



# ACACIA GARDENS NEWSLETTER

Brought to you by your Strata Committee & Strata Manager

September 2020

## SPECIAL EDITION – LOAN & BUILDING WORKS INFORMATION

### 简报特辑：物业贷款与大楼维修信息

Dear Owners,

We realise that there has recently been a lot of incorrect information circulating about the motion passed at the AGM to take out a loan to cover the costs of the upcoming building works and that people, understandably, have many questions. As a result, the Committee and your Strata Manager have put together the following list of questions and answers about the loan and the building works that need to be done to help us all understand the current situation correctly. Please take the time to read it carefully and get in touch via [newsletter@acaciagardens.com.au](mailto:newsletter@acaciagardens.com.au) or with our strata manager ([stratamanager@acaciagardens.com.au](mailto:stratamanager@acaciagardens.com.au)) if you have any further questions. If we get lots of questions, we can have an online information session. This is all on our website as [http://www.acaciagardens.com.au/newsletters/Loan Newsletter September 2020.pdf](http://www.acaciagardens.com.au/newsletters/Loan%20Newsletter%20September%202020.pdf)

尊敬的业主们，大家好！

我们留意到近期有一些关于上次年会中所作出的关于大楼贷款与维修决议的错误信息在业主间流传。业委会理解业主对于这些事项的关注，也理解大家对具体事项有所疑问。因此，业委会及物业管理公司准备了以下关于大楼贷款与维修的答疑，以帮助您更好的理解目前大楼的情况以及正确信息。请您花一些时间仔细阅读以下信息。如果您有进一步问题，欢迎您通过 [newsletter@acaciagardens.com.au](mailto:newsletter@acaciagardens.com.au) 邮箱与业委会取得联系。或者您可以通过 [stratamanager@acaciagardens.com.au](mailto:stratamanager@acaciagardens.com.au) 邮箱联系物业管理公司。如果我们收到的问题较多，我们将考虑组织一次在线答疑活动。所有这些信息，您都可以在我们大楼的新网站上找到 [http://www.acaciagardens.com.au/newsletters/Loan Newsletter September 2020.pdf](http://www.acaciagardens.com.au/newsletters/Loan%20Newsletter%20September%202020.pdf)

Question 问	Answer 答
<p>I heard that on the last AGM a resolution has passed to borrow \$2.7 million + GST for building works. What is happening?</p> <p>我听说，上次业主大会通过了一项决议，同意征收\$270万+GST作为大楼维修费？到底发生了什么？</p>	<p>In 2019, the Strata Committee obtained a report from an engineering company (Core Engineering) that sets out building works that need to be completed to the four towers of Stage 1. The Engineering report says that the building works for Stage 1 will cost approximately \$2,458,830.00. The building works listed in the Core Engineering specification include:</p> <ul style="list-style-type: none"><li>• Render rectification</li><li>• Replacement of failed tile movement joints</li><li>• Replacement of render joint</li><li>• Waterproofing some rooftop areas</li><li>• Waterproofing of some concrete awnings</li><li>• Tower 1 &amp; tower 2 lobby refurbishment</li><li>• Recoating of previously coated areas</li><li>• Waterproofing of pool room</li><li>• Door threshold waterstop</li><li>• Install glazed louvers</li></ul> <p>The previous strata committee did not action any of this work and much of it has become urgent. Given that 15 months has passed since the report was obtained, the new Strata</p>

	<p>Committee are meeting with the engineers to review the work and pricing prior to proceeding with any works.</p> <p>The intercom system in some towers of Stage 1 is also broken and the lifts in both Stage 1 and Stage 2 need attention. The strata committee is also looking at how to pay for this work.</p> <p>2019 年，业委会收到了 Core Consulting（工程顾问公司）关于大楼一期所需维修事项的报告。报告中大楼一期所需维修费用大约为\$2,458,830.00 但是业委会也可以选择包括电梯及对讲设施的维修及更换。业委会将会再次审核所需进行工程的事项，以及获得更新的报价。报告中所指出的所需维护的项目如下：</p> <ul style="list-style-type: none"> <li>• 外立面修复；</li> <li>• 替换损坏的瓷砖变形缝；</li> <li>• 替换 Render Joint；</li> <li>• 楼顶防水处理；</li>   <li>• 混凝土 Awning 的防水处理；</li> <li>• 一栋，二栋的门厅装修；</li> <li>• 重新涂装；</li> <li>• 游泳池的防水；</li> <li>• 公共区域门的密封处理；</li> <li>• 安装玻璃百叶窗。</li> </ul> <p>由于往届业委会没有在这些维修工程上采取行动，所以现在大楼急需采取行动。由于从上次出具报告已经过了 15 个月，目前业委会正在与工程公司重新审定所需施工的项目以及报价。所有这些工程都会在开工前获得业委会的审议和批准。</p> <p>同时，一期对讲系统，及一期二期内的电梯也急需维护。业委会也将讨论如何进行这方面工程。</p>
<p>I also heard that the building will start to levy around \$10,000.00 from 1 December 2020. Is that true?</p> <p>我听说，大楼从 2020 年 12 月 1 日期将每户征收\$10,000.00.是真的么？</p>	<p><b>That is not true.</b></p> <p>At the AGM, the owners voted to increase the capital works fund commencing in December this year, to save up for future building works.</p> <p>Currently, the capital work levy is \$4.36 per unit entitlement per quarter. It will be increased to \$13.92 per unit entitlement per quarter. A typical two-bedroom apartment normally has a unit entitlement of between 30 – 35 unit entitlements. That means the capital work component will be increased from around \$150 per quarter to around \$480.00 per quarter.</p> <p>The money held in the capital works fund is used to repair any problems with the building and can also be used to repay any loan for building works.</p> <p><b>不是。</b></p>

	<p>本次业主大会决定，大楼将从十二月份开始增加大楼维修基金部分的储蓄，以备未来可能要进行的维修和维护。</p> <p>目前，大楼目前每季度每 Unit Entitlement 约收取\$4.36，十二月份后将增加至每季度每 Unit Entitlement 约\$13.92。一套典型的两房大约占有 30-35 个 Unit Entitlement。也就是说，两房物业费的维修基金部分大约从\$150 一季度增加到约\$480.00 一季度。</p> <p>这个储蓄或者可以用于支付维修费用，或者可以用于提早偿还贷款。</p>
<p>What is the purpose for the building to borrow the money?</p> <p>大楼为什么要贷款?</p>	<p>The purpose of borrowing the money is to ensure that the owners corporation has the required funds to carry out the repairs to Stage 1 immediately. If the building works do not commence, the building will continue to deteriorate, and owners will need to pay a lot more in the future.</p> <p>Legally, the owners' corporation cannot commence any of the work unless it has cash in the bank to meet the payment requirements in the contract.</p> <p>贷款的目的是为了保证大楼有足够的资金以立刻开始一期整修工作。如再不开展工作，大楼情况会更加恶化，从而导致业主未来支付更多的维修费用。</p> <p>法律上来说，如果大楼没有足够的资金支持，那么就无法开始整修工作。</p>
<p>Where can I find details about the works that will be carried out with the money borrowed?</p> <p>我在哪里可以获得关于贷款所用工程的更多信息?</p>	<p>This can be found in the Core Consulting report issued with the AGM agenda and the last EGM agenda. Since 15 months have passed since this report was completed by Core Engineering, additional building works are now required (mostly relating to waterproofing of individual terraces) and the new committee is speaking with Core about these additional works.</p> <p>本次 AGM 和上次 EGM 会议议程文件中都附有 Core Consulting 工程咨询公司所出具的报告。由于从上次出具报告至今已有 15 个月，所以新业委会可能会需要考虑是否有在此期间产生了新的维修事项（比如说露台防水）</p>
<p>Who will decide what works to be carried out and who would carry out the works?</p> <p>谁将决定哪些工程需要进行，并且谁将进行这些施工?</p>	<p>The strata committee has the delegated authority to determine what works are carried out. However, no works will commence without an expert engineer/plumber/builder recommending that the work be undertaken.</p> <p>业委会将在工程专家（工程，水管工，施工方）的指导下和建议下对需要进行的工程进行核定，并指派施工方。</p>
<p>I see that the Owners Corporation intends to borrow from this company called Lannock Capital 2 Pty Limited. What is their background? Why do we not borrow from a</p>	<p>The business name of the company is called Lannock Strata Finance. They are a lender that specializes in strata lending. The new strata committee did not choose Lannock Strata Finance. This company (and the loan terms) was chosen by the previous strata committee.</p>

<p>major bank? Can we still choose to go with another bank?</p> <p>我看到大楼希望向一家叫 Lannock Capital 2 Pty Limited 的贷款公司借款。请问该公司是什么背景？我们为什么不向大银行借款？我们还可以选择其他银行么？</p>	<p>We understand that the previous strata committee also considered engaging Macquarie Bank, however, Lannock was determined to be the most appropriate as they are a known strata lender who was providing a competitive rate.</p> <p>The new strata committee has not entered into the loan and is currently investigating to see whether Lannock Strata Finance is the best option out there in the market.</p> <p><a href="#">Here</a> is the Q&amp;A page of Lannock Strata Finance.</p> <p>Lannock 的全名为 Lannock Strata Finance。是一家专门从事物业贷款的公司。</p> <p>该公司是由往届业委会，而非本届业委会选定。</p> <p>业委会去年曾考虑过向 Macquarie Bank 进行借款的选项。但是最终选择 Lannock 是因为他们在物业贷款领域较为有名，并且提供比较有竞争力的利率。</p> <p>本届业委会尚未与 Lannock 签订贷款合同，并且也正在研究 Lannock 是否是目前市场上的最佳选择。</p> <p><a href="#">这里是</a> Lannock Strata Finance 的问答页面。</p>
<p>I heard that interest rate to borrow from Lannock Capital 2 Pty Ltd is around 7.5%. Is that negotiable?</p> <p>我听说向 Lannock Capital 2 Pty Ltd 的贷款利率约为 7.5%一年。这个利率还可以商谈么？</p>	<p>The interest rate is negotiable and is being discussed with your Treasurer</p> <p>是的，这个利率可以商谈，业委会 Treasurer 正在与 Lannock 进行谈判协商。</p>
<p>What will be the repayment period of the loan? How often do we need to repay?</p> <p>贷款还款期限是多久？还款频率是多少？</p>	<p>The repayment period is between 5-15 years and is paid on a monthly basis.</p> <p>The amount and timing of the levies needing to be paid will be worked out by the committee to balance levies increase with minimizing interest payments (the faster you repay, the less the interest, but the more onerous is the periodic repayment. The slower you repay, the more interest you accrue, but the less onerous is the periodic repayment).</p> <p>贷款期限是 5-15 年不等，每月偿还。具体还款金额及还款频率需要由业委会讨论决定，以在减少业主还款负担和减少利息支付之间找到平衡(还款越快，利息越少，但是还款压力越大。反之如果还款越慢，利息越多，但还款压力越小)</p>
<p>How much extra strata levy do we need to pay every quarter?</p> <p>借款后每月将多支付多少物业费？</p>	<p>This is calculated based on the amount of the loan that is drawn down.</p> <p>The strata committee does not intend to draw down the total amount of the loan in one transaction. Instead, the loan will be drawn down in increments to pay for each discrete piece of building work.</p>

	<p>这将根据届时已经使用的贷款额度而定。</p> <p>业委会不会一次性支出所有贷款额度，而是根据工程进度逐步支付。</p>
<p>Why do we have to borrow \$3 million in one go? Can we not only borrow the amount required for each major repair?</p> <p>我们为什么要一次性借三百万呢？我们为什么不能只借每一阶段工程所需要的款项？</p>	<p>The strata committee will not draw down the total amount in one go.</p> <p>Interest is only payable on the amount that is actually spent.</p> <p>This loan is a line of credit – the money is available to borrow but you do not need to spend it all and you only pay interest on the amount you spend. As an example, it is not like a home loan, it is more like a credit card (where you only pay interest on the amount you spend).</p> <p>Over time, when invoices for the building works are submitted by contractors, they will be paid and we will start paying interest only on the amounts paid.</p> <p>业委会不会一次性支出所有贷款额度。</p> <p>大楼只需对使用的额度部分支付利息。</p> <p>这个借款更像信用卡，而不像您的房贷。银行会给予信用额度，但是大楼不一定需要一次性全部用完。大楼不需要为没有使用的部分支付利息。</p> <p>每次收到工程的账单，大楼将通过银行进行支付，并且只需要支付已经使用的额度。</p>
<p>If we borrow around \$3 million, does it mean that we will be paying interests on the \$3 million as soon as we sign the loan contract?</p> <p>如果我们借三百万，是不是意味着我们一旦签署贷款合同，就要开始支付全部贷款额的利息？</p>	<p>No. Please see answer above.</p> <p>见以上答复。</p>
<p>I am an owner from Stage 2, would the capital works levy be equally applicable to me? Is there any way for Stage 2 and Stage 1 to pay for the works and raise the levy separately?</p> <p>我是二期业主，这次所征收的物业费对我们是否也同样适用呢？是否有办法将一期和二期分开征收呢？</p>	<p>There is only one strata title for Stage 1 and Stage 2. This means that Stage 2 owners must contribute towards Stage 1 building works. The capital works levy is equal for all owners and paid in accordance with your unit entitlement.</p> <p>一期和二期同属一个物业。所征收的物业费对一期二期都适用，将按照您的房产在整个物业内的所有权比例进行分摊。</p>
<p>How would we repay the loan if raised?</p> <p>我们如何偿还所借贷款？</p>	<p>The capital works levy will help owners to gradually save up capital work funds from now, so that, in the future, when works commences and you start to draw down the loan, owners can repay the loan at a reasonable speed to avoid accruing too much interest.</p>

	<p>大楼从现在起将通过维修基金征收逐步积累所需资金。未来工程开始后，大楼可以以所征收基金偿还贷款，以降低贷款所产生利息。</p>
<p>What happens if we do not raise the levy to repair the building?</p> <p>如果我们不筹钱对大楼进行维修会怎么样呢？</p>	<p>If we do not raise the capital works levy to repair the building, the building will fall further into disrepair and will cost far more in the future.</p> <p>如果您现在部队大楼进行维护整修，那么大楼情况将进一步恶化，未来您将产生更多的维修费用。</p>
<p>How long would the building works take?</p> <p>大楼维修需要多久时间？</p>	<p>At this stage, we do not know.</p> <p>The new strata committee is currently working with Core Engineering to obtain an updated list of works, costs and timing. We will update owners as soon as this is complete.</p> <p>所需工程时长将于最终确认工程项目后确定。</p>
<p>If I would like to know more about the charge and the works, what should I do?</p> <p>我们可以从哪里获得更多关于费用和工程的信息呢？</p>	<p>Your strata committee is here to help you understand what is happening in the building so please feel free to reach out any time with any questions you may have:</p> <p>Email: <a href="mailto:stratacommittee@acaciagardens.com.au">stratacommittee@acaciagardens.com.au</a></p> <p>Also, BCS as your strata manager is available to answer any questions you may have:</p> <p>Email: <a href="mailto:stratamanager@acaciagardens.com.au">stratamanager@acaciagardens.com.au</a></p> <p>业委会旨在帮助您了解大楼目前所发生的情况。如果您对大楼管理有任何问题，欢迎发邮件给以下邮箱：</p> <p>Email: <a href="mailto:stratacommittee@acaciagardens.com.au">stratacommittee@acaciagardens.com.au</a></p> <p>此外，您也可以向物业管理公司 BCS 进行征询：</p> <p>Email: <a href="mailto:stratamanager@acaciagardens.com.au">stratamanager@acaciagardens.com.au</a></p>

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We will be sending you the regular newsletter soon. So please tune in if you would like to know the latest information about our home!

我们将于近期为您发送常规大楼新闻简报。所以如果您希望获得我们家园的最新信息，请继续关注！

Thanks for reading!

感谢阅读！

Acacia Gardens Strata Committee

业主委员会

Strata Manager

物业管理公司