

# Strata living:

A guide to the essentials  
for strata owners

October 2025



## **Strata living: A guide to the essentials for strata owners**

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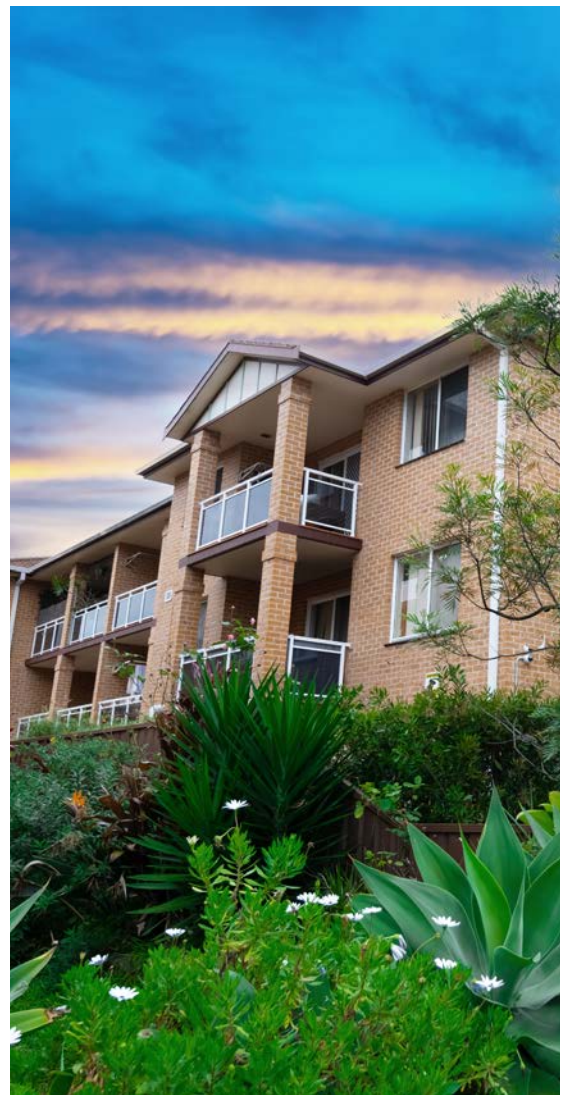
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# Acknowledgement of Country

The NSW Department of Customer Service acknowledges the Traditional Custodians of the lands where we work and live. We celebrate the diversity of Aboriginal peoples and their ongoing cultures and connections to the lands and waters of NSW.

We pay our respects to Elders past and present and acknowledge the Aboriginal and Torres Strait Islander people that contributed to the development of this guide.

We advise this resource may contain images, or names of deceased persons in photographs or historical content.

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The 'Connecting Communities' artwork used here is by Alison Williams, a proud Gumbaynggirr woman.



# Message from the Minister

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**Strata is the most rapidly growing sector of the NSW residential property market. We want everyone who owns or lives in strata to understand how strata works and to feel confident they know their rights and responsibilities.**

As NSW Minister for Better Regulation and Fair Trading, I want our strata communities to thrive and enjoy the great lifestyle opportunities offered by this increasingly sought after housing option.

With 86,000-plus strata schemes in NSW accommodating more than 1.2 million people, we are working hard to restore confidence in living and investing in strata schemes. The NSW Government is committed to improving strata living and supporting a well-functioning strata sector. This is our priority as we implement our strategic vision and plan for housing across the state.

**NSW has led the way both nationally and internationally since we introduced strata laws in 1961. Many countries around the world have looked and continue to look at the model we set in NSW to adopt for their own jurisdictions.**

Along with driving law reforms to ensure that strata remains an attractive and viable housing choice, it is vital that all owners and residents understand the laws that help support strong and safe strata communities.

Strata owners and residents who understand how strata works and where to get help when they need it, are better able to enjoy the benefits of strata living. Equipping strata communities with the right tools and information is key to them being able to collectively make decisions and live well together.

Our aim with this guide is to empower people with the knowledge they need to act early on any issues that arise and access the support available. For example, NSW Fair Trading offers a free mediation service, which can help parties resolve disagreements on a range of strata matters.

Learning how strata works may initially seem daunting. Thankfully, the Strata Living Guide makes it easy to get across the basics and provides a clear and simple overview of strata. It also features key topics with helpful links to more detailed information online.

Once you are familiar with the guide, be sure to visit the NSW Government website at [nsw.gov.au/strata](https://nsw.gov.au/strata). Here, you will find content based on your needs. For example, strata information for renters, or 'how to' guidance for strata committee members. You can also sign up to email updates to keep up to date with the latest strata news and events.

The Strata Living Guide is a dynamic document with updates planned as the sector evolves. I encourage you to share the link to this valuable resource among your networks. Visit [nsw.gov.au/strata-living-guide](https://nsw.gov.au/strata-living-guide).



**The Hon. Anoulack Chanthivong, MP**

Minister for Better Regulation and Fair Trading  
Minister for Industry and Trade  
Minister for Innovation, Science and Technology  
Minister for Building  
Minister for Corrections

# Introduction

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## About this guide

Do you own or live in a strata-titled property, such as an apartment, villa, townhouse or duplex? This guide has been developed to give you an initial understanding of how strata works in NSW.

Read this guide for an overview of:

- what strata is and how it works
- your rights and responsibilities as a strata owner.

Once you have this knowledge, you can easily navigate to more specific topics of interest.

Visit [nsw.gov.au/strata](https://nsw.gov.au/strata) for:

- answers to common questions (if you live in strata, serve on a strata committee, or have a strata property)
- information for self-managed strata schemes – such as duplexes and other small schemes
- how to subscribe to strata email updates and our Property Matters e-newsletter.

You can check you have the latest version of the guide and share your feedback.

Visit [nsw.gov.au/strata-living-guide](https://nsw.gov.au/strata-living-guide).



All schemes (strata complexes) must follow NSW strata laws and complete strata annual reporting. Two-lot schemes such as duplexes may be exempt from certain rules if they meet specific criteria. Large schemes with more than 100 lots have additional rules that apply. Visit our [website](https://nsw.gov.au/strata-living-guide) to find out more.

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**Natasha Mann**  
NSW Fair Trading  
Commissioner

## Who are we?

**NSW Fair Trading** works with consumers, businesses and industry to ensure a fair and safe marketplace for goods, services and homes in NSW. As a regulator, we ensure consumers, businesses and industry are informed, empowered, protected and compliant when it comes to their regulatory responsibilities. Visit the NSW Fair Trading [website](https://nsw.gov.au/fair-trading) to find out more.

Housing in NSW is central to the social, economic, and personal well-being of every resident in the state. Leadership from government and industry is more important than ever to get ahead of emerging challenges and deliver the opportunities and confidence demanded by stakeholders.

— Natasha Mann

# How strata works in NSW

## What is strata?

A strata scheme is a building or group of buildings divided into 'lots' – such as an apartment, townhouse or villa. When you buy a lot in strata, you become a member of the owners corporation which holds the common property of the scheme on behalf of the lot owners. Examples of common property include shared gardens, external walls, roofs, driveways and stairwells.

Strata schemes can be:

- entirely residential, commercial or industrial. Or, they can be mixed-use – with residential and commercial property (e.g. offices and shops)
- part of a larger estate such as a [community, precinct or neighbourhood scheme](#).

## What do I own?

In a strata scheme, you own the inside of an individual property, also called a 'lot' or 'lot airspace'. What you own may differ, depending on the scheme, but it usually includes:

- internal (non-structural) walls
- lights
- curtains and blinds
- carpets
- toilets and baths
- kitchen cupboards, bench tops and appliances.

### Check your strata plan to be sure

The person selling the property must include a copy of the strata plan as part of the contract of sale. It is a legal requirement.

If it is not in the contract of sale, your solicitor or conveyancer can get it from [NSW Land Registry Services](#) (LRS).





# What is common property?

Common property refers to all parts of a building that are not contained within the airspace of an individual lot, including:

- common and structural walls
- external doors
- roofs
- pipes
- electrical wiring
- external windows.

It is important to know how common property intersects with your lot property. This will affect the kind of changes you can make, and what approvals you would need.

Things considered common property can change from one scheme to the next. Check the strata plan and your strata rules (called by-laws) to be sure.



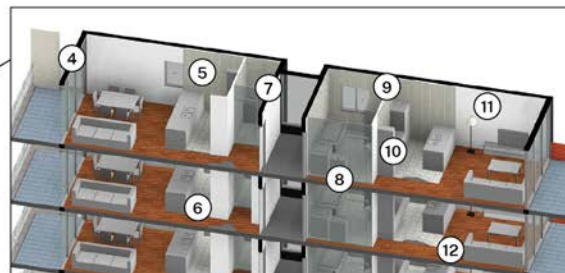
## Know your unit entitlement

‘Unit entitlement’ determines your share of ownership in the strata scheme and how much you’ll pay to maintain it. It also affects your voting power in some decisions the owners corporation makes. Check the strata plan to find out the unit entitlement for your lot. Note that your lot number (against which will be your unit entitlement) may not be the same as your unit number. For example, unit 6 may be lot 7.

## Common property versus what you own



This diagram provides guidance only for strata schemes registered after 1 July 1974. It is not to be relied on as legal advice.



### Common property

1. Pool, gym/rec room
2. Building manager’s office
3. Basement with lot title carparking and storage
4. Structure of floor, ceiling, external windows, doors and balcony doors
5. Tiles and waterproof membrane on boundary walls
6. Original floor tiles, including floor tiles in the shower, and waterproofing membrane
7. Pipes and electrical wiring

### Lot property

8. Bath, basin, toilet and plumbing above upper surface of the floor
9. Internal (non-structural) walls
10. Kitchen cupboards and appliances
11. Light fittings, light switches, power points and blinds
12. Floor finishes such as carpet





## What is the owners corporation?

An owners corporation includes all the property owners in a scheme. It manages the scheme's buildings and common property.

The owners corporation elects the strata committee, which can make day-to-day decisions such as arranging general handyman repairs.

You automatically become part of the owners corporation if you buy a strata property. This gives you the right to participate in the running of your strata building (such as by attending your AGM) and the responsibility to do so.

## What are strata levies?

Strata levies (fees) are your contribution towards the management and upkeep of the scheme.

All owners must pay levies to cover costs such as:

- building insurance
- management costs
- common property repairs and maintenance
- utilities in common areas (for example lights).

Levies are usually paid quarterly. They are typically set at each annual general meeting (AGM), after the budget is adopted. The treasurer or strata managing agent works out the levy amount each owner pays. This is based on their 'unit entitlement'.

Strata laws govern the responsibility of the owners corporation to carry out maintenance. The laws aim to support strata scheme owners to better protect property values and ensure building safety into the future.

## What is the strata committee?

The owners corporation elects a strata committee at the annual general meeting.

The strata committee decides on the day-to-day running of the scheme. They do this on behalf of the owners corporation and are responsible for making decisions in the best interest of the owners corporation.

Strata committees always include a chairperson, secretary and treasurer. Secretaries may be the first point of contact for owners and residents—especially in a self-managed scheme.

Being a strata committee member is voluntary.



# What is a strata managing agent?

The owners corporation can appoint a strata managing agent to help them run the scheme.

Strata managing agents are licensed professionals. They provide specialist advice on meeting legal obligations and manage the delivery of services to the strata scheme.

The strata managing agent may take care of:

- mail and emails
- meetings and AGMs
- levy notices
- information on strata rules (by-laws)
- record keeping
- finances.

## Benefits of hiring a strata managing agent

A strata managing agent should be able to provide strata communities with trusted, professional advice and services to:

- support effective strata scheme management and informed decision-making
- enable compliance with current laws.

Strata managing agents must:

- act in line with professional standards and are accountable for their service delivery to owners corporations
- be licensed. You can check the licence for an individual or the strata management agency at [verify.licence.nsw.gov.au](https://www.verify.licence.nsw.gov.au).



The strata managing agent reports to the owners corporation and the strata committee. The scope of a strata managing agent's services will be outlined in their agency agreement (contract) with the owners corporation.



## Important!

Like any contract, the agency agreement between the owners corporation and the strata managing agent can include terms and conditions that can be negotiated between the parties.

Be aware, there are also [specific laws](#) which regulate what can and can't be in the agency agreement.

## Disclosure duties to owners

Strata managing agents have a range of disclosure obligations to owners corporations.

These disclosure obligations give strata property owners information to help with oversight of their strata managing agent – before and during the strata managing agent's appointment.

For instance, a strata managing agent cannot accept any commission or training service linked with their management of a strata scheme without:

- including the details in the agency agreement, or
- gaining approval first at a general meeting of the owners corporation.

## Expanded disclosure duties for strata managing agents

Strata managing agents are now required to give owners corporations more information more frequently about relevant matters, including their connections with suppliers and developers and commissions and training services they receive.

Strata managing agents must understand and comply with their expanded disclosure obligations to owners corporations. They face significant penalties for breaches.

Learn more about [changes to strata laws](#).



## How do I contact my strata managing agent?

If you're an owner, you can get those details from your strata committee. If you don't know who's on the strata committee, your levies paperwork will have contact details, or ask your neighbours to find out.

Prospective buyers can ask the real estate agent for the property. They will have information on who is the strata managing agent. Some strata schemes also use a group messaging app to communicate informally with residents in the complex. If so, you can ask there. Often such chats will have some basic rules, sent by those administering the chat, so everyone understands its use and purpose.

The building manager reports to the owners corporation (or the strata committee or strata managing agent acting on its behalf). They must perform their duties in line with their contract. They also have duties under the strata laws to act in the best interests of the owners corporation and with due diligence toward maintenance, repair and safety issues; and to disclose certain benefits and relationships.

Building managers must abide by all relevant health and safety laws. They can take on extra duties as instructed by the owners corporation.

A building manager is an employee of the owners corporation. They must ensure the safety of workers and others in carrying out their 'business or undertaking'. [SafeWork NSW](#) can help strata committee members with advice about their responsibilities under the law.

Instead of hiring a building manager, the owners corporation may hire individual contractors or service providers for certain tasks. For example, a pool maintenance specialist who regularly cleans and services your swimming pool.

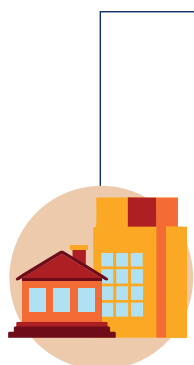
Whether the owners corporation hires an employee or a contractor, there are safety considerations – such as inducting workers on site. Learn about [safety rules for strata common property](#) and [work health and safety insurance](#) on our website.

## What is a building manager?

A building manager is sometimes called a caretaker or facilities manager. The owners corporation can hire one to help coordinate common property repairs and maintenance.

A building manager's role can include:

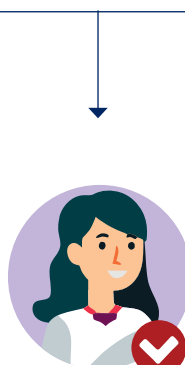
- managing contractors on site
- controlling access and use of common property
- assisting with identifying by-law breaches
- concierge functions (for example, assisting people who arrive at the building).



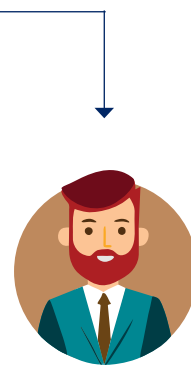
**Owners corporation**  
Made up of all owners



**Strata committee**  
Elected representatives of the owners corporation who make many of the day-to-day decisions about the scheme's management



**Strata managing agent**  
Employed by the owners corporation and must be licensed and have a contract (called an agency agreement)



**Building manager**  
Employed by the owners corporation and must have a contract





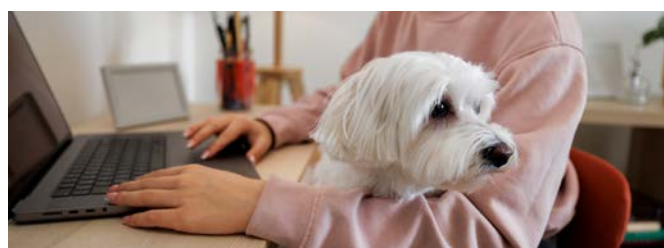
## What are by-laws?

By-laws are a set of rules that residents in the scheme must follow. For example:

- rules for having a pet in a strata scheme
- the approval process to make changes to your lot
- parking rules
- areas where children can play.

A scheme's by-laws can't be harsh, unconscionable or oppressive, or conflict with any law. Otherwise, the NSW Civil and Administrative Tribunal (the Tribunal) can reject them.

**If your strata scheme is a mixed-use scheme (with shops and/or offices), a management statement may set out other rules. These affect how facilities are shared between everyone who occupies the building.**



## Are pets allowed in strata?

Yes. An owners corporation can't stop you from owning a pet unless the pet causes 'unreasonable interference'. For example, if it is a dangerous or restricted dog.

In any case, it must not disturb other residents in your scheme.

You may need to tell the owners corporation or strata committee in writing if you want to have a pet.

Owners corporations can create their own rules for pets, so check your scheme's by-laws to be aware of these. Note that by-laws banning all pets are not valid. Also, banning animals based on size, type or quantity won't be valid in most circumstances.

An owners corporation is not allowed to charge a resident a fee or bond, or require insurance for you to keep a pet on your lot.

Renters in the scheme must also follow any relevant pet by-laws, including for approval of pets. In addition, they will need to have consent from their landlord to keep the pet.

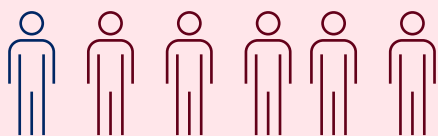
Assistance animals can't be banned from living in a strata scheme.

Learn more about [pets in strata](#) on our website.



## Did you know?

**More than 1.2 million people in NSW live in buildings with strata schemes**



**That's around 1 in every 7 people**

**Reference:** City Futures Research Centre, UNSW, Australasian Strata Insights 2022, June 2023.

## What is the strata roll?

A strata roll is a list of the owners in a strata scheme. It must be kept for the whole time the scheme is running.

It must include:

- the strata plan number and address of the scheme
- each owner's name, address and contact details (such as an email address)
- the date the owner gained possession of the lot
- if the owner has an agent, the agent's name, address and contact details
- if the owner has a tenant, the tenant's name, contact details and date the tenancy started
- the name and address of the original building owner (usually the developer)
- the name and address of the strata managing agent (if there is one)
- the total number of unit entitlements for the scheme as a whole, and the unit entitlement assigned to each property within the scheme
- insurance details
- all by-laws.

Find out about inspecting your scheme's records on our [website](#).



## Are you a tenant or a landlord in strata?

For information on your rights and responsibilities during a tenancy, visit our [website](#).





# Strata living

Understand your rights and responsibilities, how to request repairs, how decisions are made and how to resolve issues.

## Who is responsible for repairs?

Strata owners must repair and maintain anything within their lot property. Remember to [check that the tradesperson is licensed](#). Tenants can contact their real estate agent or landlord.

A primary obligation of the owners corporation is to repair and maintain common property. If you see common property that needs repairing, notify your strata managing agent, strata committee or building manager (if any).

In most cases, this is who's responsible for common repairs:

### Owner

- Changes you have made to the ceiling
- Internal walls
- Carpet in your property
- Internal painting or wallpapering
- Lights that hang into your property
- Window cleaning, unless you can't access it (for example, if it is too high)
- Plumbing in internal walls and fixtures (such as baths, toilets, sinks and showers)
- Water damage coming from inside your property
- Broken appliances or whitegoods.

### Owners corporation

- Roof and gutters
- Ceiling, unless the problem is due to changes the owner has made
- Boundary walls
- Concrete slab (floor)
- Carpets on common property (such as hallways)
- Lights on common property
- Any lights recessed into the ceiling
- Garage repairs
- Balconies and balcony doors (except in pre-1974 strata plans)
- Windows and window locks
- Plumbing in boundary walls and under the floor
- Defective waterproofing and any internal damage caused by water coming into a lot from the common property.

If you can't find the answer to who should make a repair, check your strata plan and by-laws. You can find a copy of these in the contract of sale documents which were given to you when you purchased the lot. If you don't have a copy, ask your strata managing agent or strata committee secretary. Alternatively, you can buy a copy from a [NSW LRS approved information broker](#).



### Did you know?

The owners corporation has a legal duty to maintain and repair the common property of the strata scheme. Failing to do so can result in owners having to be compensated for problems affecting their property.

It's important all owners take repairs and maintenance seriously, so it doesn't cost them collectively in the future.

Even if a repair or maintenance issue doesn't impact your lot, that doesn't mean it's not your responsibility as a member of the owners corporation.

NSW Fair Trading has investigative and enforcement powers to address breaches of the duty to maintain and repair common property. Find out more about [repairs and maintenance](#) on our website.





## What about emergency repairs?

If possible, notify your strata managing agent of the problem and/or get advice from a strata committee member as soon as you can.

Check the website of your strata management company for a list of emergency tradespeople you can hire. This may also outline protocols for emergency repairs.

If there is no emergency contact list, you can choose who to hire.

Once the repair is complete, you may be eligible for a refund from the owners corporation.

To get your money back, you will need to show that the repair was caused by something the owners corporation is responsible for. For example, water damage from plumbing in a boundary wall.

You might also need to show it was necessary and urgent to call the tradesperson. Take photographic evidence and ask the tradesperson to give you written details explaining the problem and what was done to fix it.

## Emergency repairs scenario

Sara, an apartment owner, has water leaking into her bathroom due to a burst pipe outside her unit.

Sara visits her strata management company's website. It lists their preferred tradespeople on their emergency contacts webpage. Sara then calls a plumber straight away who can come and solve the issue. She also notifies her strata managing agent.

The plumber fixes the pipe and Sara pays the invoice. She then sends the invoice to her strata managing agent and requests to be reimbursed.





## What about renovations?

Before you renovate your individual lot, find out if you require approval from the owners corporation. It will depend on the type of renovation and if it involves common property.

There are three types of renovations.

### Cosmetic work

*Cosmetic work doesn't need approval if you're the owner.*

This includes any changes that don't affect the structure or outside of your apartment, duplex or strata property and don't require waterproofing, such as:

- installing or replacing hooks, nails, screws, handrails, blinds, curtains or built-in wardrobes
- painting the interior
- filling minor holes and cracks in internal walls
- laying carpet.

Your strata scheme can choose to add more types of work to the list of cosmetic work; check your by-laws to see what applies in your scheme.

### Minor renovations

*Minor renovations need approval from the owners corporation or strata committee (check your scheme's by-laws).*

To do minor renovations, the property owner must ask for permission. Do this by contacting the owners corporation, strata committee or strata managing agent.

Examples of minor renovations are:

- kitchen renovations (for example, installing or removing cupboards)
- changes to internal walls
- changes to recessed light fittings.

They also include installing or replacing:

- wood, tile or other hard flooring, including removing carpets (you may be asked to supply an acoustic certificate)
- wiring, cabling, power, or access points
- a rainwater tank
- a clothesline
- a reverse cycle air conditioner
- double or triple glazed windows
- a heat pump
- ceiling insulation.

Minor renovations can't change the external appearance or structure of your apartment, duplex or strata property or require waterproofing.

If you do not get permission for minor renovations, you may need to:

- rearrange the date for the renovation you were seeking to undertake, until you get permission, or
- pay money to put the property back to how it was before you renovated it.

## Major renovations

*Only the owners corporation can approve major renovations.*

Major renovations need a 'special resolution vote' at an AGM or other general meeting of the owners corporation.

This means that for your major renovation to get approved, no more than 25% of the value of the votes are against the work. To approve sustainability renovations or those which improve access for a person with a disability, no more than 50% of the value of the votes can be against the work.

If your work will change the structure of your property, you must also give the owners corporation 14 days' written notice before the work starts. The written notice should describe how your renovations will change the property structure.

Major renovations include:

- changes that affect the external appearance or structure of your apartment, duplex or strata property
- changes that require waterproofing
- changes to the ceiling
- work that needs approval under other laws (for example, council approval).

Some examples include:

- removing a wall or moving a structural internal wall
- bathroom renovations (for example, installing a new toilet, or shower)
- installing an access ramp
- installing a false ceiling.

If you do not get permission for major renovations, you may need to pay money to put the property back to how it was before you renovated it.

### Always check a tradesperson's licence

If you're using a building contractor or tradesperson, [check their licence online](#). It will show if the licensee passes certain 'checks' or has a compliance history (for example, a public warning issued against them).

## Should I attend meetings?

If you own a strata property, attending meetings will allow you to be involved in decisions that may shape how you live in the scheme and how it is managed.

Meetings can cover topics like:

- how your strata scheme is run
- the by-laws (the rules your scheme lives by)
- future planning
- how your strata levies are being spent
- repairs and maintenance.

If you are unhappy with the management of any part of the scheme, you can ask to get your issues on the meeting agenda. This is so they can be discussed and solved.



## Types of meetings

### Annual general meetings

The owners corporation in every strata scheme must hold at least one meeting every financial year of the scheme. This is called an annual general meeting (AGM).

Owners will discuss finances at the AGM. They will vote on setting levies and any money needed for upcoming repairs or maintenance.

You will also talk about insurance policies the scheme holds, sustainability in the scheme, and how to monitor or fix any safety issues.

The scheme's strata committee will be elected at the AGM. The strata managing agent or building manager can also be appointed at these meetings.

Other matters that affect the scheme can also be discussed. For example, changes to the scheme's rules (by-laws).

If the AGM is the scheme's very first AGM, it will be considering important documents provided by the scheme's original owner – usually the developer. These documents include the initial maintenance schedule, which sets out the maintenance and inspection times for various parts of the property and other maintenance information.

Learn about the [first AGM and new strata schemes](#) on our website.



## Complete annual reporting within three months of your AGM

NSW strata schemes must complete annual reporting within three months of their AGM each year. This information is reported online on Strata Hub or in person at a Service NSW location. Strata Hub also allows registered users to subscribe to their preferred types of strata updates, such as news and events.

Reporting creates a source of up-to-date information about all strata schemes in NSW. This helps the NSW Government to plan and deliver better services to strata communities and means you can access key information about your scheme in one handy place.

Use the Strata search via [nsw.gov.au/strata](https://nsw.gov.au/strata) to find out if your strata scheme has completed its annual reporting. If your reporting is overdue, visit our '[Strata annual reporting](#)' page for a step-by-step guide, or [find a Service NSW location](#) near you.

The secretary or chairperson of your strata committee completes the report for your strata scheme. If your strata scheme employs a strata managing agent, they can report on your behalf.



### Can I address a strata committee meeting?

If you want to speak at a strata committee meeting, you should ask a member of the strata committee before the meeting. The strata committee can decide at the meeting whether to allow you to address the meeting.

## General meetings

General meetings are called when the owners need to come together to make a decision that can't wait for the next AGM. They may be called to address a single issue.

A general meeting must be held within 14 days of an owner or group of owners requesting a general meeting. The owner or owners requesting the general meeting must hold at least 25% of the total 'unit entitlements' in the scheme.

To request a meeting, the owners must write to the secretary (or strata managing agent, if they arrange the meetings for the strata scheme).

## Strata committee meetings

Strata committee meetings are for strata committee members to discuss and vote on day-to-day matters.

Owners can attend strata committee meetings. They can't speak unless they get permission from the strata committee.

## How do I find out when a meeting is on?

Before a meeting of the owners corporation, the secretary or strata committee (or strata managing agent) must tell every owner and tenant that a meeting will happen.

The notice must include a detailed meeting agenda.

The secretary or strata committee can tell owners that a meeting will be held by giving them a written notice and agenda document. They can give it by hand, email, post, or by putting the documents on the noticeboard if the scheme has one.

For a general meeting, owners must get notice at least 7 days before the meeting is held.

Notice for an AGM must be made in writing to all owners at least 14 days before the meeting.

If you're not being notified, contact the strata committee secretary or strata managing agent to confirm you're on the strata roll.

To find out more, refer to our information on [How to run a strata meeting](#) on our website.

# How are the strata finances managed?

Every strata scheme must have an administrative and a capital works fund. They are set up to keep the levies paid by owners.



## Administrative fund

*The everyday fund.*

An administrative fund is for the day-to-day costs of the strata scheme.

This includes:

- maintaining common property
- paying for insurance
- other regular costs such as the strata managing agent's fees, electricity, water, carpet cleaning and garden maintenance.



## Capital works fund

*The fixing and maintaining fund.*

A capital works fund (previously called a sinking fund) pays for capital expenses when they happen.

Capital expenses include:

- painting or repainting common property
- replacing or repairing the common property
- getting, renewing or replacing property of the owners corporation (for example, outdoor furniture, a table in the foyer)
- renewing or replacing fixtures and fittings that are part of common property
- capital upgrades, such as the installation of sustainability infrastructure
- project management, supervision or other related expenses for these works.



## The 10-year plan

Your strata scheme must make a 10-year plan of expected major work that will be paid from the capital works fund.

The 10-year plan must start from the first AGM of the owners corporation and be reviewed at least every five years. The plan must be considered at each annual general meeting (AGM). Any changes, revisions or new plans will require a vote.

The 10-year plan and the amount required in the capital works an administrative and a capital works fund will differ between strata schemes. It should consider things like the age and features of the building.

# What if I can't pay my levies?

The owners corporation must give lot owners written notice of the levies to be paid including at least 30 days' notice to pay. All levy notices must include a Financial Hardship Information Statement, containing information on support available for owners.

Owners corporations can only ask for levies to be paid in 14 days if the levy is for necessary repairs to address a serious or imminent threat to occupants' health or safety.

If you are experiencing financial hardship and can't pay your levies on time, you can request a payment plan to repay overdue levies.

The owners corporation or strata committee can approve a payment plan for an owner owing money using the [standard form](#) from NSW Fair Trading. A payment plan can only be refused in limited circumstances. If you are having difficulty setting up a payment plan, [seek help from NSW Fair Trading](#).

## National Debt Helpline can assist

To learn about payment plans to help you pay your strata levies or to access to a free financial counsellor, visit the [National Debt Helpline](#).

## Insurance

Your strata scheme must have certain types of insurance. Individuals are responsible for insuring their personal property (for example, contents insurance).

### Disclosure obligations for insurance

Your strata managing agent must now comply with new requirements on the information to be disclosed when they organise quotations for insurance. They must now give insurance quotes with specific information to the owners corporation.

The information must clearly set out details including:

- the base premium amount
- any commission amounts, broker fee amounts and who these amounts are ultimately paid to
- levy amounts paid to the Government.

A ban applies on the strata managing agent getting a commission if the owners corporation obtains the insurance quotes and arranges for payment – without the strata managing agent's help.



## Want to find out more?

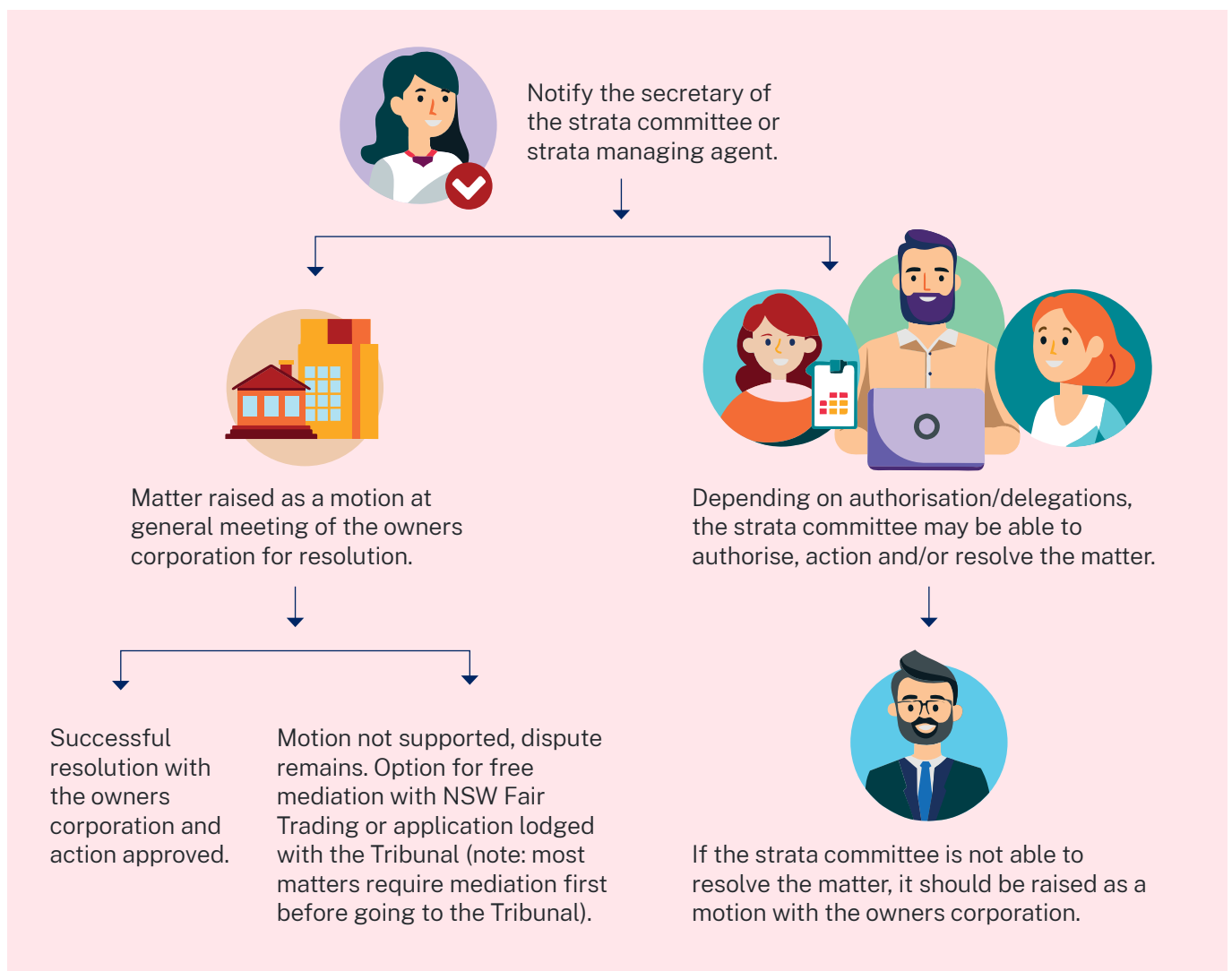
Visit our website for information on [levies, finances and insurance](#).

# How to raise an issue and resolve disputes

## Raising issues within a scheme

Strata schemes are self-governing and there are arrangements for owners or occupants who want to raise an issue or matter for approval, or propose a potential improvement. Depending on the matter raised, you may wish to suggest a working group or put forward facts, figures and practical suggestions that could help.

Whether raising a maintenance issue, plans for renovations, or a potential by-law breach, the process is generally the same.







## Steps to resolve a dispute

If there is a matter that needs to be resolved between residents, owners, or the owners corporation, there are four general steps to resolve it.

For details and examples of common issues and how to talk it out, [visit our website](#).

Step 1	Step 2	Step 3	Step 4
<p><b>Talk about it</b></p> <p>Discuss the matter with the other party, and use the strata scheme's dispute resolution process where available.</p> <p>There may need to be more than one conversation, this can build understanding and cooperation.</p>	<p><b>Approach your strata managing agent or secretary of the owners corporation</b></p> <p>Ask for the matter to be put on the agenda. Owners corporations are empowered under strata laws to make many decisions about how the scheme is managed.</p>	<p><b>Mediation</b></p> <p>If the matter is unable to be resolved internally, or if there are safety or other concerns, apply to NSW Fair Trading for free mediation.</p>	<p><b>The Tribunal</b></p> <p>If the matter is unable to be resolved by formal mediation, apply to the Tribunal for a hearing.</p>

## Other strata information

For the following strata topics and much more, visit [nsw.gov.au/strata](https://nsw.gov.au/strata) –

- Financial hardship options for strata owners
- Monitoring and acting on building defects (via our Repairs and maintenance page)
- Sustainable strata upgrades
- How to run a strata meeting, including electronic voting
- Pets and assistance animals
- Noise in strata
- Penalties for breaching strata rules (by-laws)
- Strata law changes
- Strata annual reporting
- Registering to Strata Hub
- Information for tenants and landlords
- Abandoned goods
- The process to collectively sell or redevelop a strata scheme.

# NSW Fair Trading

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4 Parramatta Square  
12 Darcy Street  
Parramatta NSW 2150

PO Box 972  
Parramatta 2124

Office hours:  
Monday to Friday  
8.30am to 5pm

T: 13 32 20  
W: [nsw.gov.au/fair-trading](https://nsw.gov.au/fair-trading)

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