

Newsletter

Issue 16 - First Quarter 2026

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1. Newsletter Articles

If you've got a story from your strata complex that you feel may convey valuable lessons for others, please feel free to send a draft to OCN's Secretary.

Contributions must not betray confidential information and should be written in a positive, courteous style. The OCN will be happy to consider publishing them with appropriate attribution.

2. Electrifying Communal Gas-Fired Hot Water Systems

As outlined in article #3 in OCN's [Newsletter #14](#), analysis of hot water usage patterns and the capabilities of modern heat-pump systems indicates a good return-on-investment for replacing central gas-fired Hot Water Systems (HWSs) with electric alternatives. It is understood that recent work commissioned by the ACT Government and undertaken by GHD looking at a range of building types reinforces this conclusion.

This work dispels incorrect information that seems to have flourished in some circles – that heat pumps won't work in Canberra's sub-zero overnight temperatures. *(They certainly do, just using a little more energy at lower ambient temperatures.)*

Results also provide more realistic scoping for heat-pump and storage capacity *(and associated costs)* than may have been circulating in the wake of an early study.

For many buildings with centralised gas-fired HWS, there remain some critical uncertainties that will need to be resolved before the way is clear to embark on upgrade projects. The loss of the instant heating capability of gas needs to be offset by an appropriate reserve *(up to a few thousand litres)* of water that is pre-heated to cater for periods of peak demand.



Is the rooftop capable of supporting a few tonnes of water? Alternatively, are there options to locate storage *(and possibly heat-pumps)* in other parts of the building *(such as a basement parking area)*? Will noise considerations necessitate limiting the times at which the heat-pumps operate? These remain critical unknowns for many buildings.

The OCN is urging the ACT Government to support some further work to provide some general guidance in relation to such questions. This would clear the way for many OCs to start developing their gas retirement plans.

Current policy sees gas supply terminated in Canberra by 2045. However, working backwards from that deadline, it is reasonable to expect that the network will be progressively decommissioned in the years leading up to 2045 – perhaps street-by-street, suburb-by-suburb or area-by-area. There's no need for panic right now, but nor should there be an inappropriate sense of complacency.

Owners Corporations (OCs) and their Executive Committees (ECs) that defer action until the 11th hour could face high gas costs as the burden of cost recovery falls on a dwindling customer base and also a shortage of the vital skills needed to make the transition.

3. Lessons learned by an Early Electric Vehicle Adopter

My husband and I live in Kingston, ACT and we have been attracted to Electric Vehicle (EV) transport since the first major entries into the Australian market in 2013/14. My husband for the technology and I for the driving experience.

Our first EV purchase was a BMW i3 which we assessed as offering best cost vs benefits ratio of the options available to us at that time. The vehicle was delivered in May 2018 and as there were few publicly available charging solutions, we opted for a charging outlet in our parking space in the basement of our building.

As an early adopter of EV transport there were limited, if any, guidelines from within the Unit Titles (Management) Act – the UT(M)A - as well as the ACT Fires Services. However, working with a qualified commercial electric services company, we installed a charger that was attached to our own power meter and used only our own units' metered power. We did, initially, attempt to apply to use common power but there were fears we'd blackout the complex and take the lifts offline. This was based on stories of properties in Sydney with multiple EVs all trying to charge at the same time without load management systems in place.

So, in 2018, we worked with the EC at that time, who was also dealing with a lack of direction and limited knowledge about the areas relating to the installation of an EV charger. The EC reluctantly approved a temporary installation so that we could use our charging solution with the view that outcomes be monitored for future reference.

In 2020/21, after using our charger successfully for 2-3 years with no impact or problems to the complex, we asked for and received a permanent approval of our charger installation.

In 2021, however, the UT(M)A underwent significant revision, with the area of Special Privileges¹ becoming a key point of interest for all strata plans in the ACT. Both we and the ECs in 2021, 2022 & 2023 were unaware that our past arrangement possibly contravened the revised provision. However, the 2024 EC decided that our charger may no longer be an approved installation.

Unfortunately, our now "unapproved" installation very nearly ended up before ACAT for a decision, mainly because of extremely poor communication process from the Strata Manager (SM) at that time and the 2024 EC members. No matter how many times we asked for clarification, we were not given a simple, straight response for the reasons for rescinding of our 2018 approval.



Luckily for all concerned, cooler heads ruled at our AGM in 2025 and with a new SM and a proposed rule change, approval was given for our current solution. It required us to downgrade our 32-amp solution to a 10-amp solution and, agreeing to do so, we then received an approval from the Owners Corporation at our AGM for a Special Privilege to move forward.

Some suggestions for future applications for personal EV chargers:

- Provide detailed electrical diagrams to the EC as part of the application process since most members on the EC do not understand how electricity sharing works within a community environment such as an apartment complex, especially how distribution boards are constructed and designed.
- If the charging solution is to be like ours, you will most definitely require cabling from your distribution board and you will need an approval for being given Special Privilege.
- The person making the application will need to understand whether their application has a MAJOR or MINOR impact on Common Property. This is a judgement call and can determine whether the decision can be made by the EC or requires approval from the entire OC at a general meeting.
- If possible, determine the level of acceptance, curiosity or opposition various members of the EC have towards the concept of EVs and prepare some educational materials (*available from the AEVA for example*) to help them understand what you are trying to achieve.
- If possible present the application at an EC (*or if necessary, OC*) meeting so that answers and clarification can be supplied to the group to foster better understanding.

I hope this article has been of benefit to some readers. Despite any problems in the past we are still avid supporters of EV transport.

Article contributed by Warren Curry

4. Strata Housing Policies

The OCN has been invited by one of the Legislative Assembly's MLA groups to contribute to future strata housing policies ahead of the next ACT Assembly Election. It is encouraging that some MLAs now recognise that over one third of Canberra's dwellings are now strata complexes, and with continuing "densification", that figure is likely to grow to approach 50% in coming years.



The three key objectives on which the OCN believes the ACT Government should focus are (a) housing supply, (b) housing choice, and (c) housing affordability.

Following is a summary of the issues warranting consideration:

- Differing perspectives of investors and tenants, owner-occupiers and social housing residents.
- Planning, design and build quality – with reference to assorted financial nightmares suffered by some strata buyers.
- The costs investors face, and the impact of these costs on rental rates – including direct Government costs (*lease variation, rates, land tax, stamp duty*) and the cost impact of Government policies (*like the requirement for a minimum standard of ceiling insulation*)
- Improved education for buyers, so that there are "no surprises" when transitioning from detached home to strata living.
- The cost, quality and effectiveness of Strata Management (SM) and Building Management (BM) services – and better education for SMs.
- The comparative cost of infrastructure support (*electricity, water, sewerage, transport, waste management etc*) associated with strata living versus "urban sprawl".
- Proximity to employment and services (*schools, health service, recreation and transport*) – and the impact that has on road transport.
- Financial and other record keeping – to ensure vital information is safeguarded for the long term.

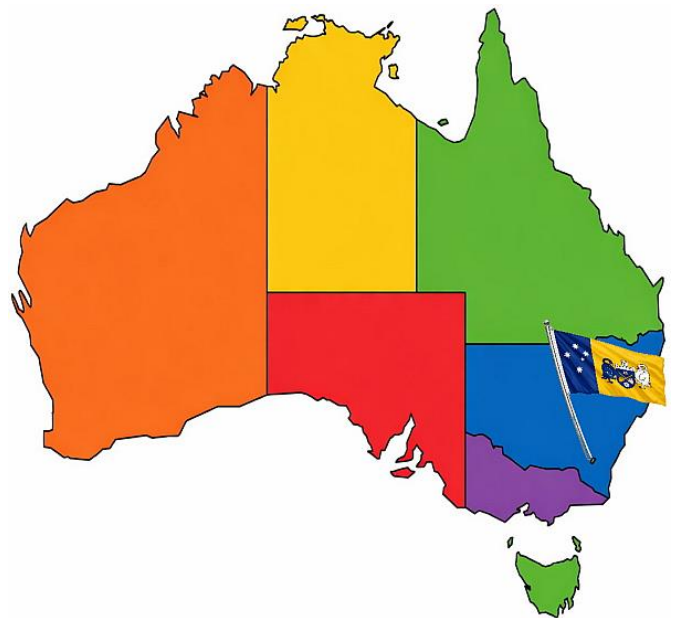
- Environmental impact and access to programs that support sustainability (see also Article #2).
- Legislative reform, to deal with anomalies and deficiencies that have emerged in the various instruments that govern strata living.
- Improved use of technology, including exploiting the potential of AI to achieve meaningful savings.
- The quality of governance in strata complexes, and the need for appropriate education of Executive Committee (EC) members to whom the management of the complex and its common property is entrusted.

If you have other thoughts to add to these ideas, the OCN's President (Gary Petherbridge) would be pleased to hear from you. It's also never too early or late to interact with your local members in the Assembly or Federally to ask them to address your housing views.

Article by Gary Petherbridge

5. Update on Concept of a National OCN Body

OCN (ACT) and two Directors of OCN Australia – a NSW Association with emerging representation in other jurisdictions - recently met to explore the potential for building a national advocate for strata owners and residents.



Whilst strong local efforts will continue to be required to deal with differing legislation/regulation and the unique circumstances of each State and Territory, a national body has the potential to bring increased focus to strata as a home choice and potentially carry benefits beyond those already achieved at a jurisdictional level.

As an indication of the emergence of a national interest in strata, one director of OCN Australia is Queensland-based, and the next major scheduled event (“Strata Matters 2026”) is planned for Melbourne in November.

It will take some time for discussions to address issues for OCN (ACT) given the ACT Association is quite mature (*over 18 years of operation*), has its own Constitution and membership structure, is financially strong and independent, and functions with the aid of unpaid volunteers. OCN (ACT) is also finely tuned to the unique legislative environment of the ACT.

In contrast, the OCN Australia has employed staff and relies on a sponsorship model to fund its operating costs. This model relies on “value-based agreements” with government agencies and service providers as the means for protecting OCN integrity and independence.

Members of OCN (ACT) will be kept informed as discussions progress.

Update by Gary Petherbridge, Ashley Blondel & Libby Amiel

6. EV-Friendly Buildings



The Australian Electric Vehicle Association (ACT) has produced a [register](#) of strata properties where some form of EV charging infrastructure has been made available on site.

This [register](#) serves several purposes:

- It provides advice for future buyers and tenants who consider some form of in-house EV charging facility as important or essential.
- It informs Owners Corporations (OCs) still considering how they can support charging in their complex, potentially providing contacts from which to seek advice from others who have already addressed the need.
- It has the potential to support increased rental returns and sale values for the properties with the facilities. Some studies have attributed a material increase in valuation for EV-friendly buildings, but also warn that over time this will swing to a discount on non EV-friendly buildings.
- The information is adding to the push for electrification in the ACT.

Since the start of March, uncertainties about the security of oil supplies from the Middle East have driven an overnight doubling in Google searches that include the term “electric vehicle”.

It seems predictable that this will translate into an accelerating shift towards electrified transport amongst those for whom an EV is a practical alternative – and it further highlights the importance of EV-friendly buildings.

7. Improving Available Information about Strata Living

The OCN (ACT) was recently approached to join with Access Canberra to update several Strata Information Booklets. These booklets were first produced in 2018 by Access Canberra with input largely provided by the OCN (ACT).



This is a worthwhile project and may have been initiated after several requests at the Assembly Strata Management Inquiry for improved education resources pitched at future buyers, owners and EC members of strata complexes.

Much has happened since 2018, with many new and often more complex strata communities being established. Key issues remain the same, but there is significant need for legislative reforms for reasons including:

- ACT Civil and Administrative Tribunal (ACAT) disputes and decisions that expose weaknesses and limitations in the legislation;
- multiple unit plans being linked through use of Building Management Statements (BMS); and
- the need to dismantle legislative barriers to implementing environmental sustainability initiatives such as solar on shared roofs, batteries on common property, in-house EV charging infrastructure and the replacement of gas-fired communal hot water systems with electrified alternatives.

Work on these booklets may also serve as a catalyst to provide other educational resources for ECs – for example, online short courses and workshops addressing topical areas such as AGM meetings; maintenance obligations; building record systems; budgeting; community building; insurance and others as identified.

Provision of these resources with Government support offers an alternative to mandatory training as is being legislated in NSW. Owners and ECs need to see that the financial investment in their homes and lifestyle amenity can be enhanced by better management. This can only happen by an engaged and knowledgeable set of owners and EC members - with support from qualified SMS.

As we progress on this work our members are invited to make suggestions on the needs and value of education and the resources needed.

8. Inner South Community Council



OCN (ACT) President (Gary Petherbridge) recently joined the Executive Committee of the Inner South Canberra Community Council ([ISCCC](#)). Gary is a Barton resident.

Almost 60% of homes in the Inner South are strata properties, and the strata-related issues faced in the area are typical of many but not all of the issues faced in the other seven community council precincts.

Gary encourages OCN members in these other precincts to consider joining the relevant Councils to help address key issues faced with town centre densification.

Gary's involvement provided an immediate opportunity to brief the ISCCC meeting on recent public consultations surrounding the next phase of the Government's strategy for addressing climate change. It was clear that there was a disconnect in the Government between the groups working on *Climate Change Policies* versus those working on *Planning Policies with the increase of Densification*.

The OCN's Environmental Sustainability Working Group recently made a [submission](#) in relation to the climate change strategy, highlighting the raft of sustainability challenges faced by many strata complexes.

Report from Gary Petherbridge

9. Requested Meeting with the Minister Responsible for Climate Change and Energy Policy

The OCN Working Group on Environmental Sustainability has requested a meeting with Minister Chris Bowen's Office to discuss issues that affect the uptake of environmental sustainability measures within the strata sector. A meeting has yet to be confirmed.



Of particular concern are three issues:

1. **The conflation of social and environmental objectives**, often resulting in no progress on either front! An example is the "Solar for Apartments" scheme where buildings may be assisted by a 50% Commonwealth Grant and a 50% ACT Government Loan – but eligibility requires the solar energy generated to be distributed for the benefit of all residents (*some of whom may also be owners*).

One way to do this is by physically distributing the generated electricity to the meters of individual units – and the technology exists to do this. However, this approach is impractical in many multi-level buildings where meters are located on the upper floors. An alternative would be to apply the generated electricity to communal hot water heating – but as outlined in Article #2, the pathway for electrification of communal hot water systems is far from clear at this stage!

The social objective is worthy – ensuring that the benefits of any scheme flow through to rental tenants as well as owner-occupiers. Unfortunately the coupling of environmental and social objectives in this way means that for many buildings *neither* objective is achieved.

A practical policy alternative is to support the use of solar-generated energy to offset common power usage. The savings lower the body corporate's power bill – in turn flowing through to a reduction in the levies that owners (*including landlords*) pay. In a competitive rental market, lower costs to landlords should eventually trickle through to lower rental rates.



2. **Programs heavily designed around detached housing** that don't translate easily into the strata world. An example is the current battery subsidy program – a great initiative for capturing and storing surplus solar and wind generation for use at other times.

However, individual unit owners are not eligible *unless* they couple storage with solar panels. This is not practical in larger, multi-level buildings.

And even if the building itself has solar panels, a complex with several hundred units would *prima facie* be entitled to no more subsidised storage than an individual detached home.

With a little additional consideration of the unique limitations and opportunities that exist in the strata world and some appropriate adaptation, these schemes could help buildings to play their full part in the energy transition.

3. **Funding is key!** Most environmental sustainability projects deliver a good return on investment, but it can be difficult or impossible to get the level of owner support needed to proceed. Many owner-occupiers are faced with cost-of-living pressures, and (*perhaps contrary to common opinion*), many landlords are also constrained in the capacity to stump up ready cash.

A highly effective “lubricant” for progress would be the availability of loan funding at the sort of rates only available to Government, with capital and interest repayments over a period of several years from the operational savings that the initiatives deliver.

The OCN will continue to promote better understanding of the realities of the strata world so that this growing sector plays its full part in the new energy future.

10. Member Update – Systems Improvement

As the organisation continues to expand, the OCN is considering a project to review and improve its internal systems to better support members and future growth.

A number of administrative functions including membership management, invoicing, event coordination and communications, are currently managed using multiple platforms. While functional, this approach results in duplication, labour-intensive manual processes and limited integration.

Project Overview

OCN (ACT) is seeking a structured review of current systems and recommendation for a cost-effective, integrated solution to support:

- Membership management and renewals
- Finance and invoicing
- Website integration
- Emailing of newsletters and other alerts
- Social media coordination
- Event registration (*where appropriate*)

The project will focus on improving efficiency, reducing administrative burden and strengthening the organisation's ability to support a growing membership base.



Expected Outcomes

The project is expected to deliver:

- Reduced duplication of administrative tasks
- Improved data integrity and reporting
- Greater automation of routine processes
- More consistent and effective member communications
- A scalable systems framework to support future growth
- Increased member interaction to support the valuable advocacy work of the OCN (ACT)

Member Benefits

For members, this work will support:

- Streamlined membership processes
- More timely and targeted communications
- Improved access to events and information
- A more efficient and responsive organisation

Opportunity for Student Participation

In addition to proposals from commercial organisations, OCN (ACT) would welcome expressions of interest from students in relevant disciplines (*business, information systems and digital strategy etc*) to undertake this project. An approach to the local universities to offer a work-based learning opportunity is being considered.

The role will involve direct engagement with members of the OCN (ACT) Executive and the development of a formal recommendation for Association consideration. Subject to approval, there may also be an opportunity to support a funded implementation of a suitable system.

Members who are aware of potential candidates are encouraged to [refer them to OCN \(ACT\)](#).

Next Steps

It is hoped to commence the project in the near future. Members will be kept informed of progress and any changes that may affect member interactions with the OCN in Canberra.

11. Why we need a Strata Commissioner

An OC typically gets only 5-10 working days from their Strata Manager (SM) each year. After EC meetings, an AGM and one or two contentious issues, that allocation is exhausted. Other problems are often not given the SM's time, or the SM is under-equipped to offer assistance. As a result, many ECs stumble along trying to sort out misunderstandings, misinformation and disinformation and work towards solutions. Many of the applications to ACAT result from OCs inability to resolve complex problems for themselves.

Because of the OC's attempts to find solutions and the perpetuation of misunderstandings, by the time the problem arrives at ACAT it takes time to sort out what the issue is and who the Applicant and Respondent are. OCN recently observed an action that took two different applications and some seven different ACAT hearings to achieve a resolution.

A few hours of effort from a dedicated, skilled and appropriately resourced organisation could have efficiently:

- analysed the cause of the problem,
- identified the options available to the OC; and
- explained to the EC and the OC how they might resolve the issue in the best interests of all present and future owners.

That would have saved much debate and confusion, multiple general meetings, a revolving door of managers, EC burnout and so on. An ACAT application might not be avoided, but because the issues, rights and powers would be clearer the application would be better prepared and the ACAT processes greatly simplified.

When some 50% of ACT electors are resident owners, investors, parent part-owners and/or tenants in strata is it really too much to ask for an independent professional resource that could help OCs to carry out their serious responsibilities and create living environments that ACT residents want to be part of?



The OCN has previously pointed out how the ACT has been collecting higher rates from strata owners. Some small percentage of the premiums strata owners are paying could be dedicated to helping OCs carry out their responsibilities more effectively.

OCN asks the Assembly Inquiry to listen to the record number of submissions they received and recommend the urgent establishment of a Strata Commissioner. The onus will then shift to the ACT Government to accept the recommendation and enable OCs to function as the UT(M)A intends.

12. The Assembly Inquiry into the Management of Strata Properties

The Standing Committee on Legal Affairs indicated in January that it would not report on its Strata Properties Inquiry before March, indicating that it was taking the many submissions and the issues raised seriously. As the Assembly is not sitting in April, it is unlikely that the report will be tabled before May at the earliest. The OCN (ACT) will put an update on its website as soon as the Report of the Inquiry is released.

The OCN's submission may be accessed via [this link](#). Its Working Group on Legislative Reform has already lodged a follow-up submission with Justice and Community Safety (JACS) on priority issues for reform.

An obvious reform raised in many submissions is abolition of the Reduced Quorum Petition. Most OC AGMs in the ACT are held under the Reduced Quorum provisions (*not enough owners attending*).



For such meetings, key decisions of the AGM (*including the budget, the incoming EC membership and sometimes decisions about major works*) don't come into effect for 28 days. This delay is in case 50%+ of the owners want to petition against those decisions, though no one seems to be aware of a successful petition ever being lodged. Meanwhile ECs are effectively unable to carry out their statutory duties for some two months a year – from the notification of the AGM going out until 28 days after the AGM is held.

Of note, 25% of unit entitlements, usually 25 to 30% of owners, can call a general meeting of the OC at any time under S3.5 of the UT(M)A to consider any body corporate issue. This provision seems a more meaningful way for owners to affect the management of the OC.

The Legislation Reform Working Group is looking for more members and for contributions from owners on necessary reforms to the UT(M)A and related legislation.

If you would like to get involved with this working group, please signal your interest and share your views on reform issues with the [OCN Treasurer](#).

13. Insurance Renewals in Strata: Why Early Review and Good Partnership Matter

For many Owners Corporations, insurance is one of the largest annual expenses the building will face. In the ACT market, that cost has come under real pressure in recent years, driven by claims history, defects issues, cladding concerns, weather events and insurer appetite.

While those market conditions are challenging, strong outcomes are still achievable. In our experience, the best results occur when the EC, SM and broker treat the renewal as a shared project, not a last-minute transaction.

A key part of that process is disclosure. Owners Corporations must disclose material matters to insurers, but that information also needs to be accurate, complete and properly contextualised. Otherwise, a building can continue to be rated as though it still carries its highest historical risk, even after major rectification or risk-reduction works have been completed.

We have seen the difference this can make.

In one recent matter, a building had completed replacement works to high-risk façade areas, but the renewal proposal did not appear to fully reflect the improved risk profile. After the matter was revisited and taken back to market on a different structure, the OC achieved a saving of approximately \$40,000 against the proposed renewal, and around \$20,000 less than the prior year's premium, an overall reduction of roughly 25% year-on-year. The replacement policy was also placed on a net-rated basis with a fixed broker fee, improving transparency for the Owners Corporation.

Major \$ Savings!

In another matter, a building with flammable cladding had been paying around \$450,000 per year for insurance while cover had to be sourced offshore. During the replacement project, that cost reduced to around \$250,000 for the year. Once the works were completed and the renewal submission was supported with detailed compliance, warranty and product documentation, the building was able to secure fully onshore insurance at around \$85,000 per year, a reduction of approximately \$365,000 per annum.

Such case studies are not highlighted to criticise any one part of the insurance chain. Rather, it is about recognising that renewals deserve active management. In Canberra especially, where insurers have become increasingly cautious, lower premiums often depend on more than simply testing the market. They depend on rectification works being completed, properly documented, and clearly presented to insurers.

Timing also matters. Better outcomes are more likely where the renewal is reviewed well in advance, questions are asked early, and the EC has time to properly consider the options.

There is also an important market trend emerging. Increasingly, strata managers and brokers are moving away from commission-based remuneration and toward fixed-fee and net-rated models. That is a positive development. Insurance is too important a cost-centre for OCs to have uncertainty around incentives or visibility of cost. Greater transparency helps all parties focus on the right cover, at the best available outcome for the building.

Most importantly, successful renewals are usually the product of a genuine working partnership between the EC, the SM and the broker. The Committee brings decision-making authority and building priorities. The SM often holds the records, claims history and project context. The broker brings market access and placement expertise. When those three parties work together early, openly and with a shared objective, the renewal process is far more likely to produce a strong result.

Insurance may never be the most exciting item in strata, but it is one of the most consequential. With early review, proper disclosure and genuine collaboration, OCs give themselves the best chance of securing the right cover at the right price, and, in some cases, achieving very substantial savings.

Article by Michael Grady – Grady Strata

14. Finding Past Newsletter Articles

Do you recall seeing something in past newsletters that may have new relevance, but you can't quite remember the details or when it was that you saw the article?

Try the experimental [AI-based search capability](#) that has been created to address plain-English questions based on the content of past newsletters.

15. A Final Note



The OCN (ACT) is a fully independent advocate for the interests of strata owners and residents, staffed by a dedicated team of volunteers.

The effectiveness of the OCN's efforts is a direct function of the strength of its membership base.

If you or your complex has yet to renew its membership for 2026, please treat this as a gentle reminder.

If your complex is not yet a member, or if you have family or friends living in strata complexes that are not members, please encourage them to commend OCN membership to their EC. The cost-per-unit is just a few dollars, but the benefits can run into the tens of \$thousands.

Some of the fruits of the OCN's efforts (*legislative reform, government programs to assist strata, public information etc*) naturally flow to all complexes, irrespective of whether they are members.

However, due to increasing demand, some services (*like information to assist a specific member problem arises*) will increasingly be restricted to members.

The OCN welcomes feedback from its members on any of the articles contained in this newsletter, or suggestions of topics for future newsletters.

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ⁱ Clause 112A of the UT(M)A stipulates that special privilege rules relating to common property must be made by special resolution of the OC. However, and also of note, Schedule 2 Clause 2.4 also gives an EC the discretion to approve an application to use the common property if it is deemed as "minor" (*that is, not unreasonably interfering with reasonable use and enjoyment of the common property by other members of the OC*).