

Fact Sheet

Help to manage your strata levies – information for property owners

If you own a strata property, like an apartment or townhouse, you pay strata levies to meet the costs of running and maintaining your strata complex. It is important to understand how strata levies work and what to do if you can't pay them on time.

What if I can't afford to pay my strata levies?

If you have unpaid strata levies due to financial hardship, you're not alone. This is when an unexpected event or change beyond your control stops you from being able to pay the money you owe.

If you can't pay your levies on time, acting early can give you more options to manage your debts and stop your money problems becoming bigger. Follow these steps:

1. **Make a simple budget** to understand your expenses and what you can afford to pay towards your bills, including your strata levies.



2. **If you need more help on how to manage your debts, contact the National Debt Helpline** (ndh.org.au). Their free, confidential and independent financial counselling service will give you advice to help you with your financial difficulties. If you need an interpreter, you can call the Translating and Interpreting Service on 13 14 50. Ask the interpreter to call the National Debt Helpline on 1800 007 007.



If you have received court documents or letters of demand from your strata scheme, call the National Debt Helpline immediately to get help.

3. **Contact your strata managing agent or strata committee as soon as possible** to discuss options for your strata levies. You can ask to enter into a payment plan, which your owners corporation can approve. If approved, this will let you pay the strata levies you owe in instalments based on an agreed payment schedule (up to 12 months). You can also ask whether they can approve not charging you interest on the levies you owe.



4. **Consider options and services that can help you with your other debts.** Your bank may be able to support you with options to better suit your current financial situation, including applying for hardship assistance. Other service providers, like your electricity company, may also help with options or give you a better deal. You can also use the NSW Government's Cost of Living hub for cost savings and access to support. For help in your language, call the Translating and Interpreting Service and ask them to call 13 77 88.



5. **For information about a strata matter, contact NSW Fair Trading** using the Translating and Interpreting Service on 13 14 50. Ask the interpreter to call 13 32 20.

You may apply for free Fair Trading mediation if you have a dispute about your strata levies with your strata scheme. Call us to check if your issue or dispute is suitable for mediation. If you need an interpreter, the Fair Trading mediator can arrange one.



Other questions about strata levies

Why do I need to pay strata levies?

Strata levies are your share of the costs of running and maintaining the strata complex. You must pay strata levies if you own a property in a strata scheme, such as an apartment, townhouse or villa. Without owners’ levies, the strata scheme would not be able to have key services such as cleaning, maintenance and electricity for common areas.

What happens if I don’t pay my strata levies?

Owners can be charged interest if they don’t pay their levies from one month after the payment was due. This is charged at the rate of 10% interest per year. If you still don’t pay, you may face legal action and have to pay extra costs.

Try to pay money towards your strata levies when you can afford to. You can do this even if you are waiting for the strata scheme to decide whether to approve you having an alternative payment arrangement, such as a payment plan.

How do I receive my strata levies?

You should receive a strata levy notice. The strata managing agent or a strata committee member sends one to each owner on behalf of the owners corporation. It includes the amount of strata levies you owe, when payment is due and how to pay. Contact details should be included with the levy notice.

Strata levies are normally charged quarterly. You will receive a levy notice each time before the levies are due.

If special levies need to be paid, you should receive a levy notice for them. Special levies need approval at an owners corporation meeting. They can be introduced to cover expenses, such as major repairs to the building.

What if I haven’t received a levy notice?

Contact your strata managing agent or a strata committee member because you still need to pay your levies, even if you didn’t receive your levy notice.

Check your strata scheme has the right contact details to reach you. Let them know that you haven’t received a levy notice recently.

If your strata scheme has already issued a levy notice and you didn’t receive it, ask them to resend it to the email or postal address that you provide to them.

How can I receive my regular strata correspondence?

It is your right as a strata owner to receive strata levy notices and correspondence. An example of correspondence is notice of meetings of the owners corporation – which all owners automatically belong to.

Ask your strata committee or strata managing agent to send correspondence to your email or postal address.

Some strata schemes use an electronic portal. If so, ask the strata managing agent or the strata committee member for access.

Contact Us
For more information please contact NSW Fair Trading: T: 13 32 20 W: nsw.gov.au/strata For language assistance, call 131 450 (<i>ask for an interpreter in your language</i>)