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Strata defects series
An introduction to protecting your property
against water damage

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How to prevent
water damage



Who is responsible
for the repairs



How to identify
types of mould



Enhancing Community Living

Our urban landscape continues to change throughout Australia, as does our way of living. Our neighbours are no longer the people we share our streets with; they are now the people who share our building. We live closer and share more than ever before.

Through sharing common areas such as lobbies, walls, gardens, driveways and garbage disposal areas, we are challenged to learn and embrace new forms of community living.

PICA Group is dedicated to helping Australians navigate this evolving landscape by providing the expertise and tools to enhance community living.

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Introduction

When living in a strata property, there are several considerations for managing water defects and the damage it can cause for both your lot and common property

Water can find its way into any nook and cranny of a building and has the potential to damage ceilings, floors, and other building fixtures. Taking a proactive approach may not only save you a lot of stress and inconvenience but potentially a lot of unnecessary expense too.

For decades, water damage caused by defective building construction, building degradation or weather incidents has been the single most significant cause for insurance claims. A study published by the University of New South Wales City Futures Research Centre in 2012, revealed that water damage was the most common strata property defect reported. From internal water leaks to water penetration from outside, guttering faults, defective roof coverings and faulty plumbing – many of these incidences are avoidable.

This guide will take you through what is classified as a water defect, what it means for your property and what action your strata committee can take to safely and effectively avoid or fix the problem.

Learn more

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Common causes of water damage to your strata property

Get a closer look at which building features create water defects, and how to prevent them from occurring

According to an Equity Economics report released in 2019, almost 50 per cent of new residential dwellings constructed are apartments. It estimates that the cost of addressing structural and safety defects in apartments built in the past 10 years approximate \$6.2 billion.

A joint Deakin University and Griffith University research project revealed water damage to be the single most significant cause of defects and damage in Australian strata properties.

So how does water penetration damage a strata property? Here, we take you through building features that have the greatest potential to cause costly damage.

Balconies

Tiled balconies are a common feature in modern multi-storey buildings as they facilitate more effective use of open air space. However, they do cause concern for lot owners and strata committees due to frequent flooding and leaking after heavy rains or when residents hose down their balconies to clean off dust and dirt. Lot owners who live lower in the building have a greater likelihood of flooding, as they may be affected by excess water from floors higher up.

Balustrading

Balustrading often uses vertical stainless-steel balusters that must be anchored directly into the tiled surface. Water can penetrate the space where bolts enter the waterproof membrane and travel down into the timber or concrete below. Water damage of this nature takes some time to notice and is often difficult to fix.

Basements

Basements are usually constructed to keep water out by draining it away from the building before it enters. If a builder did not follow the engineer's instructions regarding drain levels waterproofing and detailing precisely, basement leaks might result. Once built, basement repairs to reverse the damage and prevent further water penetration are complex and costly.

Cladding

Unsealed joints in exterior cladding, including weatherboard, sheet cladding, rendered brickwork and bricks are a common cause of water penetration. These external cladding products should be sealed adequately during the construction process and checked regularly as part of your committee's routine maintenance process. Areas exposed to the natural elements are most likely to deteriorate over time, with cracks and general degradation facilitating opportunities for water to get inside.

Frameworks

Doors, door frames, windows and window sills provide an easy entry point for water. Unless protected by verandas, canopies and the like, exposure to wet weather is one of the most common water penetration methods. Timber frameworks are more likely to rot, swell or crack than their aluminium counterparts.

Plumbing

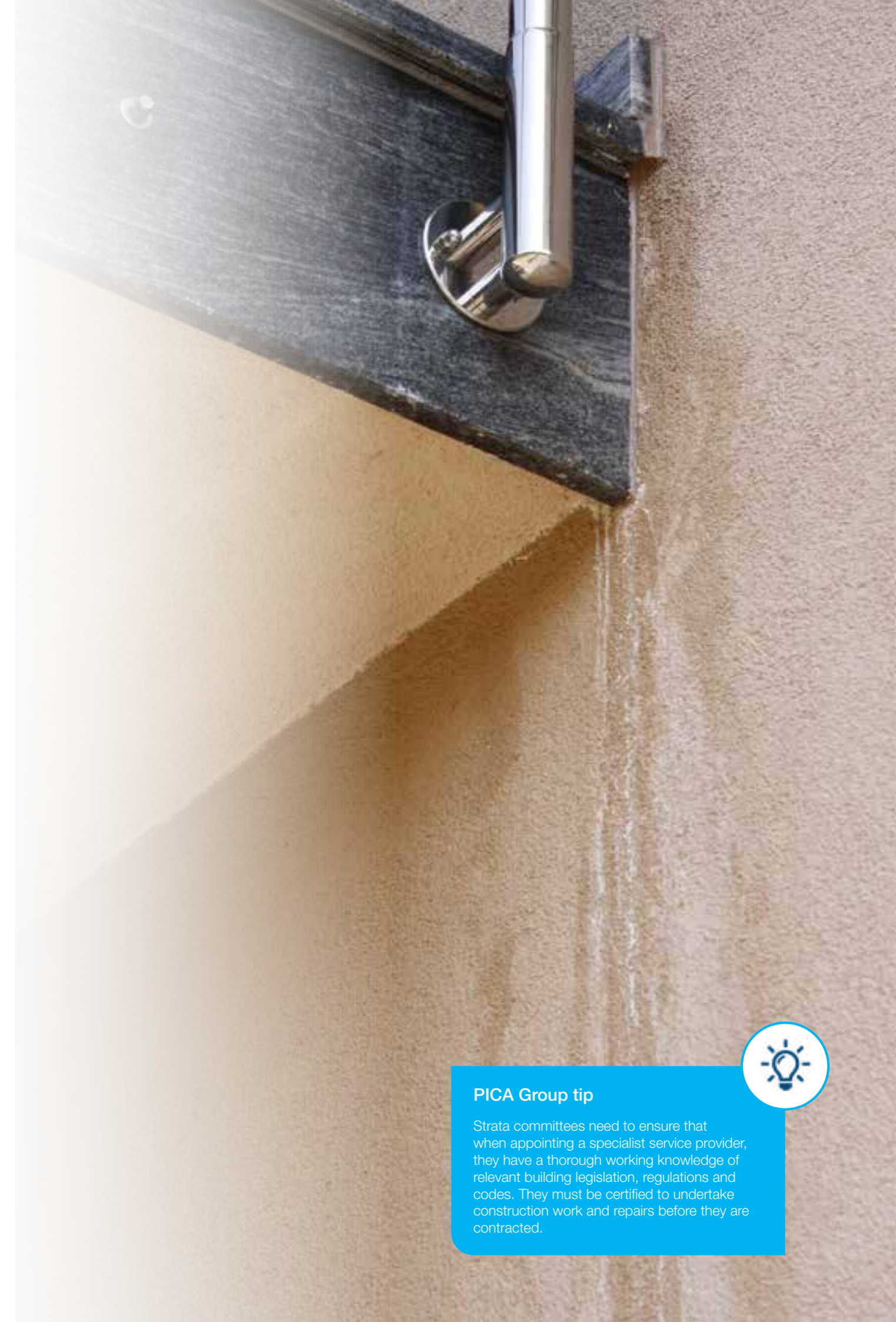
The larger a strata property, the more complex the plumbing network is needed to deliver water to common areas and individual lots. Blocked drains and sewers are among the most common forms of water penetration, followed by leaking and burst pipes.

Roofing

Many modern roofs designs feature low angle roof sheeting, box gutters over living areas and extended lengths of flashing to protect the building. Undersized box gutters, buckled roof sheets and unsealed flashings can be exposed during heavy rainfall, after which a lot of water may leak into the building.

Window and planter boxes

While window and planter boxes filled with florals and greenery certainly add aesthetic appeal to a property's façade, they may also cause water damage. If the window or planter boxes were not installed or waterproofed properly, don't feature adequate drainage or are not cared for properly, they can deteriorate and allow water to permeate the adjoining walls and structures. This water may even seep into internal walls, causing large-scale water damage.



PICA Group tip

Strata committees need to ensure that when appointing a specialist service provider, they have a thorough working knowledge of relevant building legislation, regulations and codes. They must be certified to undertake construction work and repairs before they are contracted.



The National Construction Code (NCC) provides the standards to which all buildings must comply. The NCC sets the technical design and build requirements for safe, accessible and sustainable building construction. The NCC is legally enforced by each state and territory's building and plumbing Acts or regulations.

State	Applicable Regulation or Act
New South Wales	Building legislation: Design and Building Practitioners Act 2020 (Building Practitioners Act) and the Residential Apartment Buildings (Compliance and Enforcement Powers) Act 2020 (Residential Apartments Act) Building code: Building Code of Australia (Parts 1–3)
Queensland	Building legislation: Building Act 1975 Building regulations: Building Regulation 2006 Building code: Queensland Development Code
Victoria	Building legislation: Building Act 1993 Building regulations: Building Regulations 2018 Building code: Building Code of Australia (Parts 1–3)

Who is financially responsible for water defects?

Strata committee versus lot owner — find out who must fix the problem

Strata committees play an essential role in administering a strata property. They are often the first point of contact for lot owners when a maintenance issue or urgent repair request arises. In the event of water damage, the best way forward may be to address water damage and take swift action to repair the damage. This approach will likely minimise stress for everyone involved.

However, determining the cause of water damage can be complicated. Strata properties have a complex network of water pipes, electrical wiring, air conditioning and ventilation systems hidden from sight in cavity walls, roof spaces or underfloor areas. While identifying the source of water damage can be difficult, it is particularly challenging if the damage has not been detected for some time or has extended beyond the initial fault site.

Once your strata committee is alerted to a fault, knowing boundaries between common property and individual lots is critical to understanding where the responsibility lies in organising and covering the cost of repairs.

1 Step 1: Define where the responsibility lies: common property vs lot owner property

Common strata property encompasses spaces outside the individual lots themselves — roadways, lobby and foyer areas, lifts, staircases, car parks, gardens, fitness centres, swimming pools and so on. It also incorporates joining walls between lots and any other areas not listed as part of an individual lot on the building plan.

A lot, on the other hand, is a privately-owned space such as an apartment or townhouse. According to NSW Fair Trading, “the basic rule is that everything inside the airspace of the unit, including all internal walls, fixtures, carpet and paint on the walls is usually the lot and therefore the responsibility of the lot owner.”

2 Step 2: Identify the source of the problem

Once you have determined who is responsible, it's critical to identify the source of water damage. In most instances, you will need to engage a plumber, engineer or qualified leak detection specialist to distinguish the exact source and cause of the water leak.

Lot owners can formally request strata committees to pay for this investigatory work. Strata committees are statutorily obliged to act on this request immediately. In some instances, lot owners may choose to pay out of their pocket first and seek reimbursement later, rather than wait for a committee to convene and respond to the request.

It pays to remember that reimbursement of out-of-pocket specialist fees may only apply if the water damage was caused by common property infrastructure failure or damage.

3 Step 3: Know your legal rights for managing repairs to utility services

State government legislation and related regulations state that utility infrastructure (such as cables, wires, pipes, sewers, drains, ducts, plant and equipment that supply utility services to common property) is considered common property when it comes to water damage. Therefore it is the strata committee or owners corporation's responsibility to maintain and repair.

If the utility infrastructure supplies a single lot with a service and is contained within the boundary of the lot (without sharing a common boundary with another area of the building), the utility structure becomes the lot owner's responsibility to repair.

PICA Group tip

All owners corporations should have a comprehensive capital works, sinking fund or maintenance plan to help your strata committee stay on top of the current condition of major plant and capital equipment, when are the regular servicing checks and when anything is needing immediate repair.

The plan also specifies how much budget your committee needs to reserve for ongoing maintenance and repairs to extend the assets' life.



Water defect	Who is responsible for repair
A leaking cold-water pipe in a wall between two lots	Owners corporation
A leaking cold-water pipe within a lot and supplies a utility service only to that individual lot	Lot owner
A malfunctioning hot water system situated on the ground floor of a strata building but piped and wired directly into a lot on the third floor	Lot owner
Repairs to burst pipes in a boundary wall	Owners corporation
Pipe damage occurring within internal walls	Lot owner
Pipe damage from a pipe that services multiple units	Owners corporation
Mould caused by a burst or leaking pipe in a common area that seeps through a joint wall and causes mould to surface in one or more adjoining lots	Owners corporation



If you would like a more in-depth understanding of who is responsible for what, these are the specific pieces of legislation that govern such matters:

Queensland: [Body Corporate and Community Management Act 2020 \(Chapter 8\)](#)

New South Wales: [Strata Schemes Management Act 2015 \(Section 106\)](#)

Victoria: [Owners Corporation Regulations 2018 \(Regulation 7\)](#)

Your rights and responsibilities

We explain how to protect your owners corporation

The boom in strata living has generated a 72 per cent rise in the number of insurance claims for faults, including strata property water damage, experienced in the past five years, according to a report released by Chubb Insurance in 2019.

No strata committee or owner wants to find themselves in the position of not meeting the requirements for an insurance claim, so to best protect the owners corporation from liability when property damage or defects arise, it is important to understand what needs to be done. We explain it all, with a focus on strata property water damage.

What is a building defect?

First of all, it's necessary you understand the correct terminology and definitions.

A building defect is a physical fault in the infrastructure that is caused by a defective design, sub-standard workmanship, faulty materials or a failure to comply with the structural performance requirements of the National Construction Code. Such defects can force residents to modify how they use the building and may even make it dangerous or impossible for them to access the property.

Common defects include things like faulty waterproofing, poorly constructed balconies, using incorrect waterproof membranes to seal showers or balconies, or not installing them at all—many of which can lead to strata property water damage.

Faults can also occur in structures essential to the building's stability, such as foundations, footings, walls, roofs, or support beams.

What qualifies for a strata insurance claim?

When strata property damage is discovered, the first thing most strata committees do — after ascertaining the cause and extent of the damage — is to lodge a claim with their strata insurer.

In many instances, submitting a claim doesn't mean it will be approved — insurers may reject the claim. They may cite that the damage had existed for some time, and any "reasonable person" would have known about the damage and repaired it earlier or taken reasonable steps to prevent the fault from occurring in the first place.

However, strata committees or owners corporations with a good maintenance history and detailed maintenance records may be able to defend these claims by demonstrating a governance model that takes building maintenance and performance seriously, for example using a service like [Community Health & Safety](#).

What legal measures can be taken to protect owners corporations?

The New South Wales Government is leading the way in implementing legislative change and introducing regulations to better protect strata committees, owners and residents from building defects.

The Strata Building Bond and Inspections Scheme (SBBIS) introduced under the NSW Strata Schemes Management Act 2015 (Part 11) applies to all contracts for residential (or part residential) works entered into after 1 January 2018, if the development is not covered under the Home Building Compensation Fund.

The Scheme requires developers to lodge a bond of two per cent of the contract price with NSW Fair Trading before the issue of occupation certificates. This bond will cover the costs of defect rectification works identified in the final inspection report.

Industry bodies have been lobbying hard to improve consumer protection in buildings subject to strata schemes. However, much work is needed in other Australian states to bring these protections in line with those applicable to strata committees in New South Wales.





Six simple steps for avoiding costly building defects

It is important that you are covered for any defects that may arise

Step 1

Ensure your strata property has adequate insurance that covers all common property. Public liability insurance is also required. It is recommended your strata committee take out additional policies such as office bearers' liability cover, workers compensation cover, catastrophe cover and flood cover.

Step 2

Make sure your building plans are sufficiently detailed to distinguish between common property areas the owners corporation is responsible for maintaining and repairing and property the individual lot owners are responsible for.

Step 3

Share these plans with a detailed summary of which property plant and equipment the strata committee takes care of, which the lot owners must maintain.

Step 4

Consider a maintenance schedule, which will help the owners corporation stay on top of the current condition of major plant and capital, specify when they are next due for servicing and identify anything needing immediate repair.

Step 5

Establish a capital works, sinking or maintenance fund to cover ongoing maintenance and repairs.

Step 6

Ensure maintenance is a standing item on your strata committee meeting agenda and annual general meeting agendas so that strata maintenance and repair works are identified and progressed quickly.

Maintenance tips to prevent water damage

Taking proactive action can avoid unnecessary expenses

Water has an incredible ability to manoeuvre its way into even the tiniest of nooks and crannies. It can cause significant damage to strata buildings fittings and fixtures in the process.

Strata properties often consist of large structures with a complex network of water pipes, electrical wiring, air conditioning and ventilation systems hidden from sight in either cavity walls, roof spaces or underfloor.

When something goes wrong with such equipment, these faults can go unnoticed for some time, after which considerable damage has occurred. Strata property water damage can result in costly repairs, not to mention inconvenience for residents who may have to vacate for repair work to be carried out.

Keep reading to understand the leading causes of water damage and learn some practical tips for preventing water damage in your strata property.

How to identify the source of water damage in your strata property

There are many reasons why strata property water damage can occur. The most common causes of water damage to look out for include:



Leaking plumbing, taps or pipes



Ruptured water pipes



Mould, corrosion or rot caused by seepage from cracks in the building's foundations



Deteriorated roof flashing, cracked tiles/shingles or rusted roof sheets



Blocked gutters, piping or weep holes.



What to examine on common property or in your home to prevent water defects

There are some simple things committees, owners and residents can do to protect their strata property from water damage that require little to no technical know-how.

Check water connections

Regularly check flexi-hose connections to vanities, toilets, sinks, washing machines and other appliances for rust, corrosion or ruptures. Replacing them every 10 years can avoid this common cause of flooding.

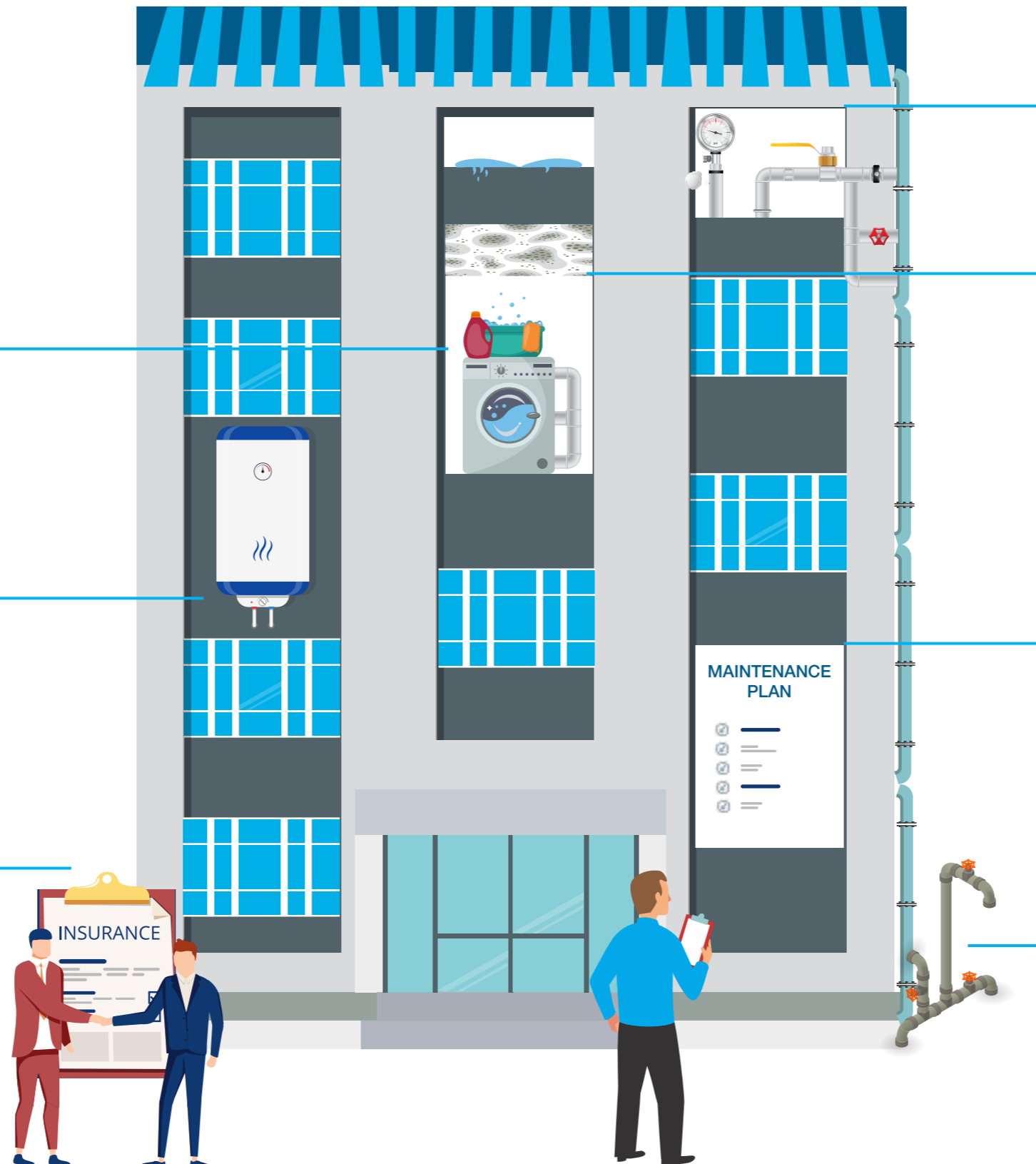
Frequently check water and waste lines for signs of leaks, damage or corrosion.

Upgrade hot water systems within lifespan

Hot water systems have a typical lifespan of up to 10 years. If you notice puddles around your system, it may be time to replace it.

Review insurance

Check that your insurance policy covers all types of water damage and that your policy is current.



Locate water isolation taps

Know where your water isolation taps are located, so when flooding does occur, you can quickly stop the flow of water to the property.

Turn off your water supply if sections of the property are vacant or the occupant is on holiday.

Check ceilings and surfaces

Watermarks or mould may indicate a leak from the floor above, damage to your roof or waterproof membranes or structural fault with a balcony.

Keep an eye out for mould elsewhere in your property. This tell-tale sign indicates you have water intrusion that needs to be addressed.

Review property maintenance plan

Ensure your strata committee has a comprehensive maintenance plan in place that identifies any potential risk of water damage caused by equipment failure in your strata property.

Ensure your property has the gutters and drains regularly cleaned so that water can flow away from the building freely.

Maintain an up-to-date building condition report that lists any faults and helps plan for their repair.

Reduce water pressure

If the water pressure is a concern, consider installing a pressure limiting valve to reduce pressure on water pipes and joints and extend their serviceable life.

Connect a water stop flow valve to the main water pipe. This valve detects water pressure changes and automatically shuts off the water when a pre-set value is reached.



If your strata property doesn't have facilities management services or a building manager, the strata committee or owners corporation will play a vital role in staying on top of strata property maintenance.

Consider compiling a handy maintenance guide, with practical and actionable tasks included to check and maintain water systems within their premises. It also makes sense to share a list of reputable and qualified service providers with lot owners so they can engage specialists who are familiar with the property. Not only can they provide a more personalised, comprehensive repair solution, they can also work proactively with the committee and other lot owners to address potential problems before they occur elsewhere in the property.



Did you know

An annual operational schedule is also called an annual maintenance plan. It is a preventative maintenance schedule and record of compliance for strata property plant and equipment. An annual operational schedule identifies:

- Major capital plant and equipment for repair and replacement for that year that is part of the 10-year capital works plan (also known as the sinking fund plan)
- Current condition of plant and equipment
- When plant and equipment is due to be repaired or replaced
- The estimated cost of the repair and replacement of plant and equipment
- The expected life of plant and equipment once repaired or replaced.

How to protect your strata property against mould

Preventing certain types of mould may even save your life

Mould is a pervasive and harmful living organism that can penetrate almost any surface or space, especially spaces that are damp or have poor ventilation. There are thousands of different species of mould that occur in our natural and built environments. Despite its prevalence, some types of mould can have severe effects on our health.

Keep reading to learn common causes of mould, how to identify it and more importantly, how to prevent it from occurring in the first place.

How does water damage cause mould?

There are many reasons strata why property water damage can occur. The most common causes of water damage to look out for include:

- ✓ Water seepage or leaks leading to moisture collecting on walls, ceilings, flooring and other strata property fixtures and fittings
- ✓ Insufficient, or poorly placed, exhaust fans in properties with evaporative air conditioning units
- ✓ Warm interior temperatures compared to cold exterior temperatures, which can lead to condensation forming on walls and windows
- ✓ Condensation on bathroom walls and ceilings caused by hot showers on cold mornings, particularly when an exhaust fan is not used
- ✓ Windows being closed during the day while occupants are out, leading to a build-up in humidity within the property
- ✓ Wet and dirty clothing and shoes stored in closed wardrobes or closets
- ✓ Use of gas heating without proper ventilation, causing an accumulation of excess moisture
- ✓ Insufficient natural UV light to prevent mould growth.



Common types of mould found in strata properties

More than 150 different types of mould can be found in Australian properties. It can take many different forms and grow in hard-to-reach places, making it challenging to identify and ascertain how dangerous it is.

Mould can appear as a stain or discolouration, a collection of oddly shaped or slimy spots or fuzzy appearances on a building surface. The presence of a strange, musty smell could also be a sign of mould.

When you notice mould in your strata property, it's essential to identify which mould you are dealing with and how toxic it is. Some common types include:

Type of mould	What it looks like	Where it thrives
Acremonium		Initially a small, moist type of mould, acremonium can become fine and powdery. It can seem pink, orange, white or grey In areas with lots of condensation, including humidifiers, window sealants and drain pans
Alternaria		Velvet-like in texture, with fine green or brown hairs. This is the most common type of household mould Anywhere with dampness or water damage
Aspergillus		Flask-shaped spores that can form thick layers. There are more than 185 species within this type of mould, and they appear in a range of colour It is commonly found both indoors and outdoors
Aureobasidium		Pink, brown or black mould that darkens with age Behind painted, wooden or wallpapered surfaces Image source: The University Of Adelaide
Chaetomium		White, grey or brown mould that darkens to black over time. It is cotton-like in texture and may produce a musty smell In damp, leaking or water-damaged areas within buildings and homes Image source: Mold advisor
Cladosporium		A mould with a texture similar to suede that is olive green or brown On materials like fabrics, upholsteries and carpets, inside cupboards and under floorboards Image source: The University Of Adelaide

Fusarium		A pink, reddish or white mould In buildings with water damage, especially on carpets, wallpaper and fabrics
Mucor		Thick white or grey patches of mould that spread quickly On damp carpets and areas with condensation, such as near air conditioning units and ducting
Penicillin		Velvety-textured blue or green mould In water-damaged areas and items such as carpets, ducting and mattresses
Stachybotrys		Slimy-textured black or dark green mould In areas that are damp, wet or high in humidity over a long time
Trichoderma		White mould with green patches that is woolly in texture On wet surfaces within buildings, including on wallpapers, carpets and damp fabrics
Ulocladium		Black in colour In wet areas, or areas with extreme water damage

Strata committees, owners and residents should adopt a safety-first approach to getting rid of mould from their properties. Leaving the job to an unqualified person to remove mould can expose them to serious health risks and make things worse by not removing it entirely.

Qualified and experienced mould cleaning specialists have the diagnostic tools to quickly identify the type of mould in your strata property and the expert training and equipment to eradicate the mould.

Engaging a professional mould removal company will reduce health risks and minimise the chance of mould returning in the future.

Nine tips on how to prevent mould in strata properties

Mould needs moisture and nutrients to grow, and the best way to tackle it is to prevent it from happening in the first place. So, controlling both these factors is critical to minimise the likelihood of a mould outbreak in your strata property.

The following tips may help you control and reduce mould outbreaks in your unit and building:

- 1 Assess water overflow points**

Preventing excess water from overflowing gutters and pipes may minimise the likelihood of mould outbreaks in areas where there's little or no sunshine to dry the surface.
- 2 Pressure test water pipes**

Promptly repair leaking bridging piping. A sure sign of this is if you notice the plaster or paint bubbling or if the carpets are wet. Routine property or home maintenance can help identify the problem early on.
- 3 Waterproof your walls**

Strata properties built with brick or stone can be quite porous. If these materials are exposed to excess water, the masonry will absorb the water in the wall. The water carries salts that eventually move through the wall and evaporate onto the surface, which creates a moisture stain. If this is the case, you may need to install a new membrane, mould-resistant plasterboard or insulation.
- 4 Maintain proper ventilation**

Mould thrives in damp environments, especially where moisture can't easily escape. To avoid humidity in closed areas, remember to turn on the exhaust fans when bathing, showering, cooking or doing laundry, and keep common area windows open for ventilation whenever possible.
- 5 Install reverse cycle air conditioning**

Other than a dehumidifier, a good air conditioner is a worthwhile alternative in the fight against mould. A hybrid split system or reverse cycle air conditioner can draw air from the outside and circulate it inside, reducing the humidity and excess moisture without affecting the temperature.
- 6 Use mould-resistant paint**

If your property's hidden-away areas are prone to mould outbreaks, invest in high-quality mould resistant paint. They contain a chemical called fungicide that is designed to defer against mildew commonly found on the walls and ceilings of bathrooms.
- 7 Use high-quality vacuum cleaners**

Regular cleaning of common areas, particularly vacuuming carpet areas, will help reduce airborne dust and mould spores. While there is a wide range of vacuum models in market, do look out for one with a HEPA filtration trap. This helps to capture the dirt you can't see, rather than sending allergens back into the air.
- 8 Regularly maintain indoor plants**

While indoor plants can beautify common property or your home, they can also provide the perfect breeding ground for mould. To stop this from happening, don't let water stagnate in drip trays. Add a dash of natural antifungal substance that can hinder mould growth in the plant soil.

Of equal importance are outdoor window or planter boxes that may not feature adequate drainage. They can deteriorate and allow water to permeate the adjoining walls and structures. This water may even seep into internal walls, causing large-scale water damage.
- 9 Let in the light**

Mould doesn't grow in UV light, so limit the use of curtains and blinds in common areas or open the windows frequently to enjoy the sunshine and stop the mould from taking over.





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We have been enhancing community living since 1948

With more than 200,000 lots under management, we have grown from managing Australia's first strata-titled property to becoming leaders in community living.

As a market leader, we offer a comprehensive range of services through a family network of businesses. From strata and facilities management to debt recovery, legal, and developer services, we continue to enhance Australia's community living. Regardless of property type, whether it is residential, commercial or mixed-use, we care for one of life's most valuable assets: your investment and home.

Our core services



Strata management

With second to none industry knowledge, our strata professionals provide expert guidance to owners and committees across residential, commercial and mixed-use properties. Through broad skill sets, years of experience, and strength of network, PICA Group ensures properties are managed to the highest standard.

Strata management from a PICA Group business means your number one asset is managed to retain long-term value and meet compliance requirements.



Facilities management

With the option of full and part-time building management, our teams oversee the maintenance and upkeep of residential and commercial properties. Our managers exercise a hands-on approach, meaning maintenance needs are noticed and fixed quickly, and that assets are regularly audited. Our attention to detail results in compliant properties that maintain their value, look pristine and are run resourcefully.



Debt recovery

As Australia's largest debt collection specialist, Kemps Petersons Receivables (KPR) aims to enhance community living by allowing committees to recover levies quickly and get things moving again.

Many committees and businesses fear that debt collection will always end in costly legal battles. At KPR, however, we have 85% of debt claims recovered without expensive legal action, and within a 14-day turnaround period.



Legal services

Kemps Petersons Legal (KPL) helps individuals, communities and businesses get back on track and achieve the best possible outcomes for clients. KPL's dedicated and experienced team of lawyers, paralegals, and support staff deliver a client-focused service across every state and territory in Australia. KPL strives to build and maintain strong relationships with clients by communicating clearly and providing practical legal advice within efficient time frames.



Property developer services

We have a specialist team to provide technical expertise on establishing, managing, and maintaining developments. With expert knowledge of best practice administration, compliance, operational structures, and financial processes, our development team assist to make sure buildings are fully compliant with state legislation and that they are designed to enhance Australia's community living landscape.