Toowoomba STRATA

fact sheet

being part of a body corporate

Being Part of a Body Corporate

Buying into a body corporate means you own your lot and share responsibility for common property with other owners. This guide explains the key things every owner should know about being part of a body corporate.

Your membership of the body corporate is noted on your Title Deed eg

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ESTATE AND LAND

 Estate in Fee Simple

 LOT 1       SURVEY PLAN 312440
             Local Government: TOOWOOMBA
             COMMUNITY MANAGEMENT STATEMENT 53121
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The above lot is part of the Community Titles Scheme 53121.

Can you choose not to be part of the body corporate?

Short answer: No.

If your property is within a community titles scheme, ownership of the lot automatically includes membership of the body corporate.

The body corporate is made up of all lot owners and is responsible for managing shared areas and shared obligations.

This may include:

- driveways
- gardens
- roofing (in many schemes)
- external building areas
- shared services
- insurance obligations

Why do owners pay levies?

Short answer: To fund the running of the scheme.

Levies are each owner’s share of body corporate expenses.

Levies often pay for:

- building insurance
- repairs and maintenance
- gardening and cleaning
- electricity for common areas
- administrative costs
- long-term sinking fund savings for future works

Paying levies on time helps keep the scheme financially healthy.

Do you need a body corporate manager?

Short answer: No.

Some smaller schemes self-manage. Others appoint a professional body corporate manager to assist with administration, meetings, records and financial management.

Many schemes choose professional management to save owners time and help with compliance.

Toowoomba STRATA assist many schemes across the region with this process.

Do you need to vote?

Short answer: No, but it is a smart idea.

Voting allows owners to have input on matters such as:

- budgets
- levies
- maintenance works
- committee appointments
- insurance decisions
- by-law changes

Owners who do not participate may miss the chance to influence decisions.

Do you have to contribute to insurance?

Short answer: Yes

Most body corporate schemes are required to maintain insurance for shared property and other risks under Queensland legislation.

Depending on the scheme type, owners may also need their own contents or landlord insurance.

Insurance helps protect owners from major unexpected costs.

Common mistakes owners make

- Ignoring levy notices
- Not reading meeting papers
- Delaying maintenance issues
- Assuming house ownership rules apply to unit living
- Not understanding by-laws
- Leaving decisions to others

The Bottom Line

Owning in a body corporate gives you private ownership of your lot while sharing responsibility for common areas and costs.

When owners stay informed and involved, schemes usually run better for everyone.

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