TCM·STRATA
EST. 1992

NEW SOUTH WALES

WELCOME TO YOUR STRATA COMMUNITY

Owner Welcome Pack

A simple guide for new owners in a NSW strata scheme — what it means, who does what, and where to find help.



INSIDE

A practical guide to owning in strata

ONLINE

Click any link to read more

CALL US

(02) 6678 2400

A NOTE FROM OUR TEAM

Welcome to TCM Strata

Congratulations on your new home or investment, and welcome to your strata community. We look after the day-to-day running of your owners corporation, so you can enjoy your property with peace of mind.

Whether you've owned in strata for years or this is your first time, this short guide covers the essentials. Where you see an **underlined link**, you can click through to read more on our website.

> Strata living is more than bricks and mortar; it's about people, community and shared responsibility.

If anything is unclear, please give us a call. Our friendly team is always happy to help.



Kelly Roberts

MANAGING DIRECTOR, TCM STRATA

Your first steps

1. **Activate your Owner Portal.** Look for our activation email, then log in here.
2. **Check your contact details.** Moved or changed email? Update them here.
3. **Watch for your levy notice.** It arrives at least 30 days before payment is due.
4. **Read your by-laws.** They are the rules for your building, and you'll find them in your Owner Portal.
5. **Arrange your own insurance.** Contents cover for owner-occupiers, or landlord cover if you rent your lot out.
6. **Mandatory Strata Committee Training.** From 1 October 2026, anyone appointed or re-appointed to the committee has 3 months to complete free NSW Fair Trading training. Start your training here.



THE BASICS

Strata Living Explained

When you buy a lot (unit, townhouse or villa) in a strata scheme, you automatically become a member of the owners corporation. How involved you are is up to you.

The owners corporation

All the lot owners together. It's a legal body known by its Strata Plan (SP) number. In Queensland it's called a body corporate.

Your lot & common property

You own your lot. Together, all owners share the common property, such as driveways, gardens, the pool, lifts and the roof.

By-laws

The rules of your scheme, covering things like pets, parking, noise and renovations. Owners, tenants and visitors must all follow them.

The strata committee

Owners elected at the annual general meeting to make day-to-day decisions for the scheme, with our guidance.

The law in NSW

Strata schemes are governed by the **Strata Schemes Management Act 2015**, and NSW Fair Trading oversees strata. Read the NSW Government strata guide or call Fair Trading on 13 32 20.



MAINTENANCE

Who Looks After What?

Your levies pay for the upkeep of common property. Inside your lot is generally up to you.

THE OWNERS CORPORATION

- Building exterior, roof, gutters and paintwork
- Shared pipes and wiring serving more than one lot
- Driveways, paths and common gardens
- Shared facilities like the pool, gym or BBQ area
- Boundary fences

YOU, THE LOT OWNER

- The inside of your lot, including internal fixtures and fittings (structural walls, windows and floors on the boundary are often common property)
- Appliances, hot water system and air-conditioner serving only your lot
- Exclusive use areas, such as a courtyard or car space, where your by-laws make you responsible
- Your contents (or landlord) insurance

Every scheme is a little different, so please check your strata plan and by-laws, or ask us.

Our role as your strata manager

We're engaged by your owners corporation to look after its **administration, accounts, meetings and insurance**, and to arrange approved repairs. We act on the committee's instructions. Some things sit outside our role:

Caretaking handled by onsite managers

Legal advice we're not lawyers

Mediation we must stay impartial

Supervising trades we arrange, not oversee

For threatening behaviour or a crime, please contact the police first.

Something on common property needs fixing? **Lodge a repair or maintenance request**. For urgent matters, phone us on (02) 6678 2400.

HAVE YOUR SAY

Meetings & Voting

Meetings are where owners make decisions about their building. Coming along, or voting from home, is the best way to stay informed and have a say.

The annual general meeting (AGM)

Held at least once a year. You'll receive written notice and an agenda at least **14 days** before the meeting. Common topics include:

- Budgets and levies for the year
- Changes to the by-laws
- Repairs and future planning
- Electing the strata committee

Ways to vote

- Attend in person
- Join online, if offered
- Return a voting paper, by email or post
- Appoint a proxy to vote for you

The strata committee

Elected at each AGM, the committee meets between AGMs to keep things running smoothly. Each member has one vote, even if they hold more than one role. From 1 October 2026, new and re-appointed members must complete free training within 3 months.



Can't make it on the day? You can still have your say.

Your meeting notice explains how to vote early or by proxy. Need help? Just call us.

Read more about meetings

MONEY MATTERS

Levies & Insurance

Every owner pays levies, which fund the running and upkeep of the building. Owners vote on the budget at the AGM, and your share is based on your lot's unit entitlement.

ADMINISTRATIVE FUND

Day-to-day costs, such as insurance, repairs and maintenance, cleaning, management fees and compliance.

CAPITAL WORKS FUND

Saving for bigger jobs, like repainting, a new roof or resurfacing the pool, guided by a 10-year capital works plan.

Paying your levies

HOW OFTEN
Usually quarterly

YOUR NOTICE
Sent at least 30 days before it's due

WAYS TO PAY · YOUR REFERENCE NUMBERS ARE ON YOUR LEVY NOTICE

PayID
From your online banking

Direct debit
Via DEFT at deft.com.au

BPAY
Biller code 96503

Post Billpay
In store at Australia Post by EFTPOS

First time paying with PayID? Please use another method first to activate it.

Please pay by the due date, as interest can apply to overdue levies. **Payment options** · **Request a payment plan**



Insurance

What the owners corporation insures

Building insurance is compulsory and covers rebuilding to as-new condition. Public liability cover of at least $20 million is also required.

What you need to insure

Your own contents. If you rent out your lot, you'll also want landlord insurance.

Lodge a claim · Certificate of currency

HELP AT YOUR FINGERTIPS

Owner Resources

Most requests can be made online, any time. Click a link below, or call us and we'll happily help you through it.

Your Owner Portal

See information about your lot and your scheme in one place, such as levy notices and meeting documents. We email every new owner an activation link.
Log in to the portal

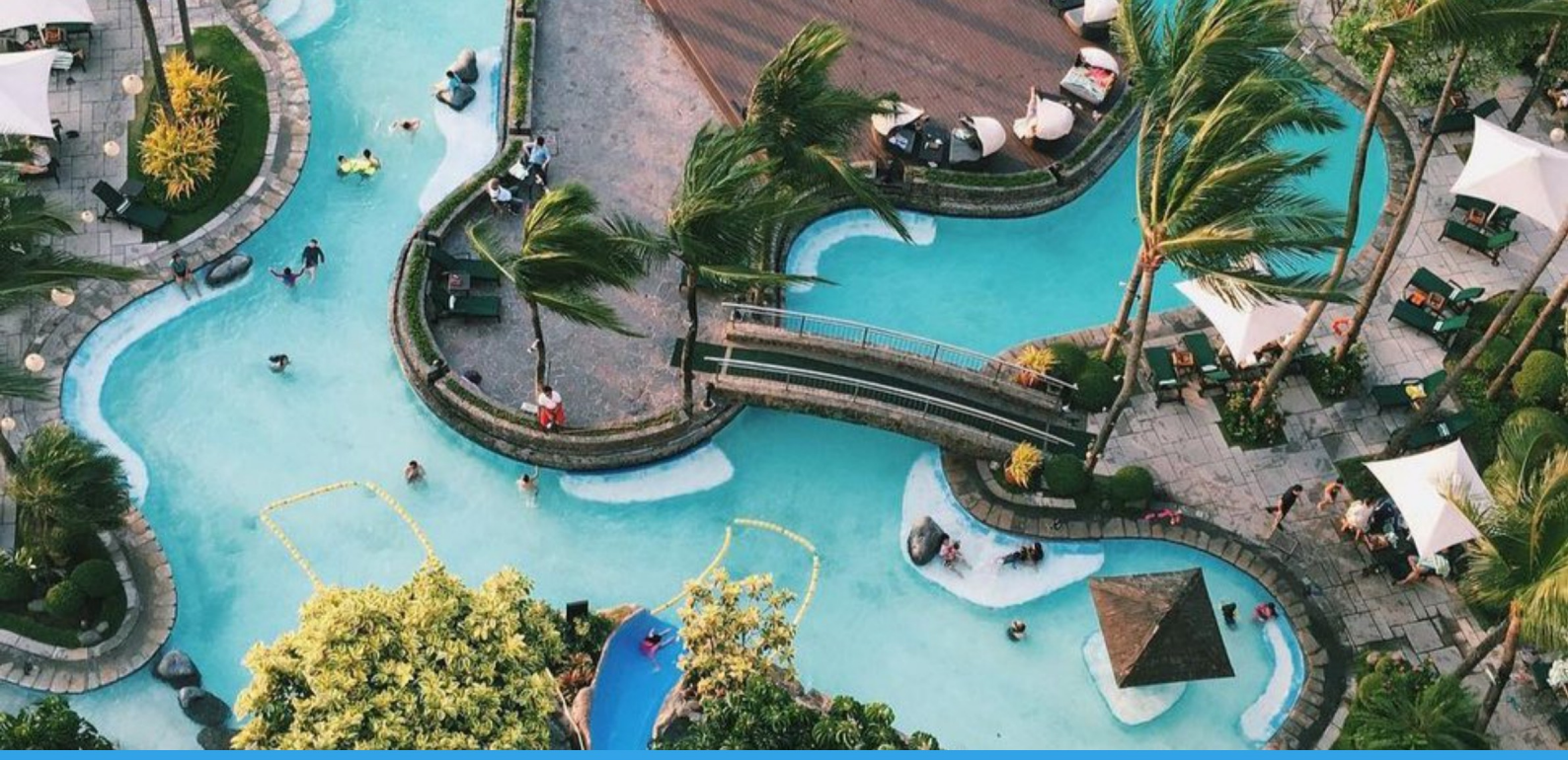
- **Repair or maintenance request** →
- **Pet approval request** →
- **Renovation request** →
- **Installation request (e.g. air-con)** →
- **Keys, fobs & remotes** →
- **Change of address** →
- **Information certificate (NSW)** →
- **Strata records search (NSW)** →

Renting out your lot?

- Give your tenant a copy of the by-laws **before** they sign the lease.
- Tell us about the tenancy within **14 days** of it starting, so we can update the strata roll. Email info@tcmstrata.com.

See **all forms & links**, or browse our **FAQs** and **helpful guides**.





TCM·STRATA
EST. 1992

We're here to help, every step of the way.

Independent, family owned and locally run since 1992. Questions big or small, our friendly team is only a phone call away.

CONTACT US

(02) 6678 2400

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