

# Condominium Home Owners' Association

*Serving BC's Strata Property Owners since 1976*

Bulletin: 300-277

## Condo Smarts

Headline: Buying a bare land strata

Topic: Buying

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**Dear Condo Smarts:** Our letter is more of a warning to other people who buy into a bare land strata, but we also have a question. We bought a house in a typical "subdivision" in the Okanagan in August of 2007. For us it was perfect, all on one level, a quiet adult gated community that was safe and secure. At the time of our purchase the real estate agent told us it was the perfect investment for our needs. Moreover, the agent told us that even though it was a strata, it was a bare land and other than a common road we were totally independent and no one would interfere with the use of our property. In essence it was simply a more economic way of owning a home like any typical single family neighbourhood. Half a year later we are facing a \$25,000 special levy per home to rebuild our water delivery and sewage system, and new regulations on water treatment and delivery that threatens to impose an even greater cost and burden on our owners. Before anyone buys they need to understand one thing—what's the difference between a bare land strata and a regular type strata? Larry Carson

**Dear Larry:** In basic terms, there is no operational difference between a bare land strata and a building type strata that we commonly refer to as townhouses or condos. Unlike a building type plan, in a bare land strata, the strata corporation has no insurable interest in buildings not shown on the strata plan. The result generally is that the house is entirely part of the strata lot and the repair, maintenance, and insurance of the bare land strata lot and home is normally the responsibility of the strata lot

owner. But don't be fooled by only reading the plan. A strata corporation may take responsibility for certain portions of a strata lot. To understand if the strata is going to be paying the bills for any parts of a strata lot you would have to read the bylaws before you purchase. For example, where all of the homes are identical on a bare land, the developer or strata owners may have created or adopted bylaws where the strata will be responsible for building exteriors to ensure they are routinely repaired and maintained. In every other way the bare land strata is the same. The strata corporation may adopt bylaws that prohibit rentals, set age restrictions, limit or restrict pets, parking, use of common facilities and even go as far as determine the colour of your house or alterations to your strata lot. Bare land owners are also subject to strata fees, special levies and settlements of law suits like every other type of strata. There are thousands of bare land communities all over the province, and they are not like a normal subdivision. Before you buy, read the bylaws, review the strata plan. Find out what common facilities you are going to be paying for. Remember the water and sewer services and lines under the roadway may also be part of your common property. Request a copy of the strata insurance policy. Even a bare land strata must retain insurance for a minimum of \$2 million in liability insurance and fully insure their common assets. If the strata hosts its own water and sewage facilities those are costs you will be paying for in the future.

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