TCM·STRATA
EST. 1992

QUEENSLAND

WELCOME TO YOUR BODY CORPORATE COMMUNITY

Owner Welcome Pack

A simple guide for new owners in a Queensland body corporate — what it means, who does what, and where to find help.



INSIDE

A practical guide to owning in a body corporate

ONLINE

Click any link to read more

CALL US

(07) 4031 7877

A NOTE FROM OUR TEAM

Welcome to TCM Strata

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

Whether you've owned in a body corporate 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 or the Queensland Government website.



> Body corporate 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're in your Community Management Statement (CMS), which you'll find in your Owner Portal.
5. **Arrange your own insurance.** Contents cover for owner-occupiers, or landlord cover if you rent your lot out.
6. **Thinking of joining the committee?** Nominations close at the end of your body corporate's financial year. Find out more.
7. **Save our details.** Questions big or small, call us on (07) 4031 7877 or email info@tcmstrata.com.



THE BASICS

Body Corporate Living Explained

When you buy a lot (unit, townhouse or villa) in a community titles scheme, you automatically become a member of the body corporate. How involved you are is up to you.

The body corporate

All the lot owners together. It's a legal body identified by its Community Titles Scheme (CTS) number. In NSW it's called an owners corporation.

Your lot & common property

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

By-laws & the CMS

Every scheme has a registered Community Management Statement (CMS). It holds the by-laws, the rules covering pets, parking, noise and renovations. Owners, tenants and visitors must all follow them.

The committee

Up to seven owners elected at the annual general meeting, including a chairperson, secretary and treasurer. They make day-to-day decisions for the body corporate, with our guidance.

BUILDING FORMAT PLAN (BFP / BUP)

Usually apartments with shared walls and roof. The body corporate insures and maintains the whole building structure.

STANDARD FORMAT PLAN (SFP / GTP)

Usually freestanding villas or houses. Each owner insures and maintains their own building; the body corporate looks after common areas.

The law in Queensland

Body corporates are governed by the **Body Corporate and Community Management Act 1997** and its regulation modules. The **Office of the Commissioner for Body Corporate and Community Management** provides free information and dispute resolution services. Read the Queensland Government body corporate guide or call the BCCM Office on 1800 060 119.



MAINTENANCE

Who Looks After What?

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

THE BODY CORPORATE

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

YOU, THE LOT OWNER

- The inside of your lot, including fixtures and fittings
- Appliances, hot water system and air-conditioner serving only your lot
- Balcony doors and windows that form part of your lot
- Exclusive use areas, such as your courtyard or car space
- Your contents (or landlord) insurance

Every scheme is a little different, so please check your CMS and survey plan, or ask us. In standard format plan schemes (often villas or townhouses), owners usually look after more of the building.

Our role as your body corporate manager

We're engaged by your body corporate 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 disputes between owners, the BCCM Office offers conciliation and adjudication. 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 (07) 4031 7877.

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 within 3 months of the end of your body corporate's financial year. You'll receive the notice, agenda and voting paper at least **21 days** before the meeting. Common topics include:

- Administrative and sinking fund budgets
- Changes to the by-laws
- Repairs and future planning
- Electing the committee

Ways to vote

- Attend in person
- Join online, if offered
- Return your voting paper by email or post
- Appoint a proxy (your notice explains the rules)

The 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.

Make sure your vote counts

In Queensland, owners with overdue levies or other debts to the body corporate generally can't vote, so please keep your account up to date.

Join the committee

Nominate in writing before the end of your body corporate's financial year, or for any vacant position at the AGM. We'll send nomination forms with the call for motions.



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 budgets at the AGM, and your share is based on your lot's contribution schedule lot entitlement.

ADMINISTRATIVE FUND

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

SINKING FUND

Saving for bigger jobs, like repainting, a new roof or resurfacing the pool, guided by a 10-year sinking fund forecast.

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.

Pay by the due date to receive any discount your body corporate offers (up to 20%). Penalty interest of up to 2.5% a month can apply to overdue levies. Payment options · Request a payment plan



Insurance

What the body corporate insures
Buildings and common property for full replacement value, plus public liability cover of at least $10 million. In standard format plan schemes, owners usually insure their own building.

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

Selling your lot down the track? Your conveyancer will usually need a Form 33 body corporate certificate, which shows levies, insurance and other details for your lot. Order a Form 33

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

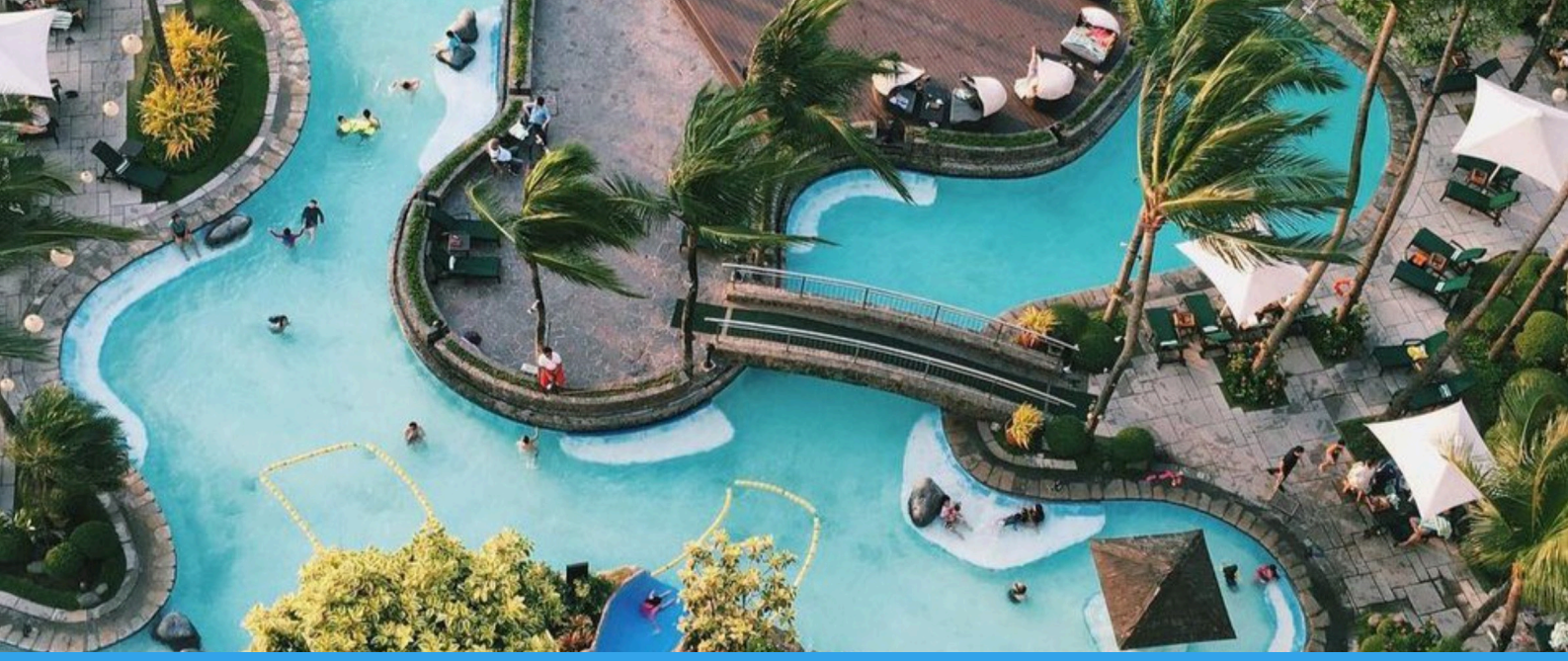
See information about your lot and your body corporate in one place, such as levy notices, meeting documents, insurance and your CMS. We email every new owner an activation link.

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 →
- Form 33 body corporate certificate (QLD) →
- Body corporate records search (QLD) →

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 in Cairns since 1992. Questions big or small, our friendly team is only a phone call away.

CONTACT US

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