Body Corporate & Community Management & Other Legislation Amendment Bill 2012 Submission 274

Submission to

Research Director, Legal Affairs and Community Safety Committee Parliament House, George Street, Brisbane, Qld 4000

Re

Body Corporate and Community Management and Other Legislation Amendment Bill 2012

Introduction

Signatories to this submission are lot owners and occupiers in a Standard Format Scheme which is a townhouse development containing forty-nine townhouses and common property. Eleven (11) of the townhouses are freestanding while the other thirty eight (38) are of a party wall design (sharing a wall with a least one other townhouse). Occupancies vary from a single person with no vehicle to two - three (2-3) persons with two (2) vehicles. All lots are on ground level.

Lot owners are responsible for the maintenance of their lots and the improvements thereon. The body corporate is responsible for the maintenance of common property infrastructure and facilities which are:

- roads and driveways including visitor parking and commercial lighting,
- an entry gate building with intercom controlled automatic opening gates,
- paths landscaping and gardens
- small gardener's rooms built into lot boundary walls, and
- · fencing around the external perimeter of the scheme
- housing for electricity meters, built into boundary walls, secured by roll-a-doors.

There are no

- lifts, tennis court, swimming pool, on site manager's fees, security personnel,
- gymnasium, entrance halls and foyers, meeting rooms, TV cables.

All lot owners have an equal right to access and use the common areas and facilities and there is no physical bar to them doing so.

We believe that our investment in caring for the autumn of our years should provide basic human rights such as one man one vote, fair and equitable contributions towards maintenance costs and enjoyment of our lots. A Community Management complex such as ours should be governed by legislation embracing the nature, needs and design of such a complex and not be included with legislation pertaining to high rise apartments, which are complexes of a different nature, need and design. It is concerning that the essence of the debate regarding contributions (particularly in the media and general public)) has revolved around high rise apartments with communities like ours been generally ignored.

Purpose of Submission

We wish to express support for the proposed amendments to Contribution Lot Entitlements under **Body Corporate and Community Management Legislation**.

We believe that Reinstatement of the last Adjustment Order is imperative as it is consistent with

• Explanatory Notes published by the Government to accompany the Body Corporate and Community Management and other Legislation Amendment Bill 2002 which contained stated *"The contribution should not be based on lot size or value"*.

• Statement by the then minister on the introduction of the February 2003 legislation "The guiding principle for both setting and adjusting the contributions schedule is that it involves the equitable sharing of the costs of operating and maintaining the common property. These costs should be borne in proportion to the benefit, not in proportion to the unit's value. It is not a contribution linked to an ability to pay, but as a payment for services. However, if there are reasons why an equal contribution schedule would not be fair or equitable, it can be changed through application to the courts or to a specialist adjudicator". • Supreme Court's statement in the appeal decision for Fisher & Ors v Centrepoint CTS 7779

"... the preferable view is that a contribution schedule should provide for equal contributions by apartment owners, except so far as some apartments can be shown to give rise to particular costs to the body corporate which other apartments do not. That question, whether a schedule should be adjusted, is to be answered with regard to the demand made on the services and amenities provided by a body corporate to the respective apartments, or their contribution to the costs incurred by the body corporate. More general issues of amenity, value or history are to be disregarded. What is at issue is the 'equitable' distribution of costs".

The 2011 reversion process was particularly flawed in allowing a single lot owner the ability to effectively overturn a lawful order of an independent court, tribunal or specialist adjudicator (in our case), which deemed the previous contribution lot entitlements to be unfair and iniquitous. This Bill rightly addresses this issue by:

(a) Removing the ability of a single lot owner to compel the body corporate to undertake the reversion process; and

(b) Providing a process for previous adjustment orders to be reinstated (subject to any necessary modifications).

Our Body Corporate History

Our Body Corporate was formed in 1999 and most signatories have been members since 2000. Around that time the advertised purchase price of properties were

TYPE OF PROPERTY	LOWEST PRICE	HIGHEST PRICE
Freestanding Townhouses	\$ 325,000 (3 Bedroom)	\$ 360,000 (4 Bedroom)
Party wall Townhouses	\$ 195,000 (3 Bedroom)	\$ 235,000 (3 Bedroom)

<u>Contributions Lot Entitlements</u> Records show that the contributions were designed by the developer (original owner). In their Contributions Lot Entitlements Schedule Analysis of 7/03/07 Leary and Partners Pty Ltd (Asset Management Consultants) and recognised professionals in community management affairs, stated "As the scheme was registered in accordance with the provisions of the Building Units and Group Titles Act, the lot entitlements for each lot were set in a manner that reflected the value of that lot's land comparative to the total value of the lot land in the development. (In this instance it appears that the developer divided the individual lot values by 1000.) The land valuation obtained for this purpose would typically have taken into account both the size and the location of the individual lots within the development. The 11 larger lots with free-standing townhouses each have between 69 and 79 entitlements. The smaller lots with party-wall townhouse each have between 22 and 34 Entitlements".

This meant that the eleven (11) lots with free-standing townhouses each had unimproved land values of between \$69,000 and \$78,000. The smaller lots with party-wall townhouses each had unimproved land values between \$22,000 and \$34,000. The following analysis of the individual contribution entitlements and land sizes of all lots shows discrepancies which can only be described as unreasonable.

ltem	Land	Contribution	Unimproved	Comments
No.	Size Sqm	Entitlements	Land Value	
1	413	78	\$78,000	Item 1 is 11sqm greater than item 2, 42sqm greater
2	402	78	\$78,000	than item 3 and 108sqm greater than item 4 but all are
3	371	78	\$78,000	valued the same with equal contributions. Did the
4	305	78	\$78,000	original owner act reasonably?
5	285	76	\$76,000	Item 5 is 37sqm less than item 6 but each is valued the
6	322	76	\$76,000	same with equal contributions - reasonable?
7	218	32	\$32,000	Item 7 is 25sqm (12.59%) greater than item 8 but the
8	193	31	\$31,000	difference in value and contributions is only 3.226%. reasonable?.
9	143	29	\$29,000	Items 9 & 10 are at least 100sqm (41%) less in size
10	141	29	\$29,000	than item 11 but are valued at \$1,000 more and pay a
11	243	28	\$28,000	higher contribution entitlement. Reasonable?.

Notwithstanding that owners of freestanding properties paid a greater purchase price than owners of party wall properties, such owners were also required to make greater contributions towards the maintenance of common property (see attachment "A"- Schedule of Contribution Lot Entitlements) and payment of water costs (there being only one water meter for the entire complex). The eleven (11) freestanding

property owners (22% of owners) were required to contribute 42.769% (Average 3.889% per lot) and the thirty eight (38) party wall townhouse owners (78% of owners) were required to contribute 57.231% (Average 1.506% per lot). The breakup of contributions between owners is summarised in the following table.

Free	estanding Townhou	se Owners					
No. of Owners	Each % Contribution	Total % Contribution					
2	4.051	8.102					
4	4.000	16.000					
2	3.897	7.794					
1	3.795	3.795					
2	3.538	7.076					
	Total 11						
Party Wall Townhouse Owners							
No. of Owners	Each % Contribution	Total % Contribution					
2	1.128	2.256					
1	1.333	1.333					
1	1.436	1.436					
20	1.487	29.742					
1	1.538	1.538					
10	1.590	15.902					
2	1.641	3.282					
1	1.744	1.744					
	Total 38	· · · · · · · · · · · · · · · · · · ·					

The table demonstrates that the original contribution entitlements were tailored to suit the developers (original owners) marketing purposes and were flawed from the perspective of lot owners paying a fair and reasonable share of the cost of maintenance of common property. The contribution entitlements demonstrate a highly discriminative economic bias against 11 freestanding property owners and many party wall townhouse owners. Some freestanding property owners were required to pay 3.5 times that of some part wall townhouses owners. Some latter owners were required to pay 45.5% and 54.55% more than other party wall townhouse owners. The major common property asset in our complex is the internal road, the greater part of which is used on a daily basis (exit & entry) by owners who pay the least contributions.

The payment of a greater contribution provided no owner with greater benefits in the use or enjoyment of the common property.

The relativity principle (unequal principle) of contribution lot entitlements applied from March 1999 (when contributions were first collected) to 30th October 2007 for the Administration and Sinking Funds and to 28th November 2007 for water rates (Water charges shown in following table are from June 2001). Body Corporate audited accounts confirm that during these periods the undernoted amounts were paid.

Account	Total	Total	Average	Total	Average	Ratio of Averages
	Contributions	Paid by	Paid per	Paid by	Paid Per	Freestanding Owners
	Paid	Freestanding	Freestanding	Party Wall	Party Wali	to
		Owners	Owner	Owners	Owner	Party Wall Owners
Administration	\$186,464.47	\$79,749.42	\$7,249.95	\$106,715.05	\$2,808.29	2.58:1
Sinking Fund	\$ 76,200.44	\$32,590.47	\$2,963.77	\$ 43,610.27	\$ 1,147.64	2.58:1
Water Rates	\$ 56,640.43	\$24,224.68	\$2,202.24	\$ 32,415.75	\$ 853.05	2.58:1
Totals Paid	\$319,305.34	\$136,564.57	\$12,415.96	\$182,741.07	\$4,808.98	2.58:1

On average, a freestanding property owner paid \$ 7,606.98 more than a party wall property owner due to the relativity principle but for no benefit. Had the equal principle of contribution lot entitlements applied during these periods each owner would have paid \$ 6,516.44, being 1/49 of \$ 319,305.34, with each freestanding property owner saving \$ 5,899.52 being part of an overall total saving of \$ 64,894.72.

The relativity principle is particularly biased against freestanding property owners in respect to water charges. Two of these owners are widows who live on their own. They each paid over 3% of water charges whereas a working married couple who own a party wall townhouse only paid 1.59% of water charges. It is expected that water costs, which represent the major part of our complex's annual operating expenses, will rise considerably in the future. Why should 22% of owners continue to bear over 42% of future water bills, irrespective of their consumption, effectively increasing their costs of subsidising other owners?

The relativity principle compelled a minority of owners to subsidise the costs of a majority of owners. Such a financial advantage was exploited by certain owners through the excessive use of water when gardening, cleaning cars, washing down patios and general cleaning with water.

Application for Equalisation of Contributions

At the Annual General Meeting in May 2007 a freestanding property owner attempted to self resolve the unfairness of the relativity principle by submitting a motion "THAT the Body Corporate consent to the recording of a new Community Management Statement. The new statement shall amend the existing Community Management

Statement in relation to Schedule A to the extent that the contribution schedule lot entitlements will be recorded as one for each Lot equally, with an aggregate Lot Entitlement of forty nine".

This motion was lost as a majority of party wall townhouse owners voted against it.

Following this attempt to self resolve another freestanding property owner submitted a dispute resolution application to a specialist adjudicator. The application was accompanied by an expert's report prepared by Leary and Partners Pty Ltd.

Written submissions by certain party wall townhouse owners vehemently opposed the application.

On 12th September 2007 the adjudicator ordered that

- (A) the contribution schedule lot entitlements in Community Management Titles Scheme 24610 be adjusted by reducing the entitlement for each lot to 1 and changing the aggregate to 49;
- (B) the Body Corporate lodge a new Community Management Statement to give effect to the terms of this Order within 30 days from the date on which this Order takes effect.

This order was obtained following considerable cost to a number of owners and was consistent with the principles that

- Contributions should not be based on lot size or value
- These costs should be borne in proportion to the benefit, not in proportion to the unit's value. <u>It is not a</u> <u>contribution linked to an ability to pay</u>, but as a payment for services.
- The preferable view is that a contribution schedule should provide for equal contributions by apartment owners, except so far as some apartments can be shown to give rise to particular costs to the body corporate which other apartments do not.
- More general issues of amenity, value or history are to be disregarded. <u>What is at issue is the</u> <u>'equitable' distribution of costs".</u>

No lot owner who considered themselves aggrieved by this order availed of the opportunity under the then legislation to appeal the decision and prove that a non-equal contribution entitlement allocation was more just and equitable than equal allocation. They were not prepared to spend their own money pursuing an unjustifiable cause.

The specialist adjudicator's order remained in effect up until 29th February 2012.

Adoption of Pre-Adjustment Entitlements

Following the enactment of the Body Corporate and Community Management Amendments Bill 2010 the Body Corporate Manager wrote to committee members on 23rd May 2011 advising of receipt of motion from a lot owner to revert the contribution lot entitlements for the scheme to their pre adjustment setting. The notice also advised committee members of their obligations under the amendments. The owner who lodged the motion was qualified to do so, however she was one who was not prepared in the past to expend her own money in appealing the equalisation order.

The Minutes of Committee Meeting of 16 June 2011 record the following

" b) Lot entitlement adjustment

In accordance with the requirement to identify the pre ad1ustment order contribution lot entitlement schedule, the Committee RESOLVED that the schedule is as per the original lot entitlements, without alteration, having regard to Sections 381 to 384 and RESOLVES to give each lot owner a written notice advising that the motion has been received to revert the contribution lot entitlements to their original settings. Committee will state the Committee's proposed adjustment of the contribution lot entitlement. Each owner has 28 days in which to make their submission"

On the 30th June 2011 the Body Corporate Manager sent a "Circular to Owners" with annexure (see attachment "B") regarding the owner's motion. The content of the circular and attached annexure

- was never discussed by the committee and consequently never approved by the committee.
- was NOT the pre adjustment order contribution lot entitlement schedule.
- was a document composed by a party wall townhouse owner and attached to a letter sent to the commissioner's office by the said owner when opposing the application for equalisation of contributions. contained information which was prejudicial and irrelevant (Outlook; Car Accommodation; Land Area)

It is difficult to comprehend how the body corporate manager could not have simply sent a copy of the contribution lot entitlements as per the Community Management Statement (see attachment "A")

A new Community Management Statement reverting the contribution lot entitlements for the scheme to their pre adjustment setting was registered in October/November 2011 and the adjusted levies took effect from 1st March 2012.

Body Corporate and Community Management Legislation Amendment Bill 2012

Reinstatement Request

It is our understanding the proposed process to reinstate a previous adjustment order is as follows:

1. An owner within a scheme can submit a notice to the body corporate committee proposing an adjustment of the contribution schedule lot entitlements (CSLE) to reflect the last adjustment order entitlements (section 403) ('the Reinstatement Request'');

2. The committee must within 60 days from receipt of the Reinstatement Request issue a notice to each owner within the scheme inviting them to make submissions as to what modification, if any, is required to be made to the last adjustment order entitlement as a result of a subdivision, amalgamation, boundary change, or material change;

3. The submission period must be at least 28 days however it is noted that the Bill does not contain a maximum submission period;

4. After considering the submissions the committee must decide what modification (if any) is to be made to the last adjustment order entitlements however it is noted that the Bill does not state any timeframe in which the committee must make its decision;

5. Within 7 days of making its decision, the committee must give each owner written notice of the committee's decision;

6. Within 90 days of the committee making its decision, the body corporate must lodge a request to record a new community management statement incorporating the last adjustment order entitlements, as modified. The change to a lot entitlement takes effect on the recording of the new community management statement.

Whilst pleased to see the introduction of this new legislation, we do have some concerns with the timeframes (and lack thereof) which apply to the reinstatement process.

A proactive committee may ensure that a new CMS is lodged within 30 to 40 days of receiving the Reinstatement Request, however it appears that the draft provisions within the Bill could provide an opportunity for an obstructive body corporate committee to draw-out the reinstatement process for in excess of 6 months after receiving the Reinstatement Request.

All members of our current committee are party wall townhouse owners who enjoy the financial benefits of the relativity principle. It is reasonable to be concerned that they may be averse to a reinstatement request and endeavour to prolong the request to suit their purposes. It is also of concern that our current body corporate manager who demonstrated a bias against freestanding townhouse owners when the motion to adapt the pre-adjustment entitlements was presented, may also act obstructively. It is common knowledge that the re-engagement of the body corporate manager was achieved through the support of 24 party wall townhouse owners.

Suggested Amendments

Reinstatement time periods

SECTION 403(3)

The time period for which a committee must give written notice to each Lot owner upon receipt of a request from a Lot owner under Section 403(2) is too lengthy.

It is submitted that a 30 day period is sufficient, particularly given the further timeframes entitled for submissions, the committees decision making, and the lodgement of a new CMS.

SECTION 403(4)

Whilst the submission period must be for a period of at least 28 days, there is no maximum submission period timeframe to be applied. A committee adverse to the reinstatement of a previous adjustment order has the opportunity to submit inordinate submission periods in order to further delay the reinstatement of the previous adjustment order.

It is submitted that a maximum timeframe of 45 days should be included within the provisions as to prevent a committee from unduly delaying the reinstatement of a previous adjustment order.

SECTION 404(2)

The Bill provides no timeframe in which a committee must decide what modification, if any, is required to be made under subdivision (3) to the last adjustment order entitlements for a scheme. If the committee is adverse to the reinstatement of a previous adjustment order it may intentionally delay this decision making process, as no timeframe is applied.

It is submitted that the decision of the committee ought to be made within a fixed time period, and it is in this respect that it is submitted that a period of 14 days ought to be applied to the provisions of Section 404(2).

SECTION 404(4)

The period of 90 days in which a body corporate is to lodge a request to record a new community management statement (after the committee makes its decision) is too lengthy. A Body Corporate committee that is adverse to the reinstatement of previous adjustment orders may take advantage of this timeframe and delay the lodgement of the new community management statement.

It is submitted that a 30 day time period in which the committee is to lodge a new community management statement is sufficient.

Conclusion

We wish to reinforce our view that these amendments (despite the suggested amendments) are very welcome and appropriate. As shown in the financial data under <u>Contributions Lot Entitlements</u> the imposition of the relativity principle on our scheme was unjust and contrary to the ethic that a contribution schedule should provide for equal contributions by all owners, except so far as some lots can be shown to give rise to particular costs to the body corporate which other lots do not.

We also reinforce the view that Townhouse Residential Schemes located on ground level should be governed by legislation embracing the needs of such a scheme.

Evolution in society dictates a process by which changes are constantly made in response to people's demands for betterment, such as equal rights, justice and fairness. Without such demands we would continue to live in the past like those who oppose fair and justifiable contributions.

When purchasing a lot in a body corporate community there are a number of cost factors, apart from contributions, which a prudent buyer has to consider, such as Council Rates, Water Charges, Electricity Rates, Insurance premiums. Are those who oppose fair and justifiable contributions requiring their local Council, Water Authority, Electricity Supplier, Insurance Company to revert costs to the level that prevailed when they purchased their properties?

The order of a court or specialist adjudicator based on facts pertaining to a specific community management complex must prevail over contribution lot entitlements designed by developers for their marketing and commercial interests and not for the future interests of all owners.

We look forward to reading your report.

Enclosures: Attachment "A" Attachment "B". 6

Conor Dwyer and Marlene Dwyer 37 Paradise Springs Avenue Robina. Qld 4226

Reginald Warr and Gillian Warr **Example 1** 37 Paradise Springs Avenue Robina, Qld 4226

Anita Atkinson Anita Million, 37 Paradise Springs Avenue Robina, Qld 4226

Conceicao D'Costa

Bill Hoyer, Nora Hoyer and Erika Schweiter 37 Paradise Springs Avenue Robina, Qld 4226

John Dunn and Shirley Dunn **1999** 37 Paradise Springs Avenue Robina, Qld 4226

Peter Carney

EM Purnell and PS Purnell-Webb 37 Paradise Springs Avenue Robina, Qld 4226

Signatories

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All correspondence to be addressed to

Mr C Dwver. 37 Paradise Springs Avenue. Robina. Qld 4226 Email : Dated 15th October 2012

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Attachment: "A

Queensland Land Registry

FORM 20 Version 1 Land Title Act 1994 and Land Act 1982

SCHEDULE

Page 2 of 13

This relates to the New Community Management Statement relating to Coronation Gardens Community Titles Scheme 24610

SCHEDULE A SCHEDULE OF LOT ENTITLEMENTS

Lot on Plan	Contribution	Interest
Lot 1 in GTP 105764	74	- 74
Lot 2 in GTP 106764	78	78
Lot 3 in GTP 106764	.78	78
Lot 4 in GTP 106764	79	79
Lot 5 in GTP 106764	79	79
Lot 6 in GTP 106764	78	78
Lot 7 in GTP 106764	78	78
Lot 8 in GTP 106764	76	- 76
Lot 9 in GTP 106764	76 .	76
Lot 10 in GTP 106764	32	32
Lot 11 in GTP 106764	29	29
Lot 12 in GTP 106764	29	29
Lot 13 in GTP 106764	31	. 31
Lot 14 in GTP 106764	29	29
Lot 15 in GTP 106764	29	29
Lot 16 in GTP 106764	32	. 32
Lot 19 in GTP 106938	31	31
Lot 20 in GTP 106938	29	. 29
Lot 21 in GTP 106938	29	29
Lot 22 in GTP 106938	29	29
Lot 23 in GTP 106938	31	31
Lot 24 in GTP 106938	. 31	31
Lot 25 in GTP 106938	29	29
Lot 26 in GTP 106938	29	29
Lot 27 in GTP 106938	31	31
Lot 28 in GTP 106938	26	26
Lot 29 in GTP 106938	22	· · · 22
Lot 30 in GTP 106938	22	22
Lot 31 in GTP 106938	28	28
Lot 32 in GTP 106938	34	34

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Land Title Act 1994 and Land Act 1982

Queensland Land Registry

SCHEDULE

Page 3 of 13

This relates to the New Community Management Statement relating to Coronation Gardens Community Titles Scheme 24610

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Lot 33 in GTP 106938	29	29
Lot 34 in GTP 106938	29	29
Lot 35 in GTP 106938	29	29
Lot 36 in GTP 106938	29	29
Lot 37 in GTP 106939	30	30
Lot 38 in GTP 106939	29	29
Lot 39 in GTP 106939	29	29
Lot 40 in GTP 106939	. 29	29
Lat 41 in GTP 106939	31	31
Lot 42 in GTP 106939	31	. 31
Lot 43 in GTP 106939	29	29
Lot 44 in GTP 106939	29	29
Lot 45 in GTP 106939	31	31
Lot 46 in GTP 106939	31	. 31
Lot 47 in GTP 106939	29	29
Lot 48 in GTP 106939	29	29
Lot 49 in GTP 106939	31	31
Lot 50 in GTP 106939	- 69	69
Lot 51 in GTP 106939	69	69
TOTALS	1950	1950

SCHEDULE B EXPLANATION OF THE DEVELOPMENT SCHEME LAND

1. The total number of lots proposed for the Scheme is 49.

2. On Completion of subdivision of Stages, 1, 2 and 3, the total of forty-nine (49) lots for the scheme will have been created.

3. Stages 1, 2 and 3 are depicted on the concept plan annexed to this Schedule B.

4. There will be only one Community Titles Scheme for the entire Scheme Land.

SCHEDULE C BY-LAWS

The By-Laws contained in Schedule 2 of the Body Corporate and Community Management Act 1997 shall not apply. The following By-Laws shall apply to this scheme:-





Telephone: 07 5539 6886 Facsimile: 07 5539 3343 e-mail: info@sargeantstrata.com.au Postal: P.O. Box 4549, Ashmore Plaza Qld 4214

CIRCULAR TO OWNERS

"CORONATION GARDENS" CTS 24610

CONTRIBUTION LOT ENTITLEMENTS FOR SCHEME REVERT TO PRE-ADJUSTED SETTINGS

A motion has been received to revert the contribution lot entitlements to their original settings.

The Body Corporate Committee proposes adjustments to the preadjustment contribution lot entitlements (having regard to sections 381 to 384) as attached marked Annexure 'B' - in particular the column headed 'Unit Entitlement'.

Owners are invited to make a submission in relation to the proposed adjustment within 28 days of the date of this Notice.

For and on behalf of the Body Corporate

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Carolyn Sargeant BODY CORPORATE MANAGER SARGEANT STRATA PTY LTD.

Dated: 30 June 2011

CTIQ

Suite 5A, Ashmore Professional Centre, 115 Currumburra Road, Ashmore 4214 Member Community Titles Institute of Queensland Member National Community Titles Institute A.B.N. 23 115 369 858

Altackment "B" hage 2.

Annexure "B"

Body Corporate for Coronation Gardens CTS 24610 - Townhouses & Free Standing Houses Land Area, Unit Entitlements and Comparison % Changes to Contribution Levies

·····						,				·	
Lot No	Unit No	Dwelling Type	Outlook	Car Acc'm	Land Area m ²	Unit Entitlement	% Of Total Unit Entitlement	Contribution share of \$1,000 Levy	Contribution share of \$1,000 Levy <u>AFTER</u> equalisation of Unit Entitiements	Increase (+)/ Decrease (-)	
			·				%	\$	\$	\$	%
1	1	Free-standing House	Overlooking Golf Course + Lake	Double Garage	372	74	3.794	37.94	20.41	-17.53	-45.20
2	2	Free-standing House	Overlooking Golf Course + Lake	Double Garage	413	78	4.000	40.00	20.41	-19.59	48.97
3	3	Free-standing House	Overlooking Golf Course + Lake	Double Garage	402	78	4.000	40.00	20.41	-19.59	-48.97
4	4	Free-standing House	Overlooking Golf Course + Lake	Double Garage	430	79	4.051	40.51	20.41	-20.10	-49.61
5	5	Free-standing House	Overlooking Golf Course + Lake	Double Garage	426	79	4.051	40.51	20.41	-20.10	-49.61
6	6	Free-standing House	Overlooking Golf Course + Lake	Double Garage	371	78	4.000	40.00	20.41	-19.59	-48.97
7	7	Free-standing House	Overlooking Golf Course + Lake	Double Garage	305	78	4.000	40.00	20.41	-19.59	-48.97
-8	-	Free-standing House	Overlooking Golf Course + Lake	Double Garage	285	76	3.897	38.97	20,41	-18.56	-47.62
- 9	-9-	Free-standing House	Overlooking Golf Course + Lake	Double Garage	322	76	3.897	38.97	20.41	-18.56	-47.62
10	10	Townhouse	Internal roadways & Other Units	Single Garage	218	32	1.641	16.41	20.41	+4.00	+24.37
11	11	Townhouse	Internal roadways & Other Units	Single Garage	158		1.487	14.87	20.41	+5.54	+37.25
12	12	Townhouse	Internal roadways & Other Units	Single Garage	163		1.487	14.87	20.41	+5.54	+37.25
13	13	Townhouse	Internal roadways & Other Units	Single Garage	193		1.589	15.89	20.41	+4.52	+28.44
19	14	Townhouse	Internal roadways & Other Units	Single Garage	198	31	1.589	15.89	20.41	+4.52	+28.44
20	15	Townhouse	Internal roadways & Other Units	Single Garage	160		1.487	14.87	20.41	+5.54	+37.25
21	16	Townhouse	Internal roadways & Other Units	Single Garage	161		1.487	14.87	20.41	+5.54	+37.25
22	17	Townhouse	Internal roadways & Other Units	Single Garage	161		1.487	14.87	20.41	+5.64	+37.25
23	18	Townhouse	Internal roadways & Other Units	Single Garage	193		1.589	15.89	20.41	+4.52	+28.44
24	19	Townhouse	Internal roadways & Other Units	Single Garage	198	Name and Address of the Owner o	1.589	15.89	20.41	+4.52	+28.44
25	20	Townhouse	Internal roadways & Other Units	Single Garage	159		1.487	14.87	20.41	+5.54	+37.25
26	21	Townhouse	Internal roadways & Other Units	Single Garage	161	**************************************	1.487	14.87	20.41	+5.54	+37.25
27	22	Townhouse	Internal roadways & Other Units	Single Garage	211	- and the second second	1.589	15.89	20.41	+4.52	+28.44
28	23	Townhouse	Internal roadways & Other Units	Single Garage	215		1.333	13.33	20.41	+7.08	+53.11
29	24	Townhouse	Internal roadways & Other Units	Single Garage	158		1.128	11.28	20.41	+9.13	+80.93
30	25	Townhouse	Internal roadways & Other Units	Single Garage	158		1.128	11.28	20.41	+9.13	+80.93
31	26	Townhouse	Internal roadways & Other Units	Single Garage	243		1.435	14.35	20.41	+6.06	+42.22
37	27	Townhouse	Internal roadways & Other Units	Single Garage	213		1.538	15.38	20.41	+5.03	+32.70
38	28	Townhouse	Internal roadways & Other Units	Single Garage	159		1.487	14.87	20.41	+5.54	+37.25
39	29	Townhouse	Internal roadways & Other Units	Single Garage	161		1.487	14.87	20.41	+5.54	+37.25
40	30	Townhouse	Internal roadways & Other Units	Single Garage	161		1.487	14.87	20.41	+5.54	+37.25
41/	9	Townhouse	Internal roadways & Other Units	Single Garage	200		1.589	15.89	20.41	+4.52	+28.44
42	1	Townhouse	Internal roadways & Other Units	Single Garage	191		1.589	15.89	20.41	+4.52	+28.44
43	<u>_s</u> †	Townhouse	Internal roadways & Other Units	Single Garage	148		1.487	14.87	20.41	+5.54	+37.25
44	34	Townhouse	Internal roadways & Other Units	Single Garage	148		1.487	14.87	20.41	+5.54	+37.25
45	35	Townhouse	Internal roadways & Other Units	Single Garage	206	31	1.589	15.89	20.41	+4.52	+28.44
46	36	Townhouse	Internal roadways & Other Units	Single Garage	207	31	1.589	15.89	20.41	+4.52	+28.44
47	37	Townhouse	Internal roadways & Other Units	Single Garage	159			· 14.87	20.41	+5.54	+37.25
48	38	Townhouse	internal roadways & Other Units	Single Garage	149		1.487	14.87	20.41	+5.54	+37.25
49	39	Townhouse	Internal roadways & Other Units	Single Garage	211		1.589	15.89	20.41	+4.52	+28.44
50			Overlooking Golf Course + Lake	Double Garage	346		3.538	35.38	20.41	-14.97	-42.31
51	41		Overlooking Golf Course + Lake	Double Garage	317		3.538	35.38	20.41	-14.97	-42.31
32	42		Internal roadways & Other Units	Single Garage	197		1.743	17.43	20.41	+2.98	+17.09
33	43		Internal roadways & Other Units	Single Garage	162		1.487	14.87	20.41	+5.54	+37.25
34	44		Internal roadways & Other Units	Single Garage	148	*	1.487	14.87	20.41	+5.54	+37.25
35	45		Internal roadways & Other Units	Single Garage	148		1.487	14.87	20.41	+5.54	+37.25
36	46		Internal roadways & Other Units	Single Garage	141		1.487	14,87	20.41	+5.54	+37.25
14	47		Internal roadways & Other Units	Single Garage	143		1.487	14.87	20.41	+5.54	+37.25
15	48		Internal roadways & Other Units	Single Garage	146		1.487	14.87	20.41	+5.54	+37.25
16	49		internal roadways & Other Units	Single Garage	192		1.641	16.41	20.41	+4.00	+24.37
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