

## levies ... your contribution to your community

### Your levy notice explained

**Body Corporate Details**

**Your Toowoomba STRATA contact**

**Note:** If you have questions, please contact us

**Scan the QR code**

Scan the QR Code if you would like to:-

- Report a maintenance issue; or
- Update your details

**Payment Options**

**Free options**  
BPay, DEFT payment

**Paid options**  
Credit Card, Direct Debit and Australia Post Payment

**What CAN'T you do?**

**EFT (Transfer)**  
To ensure proper matching of all payments

**Payment at our office**  
No payment facilities are available in our office

**Cash and Cheques**  
Electronic payment only unless paying at Australia Post

**Amount Due**

**Note:** Will appear as **\$0.00** for the following reasons:-

- If the levy is fully pre-paid; or
- If a direct debit has been established

**Due Date**

**Note:** This will display the due date for the oldest amount owing (**not** the due date for the current levy)

**Direct Debit Message**

**Note:** This section will only display if you have set up a direct debit to pay your levy (does not apply to utility notices).

This only applies to direct debit requests setup via our office. If the direct debit was established via Macquarie or your bank this message will not appear.

200 HUME STREET CTS 31571  
ABN 53 064 953 342  
200 HUME STREET  
EAST TOOWOOMBA QLD 4350

**LEVY NOTICE**  
Tax Invoice

**Net Due (after Credit) \$0.00\***  
**Due Date 31/01/2024\***

**Credit \$0.00**  
(This Credit has automatically been applied against Net Due - Net Due does NOT require adjustment)

Date of Notice: 13/12/2023  
Account Number: 0237  
Lot Number: 1  
Unit Number: 1

Account Enquiries  
Liz Phyllian  
liz@toowoombastrata.com.au  
07 4639 1955

Details	Administrative Fund	Sinking Fund	Interest/Discount	DUE DATES	Total
Standard Levy Contribution Schedule (31/01/24 - 31/03/24)***	\$2,061.11	\$1,244.44	-\$335.55	31/01/2024	\$2,975.00

\* Current period/levies in this Tax Invoice total \$2,975.00. GST included is \$270.45 if partly due date.  
\* Current period/levies in this Tax Invoice total \$3,335.55. GST included is \$300.50.

**Net Due (after Credit) \$0.00\***  
**Due Date 31/01/2024\***

The amount of \$2,975.00 will be debited from your nominated bank account or credit card on the due date. The 'Net Due' amount displays as \$0.00 due to the direct debit being in place.

'Net Due' displays as nil (\$0.00) owing when your levy is fully prepaid or the amount will be fully paid via direct debit on the due date. Thank you!

Not getting email? Please add reception@toowoombastrata.com.au to your safe sender list.

If you are having trouble paying your levies please contact your Toowoomba Strata contact to discuss a payment plan

MACQUARIE BANK | DEFT PAYMENT SYSTEMS

Ways to pay

CARD OR DIRECT DEBIT | BPAY | POST BILLPAY

DEFT Reference Number: 304107238 02373  
Biller Code: 90503  
REF: 304107238 02373

Visit [deft.com.au](http://deft.com.au) to pay by card or direct debit. Payments may attract a surcharge.  
Mobile & Internet Banking - BPAY  
Make this payment from your preferred bank account.

Pay in-store at Australia Post by eftpos or cheque.  
Cheques payable to:  
200 HUME STREET CTS 31571

# levies ... your contribution to your community

## Levies ... your contribution to your community



All owners by law are required to contribute their share of operating costs of their community.

### Contributions to be levied on owners

- (1) The body corporate must, by ordinary resolution—
  - (a) fix, on the basis of its budgets for a financial year, the contributions to be levied on the owner of each lot for the financial year; and
  - (b) decide the number of instalments in which the contributions are to be paid; and
  - (c) fix the date on or before which payment of each instalment is required.

Your contribution or share is normally billed or levied to you on a quarterly basis. The billing cycle can be different depending on the body corporate.

### What do the levies cover?



Your community or body corporate requires money to function.

The law requires each owner 'share' in relation to the operating costs of the running of your community or your body corporate.

Costs can include: -

- Management costs
- Insurance
- Common Property Maintenance
- Sinking Fund Contribution

### Why do some owners pay different amounts?



Yes ... some owners will contribute a different amount to your community or your body corporate.

The law requires the share should be based on your Contribution Schedule Lot Entitlement.

The contributions levied on the owner of each lot, other than contributions payable for insurance and any other matter for which, under the Act or this regulation, the liability attaching to each lot is calculated other than on the basis of the lot's contribution schedule lot entitlement, must be proportionate to the contribution schedule lot entitlement of the lot.

Your Contribution Schedule Lot Entitlement is found in the Community Management Statement for your Body Corporate registered with the Titles Office in Brisbane.

In the example below the owner of Lot 8 pays a higher share: -

SCHEDULE A SCHEDULE OF LOT ENTITLEMENTS		
Lot on Plan	Contribution	Interest
Lot 1 on SP 222417	5	5
Lot 2 on SP 222417	5	5
Lot 3 on SP 222417	5	5
Lot 4 on SP 222417	5	5
Lot 5 on SP 222417	5	5
Lot 6 on SP 222417	5	5
Lot 7 on SP 222417	5	5
Lot 8 on SP 222417	6	6
<b>TOTALS</b>	<b>41</b>	<b>41</b>

Who made this decision ... usually the developer because he is required to work out these numbers.

How did the developer decide on the numbers ... usually it is based loosely on floor areas or number of bedrooms.

Yes ... Lot entitlements can be changed. However, to make the change this requires effectively 100% agreement because it means some owners levies will be going up and some owners levies will be going down.

### Due Date – Discounts and Penalty Interest

All levy notices will have a due date and often the Body Corporate decides to grant a discount for prompt payment of levies or late payment penalty interest.

### What happens if I miss the due date?

You lose your discount and need to pay a little extra – please talk to us if your notice went astray because we may be able to organise for the discount to be allowed.

## My levies are too high!



Sometimes owners feel their levies are too high.

The body corporate at its Annual General Meeting carefully considers its budget and levies.

Once the Annual General Meeting has set the levies these can only be changed by holding another general meeting to consider a new budget and new levies.

## I did not vote to increase levies!



Often owners don't vote or forget to vote ... that is OK you do not need 100% of owners to vote. Motions can still be passed by the owners who did participate.

So quite often the Annual General Meeting makes decisions when not all people have voted ... this is fully allowed provided a quorum has been met.

The only way for the voting to change is to hold another General Meeting – which requires 25% of owners to request another meeting be held. One owner alone cannot force the calling of a meeting.

## I'm not paying because the body corporate is not maintaining the common property properly!



We understand it is very easy to get frustrated when maintenance gets behind.

We also understand that some people feel why should they pay levies if the maintenance is behind.

Lack of maintenance is **NOT** a reason to not pay levies.

If the maintenance is getting behind ... **CONTACT US** and we will try to get the maintenance back on track!

## I'm not paying because I am selling!



You are still required to pay levies regardless if you are in the process of trying to sell your unit.

While you own property you are still required to pay all expenses e.g.

- Body Corporate Levies
- Council Rates
- Etc

## New Owner with old levies



When you take ownership of a lot within a Body Corporate, you become liable for any and all outstanding Body Corporate levies.

### 166 Payment and recovery of body corporate debts

- (3) A liability to pay a body corporate debt in relation to a lot is enforceable jointly and severally against each of the following persons—
- (a) a person who was the owner of the lot when the debt became payable;
  - (b) a person, including a mortgagee in possession, who becomes an owner of the lot before the debt is paid.

Toowoomba STRATA is not involved in the purchase process. If you have any queries regarding amounts levied before you took possession of your lot you need to contact the solicitor who handled your purchase as they should have made adjustments at the time of settlement to cover payment of any outstanding levies.

**Only Short Notice or even No Notice**



Often when you purchase a unit the notice period seems very short.

This happens because the notice was sent to the previous owner (we simply provide a copy of the notice if it remains unpaid when we become aware of the new owners' details).

Regardless if you receive short or no notice you are still liable for payment.

**166 Payment and recovery of body corporate debts**

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**Why do I have a Special Levy?**

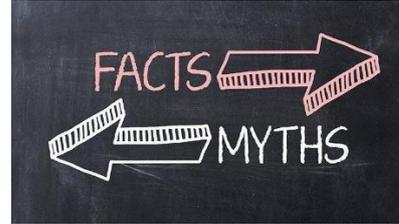
Sometimes, to undertake a significant and unforeseen capital project, the Body Corporate needs to raise a special levy. These special levies will be voted upon at either the Annual General Meeting or an Extraordinary General Meeting. For example, the building requires a new sewerage line and the body corporate does not hold sufficient funds to pay the costs of a new sewerage line. Accordingly, it become necessary to raise a special levy from owners.

**Can I pay my levies by direct debit?**



Yes! direct debit is 100% possible ... please see attached.

**Common Misconceptions**



**Toowoomba STRATA is the Body Corporate – MYTH**

There are some similar names but completely different roles: -

Body Corporate	This is what the entire scheme or group is known as. The body corporate consists of all owners of all units – owning a unit means you are automatically part of a body corporate (you get no choice).
Body Corporate Committee	Elected representatives of the body corporate owners. The volunteers who are in charge.
Body Corporate Manager	Employed by the body corporate to undertake the administrative tasks like holding meetings, collecting levies etc

Toowoomba STRATA is simply the body corporate manager employed to undertake the administrative tasks.

Toowoomba STRATA does **NOT** set levies this happens at the Annual General Meeting by a vote of owners.

**Toowoomba STRATA is paid the levies – MYTH**

Every Body Corporate has its own separate bank account (nothing to do with Toowoomba STRATA).

All levies are paid into this Body Corporate bank account (nothing to do with Toowoomba STRATA).

All expenses are paid out of this Body Corporate bank account (nothing to do with Toowoomba STRATA).

Toowoomba STRATA's role is limited to

- Checking all owners are paying their levies into the Body Corporate bank account correctly and on time;
- Paying the Body Corporate bills from the Body Corporate bank account; and
- Reconciling the Body Corporate bank account