



Approval Process for Maintenance Checklist

A practical guide for owners

Use this checklist to help understand how maintenance issues, repairs and emergency works may be reviewed and approved in a strata building.

This checklist is for general informational purposes only and does not constitute advice. Strata laws vary across Australia, and each building may have its own by-laws, rules, budgets, delegated authority limits and approval processes. Please refer to your Strata Committee to understand your specific building's process.

1. Who is responsible for what?

Stakeholder	General role in the approval process
Owner or resident	Reports the issue clearly, provides photos or details, and asks whether the matter is common property, urgent or requires approval.
Strata manager	Receives and records the issue, helps confirm the approval pathway, obtains quotes, coordinates contractors and communicates next steps.
Strata committee	Reviews maintenance issues, considers quotes, checks budget and delegated authority, and may approve works within its authority.
All owners (majority)	May need a majority vote where works are significant, outside budget, above delegated authority, require extra funding or change common property.
Strata Manager, Broker or Insurer	May need to be notified where damage could involve an insurance claim, such as water, storm, fire or impact damage or if the maintenance works could impact the repair or replacement value of the building.

2. First check: what is the issue?

- ✓ What is the maintenance issue or repairs?
- ✓ Where is it located?
- ✓ When was it first noticed?
- ✓ Has it changed or become worse?
- ✓ Does it affect one lot, multiple lots or common areas?
- ✓ Are photos, videos or written details available?
- ✓ Has it been reported to the strata manager or committee?

CONTINUES ►



3. Is it likely to be common property?

- Does the issue appear to involve shared areas, shared services or building structure?
- Is it within an individual lot?
- Could it involve both lot property and common property?
- Do the building's by-laws or rules help clarify responsibility?
- Has the strata manager been asked to confirm who is responsible?

4. Is it urgent?

Emergency or urgent works may need to be approved quickly to protect people, property, essential services or building security.

- Is there flooding, serious water ingress or a burst pipe?
- Is there a power, electrical, plumbing or sewerage failure?
- Is there a lift breakdown affecting safety or access?
- Is there storm, fire, impact or structural damage?
- Is building security affected?
- Is there broken glass or another safety hazard?
- Could the issue cause further damage if not addressed quickly?
- Is immediate make-safe work needed?

5. Approval pathway matrix

Type of issue	What usually happens	Who may approve it
Emergency make-safe works	Immediate action may be needed to protect safety, secure the building or prevent further damage.	Strata manager or committee, depending on the building's emergency process and delegated authority.
Permanent repairs after an emergency	Once the issue is stabilised, further works may need quotes, insurance input and normal approval.	Committee or all owners, depending on cost, scope and authority.
Minor routine repairs	A straightforward common property repair within budget.	Strata manager or committee, depending on delegated authority.
Non-urgent repairs within budget	The issue can wait for normal review, quote and approval steps.	Committee, if within its spending authority.
Repairs above committee authority	The cost exceeds what the committee can approve.	All owners, or further authority may be required.
Major works, upgrade or improvement	The works may change, improve or significantly affect common property.	Usually all owners, depending on legislation and scheme rules.
Insurance-related damage	Evidence should be kept and the broker or insurer may need to be notified.	Committee may approve urgent action; insurer may assess claim-related works.
Unclear responsibility	More information is needed before spending is approved.	Strata manager, expert advice, committee review or owner decision may be required.

CONTINUES ►



6. Cost limits: what owners should know

There is no single national cost limit for every strata committee. Each building should confirm its own approval limits.

Owners can ask:

- What is the committee's spending limit for non-emergency works?
- What is the strata manager authorised to approve?
- Is there a separate process for emergency works?
- Are make-safe works treated differently from permanent repairs?
- Are quotes required above a certain amount?
- Has the approval pathway been recorded?

7. Insurance check

If the issue may involve an insurance claim, ask:

- Has the strata manager, broker or insurer been notified?
- Have photos or videos been taken, where safe?
- Has the cause and date of damage been recorded?
- Has urgent make-safe work been documented separately?
- Is insurance consultation needed before repairs proceed?
- Has a claim number been provided, if relevant?

8. Communication that owners should expect

- Has the issue been acknowledged?
- Have owners been told whether it is urgent or non-urgent?
- Have affected owners been told what action is being taken?
- Has the committee explained whether it can approve the work?
- Have owners been told if the matter needs a vote?
- Has the next step been communicated?
- Will updates be provided by email, portal, SMS, phone or noticeboard?

For more helpful guides visit www.chu.com.au

Disclaimer: CHU Underwriting Agencies Pty Ltd (ABN 18 001 580 070, AFS Licence No: 243261) acts under a binding authority as agent of the insurer QBE Insurance (Australia) Limited (ABN 78 003 191 035, AFS Licence No: 239545). Terms, conditions, limits and exclusions apply to any products referred. This checklist is for general information purposes only. Any advice is general advice only and has been prepared without taking into account your objectives, financial situation or needs. Before making a decision to acquire any product(s) or to continue to hold any product we recommend that you consider whether it is appropriate for your circumstances and read the relevant Product Disclosure Statement ('PDS'), Financial Services Guide ('FSG'), and the Target Market Determination ('TMD') which can be viewed at www.chu.com.au or obtained by contacting CHU on 1300 361 263.