



DEPARTMENT OF **FAIR TRADING**
NSW Consumer Protection Agency

Strata Living

What you should know about residential,
commercial & other strata schemes



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Strata Living is a plain language guide to your rights and responsibilities. It must not be relied on as legal advice. For more information please refer to the appropriate legislation or seek independent legal advice.

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Introduction

The *Strata Schemes Management Act 1996* came into effect on 1 July 1997 – the result of an exhaustive consultation and review process. One of the most important reforms was the introduction of mediation for disputes between individual strata residents and between neighbouring strata schemes.

Mediation is designed to encourage greater communication between parties to a dispute, reduce the volume of formal dispute applications, and resolve problems more efficiently.

Mediation is working very successfully. As a result, formal dispute applications to the Strata Schemes Adjudicators and Residential Tribunal have dropped.

The new measures allowing owners corporations to serve a notice to comply with a by-law without having to embark on the costly path of adjudication has also proved a success.

These results are not just a win for the million or more NSW people who live in, work in or own strata units, but they have also relieved some of the pressure on Government services – which, in turn, improves the delivery of remaining services.

This Strata Living booklet provides important information to people with an interest in strata title properties and is a useful resource for the management of strata schemes throughout NSW.

NOTE 1

Since 1 March 1999, the Residential Tribunal has been responsible for exercising the functions of the Strata Schemes Board. In this context, this publication now refers to the Residential Tribunal rather than the Strata Schemes Board.

NOTE 2

In early 2002, the Fair Trading Tribunal and Residential Tribunal are merging to form the Consumer, Trader and Tenancy Tribunal (CTTT). In this context, all references in this publication to the Residential Tribunal should be read as meaning the CTTT from that time.

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C heck List

How much do you know about your rights and responsibilities?

Do you:

- know how to have a motion included on the AGM agenda?
- know who is eligible for election to the executive committee?
- know that the Chairperson does not have a casting vote?
- know that meetings can be adjourned?
- understand how the managing agent is appointed and dismissed?
- know that certain conditions apply to a proxy?
- know what records the owners corporation has to have?
- know what insurances are compulsory?
- know that the schemes building insurance covers your fixtures and fittings?
- know how levies are set and what happens if you don't pay them?
- understand the effect of decisions made by the executive committee?
- understand how much power the executive committee has?
- know what by-laws are and how they are made or changed?
- know how to find out which by-laws apply to your scheme?
- know how to enforce the by-laws?
- want to know how to resolve disputes in your strata scheme?
- know how to inspect the records of the owners corporation?
- know what is common property and what is a lot?

If you can't say yes to questions like these, you need to read this guide.

1

The Department of Fair Trading and the Act

The Strata Schemes & Mediation Services Branch is part of the Department of Fair Trading. The Branch provides the following services:

- information and help on management and dispute resolution under the *Strata Schemes Management Act*. This is given on the telephone, by personal interview or in writing
- mediation service for disputes before reference to the Adjudicator or the Residential Tribunal.

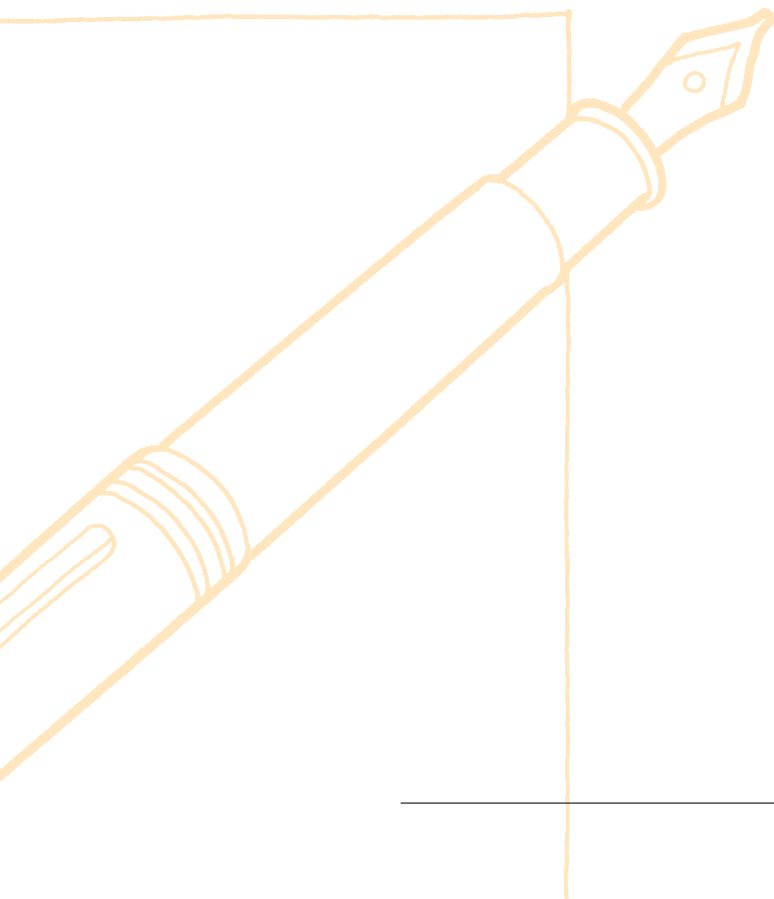
The Strata Schemes (Freehold Development) Act 1973

The Strata Schemes (Freehold Development) Act 1973 gives a system of title which gives exclusive ownership of part of a building known as 'a lot', and supporting rights over other parts of the building known as 'common property'.

The Strata Schemes Management Act 1996

The *Strata Schemes Management Act 1996* (the *Act*) provides:

- a system of financial management and decision-making by defining the rights and responsibilities of the owners corporation (formerly known as the body corporate) and each owner and occupier in a strata scheme. This includes:
 - the management of funds and books of accounts
 - the holding of meetings of the owners corporation and Executive
 - the responsibilities of the owners corporation to maintain common property and take out insurance
 - the responsibilities of owners and occupiers.
- a system for settling disputes in a strata scheme, including those in the day-to-day management.



2

How does the owners corporation start?

The owners corporation starts when a strata plan is registered with Land and Property Information NSW. In most cases the owners corporation will initially be the original owner.

Definitions

Owners corporation

The owners of the lots (formerly referred to as the body corporate) constituted under s.11 of the *Act* and known as ‘The Owners – Strata Plan No. X’.

Original owner

Is the owner of the scheme when the strata plan is registered and is usually the builder or developer.

Initial period

This begins when the strata plan is registered and ends when 1/3 of the total unit entitlements have been sold.

The initial period

Restrictions during the initial period

During the initial period, the owners corporation must not:

- change or cancel the by-laws or make additional by-laws that do not give a right or obligation to all owners or all lots
- alter common property (except under a development contract)
- incur a debt for more than is set aside in its funds to repay it
- borrow money or give securities
- appoint a strata managing agent to continue after the first Annual General Meeting (AGM) [s.113]
- sell any common property.

Application to alter any common property

During the initial period, the owners corporation can apply to the Residential Tribunal for an order to waive, vary or extinguish a restriction about the initial period. This can be whether or not the restriction is imposed by the *Strata Schemes Management Act*, the *Strata Schemes (Freehold Development) Act* or the *Strata Schemes (Leasehold Development) Act* [s.182].

If the restrictions are not obeyed, the original owner is liable for any debt or loss of the owners corporation or an owner [s.113(2) & (3)].

Duties of the original owner

During the initial period the original owner is responsible for all the duties of the owners corporation, even if there has not been a first AGM.

First Annual General Meeting (AGM)

Convening the first AGM

The original owner must hold the first AGM within two months of the end of the initial period, that is, when 1/3 of the total unit entitlements have been sold. There can be a fine of \$1,100 if this is not done [Schedule 2, Part 1, Clause 2].

Notice of first AGM

Notice of the AGM must be given to each owner and each first mortgagee and covenant chargee shown on the strata roll. This must be done at least 14 days before the meeting [Schedule 2, Part 2, Clause 27].

Distribution of books and documents

At the first AGM, the original owner must give the owners corporation:

- all plans, specifications, certificates, diagrams and other documents (including insurance policies) about the strata scheme
- the certificate of title for the common property, the strata roll and any notices or other records about the strata scheme, but only if the original owner has control of them
- the accounting records and the latest financial statement [Schedule 2, Part 1, Clause 4].

Voting rights of original owner

At the AGM, if you are the original owner and still own 1/2 or more of the total unit entitlement, and a vote by poll or special resolution is called, the value of your vote is reduced to 1/3 of your unit entitlement, ignoring any fraction [Schedule 2, Part 2, Clause 18].

If the motion is for electing the Executive and you are the original owner and own 1/2 or more of the lots, your vote is reduced to 1 vote for each 3 lots you own, ignoring any fraction [Schedule 2, Part 2, Clause 17]. If a poll is called on the election of the Executive, the value of the original owner's vote is reduced to 1/3 of the total unit entitlement, ignoring any fraction [Schedule 2, Part 2, Clause 17].

Failure to hold the first AGM

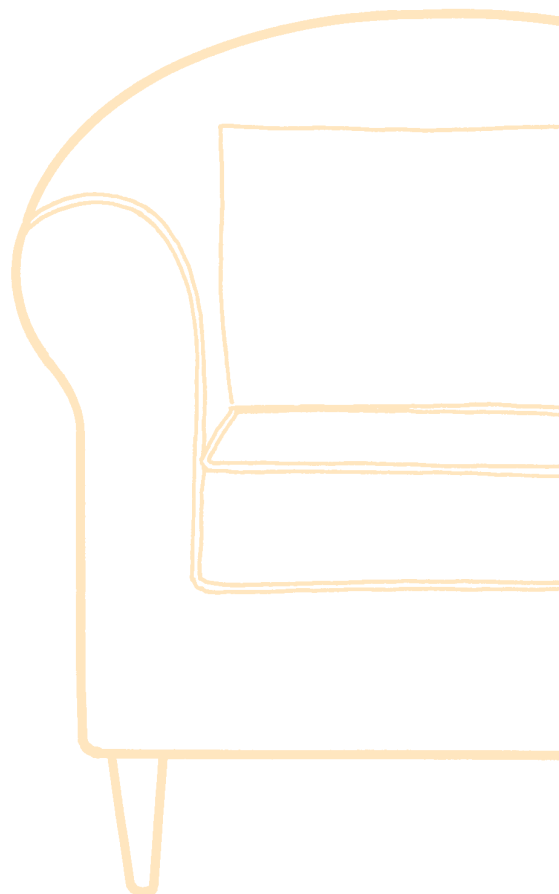
If the original owner does not hold the first AGM, an Adjudicator may appoint a person to hold the meeting. If you are the owners corporation, an owner or a mortgagee of a lot you may make an application to an Adjudicator for this order [Schedule 2, Part 1, Clause 5].

As long as the set agenda is used, the first AGM is valid even if it is called or held after the fixed time [Schedule 2, Part 1, Clause 1]. The set agenda includes the following:

- insurance cover
- the election of Executive members
- by-laws
- appointment of a strata managing agent
- accounting records
- restricted matters and levies [Schedule 2, Part 1, Clause 3].

If the first AGM is held but an Executive is not appointed, an owner, mortgagee or covenant chargee can make an application to the Adjudicator for an order to appoint a person to hold a general meeting to appoint the Executive [s.17].

If an Executive has been elected at the first AGM but no office bearers have been appointed, an owner, mortgagee or covenant chargee can make an application to the Adjudicator for an order to appoint a person to call an Executive meeting to elect those officers [s.19].



3

Meetings of the owners corporation

Annual General Meetings (AGMs)

After the first AGM, the next AGM must be held between 11 to 13 months after the date of the first AGM [Schedule 2, Part 2, Clause 31(1)(a)]. The Adjudicator can make an order varying the time when the AGM must be held [s.152]. An owners corporation, strata managing agent or owner can apply for this order.

AGM Agenda

The agenda for an AGM must have:

- a copy of the financial statement of the owners corporation for that year
- a motion for accepting the financial statements
- information about all insurance policies held by the owners corporation
- a motion to consider appointing an auditor and taking out insurance for Executive office bearers liability and/or misappropriation of money or property of the owners corporation [Schedule 2, Part 2, Clause 34]
- a motion to confirm the minutes of the last general meeting [Schedule 2, Part 2, Clause 35(1)(a)]
- any other motion to be considered at the meeting [Schedule 2, Part 2, Clause 35(1)(c)]
- a clear indication of any motions needing a special or unanimous resolution for their passage [Schedule 2, Part 2, Clause 35(2)]
- a copy of the minutes of the last general meeting attached for owners who have not been given a copy before [Schedule 2, Part 2, Clause 33]

- information for the person who is given the notice telling them they may vote on each motion
- a motion for the election of the Executive [Schedule 2, Part 2, Clause 34(e)]
- a motion to decide the number of members of the Executive Committee [Schedule 2, Part 2, Clause 34(f)].

Extraordinary general meetings

Any general meeting of the owners corporation that is not an AGM is called an extraordinary general meeting. These meetings should be held when necessary during the year (eg. to change, cancel or make by-laws, to appoint or dismiss a strata managing agent).

There are two ways for convening extraordinary general meetings:

- by majority vote of the Executive
- if owners entitled to vote, and who together hold at least 1/4 of the total unit entitlements, give a written notice to the Secretary asking for the meeting to be held. If the Secretary is away, the notice can be given to another Executive member [Schedule 2, Part 2, Clause 31(3)].

How to put a motion on the agenda

Any person entitled to vote at a general meeting can ask for a motion to be put on the agenda for a general meeting. Written notice must be given to the Secretary. The Secretary must put the motion on the agenda for the next general meeting [Schedule 2, Part 2, Clause 36].

Notice of Meetings

The *Act* details what must be contained in notices for general meetings.

The notice must:

- have a motion to confirm the minutes of the last general meeting
- have other motions to be considered at the meeting
- clearly show which motions need a special or unanimous resolution
- have a copy of the minutes of the last general meeting attached for owners who have not been given a copy before
- if it is the AGM, have a motion for the election of the Executive and the number of members of the Executive Committee.

Notices must be given to each owner of a lot, as shown on the strata roll, at least 7 days before the meeting. Notice need only be given to a first mortgagee or covenant chargee if a motion requires a special or unanimous resolution [Schedule 2, Part 2, Clause 32].

Chairperson to preside

If the Chairperson is present, he or she must preside at all general meetings.

If the Chairperson is away, the people at the meeting must elect someone to chair that meeting only. The person elected must be entitled to vote [Schedule 2, Part 2, Clause 15].

The Chairperson does not have a casting vote.

Quorum

There must be a quorum at a general meeting before any motion (including election of an Executive) can be voted on. A quorum is:

- a) 1/4 of the people entitled to vote or
- b) owners entitled to vote holding 1/4 or more of the total unit entitlements.

If the quorum calculated under a) or b) is less than 2 persons, the quorum shall be 2 persons entitled to vote on the motion [Schedule 2, Part 2, Clause 12].

If a quorum has not assembled within 30 minutes of the scheduled start time, the meeting must be put off for at least 7 days. The person presiding sets the date and time for the adjourned meeting. If there is no quorum within 30 minutes of the time fixed for the adjourned meeting, it can go ahead. The quorum is then the owners and proxies present who are entitled to vote [Schedule 2, Part 2, Clause 12].

Amending motions

Only motions on the agenda for a meeting can be voted on but motions on the agenda may be amended at the meeting.

A person who is entitled to vote at the meeting may ask for a motion to be amended [Schedule 2, Part 2, Clause 35(3)].

Motions out of order

At a general meeting the Chairperson may rule that a motion is out of order if:

- it would conflict with the *Act* or the by-laws, be unlawful or not enforceable if passed or
- if proper notice of the meeting was not given [Schedule 2, Part 2, Clause 14].

Persons entitled to vote at general meetings

You are entitled to vote at a general meeting:

- in person, if you are an owner/mortgagee or covenant chargee of a lot shown on the strata roll. (An owner can vote when the mortgagee or covenant chargee refuses or neglects to vote)
- in person, if you are a company nominee of a corporation shown on the strata roll as the owner
- if you are an appointed proxy [Schedule 2, Part 2, Clause 10].

An owner cannot vote if levies are in arrears, except on motions requiring a unanimous resolution.

Proxies

A valid proxy must be on the form prescribed by the regulations. An owner can make any person their proxy. Proxies must be given to the Secretary before or at the meeting. The following conditions apply to a proxy:

- it must state if the proxy can vote on all matters, or only certain matters
- it must state how the proxy should vote on a motion for the appointment or continuation in office of a strata managing agent
- it has effect for the period specified in the proxy (being not more than 12 months) or for 2 consecutive Annual General Meetings, whichever is the greater
- it has no effect if the person who gave the proxy attends the meeting and votes in person
- the most recent proxy is valid [Schedule 2, Part 2, Clause 11].

Counting votes on motions

A motion at a general meeting is decided by the number of votes cast for or against the motion, with each person having one vote for each lot. Most decisions can be made by a simple majority vote but sometimes a special resolution or unanimous resolution is needed.

Even when a simple majority vote only is needed, a poll can be called for. When a poll is demanded, votes have a different value and are worked out by counting the unit entitlements.

Some motions need a special resolution, which is one against which not more than 1/4 in value of votes is cast. The value of the vote is the unit entitlement.

Some motions need a unanimous resolution. This is where no one at the meeting votes against the motion [Schedule 2, Part 2, Clause 18].

Adjournment of meetings

A general meeting can be adjourned for any reason if a motion is passed at the meeting for the adjournment. A general meeting must be adjourned if there is no quorum.

The person presiding must set the time and place for the adjourned meeting.

A written notice must be sent to each owner at least 1 day before the meeting [Schedule 2, Part 2, Clause 12 and 13].



4

Executive of the owners corporation

Definition

The Executive of the owners corporation is a group which represents owners or owners' nominees. It administers the day-to-day running of the strata scheme and is elected at each Annual General Meeting. It can have from 1 to 9 members, but in a 2 lot scheme it has 2 members who are the owners of each lot [Schedule 3, Part 1, Clauses 1 & 2].

Who is eligible for election to the Executive?

The following are eligible:

- an owner
- a company nominee of a corporation that is an owner
- a person who is not an owner but who is nominated by an owner who is not standing for election.

Co-owners can only be nominated by:

- an owner who is not a co-owner of that lot or
- a co-owner of that lot who is not a candidate for the election [Schedule 3, Part 1, Clause 2].

Meetings of the Executive

Holding an Executive meeting

The *Act* does not say how often Executive meetings must be held. One third of the Executive members may ask the Secretary to call an Executive meeting and set a time for the meeting to be held. If the Secretary is away, any other Executive member may be asked [Schedule 3, Part 2, Clause 7].

Notice

The Secretary must put a notice about the meeting on the noticeboard at least 72 hours before an Executive meeting is held. If the owners corporation doesn't have a noticeboard, the meeting notice must be given to each owner and Executive member. The notice must have a detailed agenda. If the Secretary is away and another Executive member was asked to hold the meeting, that member must put the notice on the board or give a copy to each owner and Executive member [Schedule 3, Part 2, Clauses 6 & 7].

Owners' attendance

An owner or, where the owner is a corporation, the company nominee of the corporation can attend Executive meetings but they cannot speak at the meeting unless the Executive agrees by majority vote [Schedule 3, Part 2, Clause 14].

Chairperson to preside

If the Chairperson is present he or she must preside at all meetings of the Executive. If the Chairperson is away, the Executive must appoint another Executive member to chair that meeting only [Schedule 3, Part 2, Clause 8].

Quorum

The quorum for an Executive meeting is at least 1/2 of the members [Schedule 3, Part 2, Clause 9].

Voting

Each Executive member has 1 vote. The Chairperson does not have a casting vote under any circumstances. A decision on any motion at an Executive meeting is made by a majority vote [Schedule 3, Part 2, Clause 11].

Adjournment of meetings

An Executive meeting can be adjourned for any reason if a motion is passed at the meeting for the adjournment.

Notice of when and where the adjourned meeting is to take place must be put on the noticeboard. If there is no noticeboard, a written notice must be given to each owner at least 1 day before the meeting [Schedule 3, Part 2, Clause 13].

Non-attendance at meetings

An Executive member can appoint another owner or company nominee, whether or not he or she is a member of the Executive already, to vote for them at an Executive meeting. This must be approved by the Executive [Schedule 3, Part 1, Clause 3].

Voting in writing

Unlike general meetings, the Executive can vote in writing even though the meeting was not held. A notice of the meeting and copy of the agenda must be put on the notice board 72 hours before the proposed meeting, or a copy of the notice and agenda given to each owner and Executive member if there is no notice board.

Where a meeting is to be done in writing a notice and agenda must also be given to each Executive member.

A resolution approved in writing by the majority of Executive members is valid even though a meeting was not held [Schedule 3, Part 2, Clause 10]. These resolutions must be put in the minutes [Schedule 3, Part 2, Clause 12].

Objection to motions on agenda

Owners holding more than 1/3 of the total unit entitlements for the strata scheme can oppose any motion appearing on the agenda for an Executive meeting. Written notice of the objection must be given to the Secretary of the Executive before a decision on the motion is made. Any decision made by the

Executive on that matter will have no force or effect [Schedule 3, Part 2, Clause 11(2)].

Effect of Executive decisions

Any decision made by the Executive is treated as a decision of the owners corporation [s.21]. No individual Executive member can make a decision for the owners corporation.

Minutes of Executive meetings

There are 2 ways the Executive minutes can be made available:

1. a copy can be given to each owner within 7 days of the meeting or
2. a copy can be put on the noticeboard within 7 days and must stay there for at least 14 days [Schedule 3, Part 2, Clauses 16(1) & (2)].

If there is no noticeboard the Executive must give a copy of the minutes to each owner within 7 days [Schedule 3, Part 2, Clause 16].

Powers and duties of the Secretary

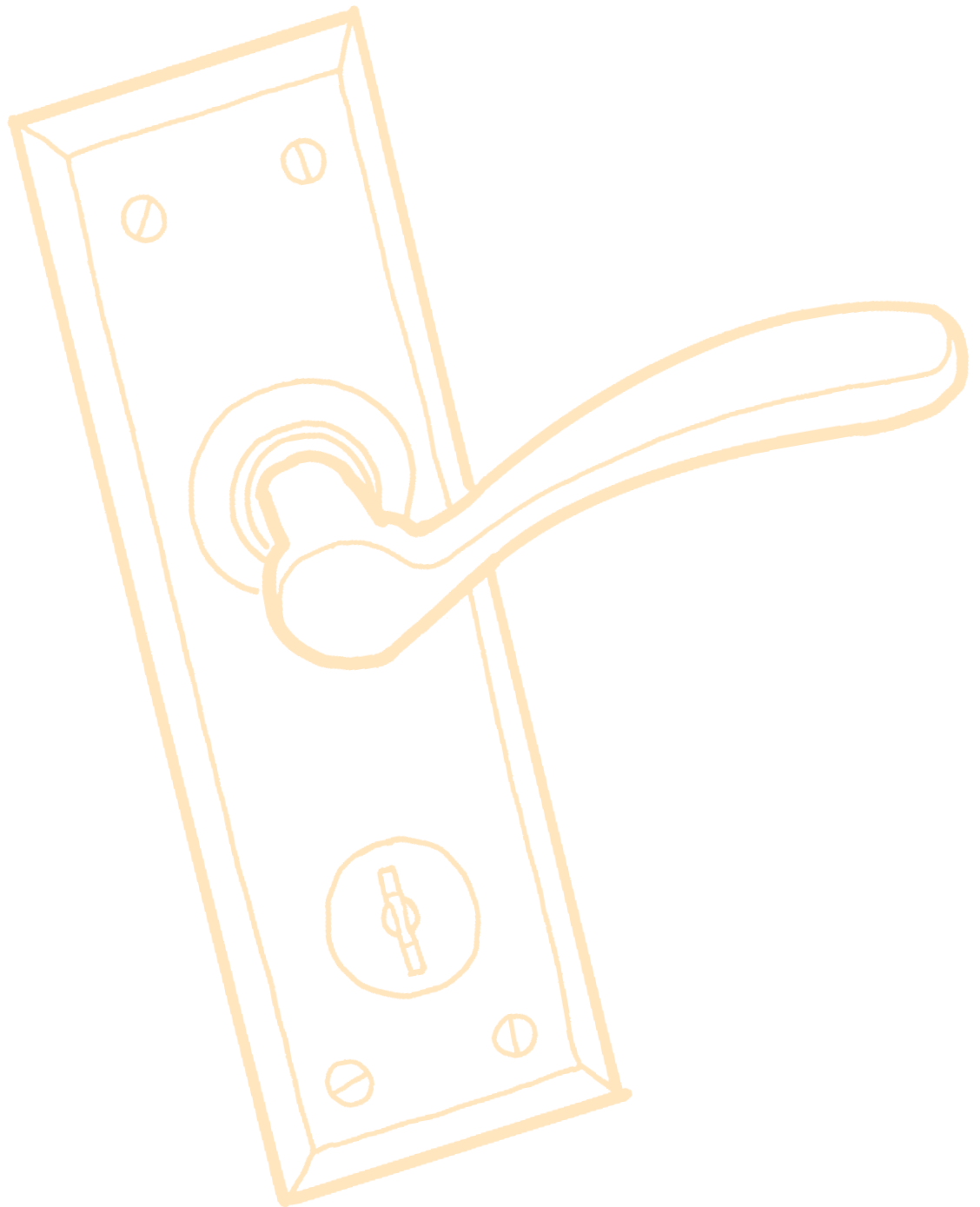
The powers and duties of a secretary of an owners corporation include:

- preparing and giving minutes of meetings and putting a motion to confirm the previous minutes
- giving notices for the owners corporation and its Executive that are required under the *Act*
- keeping the strata roll
- giving information to a person for the owners corporation under section 108
- answering correspondence addressed to the owners corporation
- convening meetings of the owners corporation and its Executive Committee (apart from its first AGM)
- doing all administrative and secretarial duties for the owners corporation and the Executive Committee.

Powers and duties of the Treasurer

The treasurer must:

- give owners notice of any levies under the *Act*
- give receipts, do the banking and account for any money paid to the owners corporation
- prepare any certificates under section 109
- keep all accounting records and prepare the financial statements.



5

Strata managing agents

A strata managing agent may carry out some or all of the functions, duties or powers of the owners corporation. Managing agents are licensed under the *Property, Stock and Business Agents Act*.

Appointment

The appointment and giving of powers to a managing agent can only be decided by a majority vote at a general meeting [s.27(1)]. Only a person who holds a strata managing agents licence under the *Property Stock and Business Agents Act* can be appointed [s.26].

A managing agent cannot be given the power to:

- delegate their powers, authorities, duties or functions to others
- make a decision on a restricted matter (ie. a matter that needs a special or unanimous resolution or is one which the owners corporation has decided must go to a general meeting) or
- set levies [s.28(3)].

A managing agent must write to the owners corporation and tell them what duties they are doing and how they are doing them [s.31].

A managing agent must give details of trust accounts and financial transactions when asked in writing by the owners corporation [s.33].

The owners corporation and its Executive can still carry out its duties even if it has delegated them to a managing agent [s.28(6)].

Dismissing a managing agent

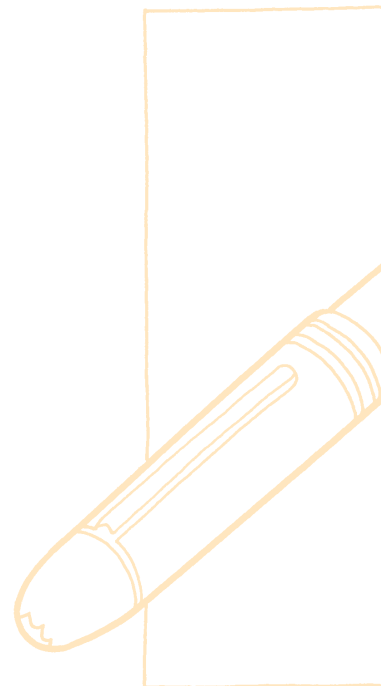
A managing agent can only be dismissed, or have a delegation changed at a general meeting, by a majority vote. You must also check the terms of the contract. Written notice of the decision must be given to that agent [s.27(2) & 28(2)].

Appointment of an agent by an Adjudicator

An Adjudicator may appoint a nominated person as a managing agent to:

- carry out all the functions of an owners corporation
- carry out all the functions of the Executive and/or the Chairperson, Secretary or Treasurer
- carry out only some of those functions [s.162(1) & (2)].

If an Adjudicator is satisfied the owners corporation is not doing its work satisfactorily, the Adjudicator may appoint a managing agent from a panel [s.162(4)].



6

The responsibilities of the owners corporation

Books and records the owners corporation must keep

Notices, meetings and correspondence

1. The owners corporation must record, by mechanical, electronic or other means, all details of notices given under the *Strata Schemes Management Act* or any other Act. Orders under the *Strata Titles (Freehold Development) Act* and *Strata Titles (Leasehold Development) Act*, or by a public authority, local council or a court, must also be recorded. These records must be kept for at least 6 years [Regulation 5].

The following information must be recorded for each notice:

- the date and manner of service
- the part of the strata scheme it is about
- the date for obeying the order
- the date the order was obeyed [s.101].

2. The owners corporation must keep minutes of its meetings, including details of motions passed, for at least 7 years [s.102 and Regulation 5].

3. The owners corporation must keep:
 - copies of all correspondence received and sent for at least 6 years
 - notices of owners corporation and Executive meetings for at least 6 years
 - proxies given to the owners corporation for at least 1 year after the proxy expires [s.104 and Regulation 5].

Financial records and statements

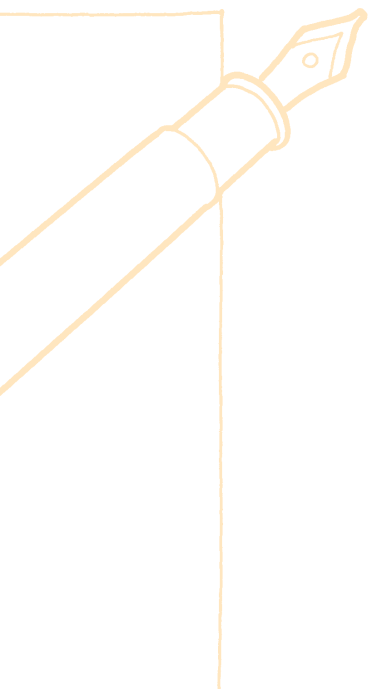
1. The owners corporation must keep accounting records and financial statements for at least 7 years [s.103 and Regulation 5]. These include:
 - receipts consecutively numbered
 - a passbook, a bank deposit book, or a statement of deposits and withdrawals in order of date, that are bound or kept in a loose-leaf folder
 - a cash book
 - a levy register.
2. The owners corporation must prepare financial statements:
 - for the period beginning on the date the strata plan was registered and ending no earlier than 2 months before the first AGM
 - for each period beginning on the date the last statement was prepared and ending no earlier than 2 months before the next AGM [s.106(1)].

Strata roll

The owners corporation must prepare and keep a strata roll [s.96].

The roll must be kept by mechanical, electronic or other means. There must be recorded for each lot:

- the owner's name and an Australian address for the service of notices, or the owner's agent and the agent's Australian address for service of notices
- information given under s.118 or obtained from the Land Titles Register. The Register is kept by Land and Property Information NSW and records the names of owners and the date that they became owners. S.118 allows people



who have the right to vote to give notice to the owners corporation telling it why they have the right to vote (eg. a purchaser or executor of an estate).

There must be recorded for the common property and the strata scheme in general, the following information:

- the strata plan number and the address of the building
- the name of the original owner and an Australian address for notices
- the name of the managing agent (if there is one) and an Australian address for notices
- the total unit entitlements for the scheme and each lot
- insurance details
- the by-laws for the strata scheme.

Printed forms for the records of owners corporations can be purchased from some law stationers.

Insurance the owners corporation must have

Building insurance

The owners corporation must insure the building under a damage policy with an approved insurer [s.83(1)]. S.83(1) does not apply to an owners corporation for a strata scheme comprising 2 lots if the owners corporation decides by unanimous resolution, and the buildings comprised in one of those lots are physically detached from the buildings comprised in the other lot, and no other building in the scheme is on common property.

A damage policy must cover the building if damaged or destroyed by fire, lightning, explosion or any other thing in the policy:

- for the replacement (where destroyed) or the reinstatement (where damaged but not destroyed) of the building back to the same condition it was in when new and
- for the payment for removal of debris and the payment of architects and others whose services are needed for the replacement or reinstatement [s.82].

The building includes owners' fixtures and fittings [s.81]. Fixtures and fittings are items like carpets in common areas, hot water systems, light fittings, toilet bowls, sinks, shower screens, cupboards, internal doors, stoves, common air conditioning systems and intercom systems.

The building must be valued every 5 years and insured for at least that value.

Public liability insurance

The owners corporation must insure against damage to property, death or injury for which the owners corporation could become responsible [s.87(1)(b)]. The minimum amount of cover is \$10 million.

Workers compensation insurance

The owners corporation must have workers compensation insurance where it is required under the *Workers Compensation Act 1987* [s.87(1)(a)].

You may get further information on the *Workers Compensation Act* from WorkCover Authority, 400 Kent Street, Sydney NSW 2000, Tel. (02) 9370 5000.

Voluntary workers insurance

The owners corporation must insure against any damage that it may become liable for when a person does voluntary work for the owners corporation in the building or on the common property. A voluntary worker is any person who does work without any fee or reward, or without expecting any fee or reward [s.87].

Levies and the Administrative and Sinking Funds

The owners corporation must levy owners in the strata scheme to raise enough funds to carry out its duties. All levies must be worked out in proportion to the unit entitlements of each lot [s.78].



Administrative Fund

The Administrative fund is for day-to-day recurrent expenses. The amount in it must be enough for the owners corporation to pay its expenses:

- for the cost of looking after common property and personal property of the owners corporation
- for the payment of insurance premiums
- for any other recurrent expenses other than amounts covered by the sinking fund or by a special levy [s.75(1)].

Sinking Fund

The sinking fund is to cover future capital needs. The amount in the fund must be enough to cover all the owners corporation's expenses:

- for painting of common property
- for obtaining personal property of the owners corporation (eg. mowers or washing machines)
- for renewing or replacing any fixtures on the common property and any personal property owned by the owners corporation
- to replace, repair or make good the common property
- for any debts, other than amounts covered by the Administrative Fund
- for other capital expenses [s.75(2)].

Transfer of money between Funds

The owners corporation can transfer money from one fund to the other or make a payment from one fund that should have been paid from the other. But the owners corporation must make a levy to repay that fund within 3 months after the transfer of monies [s.68(2)&(3), s.71(2)&(3)].

Deciding levies

Levies must be decided at each annual general meeting by a majority vote [s.75(1)&(2) and 76(1)].

When a levy is to be decided at a meeting a budget must be given showing the existing financial situation and an estimate of receipts and payments [s.75(3)]. You can give the budget with the notice of the meeting or at the meeting before voting on the motion.

A motion to decide a levy must:

- show the amount for each fund
- be decided at the same meeting the estimates were decided.

The owners corporation may decide to allow payments by installments.

After the decision is made, the Treasurer must write to the owners and tell them the amount to pay and the date to pay [s.23]. This notice only has to be given once [s.78].

Extra levy

If the owners corporation has to pay a debt that was not budgeted for in the administrative or sinking fund estimates, a levy must be set at a general meeting and the amount collected paid to the administrative fund [s.76(4)].

Interest and discounts on levies

An unpaid levy gains interest at the rate of 10% simple interest a year if not paid within 1 month after it is due. The owners corporation cannot increase or decrease the interest but it can make a special resolution to charge no interest [s.79(3)].

Unpaid levies, including interest, can be recovered by the owners corporation as a debt in court [s.80].

An owners corporation may make a special resolution to give a 10% discount where a levy is paid before the day it is due. Payment made on the day it is due does not attract the discount [s.79(4)].

7

Common property and the lot

When you want to find out the boundaries between common property and lots in a strata scheme, you must look at the registered strata plan. For enquiries about interpretations of the plan and to buy a copy, contact Land and Property Information NSW at the corner of Macquarie Street and Prince Albert Road, Sydney NSW 2000, (02) 9228 6798.

Common property is all the areas of the land and building not included in any lot. The common property boundaries of each lot are generally formed by:

- the upper surface of the floor
- the under surface of the ceiling
- all external or boundary walls (including doors and windows).

Common property

The owners corporation must look after common property and do all repairs (unless it decides by special resolution that it is inappropriate for a particular item and its decision will not affect the safety or appearance of the strata scheme). This includes replacing and renewing common property when needed [s.62].

The following is a checklist for common property:

- **floor** includes a ramp or stairway
- **wall** includes any door, window or other structure within the wall and their working parts
- **ceramic tiles** originally attached to a common property surface (eg. the floor or boundary wall)
- **pipes** in the common property or servicing more than 1 lot are common property

- **electrical wiring** in the common property or servicing more than 1 lot
- **parquet and floor boards** originally installed
- **vermiculite ceilings, plaster ceilings and cornices**
- **magnesite finish** on the floor
- **balcony doors** are usually common property if the strata plan was registered after 1 July 1974 (you must look at the registered strata plan)
- **the slab dividing two storeys** of the same lot, or 1 storey from an open space roof area or garden areas of a lot (eg. a townhouse or villa), is usually common property if the strata plan was registered after 1 July 1974, unless the registered strata plan says it is not.

When deciding on the areas of common property in a strata scheme, you must look at 'structural cubic space'. Structural cubic space includes:

- cubic space occupied by a vertical structural member, not being a wall
- any pipes, wires, cables or ducts that are not for the enjoyment of a single lot
- any cubic space enclosed by a structure enclosing any of these pipes, wires, cables or ducts.

Structural cubic space will be common property unless the registered strata plan shows that it forms part of the lot.

8

Getting information from the owners corporation records

Before you buy into a strata scheme you should get a Section 109 certificate.

What is a Section 109 certificate?

A Section 109 Certificate gives information about the strata scheme including:

- the names and addresses of the Executive members and the managing agent (if there is one)
- the levies to be paid by the owners
- any outstanding levies
- the address where the records and financial statements can be viewed
- any special by-laws made by the owners corporation in the past 2 years.

If a levy is outstanding before the certificate is given and it is not shown on the certificate, the purchaser is not responsible for the payment [s.109(8)].

If the information is not supplied within 14 days after you ask for it, the owners corporation could be fined up to \$220 [s.109(7)].

How to get a Section 109 certificate

If you are an owner, or you have an owner's or mortgagee's or covenant chargee's written permission, you may write to the owners corporation and ask for a Section 109 certificate. The Treasurer must give the certificate under owners corporation seal. The certificate must be on the set form [Regulations – Clause 26(2). Form 2 in Schedule 2]. There is a fee.

How to inspect the records of the owners corporation

It is important that you inspect the books and records of the owners corporation before buying. Sometimes your solicitor will arrange this for you. But not always. There are companies which specialise in inspecting the books and they know what to look for.

If you are an owner, or you have an owner's or a mortgagee's or covenant chargee's written permission, you may write to the Secretary of the owners corporation and ask the Secretary to let you look at the records [s.108].

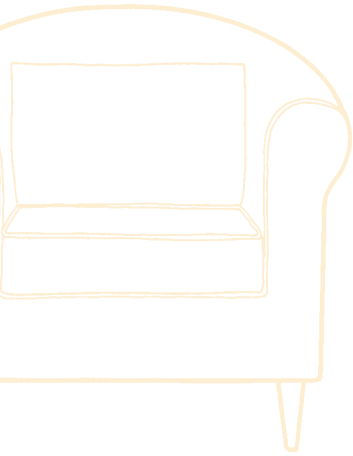
The owners corporation must let you look at all the records and should make arrangements with you to do this.

When you are looking at the records you may make copies (eg. a copy of the strata roll). Unless you have the owners corporation's written permission you must not take any of the records away. There is a fee to look at the records [Regulations – Clause 16(2)].

An inspection will show the history of maintenance on the building and provide a valuable insight into any complaints lodged by other owners. It may also show plans for future spending.

9

The responsibilities of owners and residents



All owners and residents in a strata scheme must obey the by-laws and s.116 and s.117 of the *Act*.

The by-laws are a set of rules that all people living in a strata scheme must follow. Strata schemes existing before the commencement of the *Strata Schemes Management Act* on 1 July 1997 have By-laws 1–19 set out in Schedule 1 of that *Act*, together with amendments made to those by-laws by the owners corporation.

The matters that were previously contained in By-laws 1–11 in Schedule 1 to the *Strata Schemes (Freehold Development) Act* and Schedule 3 to the *Strata Schemes (Leasehold Development) Act* have been included as provisions of the *Strata Schemes Management Act 1996* and are no longer by-laws.

A strata scheme registered after the commencement of the 1996 *Act* on 1 July 1997 must choose and register its own by-laws. There are 6 model sets of by-laws in the Regulations and the owners corporation may select any of these or prepare their own.

By-laws

The owners corporation can change or cancel any of the by-laws to help in the running of the strata scheme. A special resolution is needed.

By-laws cannot prevent guide dogs or hearing dogs being in the scheme, nor prevent children (persons under 18 years) occupying the scheme.

By-laws 1–19 of Schedule 1

1 Noise

You must not make any noise at any time within your lot or on common property that is likely to disturb the

peaceful enjoyment of another resident or anyone using common property.

(Note: This by-law was previously By-law 12 in Schedule 1 to the *Freehold Act* and By-law 13 in Schedule 3 to the *Leasehold Act*).

2 Vehicles

You must not park or stand a vehicle on common property without the written permission of the owners corporation. That permission can be cancelled.

Permission does not give you a permanent right over that part of common property. (Note: This by-law was previously By-law 13 in Schedule 1 to the *Freehold Act* and By-law 14 in Schedule 3 to the *Leasehold Act*).

3 Obstruction of common property

You must not stop lawful use of common property by another person. (Note: This by-law was previously By-law 14 in Schedule 1 to the *Freehold Act* and By-law 15 in Schedule 3 to the *Leasehold Act*).

4 Damage to lawns, etc on common property

You must not damage any lawn, garden, tree, shrub, plant or flower on the common property. You must not use any part of common property as your own garden. (Note: This by-law was previously By-law 15 in Schedule 1 to the *Freehold Act* and By-law 16 in Schedule 3 to the *Leasehold Act*).

5 Damage to common property

You must not damage any structure that is part of the common property unless you have the owners corporation's written permission. Owners are responsible for maintaining anything they have installed. This rule does not stop you from installing a locking or

safety device or screens for protection against intruders or to prevent entry of animals or harm to children. They must be installed in a professional manner and be in keeping with the appearance of the rest of the building. (Note: This by-law was previously By-law 16 in Schedule 1 to the *Freehold Act* and By-law 17 in Schedule 3 to the *Leasehold Act*).

6 Behaviour of owners and occupiers

You must be adequately clothed when on the common property. You must not use language or behave in a way which might offend or embarrass others using common property. (Note: This by-law was previously By-law 17 in Schedule 1 to the *Freehold Act* and By-law 18 in Schedule 3 to the *Leasehold Act*).

7 Children playing on common property in building

You must make sure any child under your control does not play on common property areas inside the building. Children must be supervised by an adult when on common property laundries, car parking areas or other areas dangerous to children. This does not stop children from playing unsupervised on common property areas outside the building that are not dangerous (eg. a lawn).

(Note: This by-law was previously By-law 18 in Schedule 1 to the *Freehold Act* and By-law 19 in Schedule 3 to the *Leasehold Act*).

8 Behaviour of invitees

You must make sure your visitors do not behave in a way which might disturb the peaceful enjoyment of another resident. This applies to behaviour in a lot and on common property. (Note: This by-law was previously By-law 19 in Schedule 1 to the *Freehold Act* and By-law 20 in Schedule 3 to the *Leasehold Act*).

9 Depositing rubbish, etc on common property

You must not throw rubbish, dirt, dust or other materials on the common property that may interfere with the peaceful enjoyment of another resident.

(Note: This by-law was previously By-law 20 in Schedule 1 to the *Freehold Act* and By-law 21 in Schedule 3 to the *Leasehold Act*).

10 Drying of laundry items

Unless you have the written permission of the owners corporation you must not hang washing, towelling, bedding, clothing or other articles on any part of the strata scheme (eg. on the balcony of your lot) so that it may be seen from outside the building. Clothing hung on the common property clothes lines must only be there for a reasonable time.

(Note: This by-law was previously By-law 21 in Schedule 1 to the *Freehold Act* and By-law 22 in Schedule 3 to the *Leasehold Act*).

11 Cleaning windows, etc

You must clean all glass in windows and doors on the boundaries of your lot, even though they may be common property.

(Note: This by-law was previously By-law 22 in Schedule 1 to the *Freehold Act* and By-law 23 in Schedule 3 to the *Leasehold Act*).

12 Storage of inflammable liquids

You must get written permission from the owners corporation if you want to store any inflammable materials in your lot or on common property. But you may store these materials without permission if they are to be used for domestic purposes. (Note: This by-law was previously By-law 23 in Schedule 1 to the *Freehold Act* and By-law 24 in Schedule 3 to the *Leasehold Act*).

13 Moving furniture, etc on, or through, common property

You must tell the owners corporation Executive if you are going to move large objects or furniture through common property areas of the building. This allows an Executive representative to be present during the move. (Note: This by-law was previously By-law 24 in Schedule 1 to the *Freehold Act* and By-law 25 in Schedule 3 to the *Leasehold Act*).

14 Floor coverings

You must cover the floor of your lot or treat it to stop noise which may disturb another resident. This does not apply to the kitchen, laundry, lavatory or bathroom of a lot. (Note: This by-law was previously By-law 25 in Schedule 1 to the *Freehold Act* and By-law 26 in Schedule 3 to the *Leasehold Act*).

15 Garbage disposal

- You must keep a clean, dry and adequately covered garbage bin in your lot or on the authorised part of the common property.
- You must make sure your garbage is securely wrapped and all tins and containers are properly drained.
- You must put your garbage out to be collected, in the area chosen by the owners corporation, no earlier than 12 hours before collection.
- You must return your garbage bin to the proper place as soon as possible after collection.
- You must not put any rubbish in another resident's garbage bin, unless you have their permission.
- You must make sure that any rubbish spilt from your garbage bin is removed.

(Note: This by-law was previously By-law 26 in Schedule 1 to the *Freehold Act* and By-law 27 in Schedule 3 to the *Leasehold Act*).

16 Keeping of animals

You must not keep an animal unless you have the written permission of the owners corporation. The owners corporation must not unreasonably refuse permission to keep an animal. (Note: This by-law was previously By-law 27 in Schedule 1 to the *Freehold Act* and By-law 28 in Schedule 3 to the *Leasehold Act*).

17 Appearance of lot

Unless you have the written permission of the owners corporation, you must not keep anything within your lot that is not

in keeping with the appearance of the rest of the building. (Note: This by-law was previously By-law 29 in Schedule 1 to the *Freehold Act* and By-law 30 in Schedule 3 to the *Leasehold Act*).

This does not apply to the hanging of any washing, towelling, bedding, clothing or other articles mentioned in by-law 10.

18 Noticeboard

An owners corporation must put up a noticeboard somewhere on the common property. (Note: This by-law was previously By-law 3 in Schedule 1 to the *Freehold Act* and By-law 3 in Schedule 3 to the *Leasehold Act*).

19 Notice of a change of lot usage

An occupier must give the owners corporation notice if the use of the lot changes and the insurance premium for the scheme changes. eg. change to a hazardous activity using chemicals or change from residential use to commercial or industrial use.

Sections 116 and 117

You must not interfere with any support or shelter provided by your lot for another lot or the common property.

You must not interfere with the passage or provision of water, sewerage, drainage, gas or other similar services.

You must not use or enjoy your lot in such a way which might cause a nuisance or hazard to another resident.

You must not use or enjoy the common property in a way that may interfere unreasonably with another resident's use and enjoyment of common property or the resident's lot.

You must give the owners corporation at least 14 days written notice before altering the structure of your lot. You must say in the notice what the alterations are going to be. The owners corporation can stop alterations to a lot if it interferes with the common property or any support to the rest of the building.

10

A Guide to solving disputes in a strata scheme

Strata living often brings people of diverse interests and backgrounds close together. Disagreements and disputes sometimes arise. Hopefully, most disputes can be sorted out by the people involved, simply by talking about it. Tolerance and understanding of others is essential to harmonious living. Proper communication is also vital.

The *Strata Schemes Management Act 1996* sets out a process for resolving disputes. This step by step process works as follows:

Step 1 Talk about it

Sometimes people in dispute have not even spoken to each other about the problem. This makes it very hard for people to continue living together happily.

Have you made every attempt to resolve the dispute with the other party? Would it help to have the owners corporation discuss the problem at a meeting?

Step 2 Mediation

Mediation is a structured negotiation process in which a neutral and independent mediator assists parties in dispute to achieve their own resolution.

The Department of Fair Trading provides a mediation service through the Strata Schemes & Mediation Services Branch. Other mediation services, which are approved by the Director-General, Department of Fair Trading, can be used. Many disputes can be resolved through mediation.

The mediator's role is to:

- help the parties to identify the issues in dispute
- assist the parties, where necessary, to understand their rights and responsibilities under the *Act*
- suggest options and strategies by which the issues may be addressed.

Mediation is the preferred way to resolve a dispute. Only if mediation is not successful can an application to the Strata Schemes Adjudicator or the Residential Tribunal be made.

Step 3 Notice to comply with a by-law

Where the owners corporation is satisfied an owner/occupier has breached a by-law it can decide to issue a Notice to that person requiring future compliance with the by-law. If it is not complied with, the owners corporation may, within 12 months of serving the Notice, ask the Residential Tribunal to impose a penalty of up to \$550. The *Act* does not require mediation before issuing the Notice, or applying for a penalty.

Step 4 Orders by an Adjudicator

Disputes an Adjudicator can rule on

The Strata Schemes & Mediation Services Branch will give you information about this. Here are some examples of disputes the Adjudicator can rule on if other attempts at resolution fail:

- repairs to ceilings, walls, bathrooms
- water penetration through windows, shower floors
- parking on common property without approval
- keeping pets without approval

- alterations to common property (eg. closing in balconies)
- use of air conditioners
- insufficient floor coverings
- noisy residents
- appointment of a managing agent
- invalidation of meetings
- variation of insurance.

How does the Adjudication process work?

A letter will be sent to interested parties asking for submissions (the views of anyone involved).

How long does the whole process take?

An Adjudicator's order can take between 6 to 10 weeks from the time the application is lodged.

How is an Adjudicator's decision made?

Applications to an Adjudicator are dealt with in the office and the people in dispute do not have to appear before anyone. The Adjudicator looks at the application and all submissions, as well as decisions made in similar cases. The decision and the reasons for that decision are made in writing.

Notice of the order is sent out to the people involved (the person who applied, the person it is against, anyone who sent in a submission and the owners corporation).

What do you do if you're unhappy about an Adjudicator's decision?

You can appeal to the Residential Tribunal, but you must do this quickly (within 21 days of the order coming into effect). In some cases, it may be possible to have the time to appeal extended to 90 days but you must have good reasons. However, if the Adjudicator dismissed your application, the 21 days cannot be extended and you must appeal within that time.

Step 5 A hearing before the Residential Tribunal

Disputes the Residential Tribunal can rule on

The Strata Schemes & Mediation Services Branch will give you information about these disputes. Here are some examples:

- appeals against decisions of the Adjudicator
- change unit entitlements
- authorisation of certain acts in the initial period to preserve the facilities of the scheme in the early stages of a development.

How is a Residential Tribunal case different from an Adjudicator's case?

The preliminary process is the same (ie. filling in the application, paying the fee, sending in of submissions) but this time there is an open hearing before the Residential Tribunal. The hearing is similar to a Local Court although it is not quite as formal. There is one Residential Tribunal for NSW which has regular hearings in Sydney and in other metropolitan and country locations.

Is a solicitor necessary?

A solicitor is not necessary. You may present your application yourself.

When will the Residential Tribunal make its decision?

Usually a decision is made by the Residential Tribunal after everyone has finished giving their evidence. Sometimes the Residential Tribunal might want more time to think about it and will give a reserved decision later. A notice of the order is sent out after the Residential Tribunal makes its decision.

What is the Strata Schemes & Mediation Services Branch?

The Strata Schemes & Mediation Services Branch is part of the Department of Fair Trading. It provides information to all people connected with strata schemes in NSW about the *Strata Schemes Management Act 1996* and the services provided by the Director-General, Department of Fair Trading, the Adjudicator and the Residential Tribunal. The Branch is located at Level 6, 234 Sussex Street, Sydney NSW 2000. It is open between the hours of 8.30am and 4.30pm Monday to Friday. The Branch can be contacted on (02) 9338 7900, 1800 451 431 or by facsimile on (02) 9338 7999. Face to face interviews can only be arranged by appointment.

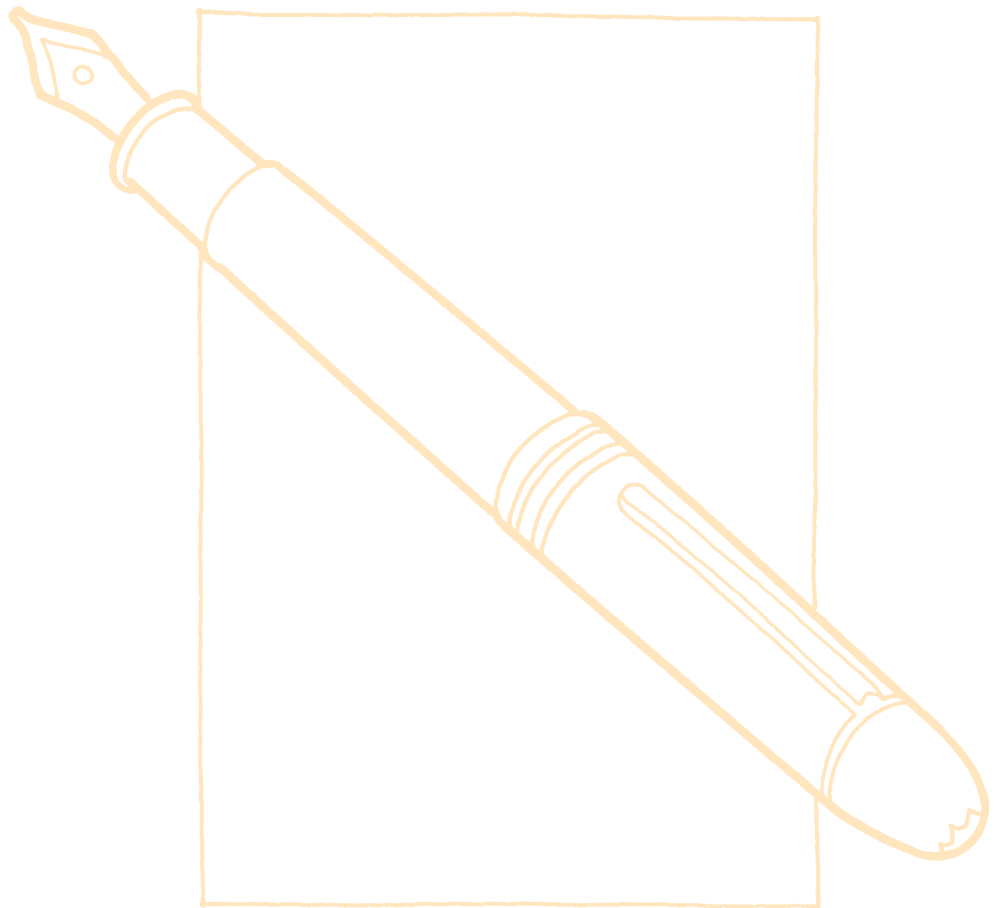
How do you apply?

An application form for mediation, an order from an Adjudicator, or a hearing before the Residential Tribunal can be obtained from the Strata Schemes & Mediation Services Branch, the Registry of the Residential Tribunal or a Fair Trading Centre. After carefully reading the guide notes, complete the form and return it. There is a fee for each application.

Can you appeal a decision by the Residential Tribunal?


You can make an appeal to the Supreme Court.

You should get legal advice about this.



11

Definitions



covenant chargee	a person who holds an agreement over a property which imposes certain obligations or restrictions.
fixture/fitting	see building insurance on Page 16 for examples.
levy	an amount of money, set by the owners corporation according to unit entitlements, which has to be paid by the owners to the owners corporation. It is for the general running of the scheme and includes payments for such things as maintenance and upkeep of common property and services.
lot	includes a unit, town house, parcel, garage that you have a right of ownership over. It is made up of cubic air space and is generally formed by the inner surface of the boundary walls, the under surface of the ceiling and the upper surface of the floor.
mortgagee	a person who lent money to a person to buy a property. The property is mortgaged to the mortgagee in case the person who borrowed the money does not repay it.
occupier/resident	people who live in the property. They may be tenants, children, relatives, husband, wife, defacto, licensee or any other person who lawfully lives in the property.
owner	a person(s) or company that buys a lot and whose name is shown on the Register at Land and Property Information NSW.
simple interest	interest payable only on the principal amount of the debt.
unit entitlement	set out in the Schedule of Unit Entitlement and based on the comparative value of each lot at the time the strata plan is registered. It is used to calculate each owner's contributions for levies.

12

Where to get more information

Department of Fair Trading

Strata Schemes & Mediation Services Branch

Address

Level 6
234 Sussex Street
Sydney NSW 2000

Postal address

Strata Schemes & Mediation Services
PO Box A805
Sydney South NSW 1235

Telephone

(02) 9338 7900 – Sydney
1800 451 431 – Toll free

Facsimile

(02) 9338 7999

Hours of opening

8:30am – 4:30pm
Monday – Friday

(Face to face interviews by appointment)

Building Services

All builders and contractors must be licensed by the Department of Fair Trading. We can also assist with complaints against builders and contractors. Call any Fair Trading Centre (see back cover).

Strata Managing Agents

The Department of Fair Trading administers the *Property, Stock and Business Agents Act*. Strata managing agents employed by owners corporations must be licensed under this *Act*. We can assist with complaints against managing agents. Our Consumer Help line can be contacted through:

Address

Department of Fair Trading
Customer Services Division
Specialist Support Unit
Level 5, 1 Fitzwilliam Street
Parramatta NSW 2124

Telephone

(02) 9895 0297
1800 625 963

Other Agencies

Government Information Service

You can buy copies of the *Strata Schemes Management Act 1996*, the Regulations and any amendments from the Government Information Service.

Addresses

Goodsell Building
Cnr Hunter and Phillip Streets
Sydney NSW 2000

Ground Floor

Ferguson Centre
130 George Street
Parramatta NSW 2150

Telephone

(02) 9743 7200 – Sydney
1800 463 955 – Toll free

Residential Tribunal

Address

Level 12
Stockland House
175 Castlereagh Street
Sydney NSW 2000

Telephone

(02) 9641 6400 – Sydney
1800 451 292 – Toll free

Facsimile

(02) 9641 6477



Land and Property Information NSW

You can buy copies of registered strata plans, certificates of title for common property and individual lots and by-laws that have been made and registered by owners corporations.

Address

Land and Property Information NSW
Cnr Macquarie Street and
Prince Albert Road
Sydney NSW 2000

Telephone

(02) 9228 6798

Community Justice Centres

Community Justice Centres can help people to work out an agreement that suits everyone concerned in a dispute. Look in the New South Wales Government section of the telephone book for the centre nearest to you.

Boise Cascade

(Law Stationers)
20 Worth Street
Chullora NSW 2190

Telephone

(02) 8732 0222

Coffs Harbour Branch:
Corner of Park Avenue & Gordon Street

Telephone

(02) 6651 1540

Translation and interpreting services

For people who cannot speak English, telephone interpreters are available through the Translation and Interpreting Service.

Telephone

13 14 50 – Sydney

Institute of Strata Title Management

The Institute is the professional body representing member strata managing agents.

Address

Suite 50
3rd Floor
71-73 Archer Street
Chatswood NSW 2067

Telephone

(02) 9904 8499

Facsimile

(02) 9904 8409

Home Unit Owner's Association of NSW

HUOA represents and advises owners and office bearers in both commercial and residential strata schemes. The service applies only to members of the Association.

Address

Level 1
88 Cronulla Street
Cronulla NSW 2230

Telephone

(02) 9527 4146

Home Purchase Assistance Authority

This service provides information and advice on all aspects of buying your own strata unit, including the free booklet entitled *The A-Z of Home Purchase*.

Address

Level 20
9 Castlereagh Street
Sydney NSW 2000

Postal address

PO Box R1576
Royal Exchange 1223

Telephone

(02) 9210 5666

Facsimile

(02) 9210 5600

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phone 13 32 20

For help on any fair trading issue call your nearest Fair Trading Centre, or call the specialist service listed below which is relevant to your inquiry. A range of Fair Trading services are also available via Government Access Centres (GACs) and other agency locations throughout regional New South Wales. For details, visit the Web site www.fairtrading.nsw.gov.au

Fair Trading Centres – call 13 32 20

Albury	Gosford	Orange	Tamworth
Armidale	Grafton	Parramatta	Tweed Heads
Blacktown	Hurstville	Penrith	Wagga Wagga
Broken Hill	Lismore	Port Macquarie	Wollongong
Coffs Harbour	Liverpool	Queanbeyan	
Dubbo	Newcastle	Sydney	

Specialist Services

Rental Bond Inquiries	(02) 9377 9000	
	1800 422 021	
Tenancy Inquiries.....	(02) 9377 9100	
	1800 451 301	
	(02) 9377 9099	(*TTY)
Strata Schemes and Mediation Services	(02) 9338 7900	
	1800 451 431	(outside Sydney)
REVS	(02) 9633 6333	
	1800 424 988	(outside Sydney)
	1300 369 889	(*TTY)
Business Licence Information.....	(02) 9619 8722	
	1800 463 976	(outside Sydney)

TTY(02) 9338 4943

* Telephone service for the hearing impaired.

Language assistance

Ring the telephone interpreting service on 13 14 50 and ask for an interpreter in your language. The interpreter can then contact the Department of Fair Trading.

Web site.....www.fairtrading.nsw.gov.au

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