



Suite 106,
134-136 Cambridge Street,
Collingwood VIC 3066
T:(03) 9416 4688
F:(03) 9416 4788

Email
Info.vic@strata.community

Website
<http://vic.strata.community/>

Royal Commission

Into Victoria's Mental Health System

Submission 5 July, 2019

About Strata Community Australia (Vic) Inc.

SCA (Vic) is the pre-eminent professional association of the Owners Corporation industry, and was formed in 1990 to provide a forum for improved standards and education in the industry. Supporting more than 80% of all Owners Corporation managers it is the only organisation solely focused upon representing this increasingly significant industry, and reaches and represents 560 Owners Corporation professionals who manage approximately 375,000 lots. It also represents industry suppliers and Owners Corporations, making it the voice of all with an interest in the management of Owners Corporations. Members benefit from representation, promotion, establishment of professional practice guidelines and ethical standards, and professional development through education seminars, conferences and regularly publishing bulletins on items of professional interest. SCA (Vic) is a Corporate Member of SCA, which represents practitioners throughout Australia. The national and all state and territory strata industry bodies around Australia have the same brand and names, and continue toward increasing national alignment, co-ordination, collaboration and integration. More information about the Association is available at <http://vic.strata.community> and www.strata.community

About the Owners Corporation or strata title industry in Victoria

Changing lifestyle choices of Victorians and demographic shifts have led to rapid growth in higher density dwellings and the Owners Corporation industry. With 88,475 Owners Corporations and 747,336 lots in Victoria and about 1,500,000 Victorians or 1 in 4 people living in or affected by Owners Corporations, it represents the management of property worth \$300 billion. More than \$1 billion per year is collected and spent. They comprise residential properties ranging from 2 units in a suburban street to many hundreds of units in inner city apartment buildings. Owners Corporations also encompass commercial, retail, lifestyle resorts, retirement villages, car parks, storage facilities, industrial and, increasingly, mixed developments comprising more than one form of development.

The prevalence and importance of the strata sector is increasing. In 2014, the Vic Government's Plan Melbourne strategy says we need an extra 1.6 million dwellings by 2051 and 66% of these would be apartments or townhouses. That is, 66% is to be strata and only 34% would be detached houses.

50% of all plans registered by Land Victoria in 2013-14 were strata ie Owners Corporations.

Owners Corporation managers facilitate the management of:

- People in a community living environment
- Billions of dollars of other people's money on an on-going and not a single transaction basis
- Entire communities and their current and future assets and facilities

About the Owners Corporation or strata title industry in Australia

The industry continues to grow rapidly in Australia with around 270,000 Owners Corporations comprising 2,000,000 lots Australia wide. It represents the management of property worth \$1.2 trillion*. There are approximately 3,300 Owners Corporation managers in Australia; with 3.5 million people living or working in Owners Corporation schemes. Conservatively, it is estimated 20,000 Australians work in and derive their income from the strata title industry. Urban planning policies around Australia are targeting annual growth of more than 10% for the next 15-25 years, so the prevalence and importance of this sector is increasing.

*In comparison, the total value of Australian superannuation is \$2t, and Australian listed stocks is \$1.7t.



Background

On 24 February 2019, Premier Daniel Andrews and Minister for Mental Health Martin Foley released the terms of reference for the Royal Commission into Victoria's Mental Health System (the Commission).

The Commission's purpose is to provide the community with a clear and ambitious set of actions that will change Victoria's mental health system and enable Victorians to experience their best mental health now and into the future.

This includes making a sustained effort to reduce the stigma and discrimination associated with mental illness and to promote more inclusive communities throughout Victoria. Develop findings and recommendations by widely engaging with Victorian communities to share in their experiences and suggestions.

The Commission is to focus on identifying and solving system-wide issues, rather than investigating individual cases or incidents.

The Terms of Reference are available on the RCMHS website <https://rcvmhs.vic.gov.au/key-documents>

It's important to remember too that the Consultation Summary itself (see page 2) recognises clearly that need to include health, education, disability, justice, **housing** and other social services that interface with the mental health system included in the Terms of Reference. Our submission contains shared experienced to support this need.

"There are difficulties associated with integration between mental health and alcohol and other drug services, but there are also a range of similar complexities, including the intersection between mental health and housing, services for people with dual disability, and the NDIS."

Please note: SCA (Vic) advocated to The Honourable Martin Foley MP that these Terms of Reference address how Owners Corporations and the strata sector itself can address wide ranging issues involving residential living and mental health. We seek to ensure that the Commission examines all areas that are impacted and not just the patient and the service provider.

The Commission holds great bearing for the Victorian strata sector and its 1.6 million stakeholders.



Formal Submission

For the particulars of this submission please refer to the Formal submission Cover Sheet, sent via email to: contact@rcvmhs.vic.gov.au together with this Submission.

This submission has not addressed all questions posed by the Commission, it provides recommendations and shared experiences that respond to four questions asked by the Commission in particular:

Question 4: What makes it hard for people to experience good mental health and what can be done to improve this? This may include how people find, access and experience mental health treatment and support and how services link with each other.

Question 6. What are the needs of family members & carers and what can be done better to support them?

Question 8. What are the opportunities in the Victorian community for people living with mental illness to improve their social and economic participation, and what needs to be done to realise these opportunities?

Question 9: Thinking about what Victoria's mental health system should ideally look like, tell us what areas and reform ideas you would like the Royal Commission to prioritise for change?

Please note: A sample of our sector's shared experiences and recommendations are outlined below and in the two attachments 'Ace Case Studies Mental Health System' & 'MBCM Case Studies Mental Health System'.

Shared experience and recommendations

We recognise that the Commission wants to hear from those living with mental illness, caring for loved ones and those who work in the sector, as well as those who have a general interest in mental health.

Whilst we may not fit any of these categories at first glance, the strata sector which we represent, appears certainly to be charged with an imposed liability to support those living with a mental health illness. To this extent we write to firstly create an awareness of the issues we are striving to resolve as part of this Commission and secondly to contribute to a positive change to resolve system-wide issues that are currently overlooked.

To further support and provide evidence of the concerns outlined below, we have attached a brief summary of a just a few instances experienced by only two of our Corporate members. Our association, Strata Community Australia (Vic) is the peak Strata body in Victoria, and with a membership base of more than 700 individuals in Victoria, representing more than the 1.6 million people who live or work in a strata community, there are certainly more stories that could be shared if required.



We therefore invite the Commission to liaise with SCA (Vic) and its Members further to contribute to favourable outcomes for all Victorians.

For now we formally write to you on behalf of the 1.6 million Victorians who live in, own, manage or invest in strata titled property in our State to share our experiences and concerns.

In simple terms an Owners Corporation is the legal entity responsible for the strata titled development. It is not a company, the people who make up this legal entity are all the individuals who own a lot (Unit, apartment, townhouse within). The only thing in common with these owners is that they own property within the same development. They all have different motivations, drivers, interests, skill sets, can come from different backgrounds, cultures, speak different languages etc. Yet collectively they are to make decisions and fund the maintenance of their development to perform their legislated functions.

To this extent an Owners Corporation technically is not responsible for the welfare or wellbeing of its residents, but legally takes on the responsibility to ensure that residents comply with the rules of the property in the interest of all. This therefore includes 'managing' residents' behaviour when it is in breach of the rules; being primarily that it interferes with another residents' peaceful enjoyment of their property, is hazardous or harmful.

Unfortunately this therefore triggers the necessity for an Owners Corporation and/or its manager to step in to address issues amongst and against people who may or may not have mental health issues.

Examples could be abusive or loud behaviour, detrimental health impacts of hoarding within an apartment or outside and around the property, too many and not properly maintained pets. Under these extreme conditions it is of greater concern and more delicate to perform the same management functions when a person or persons involved are experiencing and/or living with a mental illness. Even more-so if the difficulties being experienced by those involved are unknown.

Of further concern too is that a strata manager who is required to step in, is not qualified or equipped to manage or support such situations, nor are many other residents. There also appears to be no community service providers that can be approached to assist. Many calls to local Councils remain unattended, ignored or simply moved sideways to others who do the same.

Many residents unfortunately also have no carer, case manager or family member that are nominated to be a point of contact for the purpose of the Owners Corporations functions and activities.

Recognising that 50% of Victorians will experience mental illness in their lives it is certain and already evidenced that many of these people reside, visit or own strata titled property in this state. They are certainly not once off experiences to be minimalised.



Strata Community Association (Vic) represents the interests of 375,000 private lots (apartments, townhouses, units) state-wide.

Lots which are managed by our members, being strata managers and those service providers who deliver services to the buildings themselves. Our members are therefore at the forefront of the property and the 'go to people' when 'any issue' arises; from property maintenance to disturbances to just simple neighbour to neighbour disputes as mentioned. This is regardless of whether or not the duties and responsibilities are within or outside their role as a strata manager.

We, SCA (Vic) as an organisation, therefore strongly advocate that the Commission address how these strata titled property / Owners Corporations and the strata sector itself can address wide ranging issues involving residential living and mental health.

We acknowledge, as part of the background to this discussion, that whilst the Mental Health Act 2014 Victoria introduced a set of mental health principles that services must uphold when providing treatment and care it fails to provide that the service provider report or update an Owners Corporation where the affected party/patient may be living.

It's further noted that in some properties the Department of Human Services (DHS) is responsible to manage the public housing component, as well as to take responsibility for the welfare of its tenants. Prior to funding cuts DHS managed the welfare of their tenants by appointing a Case Officer to take responsibility for ensuring their health, safety and wellbeing. In instances where the public housing is located in a strata development, the Case Officer is generally introduced directly or indirectly (ie as a result of issues occurring) as the contact point for the strata manager. Since the funding cuts however, it appears that even DHS is refusing to deal with the behaviour and impacts of that behaviour by its tenants.

The only course of action for adjoining owners and the Owners Corporation is to seek an order from the Victorian Civil Administrative Tribunal (VCAT) to cease and desist. Although we do acknowledge that proceeding to VCAT to resolve many of these issues and stop them from recurring is not ideal or at best produce satisfactory outcomes for all.

We would like to see a Community Manager within Council whose role it is to investigate complaints to determine if the issue is related to Mental Health and if that is the case refer the person to the appropriate medical professional and be assigned a Welfare Officer who will be responsible for the ongoing management of that person going forward. Currently there is no assured government welfare representative to reach out to nor a requirement for a nominated next of kin and/or carer to be disclosed to an Owners Corporation where a resident experiencing mental health issues lives independently in an Owners Corporation



These processes and/or lack of process and assistance has caused an enormous strain on Owners Corporation management firms and their managers' around the state and we can deliver several case studies to you showcasing the effects of this systemic failure. *See attachments as first examples.*

Our several hundreds of members who oversee property portfolios have reported cases to us where the Owners Corporation is left to deal with behavioural impacts that occur when there is no ongoing supervision by families, no case officer, problems when medication is not taken, distressed behaviour and at worst death.

The lack of available training of this emerging area in identifying and managing the mental health issues is causing further stress for the professional manager and we are seeking a change via the Royal Commission into Mental Health.

We do not believe that an Owners Corporation is an appropriate default vehicle to be used by Government as a mechanism to integrate this vulnerable part of society into a strata community with the expectation that the ill-equipped, unskilled and non-understanding strata community then take over the day to day welfare management of all its residents.

Our key issues may be summarised as follows:

Understanding who and what an Owners Corporation is, the system needs to address and identify

- How an Owners Corporation is expected to support residents living with a mental illness, whilst preserving quiet enjoyment for all residents,
- Under what circumstances assistance can be sought to support these expectations and systems, as well as
- Who and what services are available to an on Owners Corporation and its manager, to support them and ultimately the person experiencing the mental illness.

Once again as the peak industry body for the strata sector, SCA (Vic) is keen to continue to be part of the conversation and work to achieve better outcomes for all stakeholders. We therefore invite further discussions and are available and willing to meet with the Committee and/or present to the Commissioners, to assist a greater understanding of this complex area impacted by Mental Health issues.

Yours faithfully,

Strata Community Australia (Vic) Inc

A handwritten signature in black ink, appearing to read 'Rob Beck'.

Rob Beck
General Manager



ACE BODY CORPORATE MANAGEMENT

PROFESSIONAL PERSONAL SERVICE

Ace Body Corporate Management (Ace), a subsidiary of PICA Group, is a well-established strata title and body corporate management company in operation since 1995. Ace is Australia's largest franchised strata management company. Ace provides professional and personal services to more than 60,000 strata owners across Australia, managing properties and assets worth more than 20 billion dollars. Ace provides management services to more than 42,000 lot owners in Victoria alone and operates in all large regional cities and towns. All Ace franchisees are members of Strata Community Association (SCA), the national strata industry body that drives management best practice. Together with SCA, Ace is a key driver for improved education and advocacy within the strata industry. Ace has worked hard to establish professional, close and ongoing working partnerships with our committees and other stakeholders.

Our aim is to enhance the reputation of all parties involved in the management of owners corporation and truly be connected to community and we take great pride in serving each and every one of our stakeholders however, when it comes to managing stakeholders with mental illness the strata framework in which we work does not adequately support us as the trusted professional or the other collective occupiers who either own or rent in the strata scheme. The Owners Corporation (the other owners who own and live in the micro community) is left to deal with behavioural impacts that occur when there is no ongoing supervision by families, no Case Officer, problems when medication is not taken, distressed behaviour and at worst death. Owners Corporations are also left self-funding the management of any residents who disrupt the amenity of the property.

Neighbours are left unsupported because they have not been advised by any authority or disclosure from the person themselves of what potential issues there are and apply to VCAT to seek and order to cease and desist as part of a dispute resolution process. This takes 2 to 3 months and doesn't resolve the issues, costs are incurred and neighbourly relationships are severed or strained. Families are left responsible who are ill prepared for long term management and look for alternate living arrangements.

Owners Corporation managers, Real Estate Agents, Landlords and Tenants are caught in the middle left, handling disputes & complaints against people who may or may not have mental health issues, lack of available training of this emerging area in identifying and managing the mental health issues is causing further stress for the professional manager.

We hope that the Royal Commission terms of reference will acknowledge the cost to society and in particular to the strata sector who by default is unfairly carrying the cost of poor management.

The impact from of these disputes on all stakeholders include financial loss, amenity loss, risk exposure and personal stress and anxiety as demonstrated in the case studies below:

Case Study 1 – impact on various workplaces

Strata Manager

Ace Body Corporate Management Pty Ltd
 Phone: +61 3 9239 5400 Fax: +61 3 8595 3825
 PO Box 149 Mentone VIC 3194
 headoffice@acebodycorp.com.au www.acebodycorp.com.au
 ABN 96 069 228 904

Member of Strata Community Association (Vic)



ACE BODY CORPORATE MANAGEMENT

PROFESSIONAL PERSONAL SERVICE

A formal complaint had been received by the strata manager and this triggered a grievance meeting to be held. This meeting provides the parties to the complaint an opportunity to hold a facilitated discussion to hopefully resolve the issue.

One of the parties is known to have behaviour issues and attended Grievance Committee Meeting to discuss her unacceptable behaviour. She was requested to leave the meeting to allow the committee to consider what action could/should be taken and she refused. On this occasion the committee was forced to leave and resume the meeting in a different venue.

On another occasion she returned to our office at about 4.45pm proceeded to attempt to kick in the locked glass door causing damage to the door and door frames. Police were called to the incident and CCTV footage is available at request.

Our staff and the volunteer committee were forced to evacuate the building by the back stairs as it was not safe to use the front entrance.

Real Estate Agent

A Real Estate Agent managing one of the villa units reported that during an inspection and an occupier known to have behaviour issues was on site, in socks, knickers and a T-Shirt screaming and yelling, and the agent felt intimidated. The agent could not continue with inspections. Loss of rent at \$450 per week to owner, plus cost of agent's time.

Contractor

An occupier known to have behaviour issues was on site has assaulted contractors whilst they have been undertaking approved works. Contractor had to leave and return. Cost for contractor to leave and return.

Police

Police officers from [REDACTED] and [REDACTED] recommend calling 000 and Psych Triage team as they have the power to bring the policy with them to arrest and get her mentally assessed. She generally gets arrested and taken off property but is generally released the next day and then returns to same action.

Case Study 2 - a lot owners perspective

We live in a block of just 8 villa units. We have one person who has behaviour issues. All residents are living in fear of their behaviour and mood swings. Many have taken out intervention orders against them. They (the person with behaviour issues) then retaliate by serving that person with an Intervention order, with the effect that they can no longer photograph or record her actions. This means we can no longer provide evidence of her actions in common areas. We are helpless.

A new owner moved in and almost immediately reported:

- She was attacked by "person X" in the common driveway of the unit block. She damaged my vehicle and assaulted me by biting me on the arm, scratching at my right



ACE BODY CORPORATE MANAGEMENT

PROFESSIONAL PERSONAL SERVICE

leg and kicking me in the genital region. I needed to use reasonable force to restrain her. The incident was witnessed by my partner. The offence was reported to Victoria Police who are in the process of investigating and filing charges.

- Person X indecently exposed herself to me in a public place by exposing her breasts and vagina in the common driveway. The incident was witnessed by pedestrians and cyclists. The offence was reported to Victoria Police who are in the process of investigating and filing charges.
- Person X damaged and scratched my vehicle as I drove my vehicle out of my garage.
- I am stalked, harassed and abused in the common driveway of the unit block on a daily basis by person X.

Unfortunately, the situation with Person X from [REDACTED] has not improved, but gotten worse for us recently. While I know not to pay any attention to her words or beliefs, the situation is incredibly draining and I dread leaving or returning to our house every day because I never know what state she will be in or what I will have to face.

The disturbances still continue as well with her screaming multiple days a week either at neighbours, the police, or to no one in general. She frightens most visitors I have ever had, engaging them in conversation regarding her troubles with the neighbours before they can even reach my front door and staring them down in a very scary manner. Her unpredictability also frightens me to an extent and makes me feel quite on edge being home when she's having an episode.

We don't want to move out because of her because we love the house but if she is to continue as she is currently I don't know how long I can handle it. Our only choice will be to sell which will cost us a lot of money. It seems so unfair that we have to bear the cost and she just keeps going. Agents fees for selling around \$30,000.

Case Study 3 - Tenant/resident who was forced to move

Whilst I tried to put my 20 month old daughter in her push chair [REDACTED] was trying to intimidate me by being in my personal space and yelling abuse. My daughter was scared and crying and I was forced indoors to protect my children.

She then proceeded to stand outside my front door shouting. I am angry, frustrated and very unhappy with our current situation. The police have been excellent however when they turn up, she doesn't answer the door and nothing changes. This is then repeated the next day and so it continues. We have been forced to move by this woman who has stated to other residents that "she will get rid of me". We move into our new house on 10th March. The last 6 weeks has been hell on earth for us.

[REDACTED] Intimidates tenants, shouting when they have young children, calls names and makes obscene gestures. Intoxicated and parks on the tenant's lawn in front of entry door, slamming car door (making noise) or either parks in their car space. Ignores knocks on the door, and sits



ACE BODY CORPORATE MANAGEMENT
PROFESSIONAL PERSONAL SERVICE

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

Case Study 7 - Dysfunctional Owners Corporation, Self-managed committee (mental health issues)

The owners corporation, located in [REDACTED], is a block of 4 units, built in the late 1970's. The self-manager committee was chaired by an owner occupier, who presented with significant mental health issues.

The Owners Corporation was clearly dysfunctional under the self-managed committee;
- Evidence of 2 AGM's being held over a 20 year period;



ACE BODY CORPORATE MANAGEMENT

PROFESSIONAL PERSONAL SERVICE

- No financial records prepared, or circulated, despite requests by Members;
- No building maintenance carried out over 20-year period;
- No insurance valuation in 20 years period;
- No essential service reporting; and
- Common property electricity account registered in the name of the Chairman not the owners corporation.

It is unclear whether the Chairman was receiving any assistance from local mental health care providers, council or government. The Chairman was unemployed, and often referred to himself as the building Manager in the neighbourhood. The Chairman's behaviour was erratic and hostile towards the new member, and her tenant. The Chairman made threats, parked in lot 2's car space (trespass), refused repeated attempts to call committee meetings or to provide the new member with contact information of the other members. Private property belonging to tenants', located on the common property went missing, property damage occurred, and threats were made. Police were called several times to attend the following screaming emanating from the Chairman's apartment being heard overnight.

Other members, one of whom English was second language, were not aware of the legal obligations under the Owners Corporation Act, and were ultimately unable to discuss important matters relating to the management of the owners corporation with the Chairman. The Chairman refused to hand over to a professional strata management firm, despite agreement by the other 3 members.

Banking records were not produced, and the new member was unable to make levy payments. The Chairman refused, delayed and ultimately relied on legal advice from the consumer hotline provided by Consumer Affairs. The advice obtained by the Chairman assisted in his argument that the new member was not financial, thereby excluding her from voting (for handover to a professional manager). The new member was effectively excluded from voting or participating in the owners corporation.

Over an 8-month period, the new member attempted to call meetings to hand over to a professional management company. Following multiple attempts to hand over to a professional manager, the new member sought legal advice at significant expense. The legal advice was clear that the owners corporation on was dysfunctional. [REDACTED]

[REDACTED]

[REDACTED]



Helping Strata Communities Thrive™

24th January 2017

29/270 Ferntree Gully Road, Notting Hill VIC 3168

Phone: 03 9560 0770

Email: administration@mbcm.com.au

mbcm.com.au

To whom it may concern,

MBCM Strata Specialists is Australia's 8th largest strata management company with in excess of 45,000 lots under management. Our network of dedicated Strata Managers take great pride in providing professional services to each of our stakeholders however, when it comes to managing stakeholders with mental illness the legislated strata framework in which we work within, does not adequately support us as the trusted professional or the other collective stakeholders that are made up of occupiers who either own or rent in the strata scheme.

It is left to the Owners Corporation (the other owners who own and live in the micro community) to deal with the behavioural impacts that occur when medication is not taken, heightening their distressed behaviour and at worst causing death due to the fact of their isolation within the wider community and having no ongoing supervision by either family members or Case Officers.

Neighbours are ill equipped to handle these types of situations and are left unsupported because they have not been advised of what the potential issues are. In turn, they apply to VCAT to seek and order to cease and desist as part of a dispute resolution process. Actions such as this can take up to 2 to 3 months and doesn't resolve the issues and as a result unnecessary costs are incurred and neighbourly relationships are severed or strained. In the end families are left responsible who are ill prepared for long term management and look for alternate living arrangements.

Within this operating environment, Owners Corporation managers are caught in the middle and are left handling disputes & complaints against people who may or may not have mental health issues. The lack of available training and education regarding support services that are potentially available is causing further stress for the professional strata manager.

The impact of these disputes on all stakeholders include financial loss, amenity loss, risk exposure and personal stress and anxiety as demonstrated in the case studies below:

Case Study: Owner with Schizophrenia:

This older male we will call ■■■ suffers from severe Schizophrenia and goes from lucid and pleasant, to aggressive and belligerent quite quickly.

■■■ is convinced that ASIO have a nuclear reactor in the unit above his and is concerned about radiation leaking into his unit. He hoards Vegemite and crackers and has a room that is dedicated to the accumulation of these items. ■■■ also often reports that snakes (inner suburban Melbourne) are hiding in the garden waiting to strike at residents. ■■■ is on a disability pension.

When [REDACTED] is (obviously) not taking his medication, his behaviour can be unpredictable and we receive regular complaints about his behaviour, which is perceived as threatening. [REDACTED] yells at residents and dribbles uncontrollably.

He often calls and drops into our office to complain about all manner of things, such as the snakes and demanding proof that the building is insured for earthquakes which will result when the ASIO reactor explodes. This is very unsettling for our staff.

We noticed that [REDACTED] who often walks around the streets with his shopping jeep, dressed in gumboots, shorts and a singlet (irrespective of the weather) disappeared last year and I reported this to Police and filed a missing person report. We learned that [REDACTED] had been committed to an institution and since then, he calls most Tuesday asking us to 'break him out'. [REDACTED] remains committed at this time.

Case Study 2 - Owner with drug induced mental health issues:

This middle-aged female we will call [REDACTED] suffers from a drug induced psychosis.

We knew [REDACTED] when she was working (around 5 years ago) and she was quite pleasant and intelligent. Over a number of years, she has developed an ice addiction and she is now in significant debt to the owners corporation, which requires other owners to make up her shortfall. Her appearance and behaviour have noticeably declined quickly.

She has a defective shower that leaks into the adjoining unit, which causes water ingress. Since this was brought to her attention 2 years ago, she stopped using her shower and bath, with her hygiene declining as a result. She showed her neighbour and I how she pours buckets of water and bleach over the kitchen floors in an attempt to eradicate the imaginary bugs that infest her unit. This water leaks into the adjoining unit, further exacerbating the water ingress problems.

The residents have to endure extremely bad behaviour from [REDACTED] and her guests, who often break owners corporation assets and steal from vehicles in the car park, including the CCTV cameras. On numerous occasions, she has emptied the contents of her unit onto and over her balcony, which is first floor and street facing. When confronted by a resident of the adjoining property, she reacted violently and the police attended. The police are regular attendees at the property.

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

Case Study 3 - Owner with Hoarding issues:

This middle aged male we will call [REDACTED] suffers from hoarding problems.

■ is quite intelligent and friendly and has a unit in a two storey complex, with his own foyer. He is well known in the area as a collector of anything that is 'not tied down'. We received complaints from residents about his car space filled with catalogues & local papers stacked in his car space and throughout the property. Upon closer scrutiny, we discovered ■ had two cars on site that were both unregistered and filled with food waste and other collected junk, such as old prams, wheels etc. and used to collect items in the local area.

■ foyer smelled like rotting food and the stairs leading up to his unit were covered with other peoples 'junk'. Inside the unit, there was rat infestation and the council were called in by us. There was no water or electricity due to non-payment of accounts. We were duty bound to advise the insurer of the fire risk within the unit and the premiums and excess increased, which on all owners. The rats were treated by a rodent company with treatment costs shared by all owners which lasted 3 years.

Over the period of the next year, the council worked with ■ to clean out the unit. This involved considerable mental anguish for ■ which was displayed on the common areas of the property when his 'treasures' were loaded into skips. ■ behaviours has resulted in many tenants breaking their leases.

■ improved, but has now regressed back into debt and his hoarding behaviour, and the cycle is now repeating itself, especially since the last area hard rubbish waste program. ■ has no support network that we are aware of.

Kind Regards,

MBCM Strata Specialists

Stephen B. Duggan MBA, CFE

Chief Executive Officer