Request for payment plan for overdue contributions

This form lets you make a request to the association of your **community, precinct or neighbourhood scheme**, for a plan to repay overdue contributions.

Prescribed under section 17J(1) of the Community Land Management Regulation 2021

Who should use this form

A lot owner in a community land scheme who has overdue contribution payments must use this form if they want to request a payment plan.

Note:

This payment plan request only applies to your overdue contributions. You must continue paying all new contribution notices when they are due. You should consider this when proposing a payment plan. If you fall into arrears with any new contributions, you may request another payment plan to cover those.

If you do not comply with an accepted payment plan, the association has the right to take action to recover the overdue contributions.

A request for a payment plan and a request for interest to be waived each require a resolution of the association.

What you need to do

1. Complete this form. Lots with more than one owner should enter the name of each owner seeking to enter into the payment plan.
2. Submit the completed form to the managing agent, or the association, or secretary of the association committee by email, mail, or in person.

What the association needs to do:

1. An association or association committee must give an owner a written response within 28 days of receiving a completed payment plan request for overdue contributions from the owner.
2. If a request for a payment plan is refused, the written response must include the reasons for the refusal and explain how those reasons apply to the individual case.

For more information on the options available to assist with paying contributions, visit nsw.gov.au/strata-levies-help

Free, confidential and independent financial counselling is available through the National Debt Helpline.

Call **1800 007 007** to speak with a financial counsellor or visit ndh.org.au for more information or to use their live chat service.

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1. Owner details

Owner's name

Lot number

2. Statement of financial hardship

☐ Due to financial hardship, I am unable to pay the full amount of my overdue contributions. I request approval of the payment plan set out below.

3. Proposed payment plan details

Current debt amount $

Proposed instalment amount $

Proposed instalment frequency

Duration of payment plan (maximum 12 months)

4. Request for waiver of interest

☐ I request that interest on my overdue contributions be waived.

Date:

(dd/mm/yyyy)

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Understanding this form

Community, precinct and neighbourhood schemes can be complex. Here's an A to Z of some important things to know.

Association

An association on behalf of its members oversees the management and control of the association's property, and the administration of the scheme.

Association committee

An association committee is a group of people the association elects to help it make decisions for the scheme.

Community scheme

A community scheme must contain two or more development lots. Development lots are usually intended to be subdivided by a subsidiary scheme, being a precinct scheme, neighbourhood scheme or strata scheme.

Contributions

A contribution or levy, is a payment to the administrative fund or capital works fund managed by the association. Each member of the association must pay the contribution amount, which is set by the association.

Interest

If an owner does not pay their contributions/levies within one month of the payment due date, they are charged interest at the rate of 10% simple interest per year. The association cannot increase or decrease the interest, but it can vote to charge no interest.

Managing agent

A managing agent helps the association and/or association committee with the running of the scheme. The association can choose which jobs to give to a managing agent. These jobs could include collecting and banking levies or obtaining insurance.

Neighbourhood scheme

A neighbourhood scheme is made up of individual lots and generally operates in a similar way to a strata scheme. It can exist as a standalone development without being a subsidiary scheme of a precinct or community scheme.

Overdue contributions

Overdue contributions are levies that have not been paid in full by the due date.

Precinct scheme

A precinct scheme is made up of development lots intended to be further subdivided by a subsidiary scheme, being either a neighbourhood scheme or strata scheme. A precinct scheme cannot be a standalone development and will always be situated within a community scheme.

Secretary

The secretary helps with administration and communications for the association committee. They arrange meetings, send out meeting agendas and minutes, keep records, and share information with members. This role helps the committee stay organised and follow the rules.

Strata scheme

A strata scheme is a building or group of buildings that has been divided into 'lots' such as an apartment, townhouse or villa. When you buy a lot, you also share ownership of common property with other lot owners. This may include shared gardens, external walls, roofs, driveways and stairwells.

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