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Owning, managing
and living in a unit
or apartment:
Guide to owners
corporations
”*


Consumer Affairs
Victoria




Victoria
The Place To Be

IMPORTANT INFORMATION

This booklet is a summary guide to the operations of owners corporations. It should not be used as substitute for the relevant legislation or professional legal advice. Legislation and other important documents that set out the rights and obligations of owners corporations, committees, lot owners, managers and residents include:

- *Owners Corporations Act 2006*
- Owners Corporations Regulations 2007
- *Subdivision Act 1988*
- Subdivision (Procedures) Regulations 2000 (possibly 2007)
- Rules of the owners corporation
- Plan of Subdivision

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Disclaimer

Because this publication avoids the use of legal language, information about the law may have been summarised or expressed in general statements. This information should not be relied upon as a substitute for professional legal advice or reference to the actual legislation.

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“ Foreword ”

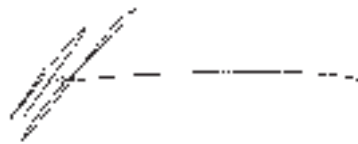


Twenty years ago, most shared residential properties had less than five lots and were self-managed. Now apartment towers are

common in Melbourne and there are medium-size developments throughout metropolitan suburbs and regional Victoria.

Owners corporations, which manage the building and common property of shared properties, serve up to a quarter of all residential housing in the state and manage significant financial assets on behalf of owners. More than one million Victorians live in properties affected by the *Owners Corporation Act 2006*.

If you own or live in a unit, apartment or townhouse, you need to know about the laws that affect the management of your property. This involves far more than a change of name from bodies corporate to owners corporation. Owners corporations now have more legal responsibilities for matters including financial management, record keeping, dealing with complaints and meeting procedures. You should read this Guide if you own, manage or live in a property that has an owners corporation.



HON TONY ROBINSON MP
MINISTER FOR CONSUMER AFFAIRS

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“Introduction”

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If you own a flat, apartment or unit then you are likely to be a member of a body corporate, which looks after the building and common property. From 31 December 2007, all bodies corporate in Victoria became “owners corporations” under the new *Owners Corporations Act 2006*. This Act introduced new powers and functions for all owners corporations, which aim to ensure better management for the increasing number of multi-dwelling and multi-storey buildings in Victoria, and some more complex planned communities.

When land or buildings are subdivided, it is often necessary to provide for shared ownership of walls, driveways and services or common property. When a plan of subdivision containing common property is registered at Land Victoria, an owners corporation is created. One or many owners corporations can be created in any subdivision of land or buildings.

Owners corporations manage common property and services in residential, commercial, retail, industrial or mixed use developments.

All owners corporations have statutory duties and powers as set out in the *Owners Corporations Act 2006*. If you own property affected by an owners corporation then you automatically become a member of that owners corporation and have responsibilities under the Act.

Fact sheets, sample documents and approved notices covering many details of running an owners corporation are available from Consumer Affairs Victoria. See page 47.

What should I do before buying a property managed by an owners corporation?

Before buying a property managed by an owners corporation, you should find out more about the owners corporation. You can get a copy of the owners corporation certificate or inspect the owners corporation register. (See chapter 7)

The owners corporation certificate is part of the vendors statement or section 32. It is the responsibility of the lot owner who is selling the property to ensure that the certificate is included in the section 32. You can also buy the certificate from the owners corporation. The certificate and the register contain important information about the total fees, the allocation of lot liability and lot entitlement for the apartment or any legal liabilities. You should check:

- the cost of living in the owners corporation
- how well the owners corporation operates
- the information in the vendors statement or section 32
- the information provided in the owners corporation certificate (which must be included in the vendor's statement)
- the details contained in the plan of subdivision. You should check the boundaries of the lot and common property, the location of easements and whether the allocation of lot entitlements and liabilities is fair and reasonable
- the contents and conditions in the contract of sale
- the owners corporation register
- the matters contained in the owners corporations rules
- any leases/licences of common property.



Factsheet available for further information:

Purchasing an apartment checklist

“*Common terms*”

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Plan of subdivision

A plan of subdivision depicts the break-up of a piece of land, showing parcels of land, commonly called ‘lots’, that can be sold separately. The plan of subdivision for a property is registered at Land Victoria and an owners corporation is automatically created if the plan creates common property. The plan of subdivision defines and governs the ownership of land, buildings and airspace, setting out private lots, common property and each lot owner’s voting entitlements and financial contributions. Land Victoria registers and allocates numbers to the plan of subdivision and the owners corporation if one or more is created.

Lots

A lot is a part of land, buildings and airspace on a plan of subdivision that can be separately owned and sold. Technically, lots are parts of land, building or airspace that are not common property, road or a reserve, and include accessory lots like car spaces, storerooms, etc.

Lot entitlements and lot liabilities

The lot entitlements and lot liabilities of lot owners are set out in the plan of subdivision.

- “Lot entitlement” refers to your share of ownership of the common property and determines your voting rights. A lot for example, may have an entitlement of more than one vote (See chapter 8).
- “Lot liability” represents the share of owners corporation expenses that each lot owner is required to pay.

These entitlements and liabilities are determined by the developer at the time of subdivision.

Common property

Common property includes any parts of the land, buildings and airspace that are not lots on the plan of subdivision. Common property may include gardens, passages, walls, pathways, driveways, stairs, lifts, foyers and fences. The common property is collectively owned by the lot owners as tenants in common. Floor coverings and fixtures within a lot are usually the property of the lot owner.

Multiple owners corporations

A property can have more than one owners corporation. Multiple owners corporations are most commonly used in large, multi-storey buildings, commercial properties, or developments that combine residential and commercial lots. Multiple owners corporations generally operate to allocate access and management and maintenance responsibilities for certain parts of the property between different groups of lot owners.

For example, a person who buys a ground floor unit in a multistorey building whose purchase price includes offstreet parking may be a member of the owners corporation for the parking spaces, but not a member of the owners corporations for the lifts.

Where a property does have multiple owners corporations, it is important for lot owners to understand how these owners corporations affect their particular lot.



Factsheet available for further information:

Multiple owners corporations

Common seal

A common seal is a rubber stamp, which can be arranged through a stationery shop. It contains the owners corporation and the plan of subdivision numbers allocated by Land Victoria.

All owners corporations must have a common seal, which represents the signature of the owners corporation. It is an important instrument of the owners corporation and its misuse can have serious financial and legal consequences.

The seal must be used on all documents that are created as the result of a resolution passed by the owners corporation; for example, contracts for services, making additional rules or the appointment of an owners corporation manager. Those resolutions must be recorded in the minutes of a general meeting.

Each use of the common seal must also be witnessed by two lot owners, who sign the document, print their full name and address and state that they are members of the owners corporation.

Some owners corporations keep a common seal register to record the names of the witnesses, the date and the purpose for using the seal. A seal register is useful but not mandatory.

“ The operation of owners corporations ”

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Classes of owners corporations

Depending on their size, owners corporations have different levels of responsibilities and duties. Most owners corporations have the obligations that are set out in this Guide, but **two-lot subdivisions** are exempt from many requirements and **prescribed** owners corporations have additional obligations.

Two-lot subdivisions

Owners corporations operating in two-lot subdivisions are exempt from the:

- requirements for notices of fees
- procedures for meetings and decision making
- keeping records and an owners corporation register
- taking out insurance in the name of the owners corporation.

Owners corporations containing two lots still need to prepare owners corporations certificates and maintain common property.



Factsheet available for further information:

Two-lot subdivisions

This fact sheet includes a sample owners corporation certificate for a two lot subdivision.

Prescribed owners corporations

Prescribed owners corporations:

- have more than 100 lots, or
- collect more than \$200,000 in annual fees per financial year. Separate owners corporations for storage lots, car parking lots and accessory lots are included in the fee total for this purpose. Annual fees include the fees for general administration and maintenance and contributions to maintenance plans but do not include extraordinary fees (see chapter 5).

In addition to the requirements described in this Guide, a prescribed owners corporation must also:

- establish a maintenance plan
- have financial statements audited every year, and
- obtain a valuation every five years of all buildings it is required to insure.



Factsheet available for further information:

Prescribed owners corporations

Levels of owners corporations

The owners corporation operates at four levels:

1. the **owners corporation** consisting of all the lot owners
2. the **committee** consisting of elected lot owners or lot owners proxies
3. a **delegate of the owners corporation**. For example, a manager, a chairperson, a secretary, a lot owner or an employee of the owners corporation
4. a **delegate of the committee**. The committee may delegate to a lot owner, a manager or sub delegate to a member of the committee

All owners corporations, committees and delegates are required to act honestly and in good faith and must

exercise due care and diligence in carrying out their functions, powers and activities.

Obligations of owners corporations

The main obligations of owners corporations are:

- managing and administering the common property
- repairing and maintaining the common property, fixtures and services
- taking out and maintaining required insurance
- raising fees from the lot owners to meet financial obligations
- preparing financial statements and keeping financial records
- providing owners corporations certificates when requested
- keeping an owners corporation register
- establishing a grievance procedure or adopting the grievance procedure in the model rules and implementing it
- carrying out any functions and duties under the *Owners Corporations Act 2006*, the Owners Corporations Regulations, rules and any other law
- ensuring compliance with *Owners Corporations Act 2006*, the Owners Corporations Regulations and rules.

“ Property maintenance ”

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Maintenance plans

All owners corporations are required to repair and maintain the common property, any equipment and services that benefits some or all of the lots and common property and any of its own personal property.

A maintenance plan covers planning and budgeting for future repairs and maintenance of the building. If an owners corporation has a maintenance plan then it is also required to have a maintenance fund to cover the cost of the works to implement the maintenance plan.

Only prescribed owners corporations are required to prepare a maintenance plan and establish a maintenance fund, but any owners corporation can have a maintenance plan and fund.

The maintenance plan must set out the following items:

- the major capital items that it will need to be repaired and/or replaced within the next ten years
- the present condition of those items
- when the items or components will need to be repaired or replaced
- the estimated cost of the repair and replacement of those items or components
- the expected life of those items or components once repaired or replaced, and

- any other prescribed information (there is no prescribed information at the moment).

Once a maintenance plan is made and adopted, the owners corporation is required to report on its implementation at each annual general meeting.

Upgrades, renovations and alterations to the common property

The owners corporation can only make significant alterations to the use or appearance of the common property if:

- such alterations are listed in the maintenance plan, or
- the alterations have been approved by special resolution (See chapter 8)

A special resolution is also required if the common property is to be upgraded, renovated or improved or in cases where work is being performed and:

- the total cost of the work is estimated to be more than twice the total amount of the current annual fees, or
- the work requires a planning permit or a building permit before it can be carried out.

A special resolution is not required if alterations are urgently required to ensure safety or prevent significant loss or damage. This exception only applies to the work necessary to address safety, loss or damage.

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Maintenance of the outward appearance of lots

Owners are required to maintain the outward appearance and serviceability of their lot and ensure it does not affect the use and enjoyment of other lots and common property. This may also include maintaining any eaves or guttering that overhang the lot.

If owners fail to maintain the outward appearance and serviceability of their lot, the owners corporation can order the owners in writing to carry out repairs. If repairs are not made within 28 days, the owners corporation can perform the repairs or other works without the owner's approval and recover the cost of those works from the owners.

Renovations to lots

Owners are entitled to renovate or refurbish the interior of their apartment or unit. However, they must notify the owners corporation if the renovations require an application for a building or planning permit.



Factsheet available for further information:

Maintenance and maintenance plans
This fact sheet includes a sample maintenance sheet.

“ Financial management ”

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Owners corporations are responsible for keeping track of their finances. Owners corporations can raise fees from lot owners, and lot owners have unlimited financial and legal liability to the owners corporation. This means you may confront unexpected and adverse financial consequences because of poor financial management of the owners corporation.

The owners corporation has a number of financial powers and responsibilities under the *Owners Corporations Act 2006* including:

- setting fees to cover general administration, maintenance and insurance
- levying special fees for extraordinary expenditure
- borrowing money
- investing money
- recovering money owed

- charging penalty interest
- operating a bank account
- paying remuneration to managers and employees
- paying insurance premiums
- keeping financial records
- preparing annual financial statements

In addition a prescribed owners corporation must audit financial statements after the end of the financial year and establish a maintenance fund to cover the cost of implementing the maintenance plan.

Financial records

An owners corporation must keep financial records that:

- cover all income, expenditure, assets and liabilities of the owners corporation, and
- provide for the making of true and fair reports of the financial situation of the owners corporation.

The owners corporation can keep financial records in a paper form or in an electronic software package. If financial records are kept in an electronic software package, they must be kept secure, be regularly backed up and be able to be printed out. If the financial records are kept on a computer that is owned by a third party such as a manager or secretary, the committee and lot owners are still entitled to inspect those records and obtain a copy on the payment of a reasonable fee.

The owners corporation should also keep sufficient financial records to meet its obligations to the Australian Tax Office for income tax and GST purposes. The basic information that an owners corporation should keep includes:

Income records

- invoices and statements issued (including tax invoices)
- invoices and statements paid or receipts
- credit card statements, and
- bank deposit books and bank account statements.

Expenditure records

- purchase/expense invoices (including tax invoices)
- purchase/expense receipts (which include an ABN)
- cheque books and bank account statements
- credit card statements.

Assets and liabilities records

- asset register
- depreciation schedules
- taxation returns
- list of debtors
- list of creditors
- unpaid invoices.

For further information, contact the Australian Tax Office on 13 28 66 or go to www.ato.gov.au and refer to the publication Record Keeping for Small Business (Nat3092).

Fees

The owners corporation sets annual fees to cover general administration maintenance, insurance and other ongoing costs. The owners corporation can decide the level of fees, how they are paid and times for payment (usually quarterly).

An owners corporation can also levy special fees or charges on lot owners to cover extraordinary or unexpected expenditure (for example to pay for painting of the building). If the amount of the proposed special fees is more than twice the amount of the owners corporation's annual fees, then it must be approved by a special resolution (75 per cent majority of all lot owners).

Owners must pay their share of the annual and special fees according to lot liability. If owners do not pay fees they lose the right to vote on all matters requiring an ordinary resolution. Although they can still attend meetings of the owners corporation, they can only vote on matters requiring a special resolution or unanimous resolution. (See chapter 8) The owners corporation can also charge penalty interest on any money owing and take action to recover any debts in a court or at the Victorian Civil and Administrative Tribunal (VCAT).



Factsheet available for further information:

Financial management

This fact sheet includes copies of the approved notices for Fee Notice and Final Fee Notice.

The *Owners Corporations Act 2006* sets out the minimum insurance cover requirements for all owners corporations. The Act also enables owners corporations to take out insurance cover for other risks.

Reinstatement and replacement insurance

All owners corporations must take out reinstatement and replacement insurance for all buildings on the common property. This covers the cost of repairing or rebuilding or replacing the damaged property and removing debris, as well as paying for architects and tradespeople required in the process.

Two-lot subdivisions are exempt from these requirements, but if there are buildings on the common property, the owners should still have insurance to cover the costs of reinstating or replacing those buildings.

Obtaining valuations

An owners corporation can obtain valuations of the buildings it is required to insure. A prescribed owners corporation **must** obtain a valuation every five years of all buildings that it is liable to insure and present the valuer's report at the next general meeting.

Public liability insurance

Owners corporations must also take out public liability insurance for common property to a minimum of \$10 million. Public liability insurance must cover any liability for the owners corporation to pay compensation in the case of any injury, death or illness of a person, and any damage or loss of property arising from the common property.

If there is no common property then the owners corporation can by a unanimous resolution decide that each lot owner must arrange their own insurance.

Two-lot subdivisions are also exempt from these requirements, but if there is common property, the owners should still have public liability insurance.

Multi-storey developments

In almost all situations, an owners corporation must take out both reinstatement and replacement insurance and public liability insurance for all lots in a multi-storey development if:

- any of the lots is located above or below another lot, or
- any of the lots is located above or below common property.

The only situations where this requirement does not apply are if:

- the lots are actually single-storey, such as those found on multi-storey plans that define the space above and below the lots as common property, or
- the multi-storey development was registered under the *Strata Titles Act 1967* and *Cluster Titles Act 1974* and does not have lots above or below one another.

Other insurance

The owners corporation can, by ordinary resolution at a general meeting, decide to take out any insurance that it considers important to safe guard the interests of the lot owners. Some additional kinds of insurance available to owners corporations are:

- office bearers' legal liability
- workers compensation
- fidelity guarantee (covers the owners corporation against loss incurred by the dishonest act of an employee of the owners corporation)
- machinery breakdown
- catastrophe insurance
- lot owners' improvements to the building
- legal defence expenses.

The owners corporation should seek professional advice about the range of insurance products and the amount of insurance to cover its risks.

For example, there may be significant financial and administrative savings if all single-storey buildings or lots are covered by the same insurer.

Additional insurance should always be on the agenda and considered at the annual general meeting.



Factsheet available for further information:

Insurance

An owners corporation is required to keep records under the *Owners Corporations Act 2006*. Records are also required under other laws, such as Commonwealth taxation laws and essential safety measures under the *Building Act 1993*.

An owners corporation must keep voting papers and ballots for 12 months after a vote or ballot is taken. Proxies must be kept for 12 months after they expire or are revoked. An owners corporation must keep all other documents for at least seven years.

The *Owners Corporation Act 2006* requires owners corporations to keep the following records:

- the full name and address of each lot owner
- a consolidated copy of the rules
- minutes of meetings
- copies of resolutions
- records of the results of ballots
- proxies
- voting papers or ballots
- correspondence
- accounting records
- records of assets and liabilities
- financial statements
- income tax returns and goods and services tax records (if any) of the owners corporation
- insurance policies
- maintenance plans (if applicable)
- notices and orders served on the owners corporation by a court or tribunal
- notices served by the owners corporation
- contracts and agreements entered into by the owners corporation
- leases and licences entered into by the owners corporation.



Factsheet available for further information:

Records

This fact sheet includes a sample request to inspect records.

Owners corporation register

Except for two-lot subdivisions, all owners corporations must establish and keep a summary of its activities, undertakings and membership. A hard copy or electronic version of the following records must be kept as the owners corporation register:

- the owners corporation plan number and address
- the name and address of each lot owner
- the name, registration number and contact details of the manager (if there is one)
- total lot liability and total lot entitlements
- lot liability and lot entitlements for each lot
- the basis for setting of lot liability and lot entitlement (if available)
- the date and details of each amendment to the owners corporation rules
- details of contracts, leases and licences entered into by the owners corporations
- details of insurance policies.

Availability of records and the register

The owners corporation records and register must be made available for inspection free of charge. However, a manager can charge the owners corporation for his or her time to supervise inspections of the records and register. If a person requests copies of the documents, the owners corporation can also charge a reasonable fee to provide them. The following people are able to inspect the owners corporations records and register:

- a lot owner
- a mortgagee of a lot
- a purchaser of a lot
- a representative of a lot owner, mortgagee or purchaser of a lot.



Factsheet available for further information:

Owners corporation register
This fact sheet includes a sample owners corporation register.

Privacy safeguards

The owners corporation should always get a written request from all people inspecting an owners corporations' records and register. This identifies the person making the request and is used to report to the owners corporation. The owners corporation should supervise records inspections to ensure that documents are not lost, destroyed or interfered with.

A person whose name or other personal information is kept in the records of the owners corporation or in the owners corporation register may apply to the Victorian Civil and Administrative Tribunal for an order restricting access to that information. However, the tribunal will only restrict access to information in exceptional circumstances and only for a limited time.

Owners corporation certificates

All owners corporations are required to issue an owners corporation certificate to any person who submits a written application accompanied by a fee of up to \$150 per certificate. The owners corporation certificate must be prepared and supplied within 10 business days.

It is very important that the information contained in the owners corporation certificate is accurate as it will form part of the vendors statement or section 32 required for the sale and purchase of a lot.

If there are any applications for an owners corporation certificate for a lot that is affected by more than one owners corporation, there will need to be a certificate prepared for each owners corporation.

The owners corporation certificate must contain the following information:

- (a) the current fees for the lot for each quarter or annually
- (b) the date up to which the fees for the lot have been paid
- (c) the total of any unpaid fees or charges for the lot
- (d) any special fees or levies which have been struck and the dates on which they are payable
- (e) any repairs, maintenance or other work which has been or is about to be performed which may incur additional charges to those set out in (a) to (d)
- (f) in relation to the owners corporation's insurance cover:
 - (i) the name of the insurance company
 - (ii) the number of the policy
 - (iii) the kind of policy

- (iv) the buildings covered
- (v) the building amount
- (vi) the public liability amount
- (vii) the renewal date
- (g) if the owners corporation has resolved that the members may arrange their own insurance under section 63 of the Act, the date of this resolution
- (h) the total funds held by the owners corporation
- (i) whether the owners corporation has any liabilities or contingent liabilities (in addition to any such liabilities specified in paragraphs (a) to (d)) and, if so, the details of those liabilities
- (j) details of any current or proposed contracts, leases, licences or agreements affecting the common property
- (k) details of any current or proposed agreements to provide services to lot owners, occupiers or the public
- (l) details of any notices or orders served on the owners corporation in the last 12 months
- (m) details of any legal proceedings to which the owners corporation is a party, or any circumstances which may give rise to legal proceedings to which the owners corporation would be a party
- (n) whether the owners corporation has appointed, or has resolved to appoint, a manager and, if so, the name and address of the manager
- (o) whether an administrator has been appointed for the owners corporation, or whether there has been a proposal for the appointment of an administrator
- (p) total lot entitlement and lot liability.

The owners corporation certificate must include a statement that further information can be obtained by an inspection of the owners corporation register. The certificate must also have the following documents attached:

- a copy of resolutions made at the last annual general meeting
- a copy of the owners corporation rules registered at Land Victoria
- a copy of the “Statement of Advice and Information for Prospective Purchasers and Lot Owners” that is contained in Schedule 3 of the Owners Corporations Regulations 2007.



Factsheet available for further information:

Owners corporation certificate
This fact sheet includes a sample owners corporation certificate.

An owners corporation makes a decision or resolution when its members vote. Decisions of the owners corporation may be made by an ordinary, special or unanimous resolution, all of which require different percentages of the total number of votes. **Please note that in an owners corporation, votes are allocated according to lots or lot entitlements, not by number of individuals.** This means that a person who owns more than one lot has more than one vote. It also means that if a lot is jointly owned, the owners still only have one vote between them.

Resolutions may be made by a meeting or ballot of the owners corporation, a meeting or ballot of the committee, or by a decision of a delegate. Only ordinary resolutions that are not required to be made at a general meeting can be delegated.

The *Owners Corporations Act 2006* creates a hierarchy of decision-making power:

- The **owners corporation** (comprising all the lot owners) retains control of all decision making and matters requiring a unanimous or special resolution, or resolutions that can only be made at a general meeting. Only the owners corporation can overturn an earlier decision of the owners corporation.
- The **committee** can make decisions requiring an ordinary resolution except those that must be decided at a general meeting. The committee cannot overturn decisions of the owners corporation.
- If the owners corporation has **delegated powers to a manager or a lot owner**, then the delegate can make decisions. A delegate cannot overturn a decision of the owners corporation or the committee.
- An owners corporation can appoint **sub-committees** to advise the owners corporation. Sub-committees cannot make decisions.

Annual general meeting

Owners corporations must hold a general meeting (called the annual general meeting) each year. The notice of an annual general meeting must be in writing and either handed or sent to lot owners at least 14 days before the meeting. The *Owners Corporations Act 2006* allows notices to be sent electronically.

The notice must include:

- the date, time and location of the meeting
- the general nature of business or any resolutions to be discussed or decided at the meeting (the agenda)
- the text of any special or unanimous resolutions to be decided at the meeting
- the financial statements
- the proposed annual budget
- a statement that lot owners have a right to appoint a proxy.

Agenda for the annual general meeting

A well-planned agenda is necessary for an effective meeting. It should include:

- election of chair, attendances, apologies, proxies, quorum and entitlements to vote

- confirmation of minutes of the previous meeting
- report of the manager (if applicable)
- report of the committee (if applicable)
- reports on the implementation of the maintenance plan (if applicable)
- acceptance of the financial statements
- insurance
- proposed budget for the next financial year
- setting of fees
- appointment of committee
- appointment of manager
- appointment of secretary
- delegations and any proposed controls on expenditure by delegates
- reports on the number of complaints and nature of complaints including:
 - the number of matters on which action was taken under dispute procedures in the Act
 - the nature of matters in respect of which action was taken
 - the number of applications to the Victorian Civil and Administrative Tribunal concerning the owners corporation
- the valuation report (for prescribed owners corporations only).

Before the annual general meeting, it is a good idea for the lot owners or the committee to contact each other, or the manager, to identify what needs to be discussed at the annual general meeting.

The manager, secretary or the committee should:

- prepare the financial statement, reports and a proposed budget for the next financial year.
- identify and assemble the motions to include on the agenda
- consider sending out a covering letter with the notice and agenda that sets out background to the issues, such as encouraging people to nominate to be on the committee, explaining any changes to fees, options for insurance and any necessary repairs and maintenance issues for the coming year.



Factsheet available for further information:

Annual General Meetings

This fact sheet includes a sample notice, agenda and minutes.

Quorum

A quorum for general meetings is at least 50 per cent of all the lot owners or their proxies by number or representing 50 per cent of the total number of lots or lot entitlements. If there is not a quorum, the annual general meeting can still go ahead but all of the decisions are interim decisions.

Voting

Voting can be done at a meeting or by a ballot. At a meeting, voting is usually by a show of hands, with one vote for each lot. However, any lot owner may require before or after a vote by show of hands, that a vote be taken based on lot entitlements.

The *Owners Corporations Act 2006* also enables voting and ballots by post, telephone, facsimile, the internet or other electronic communication.

Lot owners owing fees or other money to the owners corporation are not entitled to vote on ordinary resolutions. However, they can still vote on matters requiring a special or unanimous resolution.

If the votes are equal and the chairperson is a lot owner or a proxy for a lot owner, then the chairperson may exercise a second or casting vote.

Resolutions

There are different types of resolutions, depending on the percentage of votes required to agree before a resolution is passed. Please note:

- The percentages required to pass resolutions relate to the total number of lots or lot entitlements not to the percentage of owners who may attend a meeting or respond to a ballot.
- **A lot owner may own more than one lot and therefore may have more than one vote.**
- The text of unanimous and special resolutions must be set out on the notice of the meeting.

Types of resolutions

- **Unanimous** resolutions require 100 per cent agreement by lots (ie, all owners or their proxies).
- **Special resolutions** require agreement by owners or their proxies representing 75 per cent of lots or lot entitlements. If at a meeting or by ballot, a special resolution attracts agreement by owners or proxies representing at least 50 per cent of lots and no more than 25 per cent against, it is termed an **interim special resolution**.
- **Interim special resolutions** require a notice to be sent to all lot owners within 14 days and can only be acted on after 29 days. If the secretary receives a petition by owners or proxies representing 25 per cent of the lots against an interim special resolution within 29 days of the meeting or ballot, the resolution fails.
- **Ordinary resolutions** that cannot be delegated to a committee, manager or lot owner require agreement by owners or proxies representing at least 50 per cent of lots or lot entitlements. If a general meeting does not have a quorum, the ordinary resolutions passed at the meeting become **interim ordinary resolutions**.
- **Interim ordinary resolutions** require a notice to be sent to all lot owners within 14 days and can only be acted on after 29 days if no petition representing 25 per cent of lots or lot entitlements is received to call another meeting.
- **Ordinary resolutions that can be delegated** to the committee, manager or lot owner. The delegate can make a decision without further consultation.

Unanimous resolutions are required for fundamental decisions, such as selling common property, buying land, altering boundaries or altering lot entitlement and lot liability.

Special resolutions are required to:

- make, amend or revoke the rules of the owners corporation
- provide a service to lot owners/occupiers or the public
- enter into agreements for the provision of services
- lease or license the whole or any part of the common property to a lot owner or other person
- obtain a lease/licence over any land
- bring legal proceedings (a special resolution is not required for an application to the Victorian Civil and Administrative Tribunal to enforce rules or to recover fees)
- levy special fees if the amount involved is more than twice the total amount of the current annual fees
- borrow any amount more than annual fees
- approve payment out of the maintenance fund
- make significant alterations to the use or appearance of the common property
- upgrade or renovate common property.

Notice of interim special resolutions

The notice should clearly state that the decision is an interim special resolution. It must include the secretary's contact details and the deadline for submitting a petition.

Notice of interim ordinary resolutions

The notice of should clearly state that the decisions are interim resolutions and include the secretary's contact details and a deadline for the submitting a petition.



Factsheet available for further information:

Voting and ballot guidelines

This fact sheet includes sample voting cards, ballot papers, notices of interim ordinary resolution, notices of interim special resolution, and petitions.

Delegations

An owners corporation should consider delegations of its powers at each annual general meeting. Delegations enable a chairperson, secretary, manager or committee to make decisions on behalf of the owners corporation and carry out day to day tasks without having to call a general meeting.

If the delegated powers are reviewed and changed, record the decision in the minutes of the meeting and set out the delegated powers in a new instrument of delegation.

Each owners corporation has the ability to set limits on the delegated powers to spend money or do other things on behalf of the owners corporation.

There are some powers of the owners corporation that cannot be delegated, including all matters requiring a unanimous resolution, a special resolution or an ordinary resolution at a general meeting.

Minutes of meetings

The owners corporation must arrange for minutes of all meetings to be kept. Minutes must include:

- date, time and location of the meeting
- names of lot owners at the meeting
- names of lot owners who have provided proxies
- names of proxies at the meeting
- the text of all resolutions of the owners corporation made at the general meeting
- the votes on any resolutions.



Factsheet available for further information:

Meeting procedures

Proxies

As a lot owner, if you cannot attend a meeting, you can appoint a trusted person as your representative. This person is your “proxy” and their vote is counted as yours.

You may authorise a person in writing to act as your proxy to:

- attend, speak or vote on your behalf at a meeting of the owners corporation
- vote on your behalf in a ballot, or
- represent you on the committee of the owners corporation.

To nominate a proxy you must complete a prescribed form, which is in the Owner Corporations Regulations 2007 and available from Consumer Affairs Victoria, and deliver it to the owners corporation secretary. Proxies automatically lapse 12 months after the form is delivered to the secretary, unless an earlier date is specified.

It is illegal for someone to coerce you into making another person your proxy.

Powers of Attorney

A person acting under a power of attorney for a lot owner may vote on their behalf at a general meeting or on a ballot. A power of attorney can only act for more than one lot if they are a member of a lot owner’s family. It is illegal for someone to require you to give a power of attorney.

Special general meetings

All meetings other than annual general meetings are known as special general meetings. Special general meetings can be convened by:

- the owners corporation chairperson or secretary
- a lot owner nominated by lot owners who have at least 25 per cent or more of the total lot entitlements
- the manager of the owners corporation:
 - if there is no committee, or
 - acting on the authority of the committee, or
 - if nominated by lot owners who have at least 25 per cent or more of the total lot entitlements.

Notice of a special general meeting

The convenor of a special general meeting is required to give notice in writing of the meeting to each lot owner at least 14 days before the meeting. The notice must contain the following information:

- the date, time and location of the meeting
- the agenda for the meeting
- the text of any special resolution or unanimous resolution to be moved at the meeting
- a statement that the lot owner can appoint a proxy to attend the meeting.

If owners representing 25 per cent or more of lot entitlements have requested the meeting, then the person convening the meeting must have the agenda approved by the relevant lot owners.

Activating your owners corporation

An owners corporation is required to hold its first general meeting within six months of registration with Land Victoria. If this has not been done, then all that is required is that owners representing 25 per cent or more of lot entitlements agree to call the inaugural annual general meeting of the owners corporation. After this meeting, an owners corporation is only required to have an annual general meeting if it receives or pays out money in a financial year.



Factsheet available for further information:

Activating your owners corporation

The fact sheet includes a sample action sheet for preparing for a general meeting and a sample petition.

“Committees”

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The *Owners Corporations Act 2006* requires an owners corporation with 13 or more lots to elect a committee at each annual general meeting. Owners corporations with less than 13 lots may elect a committee if they choose, but it is not mandatory.

Membership of a committee

A committee must have at least three and not more than 12 members. The members of the committee must be lot owners or hold a proxy for a lot owner. Once elected, the committee members hold office until a new committee is elected. There must not be more than one committee member from any one lot.

A lot owner, or anyone acting as a proxy for a lot owner, may nominate themselves for election as a committee member before or at the annual general meeting.

The owners corporation may, at an annual general meeting or special general meeting, resolve to add or remove a committee member or replace or remove a committee. The committee can invite members to the committee if there is a vacancy.

The committee may appoint sub-committees or invite other lot owners or proxies of lot owners to advise and assist in carrying out its functions and powers. However, sub-committees and invited members are not entitled to vote as part of the committee.

Duties of committee members and volunteer managers

A member of a committee or sub-committee of an owners corporation must:

- act honestly and in good faith
- exercise due care and diligence
- not make improper use of his or her position as a member to gain, directly or indirectly, an advantage for themselves or for any other person
- report to the owners corporation at each annual general meeting.

Immunity of committee members

Under the *Owners Corporations Act 2006*, any liability resulting from the act or omission by a committee member, sub-committee member or volunteer manager attaches to the whole owners corporation provided that the person acted in good faith:

- in the exercise of a power or the carrying out of a function under the Act, regulations or rules
- in the reasonable belief that the act or omission was in the exercise of a power or the carrying out of a function under the Act, regulations or rules.

Committee members should understand the requirements of the legislation. Minutes of all committee meetings should be submitted to the owners corporation at every annual general meeting as part of the committee's report.

The chairperson and secretary

If an owners corporation has a committee, it must elect a chairperson and a secretary. Failure to fill either of these positions may mean the committee is not lawful. The committee's chairperson and secretary also then become the chairperson and the secretary of the owners corporation.

Special duties of the chairperson

The chairperson's role is to facilitate meetings. If you are chairperson, allow fair discussion of matters and stick to the agenda, so that decisions can be made.

The chairperson must:

- be the chairperson of the committee and the owners corporation
- have an instrument of delegation from the owners corporation or the committee
- act on the directions of the owners corporation
- act on the directions of the committee
- act honestly and in good faith, exercise due care and diligence and not make improper use of his or her position.

The chairperson has the power to:

- convene the annual general meeting
- convene a special general meeting
- arrange a ballot
- make the casting vote at a general or committee meeting when the votes are equal.

The *Owners Corporations Act 2006* does not give the chairperson of the committee any special powers to make decisions on behalf of the owners corporation or the committee. However, the owners corporation can delegate powers to the chairperson. Any powers delegated must be set out in an instrument of delegation and recorded in the minutes.

For example, the owners corporation can resolve that the chairperson is responsible for checking and recording proxies, and supervising ballots and polls.



Factsheet available for further information:

Chairperson

The fact sheet includes a sample instrument of delegation - chairperson.

Special duties of the secretary

The secretary must:

- be the secretary of the committee and the owners corporation
- have an instrument of delegation from the owners corporation or the committee
- act on the directions of the owners corporation
- act on the directions of the committee
- receive petitions against an interim special resolution
- receive ballot forms at general meetings, or via post, telephone, internet or other electronic means in accordance with the rules
- receive proxies from lot owners
- set the time, date and the agenda for meetings
- give three days notice of committee meetings
- keep minutes of committee meetings
- collect records and funds from a manager after the manager has been removed
- certify and record rules with Land Victoria

- act honestly and in good faith, exercise due care and diligence and not make improper use of his or her position.

The secretary also has the power to:

- convene the annual general meeting
- convene a special general meeting
- arrange a ballot.



Factsheet available for further information:

Secretary

The fact sheet includes a sample instrument of delegation - secretary.

Removing committee members

Lot owners can remove a committee at an annual general meeting. If there is a casual vacancy on a committee, the remaining members of the committee can invite another lot owner or a person holding a proxy for a lot owner to be a member of the committee. The vacancy does not have to be filled if three or more members remain on the committee.

Committee meetings

Quorums

A quorum for a committee meeting is at least 50 per cent of the committee members. When there is no quorum at the meeting, the committee can make interim resolutions.

These do not take effect unless:

- they are confirmed at the next committee meeting when a quorum is present, or
- they are confirmed by a ballot of committee members, or
- other procedures set out in the rules about interim committee decisions are followed.

If the votes are equally split, the chairperson has a casting vote.

Procedures

A committee meeting may be called by the owners corporation, the committee, the chairperson of the committee, the secretary of the committee, the manager of the owners corporation or a delegate of the owners corporation.

The secretary must prepare the notice, which must:

- be sent out at least three days before the meeting or as determined by the owners corporation
- set out the time and place of the meeting
- include an agenda.

Committees can make decisions by a ballot or at meetings by a show of hands. Committee members have one vote each. A ballot cannot close before 14 days elapse from the notice of the ballot, but if a majority of the committee vote in favour of the motion before the closing date, it is deemed to have passed.

Minutes of committee meetings

The committee must keep minutes of every meeting. The minutes must include the date, time and place of the meeting, names of those present and all resolutions made by the committee.

At every annual general meeting the owners corporation should resolve that the committee keep minutes of all meetings and submit those minutes as part of the report at the annual general meeting.

Accurate minutes of committee meetings are necessary for each member of the committee to confirm the decisions made and that they acted in good faith and in accordance with the legislation and the owners corporation rules.



Factsheet available for further information:

Committees

The fact sheet includes a sample nomination form, ballot paper and instrument of delegation.

Many owners corporations use professional managers to assist with finances, insurance, administration, meetings and maintenance functions. Larger owners corporations usually engage paid professional managers because complex legal, technical and people skills are required to manage the property.

An owners corporation may appoint a manager to carry out any powers or functions it is able to delegate at a general meeting. The owners corporation usually delegates powers to a manager in a contract or instrument of delegation. This enables the manager to make decisions on behalf of the owners corporation. The appointment must be in writing or through a contract of appointment in the approved form.

However, some owners corporations may be self-managed by a committee or a lot owner who has been delegated powers on a voluntary basis.

Registration of paid managers

The *Owners Corporations Act 2006* requires all managers paid a fee to manage owners corporations to be registered with the Business Licensing Authority. The registration scheme applies to management businesses, rather than requiring registration of each individual manager who may be an employee of the business.

People who are less than 18 years old, who are insolvent, or who do not have professional indemnity insurance cannot be registered. The register is publicly available and includes details of any orders made against a manager.

An application for registration as a manager must:

- be in writing
- include a copy of a birth certificate or a passport, or a drivers licence
- include evidence of the required professional indemnity insurance
- be accompanied by the prescribed fee.

In the case of a company applying for registration, each director of the company must include a copy of a birth certificate, or a passport, or a drivers licence.

If you are appointing a professional owners corporation manager, only deal with a registered manager. You can check their status by contacting Victoria's Business Licensing Authority on 1300 13 54 52 or searching the public register at www.bla.vic.gov.au.

All professional owners corporation managers are required to have registered with the Business Licensing Authority by 31 March 2008.

Duties of managers

All registered managers must:

- be appointed by an instrument or by contract of appointment in the approved form
- act honestly and in good faith. They must not improperly use their positions to gain an advantage for themselves or any other person
- carry professional indemnity insurance for the prescribed amount
- hold all money on behalf of an owners corporation on trust
- account separately for money held for each owners corporation it manages
- report to the owners corporation at each annual general meeting
- if there is a committee, report to the committee as required
- register with the Business Licensing Authority
- lodge an annual statement with the Business Licensing Authority.

Removing a manager

The owners corporation, the committee or a delegate can remove a manager, but this can involve complex legal and contractual issues. An owners corporation removing a manager should make this decision at a general meeting or by ballot.

A manager whose appointment is terminated has 28 days to return all funds and records to the secretary of the owners corporation.



Factsheet available for further information:

Managers

The fact sheet includes a copy of the approved notice for the appointment of a manager.

All owners corporations in Victoria have rules for the control, management, administration, use or enjoyment of the common property or of the lot.

By a special resolution, the owners corporation can make or change rules or can decide to rely on the Model Rules set out in Schedule 2 of the Owners Corporations Regulations 2007.

The rules cover matters including car parking, noise, pets, use of lots, dispute resolution procedures and behaviour of owners, residents or guests. All owners and residents must be given a copy of the rules before they move in.

Owners corporations can apply to the Victorian Civil and Administrative Tribunal to enforce rules and the tribunal can impose penalties for breaches of rules.

By default, the Model Rules apply to an owners corporation, unless the owners corporation makes its own rules and records than with Land Victoria. Rules, other than Model Rules must be recorded at Land Victoria to be enforceable.

Owners corporations can make rules for:

- health, safety and security
- committees and sub-committees
- management and administration
- use of common property
- use of and works to lots
- design of lots
- behaviour of persons
- dispute resolution
- notices and documents
- the common seal.

Communication

All owners corporations are required to keep a letterbox and/or a sign displaying contact details of the owners corporation.

However, if you wish to make contact with the owners corporation urgently, then you need to know how to contact the chairperson, secretary or the manager. Owners corporations should develop a policy on how day to day communication between a lot owner and the owners corporation can be made. The policy should be part of the rules and may specify how and when the chairperson, secretary or the manager can be contacted and what to do if there is an emergency. This policy should be given to all new lot owners or be displayed on a notice board.



Factsheet available for further information:

Rules

This fact sheet includes the Model Rules for an owners corporation and Land Victoria form for amending rules.

“Complaints and disputes”

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The *Owners Corporations Act 2006* sets out a three-tiered complaint and dispute resolution process involving:

- internal dispute resolution
- conciliation through Consumer Affairs Victoria
- applications to the Victorian Civil and Administrative Tribunal (VCAT) for an order.

An owners corporation must follow its internal dispute resolution process before proceeding to conciliation through Consumer Affairs Victoria or making an application to VCAT.

Internal dispute resolution

Complaints

Complaints to the owners corporation relating to an alleged breach of the *Owners Corporation Act 2006*, the Regulations or rules by a lot owner, an occupier or a manager must be made in writing to the owners corporation in the approved form.

If an owners corporation decides to take no action, it must provide written reasons.

If an owners corporation decides to take action, it must give notice to the person who is alleged to have committed the breach. If the person about whom the complaint has been made is not the lot owner, then the owners corporation must also give a copy of the notice to the lot owner. The notice must be in writing in the approved form and the breach must be rectified within 28 days of the notice being served.

What if the breach is not rectified?

If the problem is not resolved within 28 days, the owners corporation can extend the deadline for action. The owners corporation can also choose to issue the individual with a final notice.

The final notice must be in writing and on an approved form. A final notice states that the individual has 28 days from the date of the notice to comply. The notice must also state that if the breach is not rectified within that time, the owners corporation may take the matter to VCAT for an order.

Before going to VCAT, the owners corporation must try to resolve the matter through its internal dispute resolution process.

Grievance procedure

An owners corporation may adopt the grievance procedure in the model rules which are set out in the Owners Corporations Regulations or make its own rules.

For example, an owners corporation may make a rule that states: “if you wish to raise an issue, you can make a written request for a meeting of the owners corporation or its committee”. This meeting would allow everyone to have a say on the issue and provide an opportunity to get the matter resolved before it escalates.

Lodging a complaint with Consumer Affairs Victoria

A lot owner, occupier or manager who has a complaint is not required to use the owners corporation’s grievance procedure. Instead, they can make a complaint to Consumer Affairs Victoria. However, Consumer Affairs Victoria cannot make an order to enforce a resolution and may advise you to seek internal dispute resolution.

Consumer Affairs Victoria will assess the complaint to determine if it can be conciliated. The conciliation process involves negotiation between the parties to bring them to an agreed resolution.

Applying to the Victorian Civil and Administrative Tribunal

The owners corporation must follow its internal grievance procedure before making an application to the tribunal. These people can take a complaint to the tribunal:

- a manager or former manager
- a lot owner or former lot owner
- the owners corporation
- the occupier or former occupier of a lot
- a mortgagee of a lot
- an insurer under a policy taken out by the owners corporation
- the Director of Consumer Affairs Victoria.

What can the Victorian Civil and Administrative Tribunal do?

The tribunal can impose penalties for breaches of rules and make a wide range of other orders.

These include:

- ordering someone to do something
- imposing a penalty of \$250 for breaches of rules
- requiring the payment of money owed, as damages or restitution
- varying or ordering a term of a contract as void
- appointing or removing a manager
- appointing or removing a chairperson or secretary
- appointing an administrator.



Factsheet available for further information:

Dealing with grievances

This fact sheet includes copy of an issue log and the approved notices for Complaint Form, Notice to Rectify Breach and Final Notice to Rectify Breach.

“ Further information ”

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Hard copies of the legislation can be purchased from Information Victoria:

505 Little Collins Street
Melbourne 3000
1300 366 356

www.information.vic.gov.au

Online copies of the legislation can be downloaded from:
www.legislation.vic.gov.au
(Victorian Law Today).

Copies of a plan of subdivision and an owners corporation's rules can be obtained from Land Victoria:

570 Bourke Street
Melbourne 3000
03 8636 2010
www.land.vic.gov.au

Consumer Affairs Victoria can assist you with telephone advice and dealing with disputes. Consumer Affairs also has a range of fact sheets, sample documents and approved forms and notices specifically for owners corporations. You can obtain them by:

Telephone – 1300 55 81 81
Online – www.consumer.vic.gov.au

By using the order form included with this Guide

In person - Victorian Consumer & Business Centre
113 Exhibition Street
Melbourne

Regional services

Consumer Affairs Victoria also has regional offices in Ballarat, Bendigo, Geelong, Morwell, Mildura, Wangaratta and Warrnambool, together with a mobile outreach service that regularly visits rural communities. To find details about the office or mobile service nearest you, call 1300 55 81 81 or go to www.consumer.vic.gov.au and click on “Contact Us”.

Consumer Affairs Victoria information

These documents are available in printed form (see the included order form) or from the Consumer Affairs Victoria website (www.consumer.vic.gov.au).

Please note: the **Sample documents** and **Approved notices** are included as part of the printed fact sheets and are only available as separate documents from the Consumer Affairs website.

Fact sheets

- Activating your owners corporation
- Annual general meetings
- Chairperson
- Committees
- Dealing with grievances
- Financial management
- Insurance
- Maintenance and maintenance plans
- Managers
- Meeting procedures
- Multiple owners corporations
- Owners corporation certificate
- Owners corporation register
- Prescribed owners corporations
- Purchasing an apartment checklist
- Records
- Rules
- Secretary
- Two-lot subdivisions
- Voting and ballot guidelines

48 → Further information

Sample documents

(Included in the *Activating your owners corporation* fact sheet)

- Action sheet: preparing for a general meeting
- Petition for a general meeting

(Included in the *Annual general meeting* fact sheet)

- Agenda for AGM
- Schedule of tasks
- Minutes for AGM
- Notice of AGM

(Included in the *Chairperson* fact sheet)

- Instrument of delegation chairperson

(Included in the *Committees* fact sheet)

- Nomination form
- Ballot paper
- Instrument of delegation
- Sample rule for a ballot to elect a committee

(Included in the *Dealing with grievances* fact sheet)

- Issue log sheet
- Model Rule – Dispute resolution (Owners Corporations Regulations 2007)
- Sample Rule – Dispute Resolution & Communication procedures

(Included in the *Maintenance and maintenance plans* fact sheet)

- Maintenance survey sheet

(Included in the *Owners corporation register* fact sheet)

- Sample register

(Included in the *Owners corporation certificate* fact sheet)

- Sample certificate

(Included in the *Records* fact sheet)

- Request to inspect records

(Included in the *Rules* fact sheet)

- Model rules for an owners corporation
- Sample rule – dispute resolution & communication procedures
- Communicating with your owners corporation

- Issue log sheet

(Included in the *Secretary* fact sheet)

- Instrument of delegation - secretary

(Included in the *Two-lot subdivisions* fact sheet)

- Sample two-lot owners corporation certificate

(Included in the *Voting and ballot guidelines* fact sheet)

- Voting cards
- Ballot papers
- Petition for a general meeting or ballot
- Notice of interim ordinary resolutions
- Notice of interim special resolutions

Approved notices

(Included in the *Dealing with grievances* fact sheet)

- Complaint Form
- Notice to Rectify Breach
- Final Notice to Rectify Breach

(Included in the *Financial management* fact sheet)

- Fee Notice
- Final Fee Notice

(Included in the *Managers* fact sheet)

- Appointment of owners corporation manager

Prescribed forms

- Proxy nomination (Schedule 1 - Owners Corporations Regulations 2007)
- Model rules for an owners corporation (Schedule 2 - Owners Corporation Regulations 2007)
- Statement of advice and information for prospective purchasers and lot owners (Schedule 3 - Owners Corporations Regulations 2007)

For professional owners corporations managers

Telephone 1300 13 54 52
or go to www.bla.vic.gov.au

- Application for Registration
- Applications to Change Registration Details
- Guidelines for Registered Owners Corporation Managers

Consumer Affairs Victoria

Telephone – 1300 55 81 81

Online – www.consumer.vic.gov.au

In person

Victorian Consumer
& Business Centre
113 Exhibition Street
Melbourne VIC 3000

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Business Licensing Authority

1300 13 54 52

www.bla.vic.gov.au

Victorian Civil and Administrative Tribunal (VCAT)

55 King Street
Melbourne VIC 3000
www.vcat.vic.gov.au

Australian Taxation Office - Business Tax Enquiries

13 28 66
www.ato.gov.au

Information Victoria

505 Little Collins Street
Melbourne VIC 3000
1300 366 356
www.information.vic.gov.au

Owners Corporations Victoria

30 Peel Street
Collingwood VIC 3066
03 9416 4688
www.ocv.org.au
(formerly Institute of Body Corporate Managers Inc (Victoria))
www.bodycorp.org

Land Victoria

570 Bourke Street
Melbourne VIC 3000
03 8636 2010
www.land.vic.gov.au

Law Institute of Victoria

470 Bourke Street
Melbourne VIC 3000
03 9607 9311
www.liv.asn.au

Real Estate Institute of Victoria

335 Camberwell Road
Camberwell VIC 3124
03 9205 6666
www.reiv.com.au

Your Local Council

Consumer Affairs Victoria

Victorian Consumer & Business Centre

113 Exhibition Street

Melbourne 3000

Telephone 1300 55 81 81 (local call charge)

Email consumer@justice.vic.gov.au

Website www.consumer.vic.gov.au

Regional offices are located in Ballarat, Bendigo,
Geelong, Morwell, Mildura, Wangaratta and
Warrnambool.

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TIS 131 450

Textphone (TTY) or modem users only, ring
the NRS on 133 677, then quote 1300 55 81 81.

Callers who use Speech to Speech Relay dial
1300 555 727, then quote 1300 55 81 81.



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