IMPORTANT ITEMS FOR LANDLORDS TO CONSIDER

terri scheer

Australia's Leading Landlord Insurance Specialist

Why Choose Terri Scheer?

Help protect your client's rental property and income.

Terri Scheer is Australia's Leading Landlord Insurance Specialist, trusted to insure more than a quarter of a million landlord properties Australia-wide. More than 15,000 Property Management offices across Australia offer Terri Scheer Insurance cover as part of their all-inclusive service to landlords, making Terri Scheer the most referred landlord insurance specialist in the country.

Better Value and Benefits

- Up to 20 weeks loss of rent - no excess
- Replacement value for contents
- Legal Liability up to $20,000,000
- $500 towards bond expenses if bond is exhausted
- Representation costs of your property manager obtaining a court order - up to $500
- Tenant damage to contents or building - only one $500 excess per claim
- Up to 6 weeks Rent Reduction
- Cover for fixed term and periodic leases

Easy Claims Process

We are all about making the claims process as fast and easy as possible. Lodge in your own time, at your own pace, with our online claim tool. Visit www.terrischeer.com.au/ to find out more.

Proud supporter of the property management profession in Australia:

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SUNCORP Part of one of Australia's Largest Insurance Groups

terri scheer
Australia's Leading Landlord Insurance Specialist

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PASFIELD
PLUMBING

Residential Tenancy
Water Efficiency Certificate

A water efficiency certificate ensures your rental property is compliant with the regulations and guidelines as set out by the Queensland Residential Tenancy Authority.

Why should you get a Water Efficiency Certificate?

If you are hoping to rent a property out, in order to on-charge all water expenses to a tenant, you must have a Water Efficiency Certificate QLD issued. Landlords are able to pass on all water consumption charges, including bulk water delivery, as long as the RTA requirements are met. Only an appropriately qualified plumber can issue a Water Efficiency Certificate.

What does a water compliance test cost?

$90+GST for onsite testing of the property. A qualified plumber is to attend site and test all plumbing fixtures and ascertain whether it complies with the below standards. If property is found to fail testing, we can complete minor work while onsite *(additional costs for parts & labour)* with approval or supply a quote for work required to issue the certificate.

A property is considered water efficient if certain water fixtures meet these standards:

Water Meters & Water Leaks

Residential property must be individually water metered.
Property must be leak free from both concealed leaks and plumbing fixtures.

Toilets

A dual flush function not exceeding 6.5 litres on full flush and 3.5 litres on half flush and a maximum average flush volume of 4 litres (based on the average of 1 full flush and 4 half flushes)

Showerheads & Tapware

Showerheads, internal cold water taps and single mixer taps (excluding bathtub taps and taps for appliances) - minimum standard must not exceed flow rate of 9 litres per minute.

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Please tick which option you wish to proceed with for your rental property:

- ☐ Site test & supply quote for work required to issue certificate
- ☐ Site test & complete work required up to the value of $300 inc GST
- ☐ Site test & complete work required up to the value of $500 inc GST
- ☐ Site test & complete work required up to the value of $1,000 inc GST

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Pasfield Plumbing
07 3287 1553

1300 SMOKE ALARMS
YOUR PROTECTION OUR PRIORITY

SMOKE ALARM QLD

Landlords' Legislation

Servicing Requirements:

As of 1st July 2007, changes were applied to the Queensland Fire and Emergency Services Act 1990, stating that every smoke alarm in a Queensland rental property requires ongoing maintenance. Under this legislation, Landlords or agents must test and clean each smoke alarm within 30 days prior to each tenancy change or renewal. Not only this, but each smoke alarm and battery must be replaced before the expiry date. The legislation prohibits the transfer of these responsibilities to the tenant.

From 1 January 2017:

When replacing alarms in rental dwellings they must:
- be photoelectric (AS 3786-2014); and
- not contain an ionisation sensor; and
- be less than 10 years old; and
- operate when tested; and
- be either hardwired or 9volt
- no need for them to be all interconnected
- Smoke alarms must be installed on each storey

Replacing smoke alarms:

- Existing smoke alarms manufactured more than ten years ago must be replaced. (Note: Smoke alarms should have the date of manufacture stamped on them.)
- Smoke alarms that do not operate when tested must be replaced immediately.
- Existing hardwired smoke alarms that need replacement must be replaced with a hardwired smoke alarm.

From 1 January 2022 when replacing alarms in rental dwellings they must:

- be photoelectric (AS 3786-2014); and
- not contain an ionisation sensor; and
- be less than 10 years old; and
- operate when tested; and
- be interconnected with every other smoke alarm in the dwelling so all activate together.
- Smoke alarms must be installed on each storey

SMOKE ALARM QLD

Landlords' Legislation

From 1 January 2027 when replacing alarms in ALL properties they must:

- be photoelectric (AS 3786-2014); and
- not contain an ionisation sensor; and
- be less than 10 years old; and
- operate when tested; and
- be interconnected with every other smoke alarm in the dwelling so all activate together.
- Smoke alarms must be installed on each storey

Replacing smoke alarms from 2022 and beyond Smoke alarms in the dwelling must:

- Smoke alarms must be installed on each storey:
- in each bedroom; and
- in hallways which connect bedrooms and the rest of the dwelling; or
- if there is no hallway, between the bedrooms and other parts of the storey; and
- if there are no bedrooms on a storey at least one smoke alarm must be installed in the most likely path of travel to exit the dwelling.
- Smoke alarms must be hardwired or powered by a non-removable 10-year battery.

Prescribed locations for installing smoke alarms - Federal Legislation:

Landlords must ensure that their rental property is properly fitted with the required number of working smoke alarms, complying with the Australian Standard (3786:2014), and that they are installed as outlined in the Building Code of Australia (BCA) part 3.7.2.3. This legislation is applicable to all states of Australia.
Photoelectric – the method the device uses to detect smoke.
Where practicable smoke alarms must be placed on the ceiling. Smoke alarms must not be placed:

- within 300mm of a corner of a ceiling and a wall;
- within 300mm of a light fitting;
- within 400mm of an air-conditioning vent;
- within 400mm of the blades of a ceiling fan.

There are special requirements for stairways, sloping ceilings, and ceilings with exposed beams. Specific requirements will be explained in the Building Fire Safety Regulation 2008.

If impractical for the prescribed location requirements to be met (e.g. may be affected by steam from shower or fumes from cooking), the owner may put the alarm at another location that will provide a warning to occupants of the dwelling.

Glossary of Terms:

- Dwellings – houses, townhouses (Class 1A) and units (Class 2).
- Photoelectric – the method the device uses to detect smoke.
- Hardwired – connected to the domestic dwelling's electricity supply.
- Interconnected – if one smoke alarm sounds all the other smoke alarms will also sound. Interconnection can be wired or wireless.
- Substantial – work carried out under a building development approval or the total building works equals 50% of the dwelling over 3 years.
- Storey – a space within a building which is situated between one floor level and the floor level or roof above.
- Source Documents
- Fire and Emergency Services Act 1990
- Building Fire Safety Regulation 2008
- Building Regulation 2006
- National Construction Code 2016
- Australian Standard (AS) 3786-2014
- Land Title Act 1994

Disclaimer:

The information contained in this document provides general guidance and information only and is current at the time of printing. Readers should not act or omit to act solely on the basis of anything contained herein. In relation to a particular matter, you should seek appropriate professional advice. 1300 Smoke Alarms and its agents expressly disclaim liability, whether in negligence or otherwise, for any act or omission resulting from reliance on this document or for any consequence of such act or omission.

Information provided by Smoke Alarm Association Australia Ltd.

BMT Tax Depreciation
QUANTITY SURVEYORS

What is tax depreciation?

Tax depreciation is a tax deduction claimed for the natural wear and tear of an income-producing building and its assets over time. It is generally the second biggest tax deduction for property investors, after interest.

Why should I claim?

Claiming tax depreciation reduces your taxable income, meaning you pay less tax. You may be eligible for thousands of dollars in depreciation deductions each year.

Who can claim?

Tax depreciation deductions are available for both residential investment properties and commercial buildings. Most properties, new and old, have depreciation available.

What can you claim?

You don't need to spend money to claim tax depreciation. Tax depreciation deductions are split into two categories:

Division 43: Capital works deductions

Division 40: Plant and equipment depreciation

Capital works deductions

Capital works deductions (division 43) refer to the building's structure and items that are permanently fixed to the property such as kitchen cupboards, doors and sinks.

Capital works typically make up between 85-90% of the total claim.

There are different rates of depreciation available for different properties based on their type, industry and construction commencement date.

Here are some examples of typical depreciable items you could claim under a capital works deduction:

Residential property:

Windows

Doors, locks and door handles

Bathtubs

Swimming pool

Commercial property:

Car parks

Ducted air conditioning

Sinks and toilet bowls

Bricks and mortar

Plant and equipment depreciation

Plant and equipment assets (division 40) are items which are easily removable from the property, like carpet and blinds. These assets have a limited effective life as set out by the ATO and can generally be depreciated over time. Investors can claim depreciation deductions for more than 6,000 different ATO recognised plant and equipment assets.

There are some restrictions to claiming depreciation on previously used plant and equipment found in second-hand residential properties as legislation changed in May 2017.

Here are some examples of typical depreciable items you could claim under a plant and equipment deduction:

Residential property:

Blinds and curtains

Security system

Light fittings

Hot water systems

Commercial property:

Chairs

Cash register

Commercial ovens

Telephone headsets

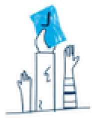
Why Loan Market?

We're not a bank, nor are we owned by one

A bank works for their bottom line, we work for you

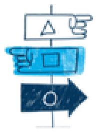
Family taking care of family

Helping Aussies and Kiwis with their goals for 30 years (and counting)



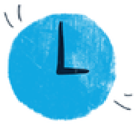
Power to negotiate

With 60+ banks and lenders on our panel, we give you choice and power



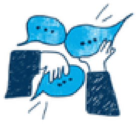
Work in your best interests

Research the market to find the right loan for you
Negotiate a competitive deal on your behalf
Help you get covered



Save you time and hassle

Do the legwork for your application
Meet on your terms, 'on or off' line



Your partner, always

Here for your today, tomorrow and future goals
On hand when you need it - we don't close at 4pm!

Keep it real

Simple, straightforward and honest, always

Free for you*1

We get paid by the lender you choose

What we'll do for you.

From understanding your goals to settlement and beyond, here is how we'll work together.

1 Understand your goals

We'll take the time to understand your unique situation and goals.

2 Provide you with some options

We'll do thorough research, provide you with a few loan options and help guide you through your decision.

3 Get it sorted for you

Once you've selected your preferred loan we'll do the legwork to get it lodged, approved and settled.

4 Help you save

We'll stay in touch to make sure that you still have the right loan as your situation changes (and try to save you money along the way!).

David Chilnicean
Principal Broker

Loan Market

Your local brokers
Loan Market David Chilnicean
0480 530 904

Commonwealth Bank

Why choose CommBank?

Receive approval in 10 minutes

Eligible customers receive conditional approval in as little as 10 minutes when they apply online.

Ask for a personalised rate on new loans

To find out if you're eligible for further interest rate reductions tailored to you, speak to your Home Lending Specialist or check when you apply online for a new loan.

Connect with a local lender

Book an appointment with a Home Lending Specialist at a time and place that suits you, and gain access to local market and property insights with unlimited reports.

Pay less interest on your home loan with multiple offset accounts[7]

Make your money work harder by saving on interest and paying off your home loan sooner with multiple offsets[7] with no set-up fee.

Track your application

Follow your application through to settlement with Home Hub in the CommBank app.

Access exclusive offers & discounts

Unlock fast contract reviews with Home-in, save on nbn and mobile plans with More and, if eligible, be rewarded as part of CommBank Yello, our customer recognition program.

Knockout PEST SOLUTIONS

Pest Management Solutions Brisbane

Just a phone call away, I can help put your mind at ease. Before we begin treating your home we conduct a thorough inspection and personalise a treatment plan making sure you get the best results. I don't just rely on chemicals, our pest management approach is multifaceted. Successfully treating homes throughout South East Queensland.

Packages starting from:

- $198 General pest control – internal/external. Treatment includes cockroaches, ants, spiders, & silverfish (12 month warranty for internal pests, excluding rodents)
- $165 Flea Treatment (3 month warranty)
- $165 Ant Treatment (3 month warranty)
- $165 Rodents treatments
- $99 Single pest treatment covering wasp, cockroaches, silverfish & spiders.

Combine a pest treatment with a termite inspection for even more savings.

We make sure we treat your home as if it were our own! We treat all the accessible areas of your home including the external, internal, roof void and weep holes.

PRE PURCHASE INSPECTIONS

Providing peace of mind for hundreds of clients every year. Two inspectors, two detailed reports, all within 24 hours of the initial inspection.

TERMITE INSPECTIONS

Making sure your home is safe and sound for you and your family. We utilise state of the art technology for all inspections. Don't let termites destroy your family home.

PEST MANAGEMENT SOLUTIONS BRISBANE

Just a phone call away, I can help put your mind at ease. Before we begin treating your home we conduct a thorough inspection and ...

Our Location

Brisbane, Logan & Ipswich

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