finalists for their commitment to being the best they can be.

Past Awards for Excellence winners are interviewed in this edition. When given official recognition as a top performer, category winners see real advantages in their careers and their motivation, as our past winners attest to.

Gala Dinner

All of this culminates in the Awards for Excellence Gala Dinner. Held on Thursday, 10 October 2013 at Doltone House on Jones Bay Wharf in Sydney, the black tie evening is certainly the industry event of the year and is not to be missed!

It is an opportunity to recognise and reward our members' enormous talent, a networking chance like no other, and generally just a fun night out celebrating another year in real estate.

Book a table

Have you booked your table yet? Go to reinsw.com.au for all the details.

I look forward to seeing you all there on the night.

Christian Payne
REINSW President

CEO



Expanding our horizons

With advances in technology occurring in leaps and bounds, we find the world is getting smaller every day and our ability to participate in markets beyond our traditional geographic areas of expertise and influence is growing.

The networks and contacts of agents have widened to include not just their own suburbs, immediate neighbours and cities, but increasingly international markets as well.

International Chapter

In recognition of the global economy that we now live in, and our members' desire to undertake business on an international level, REINSW has launched the International Chapter. Through this Chapter, we are creating protocols to enable REINSW members to more easily participate in international markets.

The newly appointed International Chapter Chair is Ray Chan, owner of Henson Properties. Ray has a wealth of experience in the local market as well as in assisting clients from foreign shores with their property requirements.

Although the Chapter is still very new, it has already participated in some fruitful meetings with government and other industry service providers who are similarly keen to gain exposure to foreign markets. The government has clearly demonstrated a strong intention to attract foreign investment through its Significant Investor Visa

program. The Chapter therefore complements the government's own strategic direction.

Global perspective

It is important in this global age for us all to think beyond our own backyards.

In the immediate future, members will have the opportunity to participate in two property exhibitions organised by Window to China, both of which target Chinese investors.

The *Shanghai Overseas Properties & Investment Immigration Show* (2-5 October 2013) and the *Chinese Property Expo* (26-27 October 2013) provide a platform for Australian property developers and project marketing companies to showcase their projects to a vast investor community. You can find out more at reinsw.com.au/windowtochina.

I look forward to updating you as the International Chapter grows and opens up opportunities for all members. If you would like to become involved with this new Chapter, please email me at tmckibbin@reinsw.com.au.

Tim McKibbin
REINSW CEO

Reminder of election of the Board of Directors for the 2013–2015 term

Further to the notice sent by mail in mid-August, in accordance with Clauses 54(a), (b), (c), (e) and (f) and 136 of the Real Estate Institute of New South Wales' Constitution, this is a reminder that nominations are hereby called for election of the 2013–2015 Board of Directors.

Positions to be filled are:

- **Board Members (4)**
Representing the Non-Sydney Metropolitan Area
- **Board Members (4)**
Representing the Sydney Metropolitan Area (including the Local Government Areas of Gosford and Wyong, but not the Sydney Central Business District)
- **Board Member (1)**
Representing the Sydney Central Business District
- **Board Member (1)**
Representing members principally engaged in residential real estate practice (auctioneers, buyers' agents, country agents, residential property management, residential sales)
- **Board Member (1)**
Representing members principally engaged in business/commercial real estate practice (business, commercial, strata management and valuers).

Nominations must be made on the approved form and be received at REINSW by 5.00pm on 9 October 2013. Where there is more than the required number of nominations for a position, a postal ballot will be held in accordance with Clause 142 of the REINSW Constitution.

Eligibility

All Voting Members* are eligible to stand for election to a position as listed above representing the region or area in which they are principally engaged or the area of practice (either residential or business/commercial practice) as evidenced by their membership of the relevant Chapter.

*A Voting Member is a Life Fellow or an Ordinary Member who is licensed.

Forms can be downloaded from reinsw.com.au/elections or can be obtained by emailing elections@reinsw.com.au



Tim McKibbin
Chief Executive Officer



VOX

Q. How do you recruit and retain quality property managers?



PETA CARTER
Business Development Manager at Harvie Group

"Attitude, ambition and aptitude are the three key qualities when selecting successful property managers. They must have an open and flexible attitude, the ambition to be the best in their field and an aptitude for disciplined, accurate work. If the person is inexperienced, an indication of their initiative and discipline, an appreciation of systems, and receptivity to instruction and training are essential qualities."



KELLIE MCKENZIE
Principal at Belle Property Castle Hill

"I think you need to be prepared to explore every avenue when it comes to recruiting the best property management staff. We attracted our Senior Property Manager through an ad on seek.com.au, where we advertise regularly with great success by submitting carefully worded and very specific advertisements. We have also had success by spreading the word throughout our franchise group."



MARIA CARLINO
General Manager of Property Management at McGrath Edgecliff

"Recruiting for our industry has been competitive and challenging in the past 12 months. Our Head of People created a database of potential recruits, allowing our departments to have instant access to quality professionals looking for their next challenge. We are proud to say our retention of our property management team is quite high. We have developed a program to attain their loyalty and increase their productivity at the same time."

Stamp duty costs Australian property market nearly 40,000 sales



REINSW has actively lobbied the government for many years to cut the stamp duty rate as a means of stimulating transactional activity in the market and increasing state revenue.

“We have clear evidence that reductions in other states have resulted in consequential increases in government revenues,” REINSW CEO Tim McKibbin said.

Now a new study – *How Do Stamp Duties Affect the Housing Market?*, authored by Ian Davidoff and Andrew Leigh – has found a correlation between stamp duty and the stagnation of housing sales in Australia.

According to the study’s findings, an increase in stamp duty rates from 1993 to 2005 led to approximately 39,000

foregone sales in Australia. The study revealed that the short-term impact of a 10 per cent increase in stamp duty is to lower house prices by three per cent. The effect is even greater for homes located near state borders.

“Without stamp duty, we’d have fewer people living in houses that were too big (or too small) for their needs, and fewer people commuting long distances rather than living closer to their place of work,” said co-author Andrew Leigh, Federal Member for Fraser.

He believes that the aim of the real estate market is to match the desires of residents to the available houses, but this is hindered by stamp duty.

“My sense is that the deadweight cost of stamp

duty is important, which is why I’ve been pleased to see the Australian Capital Territory moving away from stamp duty and towards land taxes, which have less adverse impact on economic activity,” he said.

REINSW has welcomed the findings of the study as further support for its call to reduce stamp duty rates to stimulate the property market in NSW.

Mr McKibbin pointed to the Reserve Bank of Australia’s announcement of its second interest rate cut of 2013 as evidence that the economy requires stimulation.

“The evidence is clear that cutting stamp duty rates incentivises and stimulates the market, which produces revenue streams for government,” he said.

TOP TIPS OF THE MONTH

Selling to international customers

Crown Group Project Sales Manager Roy Marcellus provides his insight on selling to international customers.

1. Nurture every relationship

Never underestimate the power of one simple relationship. I made my first \$25m sale on the back of one simple relationship! This is particularly common with Asian buyers. If they are happy with your service and once trust is built, they will open their network for you.

2. Try to minimise the language barrier

Clients need to clearly understand the product offered. Translated marketing material and brochures should be available to you and your staff to help clients with limited English feel at ease. If possible, have a staff member or translator fluent in the customer’s native language provide support.

3. Selling is listening

Listening is imperative in real estate sales, particularly with clients from diverse backgrounds as they are more likely to have needs that are unfamiliar, or that you probably have not yet encountered. Allow the client to tell you their priorities, their timing and any requirements they may have.



BY ROD STOWE, NSW FAIR TRADING COMMISSIONER

Finding a terrific tradie

Reliable tradies are essential for every real estate agency, so how do you find an honest and reliable tradesperson at a reasonable price?



“The most important step in engaging a tradie is ensuring they have the appropriate licence for the type of work you or your client require.”

Reliable and versatile tradies are essential for managing the demanding maintenance needs of a sizeable rent roll.

So where do you start your search for honest, reliable tradespeople who come at a reasonable price?

Spread the word

Good old-fashioned word of mouth should never be underestimated, so ask around for personal recommendations. These can sometimes be more reliable than testimonials posted on tradies' websites.

Earlier this year, NSW Fair Trading launched a crackdown on false references, and a number of NSW businesses, including a plumbing company, were forced to remove glowing testimonials from their websites

after failing to prove the statements were genuine.

Fake recommendations

False or misleading testimonials are prohibited under Australian Consumer Law, and rogue tradies can face fines of up to \$3500, and businesses \$16,500, if they are caught faking recommendations on their websites.

Good tradies will be willing to provide you with references from genuine customers and even offer the opportunity for you to view examples of their previous work. They will also provide detailed written quotes before starting a job and indicate the number of hours the job is expected to take, as well as the start and finishing times. A good tradie will never demand advance payments

for work that has not yet been done and only a dodgy tradie will demand a deposit in excess of 10 per cent of the total cost of a job, which is illegal under NSW home building laws.

Appropriate licence

However, the most important step in engaging a tradie is ensuring they have the appropriate licence for the type of work you or your client require.

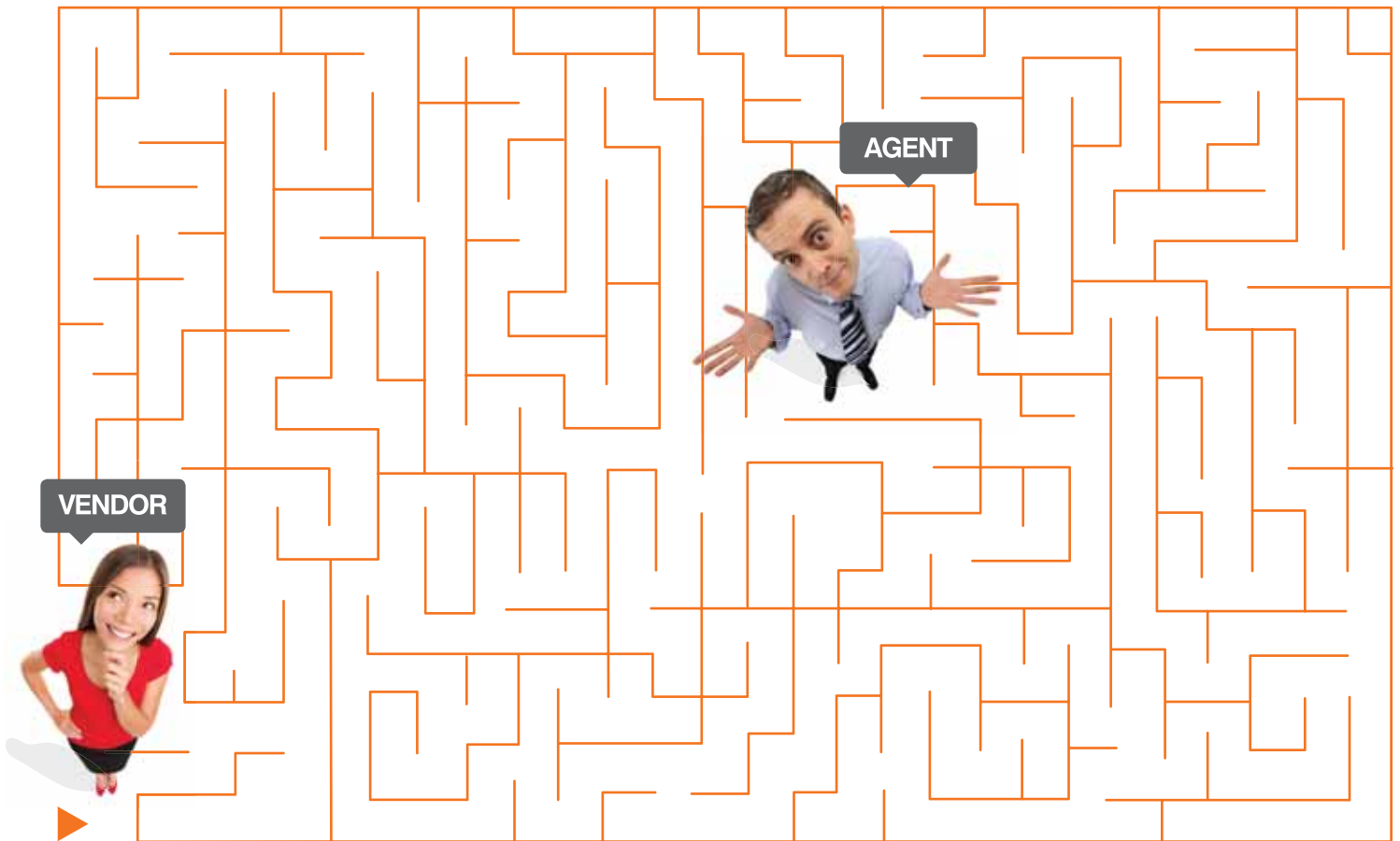
Only a tradie who is properly trained and has the relevant experience to do the work may be licensed with Fair Trading. Anyone who carries out residential building work worth more than \$1000 in labour and materials without an appropriate licence is breaking the law and may be prosecuted.

When it comes to specialist work such as electrical wiring, plumbing, draining, gasfitting, air conditioning installation and refrigeration, it doesn't matter how insignificant the job may be or how little it may cost, the tradesperson must hold the relevant licence.

By law, all tradespeople must display their licence number on any advertisement for their services, and anyone can look up the licence details of any contractor by using Fair Trading's home building online licence check at fairtrading.nsw.gov.au, or by calling 13 32 20.

So remember, before any work begins always do a licence check of your tradesperson. Have a great spring season. ♦

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Real estate is a calling that is worth some blood, sweat and tears in order to create a long-term career, according to Raine & Horne CEO Angus Raine.

BY ANGUS RAINE, CEO OF RAINE & HORNE

Blood, sweat and tears

Going into real estate is the best career choice you can ever make. It's a calling that, if you're successful, can readily transform into a small business in the future. With a mix of blood, sweat and a few tears, it can be one of the best ways for creating long-term wealth.

Leaving the future to one side and concentrating on a successful present involves creating a personal financial plan, with clear and measurable goals. From the get-go, it's possible to make money very fast in real estate. That said, if you don't set sensible financial goal posts, it's possible to blow your 'hard-earned' cash fast. Financial goals might be anything from a holiday in six months, to a first home in three years or a business of your own, should you be that way inclined.

Future proof

I'm a big advocate of putting some money aside when times are profitable to help 'future proof' your finances in case of more testing times. A classic example is the ubiquitous purchase of a flash new car after a single year of success – a common trap for many successful young real estate agents. My tip is to wait for at least three years before splashing out on a new set of wheels, if at all.

Success can also prompt a young agent to evaluate his or her career options. When looking for the next step up the

ladder, remuneration should be just one part of the equation. My advice is to look for a Principal who will be a great coach, mentor and trainer. The right Principal who can add to your expertise might be more valuable in the long-term than an extra \$10,000 or \$20,000 in base salary in the short-term.

“
I can't overstate that a love for real estate is essential for long-term success.”

Keep learning

Real estate is a great profession, but it's easy to end up treading water if you don't make a commitment to ongoing education. I recently went 'back to school' to get a postgraduate business management qualification, and there are plenty of courses at TAFE, university or through REINSW to help improve real estate and business skills.

I can't overstate that a love for real estate is essential for long-term success. This profession can afford you the opportunity to meet people from all walks of life and, on occasion, access to some of the most incredible properties imaginable. I'm not saying you'll live the dream every day – there

will be challenging times – but the good days absolutely outnumber the difficult ones.

Also, don't be afraid to take a break from work to recharge the batteries. While real estate can be rewarding, it can be a demanding profession as we deal with the rollercoaster of emotions involved in the buying and selling of properties.

Finally, immerse yourself in your local community. Community groups represent great networking opportunities. ♦

TOP TIPS FOR YOUNG AGENTS

1. Develop a financial plan and set realistic financial goals – don't blow all your money on lifestyle purchases.
2. Work hard and seek out a mentor who can help you take the next step in your real estate career.
3. It's never too late to learn – ongoing education should be a key part of your real estate career path.
4. Maintain a strong network of family and friends – they will keep you grounded and remind you to take time out.
5. Get involved in your local community through sponsorships, attendance at events and by meeting new people.



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winning the long game

The *Journal* talks to past REINSW Awards for Excellence winners to find out how their win influenced their careers.

As we announce the finalists for this year's REINSW Awards for Excellence, the *Journal* talked to past winners to find out what it meant to them on the night and how their careers have progressed since. Some of our winners have won several Awards and are well-known faces in the real estate industry. They discuss their Awards experiences with the *Journal*.



**SCOTT
KENNEDY-
GREEN,**
Chief Auctioneer
at McGrath Estate
Agents
REINSW Award
for Excellence –
Auctioneering: 2002
and 2004

I didn't expect to win, so it was a wonderful surprise and a great honour. We took one table for McGrath at the Awards for Excellence Gala Dinner in 2002, and have seen that number grow to several tables in the years that have followed.

“
Participation in the REINSW Awards for Excellence is a key step in achieving industry recognition.”

It was the first time we'd been involved in the REINSW Awards for some time and the first time they had given an Award for Excellence in Auctioneering.

Winning this Award early on in my auctioneering career was a positive step towards industry recognition, and to follow it up with a second win was

confirmation that the hard work was paying off.

McGrath Estate Agents has participated in the Awards for Excellence since then with varying degrees of success. Now that we have a greater number of offices within our network, we tend to select and compete in categories geared towards each individual office's strengths.

I won the REINSW Award for Excellence for Auctioneering in 2002 and 2004. I also won the Australasian Real Estate Institute's Auctioneering Championship in 2006 and the REIA National Senior Auctioneers award in 2007. These industry accolades are the highest I can possibly achieve, so I feel it's time for others to have the same opportunities that were available to me.

Participation in the REINSW Awards for Excellence is a key step in achieving industry recognition. I can highly recommend taking the step and enjoying the ride.



BROOKE PURVIS,
Senior Property Manager at Raine & Horne Newcastle
 REINSW Award for Excellence – Young Agents – Residential Property Management Achievement: 2010

I started working in property management at the age of 16, and therefore had worked in the industry for five years prior to winning the Award.

To be honest, I didn't expect to win that night, but I was hoping to. It was my first industry award. I spent the evening with my work colleagues celebrating and it was a great night. It really meant a lot to me to win this Award and it was an absolute

honour. It really showed that hard work does pay off.

Since winning the Award, I have commenced working for a large agency as a Senior Property Manager and work alongside our Associate Director of Property Management. I would definitely encourage others to enter the REINSW Awards for Excellence. It is an amazing opportunity and was wonderful to attend the Awards Gala Dinner.



MICHELLE GALLETTI,
Sales Executive at Cunninghams Property
 REINSW Award for Excellence – Residential Property Management: 2007 and 2009

I started in real estate when I was 20, so I'd been in the industry for seven years when I won my first Award in 2007.

I put a lot of work into my submission, but because it was my first Awards, I wasn't sure what to expect. I was extremely happy to win because I was quite young and passionate about making a difference in property management and my business had only been going for a year at that time.

I think winning an REINSW Award is fantastic for marketing and when you present that to clients it really does help that you have been recognised by the industry's professional association.

Then in 2007 I decided to pursue another property management company on my own. I think because I was doing it on my own I was very driven to make sure that I was successful.

In 2009 I won my second Residential Property Management Award.

I now work for Cunninghams Property. I started out helping them with the training of their property management business development team, and I moved into sales this year.

I am due to have another baby in September, but the great thing about this industry is it's very flexible. I love it!



ADRIAN WILSON,
Principal of Wilson Property Agents
 REINSW Award for Excellence – Residential Agency – Small: 2009

We had hoped to make it to finalist stage and the win was very rewarding. We took the team and a few of our supportive business partners out for drinks and dinner to celebrate afterwards.

As a boutique agency, the Award for Excellence supported and cemented our credibility and status in the industry, and it was an affirmation of our desire to provide excellence to our clients at all times.

The Award underpinned our ethos and standards, which allowed us to showcase this to our clients in a credible and official way. Our business has grown as a result of our determination to achieve

excellence, and the Awards confirmed this.

At the time of our first win in 2009, our agency was only a three-person team.

We now have a team of 11 across two offices and we are a market leader in both property management and sales within our core areas.

I would encourage those agents or agencies that wish to promote the betterment of the real estate industry, those who strive to build a world-class business, and those who work towards providing service excellence and continually improving their business, to enter the Awards for Excellence. ♦

Mail

COMPOSE

Inbox
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Drafts
All Mail

From: Furious Tenant
To: My Agent
Subject: **LEAKING SHOWER!**

As I explained on the phone, my shower is still leaking!

The bedroom carpet is now soaking wet and is **ruined**, the timber in the wardrobe is **rotten** and the ceiling in the lounge room which is below the shower is about to **collapse**.

Please fix this now!

Regards,

Furious Tenant

Is this covered under warranty?

Call ANGRY Landlord re extra damage

Carpet wet & stained!

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Cooley Auctions



Angus Macleod
Ray White Rural Wagga



Paul Millett
Cooley Auctions

Buyers' Agent



Richard Harvey
propertybuyer



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Commercial Property Group – Bankstown



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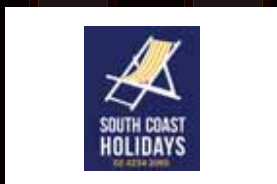


Carly Oliver
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Mellissa Gibson
LJ Hooker Cessnock



Andrew Lutze
Cunninghams Property

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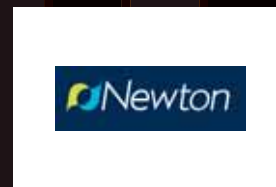
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Morton & Morton



Newton Real Estate

Property Marketer



Danny Grant
Ray White
Lower North Shore



Gavin Lloyd and Rohan Ramsay
CBRE



Betty Ockerlander
Better Homes Realty

Real Estate Agency – Small



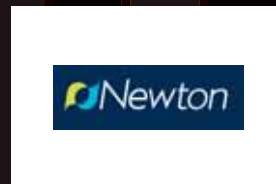
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Fix up, look smart

BY JILL PARK

Seeing the potential of a commercial office space can be challenging for the uninitiated, so the *Journal* reveals the current trends in interior fitouts.

Clients need to imagine how an empty commercial office space can be configured to work for them. A nice view of the Harbour or a good central location can act as a strong selling point, but what if the space doesn't have these appealing features?

According to APEX Executive Interiors Director of Business Development Steve Bruss, good office design is no longer only for large clients with big budgets. It is possible to inject personality into a space so that it reflects a company's ethos – regardless of the views or location.

"What we are finding now is that it's possible to provide modern fitouts in a cost-effective way," he said.

"The idea of an unlimited budget isn't feasible anymore. Everyone has a budget, but you also need to be able to think creatively to differentiate that tenant from others."

People spend the majority of their day at their job, so a well-designed workspace can influence staff retention.

However, there is no magic bullet, as APEX Executive Interiors owner Paul Donaldson said.

"Every company has a different culture and method of working. You cannot apply the same rules to everyone."



Colours



Bringing the outdoors in



Declutter

KEY OFFICE FITOUT TRENDS

APEX Executive Interiors Business Development Manager Steve Bruss reveals the key trends in office fitouts.

Colours

Most people think 'let's paint a room fuchsia pink and that will add a pop', but the reverse is true. You need to add colour in a strategic way. Lemon yellow and mossy green are very popular right now. Colours that reflect nature. What you need to do is think of it as a space where you spend a large amount of time – a place that must ultimately be professional, but also comfortable as well.

Eco-friendly furniture and fittings

Is this a company that focuses some of its revenue on eco-friendly causes? When agents ask these questions, their clients do not necessarily know the answers, but it starts the dialogue that they want to understand their company culture. Everyone likes to talk about it, but it needs to make sense for each group's budget. LED lights, for example, are a critical piece.

Bringing the outdoors in

One of the big trends at the moment is to create little gardens and green spaces

indoors. That's something we are going to see a great deal more of. This is now more readily available and it's not just for large spaces. As long as you have appropriate lighting and irrigation, you can provide a green space in an office. One option is a wall of plants, which can even be dismantled and taken with you to your new office.

“What we are finding now is that it's possible to provide modern fitouts in a cost-effective way.”

Declutter

If you have a cluttered desk, you risk your concentration moving to other things. Increasing storage is important in order to avoid clutter and improve organisation.

Advanced technology

Integration is a hot topic right now. The trend is not just for the board rooms to be technologically advanced, but for meeting rooms and more informal rooms to feature technological integration too, making them useful and functional for all groups of people. ♦

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The large and the small of it

BY NANCY RAINBIRD, MANAGER CLAIMS, COMPLIANCE & RISK AT REALCOVER

How a discrepancy in the listed size of a property led one agent to court.

It is so easily done. You check the different pieces of marketing material for a property, sign them off and distribute them. But what happens if the property dimensions are not consistent across each item? Just what are the ramifications for an agent in this situation?

In a recent case, a client entered into a Contract for Sale, but one business day after the auction, the buyer contacted the agent to explain that his lawyer's office had discovered a discrepancy between the actual size of the land and the stated size of the land in the flyer accompanying the advertising brochure for the property.

Some time prior to the sale, the agent had purchased property information from a well-known online provider. The agent relied upon this online information when calculating the width of the property and these incorrect calculations appeared in the promotional flyer in question, but nowhere else.

Mitigating factors

The flyer did happen to contain a disclaimer and warning, and the Contract contained the correct boundary measurements (in feet). In addition, the Contract included a disclaimer.

However, the general principles that apply to misleading and deceptive conduct claims arising in a real estate context



“ Care should be taken when using information provided by third party service providers. ”

are that although the basic principle of property law is *caveat emptor* (buyer beware), a real estate agent will be responsible to the purchaser for any loss flowing from a misrepresentation made by the agent.

This is regardless of the fact that the Contract for Sale includes clauses to the effect that the purchaser cannot claim compensation for any alleged deficiency in the area of measurements of the land.

Liability

An agent, however, is not liable if the purchaser's actions break the chain of causation, or if it is shown that the purchaser did not rely on the representations of the agent.

The courts, including the High Court, have made it clear that every case must be considered on its own facts.

In the current claim, the misleading description of the land arose from inaccurate

information provided by a third party. The leading case in the area is the High Court case *Butcher v Lachlan Elder Realty Pty Ltd* [2004] 218 CLR 592, where the agent had reproduced a surveyor's diagram that was (unbeknownst to the agent) inaccurate.

Although the facts differ between the two cases, they both go to prove that agents should always use robust disclaimers. They must ensure that the disclaimers are large enough to be read, included on every document that contains any information about a property and make it clear that the agent is relying on information provided by a third party and has not checked the accuracy of that information.

Regardless, care should be taken when using information provided by third party service providers. Ultimately, you have to come to what is essentially your own conclusion about the dimensions of property. ♦

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USING THIRD PARTY INFORMATION

- Always use robust disclaimers.
- Ensure that the disclaimers are large enough to be read.
- Include the disclaimers on every document that contains any information about a property.
- Make it clear that the agent is relying on information provided by a third party and has not checked the accuracy of that information.

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| Date Tuesday, 22 October 2013 | Time Registration 8.30am Conference 9.00am to 4.30pm Networking drinks 4.30pm to 6.30pm | Cost EARLY BIRD SPECIAL <i>Book before 15 Sep 2013</i> REINSW members \$340* Non-members \$415 | STANDARD PRICE <i>From 16 Sep 2013</i> REINSW members \$374* Non-members \$457 <i>(all prices include GST)</i> | (Includes food and refreshments throughout the day and networking drinks) |
| Venue Crystal Palace Ballroom Luna Park 1 Olympic Drive Milsons Point | CPD points 12 (Learning Category 2) | | | |

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Commissions under threat

BY JILL PARK

REINSW is in consultation with the NSW Government about proposals to remove insurance commission.



Representatives from the REINSW Strata Management Chapter recently met with NSW Minister for Fair Trading Anthony Roberts and his Chief of Staff to discuss the Government's proposal to remove insurance commission.

In discussions, the Minister raised the concern that insurance commissions inherently have a built-in incentive for managers to choose higher premiums.

The Strata Management Chapter summarised the Government's key concerns as follows:

i) Strata managers should be free of what is termed 'conflicted remuneration'; and

ii) Transparency of remuneration arrangements need to be improved, including insurance-related services.

It would appear the Government's hope is that by banning insurance commission, insurance premiums will drop by at least 20 per cent.

On a typical residential strata scheme, taxes make up about 46 per cent of the gross premium and the commission approximately 11 per cent. Therefore, the Government's goal to reduce insurance premiums by 20 per cent does not appear to be viable.

Chapter concerns

The Strata Management Chapter is concerned that

the removal of insurance commission could have severe ramifications for both consumers and the strata management industry.

“The financial ramifications for strata managers will be immense.”

The banning of insurance commission will lead to a short- to medium-term loss of income for strata managers, as many enter into three- to five-year management contracts.

The consequent increase in management fees to make up for the loss of income will result in a move by many smaller strata schemes to self-management, which will likely cause a host of compliance problems to arise.

The financial ramifications for strata managers would also be immense, both from a revenue and business value perspective.

“Insurance commissions have been around since strata schemes commenced, which was long before licensing was introduced in 1982, and have always been considered in the

industry as part of the agreed overall management fee for strata management,” Strata Management Chapter Chair Gary Adamson pointed out.

Retiring generation

According to the Macquarie Relationship Banking's 2011 Strata Best Practice Benchmarking Survey, two out of every three strata management business owners plan to retire within the next three to five years. The value of these businesses will be decimated by the proposed banning of insurance commissions.

Another matter that has not been considered is that federal legislation precludes a third party (the strata manager) from dealing with insurance claims unless they are an authorised representative of the insurer.

If strata managers are banned from the receipt of insurance commissions, they will no longer be authorised representatives, and as a result strata scheme owners will have to deal with their own claims.

It is clear that if the proposal eventuates, the ramifications for the strata management industry will be immense.

REINSW, in consultation with the Strata Management Chapter, will continue to lobby on this issue. ♦

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OCTOBER 2013

4 Oct • SYDNEY CPD
Managing Your Property Management Workplace
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8 Oct • SYDNEY CPD
Creating Impact and Influence
 (9.30am–1.30pm)

8 – 11 Oct • SYDNEY
Certificate of Registration Course
 (9.00am–5.00pm)

10 Oct • SYDNEY
2013 REINSW Awards for Excellence Gala Dinner
 (6.30pm–11.30pm)

11 Oct • SYDNEY CPD
WHS for Strata Managers – Legislation Overview
 (9.30am–1.30pm)

14 – 17 Oct • SYDNEY
Certificate of Registration Course
 (9.00am–5.00pm)

15 Oct • SYDNEY CPD
Prepare for Selling Like Never Before
 (9.30am–1.30pm)

21 Oct • SYDNEY CPD
An Agent's Guide to Tax and Property Investment
 (9.30am–1.30pm)

21 – 24 Oct • SYDNEY
Certificate of Registration Course
 (9.00am–5.00pm)

22 Oct • SYDNEY
Women in Real Estate Conference
 (9.00am–4.30pm)
 (Followed by networking drinks)

28 – 31 Oct • SYDNEY
Certificate of Registration Course
 (9.00am–5.00pm)

29 Oct • SYDNEY CPD
Maximise Your New Management Success Rate
 (9.30am–1.30pm)

NOVEMBER 2013

2 – 23 Nov • SYDNEY
Certificate of Registration Course
 (9.00am–5.00pm) (part time)

4 – 7 Nov • SYDNEY
Certificate of Registration Course
 (9.00am–5.00pm)

6 – 8 Nov • SYDNEY
Auctioneers Accreditation
 (9.30am–4.30pm)

8 Nov • SYDNEY CPD
Creating Impact and Influence
 (9.30am–1.30pm)

11 – 14 Nov • SYDNEY
Certificate of Registration Course
 (9.00am–5.00pm)

14 Nov • SYDNEY CPD
WHS for Property Managers – In Practice
 (9.30am–1.30pm)

18 – 21 Nov • SYDNEY
Certificate of Registration Course
 (9.00am–5.00pm)

20 Nov • SYDNEY CPD
An Agent's Guide to Tax and Property Investment
 (9.30am–1.30pm)

22 Nov • SYDNEY CPD
The ABC of Compliance
 (9.30am–1.30pm)

25 – 28 Nov • SYDNEY
Certificate of Registration Course
 (9.00am–5.00pm)

27 Nov • SYDNEY CPD
The DEF of Compliance
 (9.30am–1.30pm)

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To the point

The Inner West suburb of Rodd Point packs some 400 properties into a historic pocket of Sydney Harbour.

Sydneysiders who have done the Bay Run may have passed the Inner West suburb of Rodd Point without even realising it. Sandwiched between the suburbs of Five Dock and Russell Lea, Rodd Point is a tiny but historic piece of Sydney real estate.

Brent Clements Rodd, the patriarch that the area was named after, was a solicitor from Barnstaple in Devon in the UK. He owned land across NSW and in 1838 bought 50 acres in the Five Dock area from former convict and auctioneer Samuel Lyons.

Barnstaple Road, which marks the Northern perimeter of Rodd Point, was named after the Rodd family home Barnstaple Manor in England. His family patronised the area throughout the nineteenth century. Similarly, many of the local streets are name after the Rodd family children: Brent, Brisbane, Burnell, Clements, Janet, Lenore, Rodd, Trevanion and Undine.

Located at the end of the small peninsula is Rodd Park. The

little piece of greenery skirts the edges of the Bay Run and offers joggers and walkers a small reprieve on their route. The 'Point', as Rodd Park is known locally, is home to the Dobroyd Aquatic Club (DAC). The club holds regular races throughout the summer and winter seasons.

Located off the end of Rodd Park is Rodd Island. This was once the home of scientists working for French chemist Louis Pasteur, investigating ways of eradicating rabbits. The island is now part of the Sydney Harbour National Park. It is a popular picnic destination accessible by private boat, water taxi or for the more adventurous, kayak.

"Buyers are drawn to Rodd Point for its quiet lifestyle, its amazing Bay Run, local parklands and access to the CBD via the City West Link," True Property Principal Braden Walters said.

"The property market in Rodd Point continues to show signs of growth, as the 1940s Californian bungalows built by



Sydney's Bay Run follows the perimeter of Rodd Point.

the Lumb Family get renovated, recreated and some rebuilt into grand homes, some with water and city views."

Rodd Point today consists of just over 500 homes with an average land size of 380sqm. What makes the area particularly unique to the Inner West is that there are no units in Rodd Point, only houses.

The area's unique aesthetic, access to the water and

proximity to the city centre have made it a popular area with buyers. Drummoyne and Five Dock also offer residents nearby shopping hubs, while the city itself is a short drive away.

"This is what draws a lot of growing families to the area and continues to drive prices forward. Rodd Point is such an attractive pocket of Sydney's Inner West waterways," Braden said. ♦

AROUND RODD POINT



Rodd Island is famous for being where scientists, working for French Chemist Louis Pasteur, investigated ways to eradicate rabbits.



Property of Dobroyd Aquatic Club.

Dobroyd Aquatic Club (DAC) is open year round and features a clubhouse with fantastic views of Iron Cove and the city beyond.



The seven-kilometre Bay Run track traces the shore of Iron Cove Bay. The Iron Cove bridges join the track into a loop, which makes it popular with joggers and cyclists alike.



Rodd Point features properties in the Californian bungalow style and many of the original 1940s properties remain today in their original state, although some have been developed.



RODD POINT KEY STATS

| | |
|------------------------------------|-------------|
| People | 1295 |
| Private dwellings | 503 |
| Median weekly household income | \$1900 |
| Median monthly mortgage repayments | \$2500 |
| Median weekly rent | \$620 |
| Median house price* | \$1,130,000 |
| Vacancy rate^ | 2.5% |

Source:
Unless otherwise specified, statistics are sourced from 2011 Census.
* REINSW Property Profile – March 2013; median price refers to Local Government Area.
^ REINSW Vacancy Rate Survey – July 2013 (Sydney – Inner).

Q&A



BRADEN WALTERS
Principal at True Property

Braden has been a member of the Young Agents Chapter and the Inner West Division Chair for two terms.

Q. Tell us a bit about your Division.

A. The Inner West offers great accessibility to transport in and out of the city. There is a great lifestyle through the Inner West waterways and also affordable housing along with some premium properties. The year 2013 has been another positive one for the Inner West property market. Most of the Division has seen an increase of around five per cent capital growth for houses.

Q. Is there a certain style of property that is particularly popular?

A. The majority of the Inner West was developed post World War II; therefore the most prevalent house would be the Californian bungalow. A renovated bungalow is certainly a great home for a large majority of the buyers throughout the Division.

Q. What are the key issues in your area at the moment?

A. The key issue at the moment in the Inner West would be the lack of stock to provide buyers with what they need. Agents must look after buyers very closely in a marketplace where there is little stock. This will lead to more business as those buyers may need to sell their own properties in order to purchase. As we get closer to spring, we expect the supply of properties on the market to increase.

Q. What plans do you have for the Division over the next year?

A. Our Novice Auctioneers Competition is our major event for our Division and will be held on 25 September 2013 at Erskineville Town Hall. I would love to have more of the Division get involved and come along to network with other agents, raise money for charity as an industry and have some fun. ♦



Buyers are drawn to Rodd Point for its quiet lifestyle, its amazing Bay Run, local parklands and access to the CBD via the City West Link.



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- ☀ TRA abides by "Property, Stock and Business Agents Amendments (Tenant Databases) Regulation 2004".

Super woman

A chance encounter in a pub rekindled a love for charity work in Raine & Horne Bondi Beach Associate Director Mary Anne Cronin.



(L to R) NSW Premier Barry O'Farrell, NSW Woman of the Year award winner Jessica Brown, Member for Vacluse Gabrielle Upton, Raine & Horne Bondi Beach Principal Mary Anne Cronin and Minister for Women Pru Goward.

It was a meeting with a man selling charity raffle tickets down at her local pub that first brought Wairoa School for children with special needs in Bondi to the attention of Raine & Horne Bondi Beach Principal Mary Anne Cronin.

"The man and I got talking, and I went along to the school and said that I wanted to get involved," Mary Anne said.

Raine & Horne came on board as a sponsor and the Bondi agency would regularly hold charity auctions in advance of their own property auctions to raise funds for the school.

The agency's support for the school has since escalated to include sponsored trivia nights and sportsmen's lunches.

"It wasn't until I met a few people there that I realised you cannot just be a sponsor, you need to get involved," she said.

Mary Anne's work with the school, North Bondi Surf Life Saving Club and the local Chamber of Commerce (where she is President) brought her to the attention of Member for Vacluse Gabrielle Upton. Gabrielle nominated Mary Anne for the Vacluse Local Woman of the Year Award for 2013 – a prize she went on to win.

"Despite being busy, Mary Anne still makes time to actively support her local community groups like Wairoa School and the North Beach Bondi Surf Life Saving Club – and I know those local communities really value her contributions," Gabrielle said.

Mary Anne was recently asked by the Mayor of Bondi to speak at the citizenship ceremony. She used the opportunity to encourage the group to get involved in the community however they can.

"I told them, 'You all live here; go out and find something that interests you. Find a group you can invest your time in. You will feel an incredible part of the community. I feel 110 per cent part of Bondi Beach.'" ♦

YOUR STORY

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If you, or a member you know, supports a charity, you can share the story in the 'Last Word'.

Email the editor at jill@mahlabmedia.com.au

AROUND THE STATES

QLD

Queensland agent Tamara English hit the headlines for dressing up as Batwoman and posing in the property pictures used to market a Caboolture house. She told the *Herald Sun* that she didn't expect to get as much attention as she has. "I knew people would be interested from the images, but it's gone much bigger than I thought," she said.

WA

Perth Lord Mayor Lisa Scaffidi has joined with the University of Western Australia Vice-Chancellor Professor Paul Johnson to call for the boundary between the City of Perth and the City of Subiaco, which currently runs through the middle of UWA, to be moved. "A closer alignment between the city and UWA would bring a vibrant student population into the city's realm, with long-term community benefits," the Hon. Ms Scaffidi said.

ACT

The Australian Capital Territory topped the list of dwelling approvals in Australia for May 2013 with an increase of 4.1 per cent. Western Australia, South Australia, Victoria and New South Wales all experienced an increase in dwelling approvals for the month.

NT

More than 3000 households in the Northern Territory suffer from 'rental stress', according to a new survey from *NT News*. The survey revealed that the area where households find it hardest to meet rent is the electoral seat of Soloman, Darwin. ♦

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*Matt Hoath - Director
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