

The Property Owners Association of NSW

Quarterly Journal

December 2009

The Property Owners' Association of New South Wales



www.poansw.com.au

**STATE GOVT MAKES THE BIGGEST ATTACK
IN HISTORY ON LANDLORDS IN NSW... See page 5**



NOTICE TO ALL CURRENT MEMBERS

If you have received in this Journal a loose leaf membership renewal form, this means your membership is expiring on the 01/01/2010.

Our organisation is voluntary and non for profit. As such the POA NSW desperately needs renewals to carry on its lobbying work against government bodies to protect your investments and minimise the influence of the tenants union and associated voices.

We strongly rely on your generosity to keep our organisation afloat. Please return your renewal form at your earliest convenience.

We thank you for your generosity.

Kind Regards,

POA NSW



YOUR ASSOCIATION CONTACTS

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Committee of Management

Susanne Gervay
Rick Banyard
Gabriel Keleny
Don Davison
Paul Egisto

MEETINGS FOR 2010

The property owners' Association of New South Wales committee will be meeting on the following dates:

3 February 2010 - POA NSW Committee meeting
3 March 2010 - PHBH sub committee
7 April 2010 - POA NSW Committee meeting
5 May 2010 - POA NSW AGM Function
2 June 2010 - POA NSW Committee meeting
4 August 2010 - POA NSW Committee meeting
1 September 2010 - PHBH sub committee
6 October 2010 - POA NSW Committee meeting
1 December 2010 - POA NSW Committee Function /
End of Year Dinner for Members

We welcome our new members:

L Wang
S. O'Connor
H. Basnett
M. McNaughton
M. Miernik
R. Payne
F. Altham
J. Ross
T. Miles
S. Chaseling
P.Crowley
L.Clout



President Report December 2009

POA Activities – Last quarter 2009.

LANDLORDS BEWARE.

• **STOP PRESS – Tenants get RENTAL PROPERTY FOR FREE.....'**

If the current draft legislation being considered by the NSW Department Of Fair Trading in its current form becomes LAW I would suggest that holding onto a rental property would be a serious financial mistake.

There are several points that no landlord would willing want to enter into

1. The completely unworkable draft has this included

Division 2 Termination by a land lord

Section (e) States

'A landlord may apply to the tribunal for a termination order before the termination date if a termination notice is given on the ground of non-payment of rent, but the tribunal MAY NOT CONSIDFER THE APPLICATION BEFORE THE END OF THAT PERIOD'

Our comment we have demanded that this is amended as it makes no sense and is open to interpretation of tribunal members.

Along with tenants being able to do small building works on your property and sub let to any one and your non consent all being a matter for a tribunal decision if you object.

The list goes on and on we have met with the minister Virginia Judge and she stated that our concerns would be addressed but this was also said last time we met the minister about the 1st draft the 2nd draft is worse.

With this in mind go to the POANSW web site and read about this issue in more detail and this is your property we are taking about and this Departments officers are very out of commercial reality complain to your local member NOW to amend the draft further.

The REI & Caravan park association HAS joined forces with us to object to this regulatory madness BUT BE WARNED THE

GOVERNMENT BELIVES THAT THE CURRENT DRAFT IS VERY GOOD FOR LANDLORDS IT IS CLEARLY NOT

The pluses gained in the draft are nothing stacked up against the minuses.

We have been told by the minister that the problems will be amended but the POANSW will believe it when it actually happens to date it has not .

We are ready for if the Department takes the current non-sense draft to a first reading the opposition parties will oppose such a move “ we hope” but for now read the draft and make voice your thoughts to your local member.

December members Dinner and Special presentation

Our long standing committee and life member Gabriel Kelleny is retiring from our committee due to health reasons.

I am pleased to say what a first rate contribution to the POA Mr Kelleny made over many years and their would not be another with the understanding of the act and implications it makes on landlords, Gabriel has stood toe to toe against ridiculous tribunal decisions and worked to make the Tribunal a place where equity prevails .

His many visits to the tribunal and his ongoing monitoring of tribunal members actions was to this association a service that is hard to properly thank.

But on the night of this annual dinner he will be our guest and a formal statement and presentation will take place. Do come along and help thank Gabriel for he is truly a landlords advocate.



BIG BANKS NOT IN A GENEROUS MOOD

Recently the 4 majors have taken a similar stance towards business lending that is to gouge as much margin from this type of customers as possible with commercial lending as high as 10% + in interest rates and turning doing business with them into a never ending trail of demands with little success at the end.

The POA advise is to look to alternative lending sources if you can find one.

NEW MEMBERS

Welcome to the POANSW please get involved if you should feel so inclined as we have several sub-committee groups working on different issue related to property just contact a committee member from the web site.

Or just come along to a meeting or seminar.

PRIVATE HOTEL/ BOARDING HOUSE INFO

Well what a difference the new SEPP for low cost housing is with SEPP 10 being repealed and new building rule allowing renovations and additions to existing boarding houses it only took 10 plus years to convince the government that SEPP 10 was not working.

And those of you who attended our latest seminar would be very up to date with the GSA planning talk and information night which members tell me was a great success.

2010

The POA NSW will again drive to give residential landlords a fair go in all areas of providing stock to rent for the people of NSW remembering that private landlords provide 85% of the rental stock available and the POANSW is the peek industry representing your interests.

Many thank to all our members for their membership support and a massive thank you to our committee of management for 2009.

The meetings where very well attended and much debate and ideas brought forward with several leading into some of the POANSW biggest wins for landlords ie our ongoing move toward a insurance pooling scheme that could drive insurance for some buildings down by 25% +

My personal special thanks are extended to Susanne Gervay , John Gilmovich, Peter Dormia & Don Davidson your real POA driving force.

MERRY CHRISTMAS & HAVE A HAPPY SAFE NEW YEAR

Chris Young

President of POANSW



State Government Makes the **BIGGEST ATTACK** on **LANDLORDS** in NSW's History

Under the Residential Tenancies Bill 2009

Tenants will be allowed to:-

- renovate the landlord's property
- sub-let
- pay no rent in fixed term
- break lease after 14 days

Landlords will be required to:-

- resolve conflicts between co-tenants
- allow any occupant to become a tenant
- give 90 days notice for repossession which will not be in general allowed unless

Landlords :-

- sell their property
- the tenant is using property for illegal and criminal purposes
- the landlord is seriously and persistently threatened, intimidated, harassed and abused by the tenant

For draft Bill contact:-

FAIR TRADING website's at www.fairtrading.nse.gov.au

Or phone 13 32 20 for a hard copy

Closing date for your comments to Fair Trading by 18 December 2009 after which Fair Trading will not accept your submission:-

Contact Fair Trading:-

Email: policy@services.nsw.gov.au

Fax: 02 9338 8990

Post: Principal Policy Officer

Residential Tenancies Bill 2009

Fair Trading Policy Division

NSW Fair trading

P.O.Box 972

Parramatta NSW 2142

Contact your Member of Parliament – email for your MP www.directory.nsw.gov.au/ Or Write to the Premier Nathan Rees and Virginia Judge PM, Minister for Fair Trading, Parliament House, Macquarie Street Sydney 2000



Rental vacancies remain tight but steady in Sydney according to the latest data released by REINSW.

Whilst the percentage of available properties in Sydney remained unchanged in October 2009 compared to the previous month, there was an increase recorded in Wollongong.

Rental vacancies were unchanged in Newcastle.

“Unfortunately the rental picture in Sydney remains gloomy with no increase in the vacancy rate since July 2009,” said REINSW President Steve Martin.

“For October the available rental vacancy rate remained at 1.3%, which means the market remains very tight in Sydney.

“Sydney’s middle suburbs fared better with a 0.1% increase to 1.5% for the month of October, whilst Inner suburbs recorded a 0.1% decrease to 1.3%. There was no change in the rental vacancy rate for Outer suburbs, which remained at 1.0%.

“The news was slightly better in Wollongong with the city recording a good increase in available properties for the month.

“Wollongong recorded a 0.2% increase to 1.8%, which is the highest result recorded since April 2009.

“Meanwhile Newcastle remained unchanged at 1.6%.

“Investment in rental properties has improved over the later part of this year with lower interest rates and good rental income enticing investors into the market. Unfortunately, this combined with the move of first home buyers out of rental accommodation has still not enabled rental supply to match demand.

“As these stimulus factors weaken, and with no sign of demand abating, things will only continue to be difficult for renters over the foreseeable future.

“The government needs to urgently encourage and incentivize better use of land particularly in the 5 – 10 kilometre radius from Sydney.

“We need a strategic approach in NSW to solve this problem in order to avoid a worse situation in 2010,” said Mr Martin.



Latest Residential Vacancy Rates in NSW:

	October 2009	September 2009	August 2009	July 2009	June 2009	May 2009	April 2009
SYDNEY	1.6%	1.3%	1.3%	1.5%	1.3%	1.3%	1.5%
Inner (0-10km from CBD)	1.5	1.4	1.5	1.8	1.6	1.4	1.4
Middle (10-25km)	1.0	1.4	1.3	1.5	1.4	1.5	1.7
Outer (>25km)	1.3	1.0	1.9	1.1	0.9	1.0	1.4
HUNTER	1.6	1.5	1.6	1.9	1.8	1.7	1.9
Newcastle	1.6	1.6	1.8	1.4	1.6	1.5	1.7
Other	1.5	1.4	1.4	2.3	2.0	1.9	2.1
ILLAWARRA	1.8	1.7	1.3	1.9	1.8	1.6	1.9
Wollongong	1.8	1.6	1.3	1.9	1.6	1.2	2.2
Other	1.7	1.8	1.3	1.8	2.3	2.7	1.4
Central Coast	1.5	1.6	1.6	2.1	2.1	1.6	1.7
Albury	1.8	1.5	2.3	2.6	2.5	2.3	2.1
Central West	1.8	2.0	2.1	2.5	2.8	2.2	2.9
Coffs Harbour	2.7	1.9	4.1	4.6	3.9	3.3	1.8
Far West	0.4	0.6	-	-	-	-	-
Mid-North Coast	1.5	2.3	2.2	1.6	2.0	1.8	2.1
Murrumbidgee	2.9	3.6	-	-	-	-	-
New England	2.9	2.0	1.7	2.4	2.8	1.9	1.8
Northern Rivers	2.4	2.3	1.9	1.9	2.0	2.2	2.7
Orana	1.1	1.2	1.4	1.2	1.0	1.6	1.6
Riverina	4.1	1.5	1.3	1.6	2.1	2.0	2.3
South Coast	2.1	2.9	2.2	3.5	3.5	3.5	3.7
South Eastern	5.3	0.8	1.7	1.6	1.5	2.5	1.5

Property management Q&A

What are my obligations as a property manager regarding notices under s 119 of the Strata Schemes Management Act 1996 (NSW).

Under s 119 of the Strata Schemes Management Act 1996 (NSW), a lessor must give notice of a lease to the Owners Corporation within 14 days after the commencement of the lease.

The notice must specify the name of the lessee, the commencement date of the lease, together with the name of any agent acting for the owner in respect of the lease. Failing to do so is an offence under the Act.

Section 119, and the time limits, also apply to situations where a strata lot is subleased, and also when a lease or sublease is assigned.

Property managers must be aware that complying with the requirements of this section should form part of their procedures when signing up a tenant to a lease of a lot in a strata scheme.



The hazards of insulation

The recently introduced Australian Government's Homeowner Insulation Program has led to an increase in demand from consumers for ceiling insulation to be installed in residential property.

While installers are busy keeping up with demand, safety concerns for both installers and home owners/residents have been identified. Anyone involved in the installation of insulation should be aware of the many hazards involved and take steps to protect themselves and homeowners/residents.

There is an increase in the number of installers entering the roof cavity from the roof, rather than through the man hole.

Many are working without appropriate fall prevention measures, placing themselves at significant risk of serious injury and/or death from a fall. It is essential that anyone working at heights has appropriate safety mechanisms in place.

Owners/residents are at risk of fire if they have down lights in the ceiling and appropriate safety measures have not been taken to ensure the insulation has been installed correctly. Down light components in the roof reach extremely high temperatures and if insulation material is too close, the risk of fire is very real.

The above represent only two examples of safety concerns. More information is available from WorkCover, in their How to safely install ceiling insulation factsheet. Go the WorkCover website.



MEETING WITH GREG APLIN (shadow Fair Trading minister)

Peter Dormia and John Gilmovich recently met with the shadow minister for Fair Trading and his Director for policy in NSW parliament house.

They advised they were concerned about legislative moves by the govt, especially on:

- Home warranty Insurance "protection for the consumer owner"
- Clover Moore's proposed private member bill on "strata management".
- RTA legislation changes.

We were unable to comment on these matters except to advise that Gabriel K in his last meeting with the minister suggested she was seeking a new discussion paper.

Once again we presented our concerns regarding, no grounds eviction, alterations, and sub leasing

In an effort to beef up their "ammunition", they requested POA provide:

- examples of failures of the proposed legislative changes.
- POA submission on the "reforms" to RTA paper

A copy of POA submission on RTA proposed reforms was prepared by Susan Gervay and Peter Dormia and recently forwarded to NSW Shadow Ministers office.



A must read if you do inspection reports.

Recent lawsuit story....

In the recently decided Supreme Court case of *Wu v Carter* (2009) NSWSC 355, the Court was concerned with the duty of care for maintenance and repair of common property. Of critical importance was the actions of the leasing agent. The case is a timely reminder, therefore, of the duty of care a leasing agent has to a tenant and/or landlord.

Facts

The plaintiff was the tenant of a second floor home unit. She sustained significant injuries when a timber railing on the unit balcony gave way causing her to fall to the ground. She brought proceedings to recover damages for her injuries from the owners of the unit (the first and second defendants), the real estate agents employed by the first defendant to manage the unit and the owners corporation as well as the strata managing agent appointed by the owners corporation. Judgment was ultimately entered in favour of the plaintiff against the owners corporation in the sum of \$775,000.00 and the main issue was the apportionment of the damages between the leasing agent and the owners corporation.

Evidence established that the leasing agent had completed a condition report of the unit prior to leasing it to the plaintiff, which report had determined that the balcony was in good condition. This report turned out to be erroneous.

Decision of the Court

The Court considered that the leasing agent undertook the obligation to inspect and complete the condition report of the unit and by doing so were subject to a duty of care to the tenant to warn the tenant and/or the landlords of any dangerous defects in the premises of which it was or ought to have been aware. The railing, on the balance of probabilities, was in a dangerously defective condition at the commencement of the tenancy, and the leasing agent should have been aware of the condition of the railing if an appropriate lay test had been properly carried out. It was held, therefore, that the leasing agent was negligent in either not performing or not adequately performing the appropriate test. If the leasing agent had informed the landlords of the defective condition of the balcony railing, they would have informed the owners corporation of the problem which would have rectified the railing in sufficient time to avert the injury occurring.

The Court observed that the railing formed part of the common property, which the owners corporation had a continuing duty to maintain and keep in a state of good and serviceable repair, by virtue of s 62 of the Strata Schemes Management Act. The primary duty in respect of the condition of the balcony railing rested with the owners corporation. No steps were taken to make the railing safe, thereby averting the injury. Its culpability in failing to repair the railing was of a much higher degree than the failure by the leasing agent to carry out an adequate inspection of the premises at the commencement of the plaintiff's tenancy. The Court, therefore, awarded damages to the tenant on the basis that the owners corporation pay the sum of \$581,250.00 whilst the leasing agent pay the sum of \$193,750.00.

Summary

The case is a strong warning to both leasing agents and strata managing agents. A leasing agent has, when carrying out an inspection report, a duty of care to ensure that any defects are brought to the attention, by way of the report, to the landlord. An owners corporation is under a strict duty of care to ensure that proper repair and maintenance is carried out with respect to the common property. It is clear from Wu's case that leasing or strata managing agents failing to carry out their duty of care may pay a very heavy price for their failure.



COUNCILS NOW IN CONTROL OF BOARDING HOUSES & LOW COST RESIDENTIAL BLOCKS.

As at 31 July 2009, the former SEPP 10 for low rental flat buildings and boarding houses is now part the Affordable Rental Housing SEPP.

This new SEPP is wholly administered by Councils, with the assistance of a suite of guidelines and online assessment available on the Department of Planning website. The Department of Planning is no longer required to give approval.

Guidelines and online assessment are on the Planning website, at 'Supporting Affordable Rental Housing'. For information go to:-

i. Affordable Rental Housing SEPP -

<http://www.legislation.nsw.gov.au/maintop/view/inforce/epi+364+2009+cd+0+N>

ii. Retention of Existing Affordable Rental Housing -

<http://www.planning.nsw.gov.au/LinkClick.aspx?fileticket=Myd1lvRC0wo=&tabid=315>

iii. On-line Assessment Tool, to help applicants with an application -

<http://www.planning.nsw.gov.au/PlansforAction/Supportingaffordablerentalhousingpolicy/Councilsand-practitionersinformation/OnlineAssessmentTools/tabid/317/Default.aspx>

iv. Fact Sheet on use of the On-line Assessment Tool -

http://www.planning.nsw.gov.au/plansforaction/pdf/assessment_tools_fact_sheet.pdf

v. Contact the Department of Planning

Information Officer

Information Centre

Department of Planning

23-33 Bridge Street Sydney

GPO Box 39 Sydney NSW 2001

T 02 9228 6333

F 02 9228 6555

E information@planning.nsw.gov.au Real Stories and An Amusing Reading:-



Warning on new home contracts

Homebuyers and investors who are building a new home need to ensure that what they see in a display home is in line with what's written in the building contract, Western Australia's commissioner for consumer protection has warned.

The commissioner, Anne Driscoll, says some first homebuyers have complained that having agreed on a price to build a new house, they've been asked to pay more along the way for extras that they thought were included.

"Remember that the salesperson is not who the building contract is with, so any discussions they have about what is or is not included in the home needs to be documented in the contract with the builder before it's signed," Driscoll says.

"It's also important to realise some aspects of the display home won't be included in the property being purchased. Flash decor, manicured gardens and subtle finishing changes can easily influence a consumer's perception of what their finished house will look like."

The most common contract used in the home building industry is what's commonly called a lump sum contract, Driscoll says. Paperwork will include specifications and detailed plans explaining exactly what the buyer is entitled to - which tiles, bricks, windows, taps, wall finishes, etc.

"These documents should be taken away and read thoroughly before the contract is signed," Driscoll says.

"Simple things like consideration of where power points need to be for items like a TV and also sun orientation so that the alfresco area is facing in the right direction can have enormous long-term implications if we don't get them right."

She says if homebuyers or investors are still uncertain, they should seek advice from an independent advisory service.

"The key thing is that everything expected must be documented in the contract and specifications. If in doubt ask for this to be explained and pointed out."

How to prepare for new lending laws

New consumer credit laws taking effect this month give lenders wider powers to check borrowers' credit history. What do borrowers need to do to stay ahead of the game under the new regime?

RateCity chief executive Damian Smith says lenders will have broader access to check consumers' credit history records, such as utility bills, leading to fears "that some lenders may use this level of information against borrowers to determine their interest rates".

RateCity provides the following four tips for consumers on how to prepare for the new laws:

Get your credit history in order and lose bad financial habits. Try to lower your debts. If you have more than one credit card debt, compare consolidation loans with credit cards, as you may be able to save a lot of money and pay off your debts sooner.

Try to pay all your bills on time. Most debit accounts have a free automatic payment feature that allows you to pay your bills without manually transferring your money.

Keep track of when your bills are scheduled to be paid and make sure you have a buffer in your account so you don't get caught with heavy overdraft fees. Keep records of how much you earn, what you spend, and learn about approval processes before applying for a loan.

Shop around for loans and compare deals on flexibility, features and price. This will provide you with the tools to negotiate a better deal when a lender has more access to your credit habits.



Youth consumer survey Confident and Connected

Overview

As a group, young people aged between 12 and 20 years in New South Wales are happy with their lives (82% happy or very happy). They feel connected to friends and family and are enjoying their educational pursuits (86% like their current education). Social lives are run through mobile phones, social networking sites and email. Young people are keeping an eye on their finances and choosing to live at home longer. Mum and dad are the most commonly relied-on sources for information and solving problems.

Young people are enjoying unprecedented access to digital and communication technology. However, this freedom comes with a series of risks: young people are being exposed to adult concepts at far younger ages, and they are also at greater risk of being ripped off and targeted by scams.

Leaving the nest

Some key findings about leaving the family home are:

- Only one in ten young people aged 15 to 20 have moved out of the family home (11%) and the rest appear to have no intention of leaving within the next 12 months (89% will stay at home).
- Young people commonly have several reasons for staying at home. A comfortable home life and there being no push from parents to leave are the two main reasons for staying (56% and 55% respectively).
- The expected financial outlay (45%) and a perceived lack of places to rent (9%) were also considerations.
- Those who had moved out (or were planning to) are seeking more independence (34%) or reported having conflicts with family members (20%).
- Of those who have moved out, one in two are finding it difficult to budget when living-out-of-home (49%).
- Few of those who are living out-of-home and renting report having problems with their landlord (13%).

About this research

This research was conducted by Quantum Market Research on behalf of NSW Fair Trading during August 2009. The views of 1,212 young people in NSW aged between 12 and 20 were canvassed via online surveys.



Home ownership down, renting up: ABS

(article adapted from S.M.H.6/11/09)

Fewer Australians own their homes outright, while a greater share of Australians now rent, official data show, reflecting worsening housing affordability.

The proportion of people who owned outright by their occupants has dropped from 42 per cent in 1994-95 to 33 per cent in 2007-08, the Australian Bureau of Statistics said today.

Over the same period, the proportion of households renting rose to 30 per cent in 2007-08, from 26 per cent in 1994-95.

The amount owing on homes has almost doubled as well to \$150,000, while the median home value has doubled during the period to about \$400,000, the ABS said.

“You’ve got a lot of people now with bigger mortgages so its taking longer to pay them off,” said Housing Industry Association senior economist Ben Phillips, who noted the trend has been going on for some time.

Sydney was the most expensive city with the median value in Sydney at \$550,000 in 2007-08, followed by Perth at \$520,000, the ABS said. Melbourne’s came in at about \$350,000 by June 2008. Homes in Canberra and Brisbane both cost about \$400,000.

Housing have-nots

“It’s certain to say house prices have increased strongly and it has certainly put housing out of reach for many,” said Mr Phillips. “Its becoming a story of the housing haves and the housing have-nots.”

If you entered the housing market before 2003-04, you’re sitting pretty, he said, “but it’s those trying now who are the ones we’re worried about.”

Low interest rates and the First Home Buyer’s Grant boost helped those looking to enter this year, but those factors are fading, he said.

“It’s going to be interesting in 2010 with grants and low interest rates gone,” he said. “The crunch will really come in 2010.”

The ABS figures are the latest signals points to worsening housing affordability in Australia.

The Housing Industry Association and Commonwealth Bank housing affordability index, released last month, dropped 3.3 per cent in the September quarter, following a 5 per cent slide in the June quarter.

The worsening affordability underscores the severity of the shortage of available homes to buy, while immigration has also added to demand.



Reaching into Real Stories of being a Property Owner

Property owners know the real stories of rental property. Some are funny, others threatening, but there are always stories to share. As a writer and author, these stories provide me with endless material to write.

I was asked to write a short piece for a collection called 'SHORT' published by Black Dog Books (www.bdb.com.au) edited by Lili Wilkinson, to raise funds for the charity BIG BROTHERS BIG SISTERS (www.bigbrothersbigsisters.org.au). I wrote a story based on an experience with my father many years ago when he rented a unit to the wrong crowd which I'd like to share.

My Dad, the Biekie and Me – for Black Dog Books

Knock, knock. No answer. Knock harder. We hear rumblings from behind the door. 'They're in there,' Dad nods at me. I nod back.

The door slams open. Cockroaches as big as footballs smash into rubbish piles. I reel backwards at the smell. Dad blinks, but that's all. A half dismantled motor bike lies in black oily pieces on the beige carpet. Harley Davidson. A guy in a black singlet stands in the opening. He is bigger than me. Bigger than Dad. A tattoo of a lion roaring down his chest disappears into his singlet. A red 'I love Nadine' heart is etched onto his arm. I focus on the heart when the real Nadine slides beside him. Her purple hair spikes like an electric shock. She blows gum from the side of her mouth. An edgy twinge grips my stomach. I swallow hard.

'Yeah' the biekie snarls. He has a gold tooth. Wonder how he afforded that? He probably dug it out of some-one he bashed.

He hasn't paid his rent for four weeks. Dad looks straight at him. 'This is not a great place for you and your Harley Davidson.' Dad's voice is friendly. 'The Harley is impressive.'

The biekie smiles. Suddenly anger burns my throat. I painted the walls, drilled the curtain rods. Dad sugar-soaped the bathroom, making sure mould disappeared. Suddenly I want to hit that piece of garbage standing there with his stupid look. I clench my fists.

Dad speaks calmly. 'So you'll be moving out.' The biekie taps his gold tooth. 'Don't worry about the owed rent. I ride a bike too.

So what about forgetting it, if you move now?'

His lion tattoo growls as he ripples his muscles. Two other guys slide out of a room. There are three of them against two of us. Nadine leans against the biekie. I stare at her. She couldn't be much older me. I'm fifteen. Maybe she's sixteen.

'No rent, hey?'

'That's right.' Dad extends his hand. My heart is jack hammering.

Dad's hand is still extended. The biekie laughs. Then he shakes my father's hand. 'OK.' He yells out to the others. 'Get your stuff. We're goin'.'

Susanne Gervay

Website: www.sgervay.com

The Hughenden www.thehughenden.com.au