

FAQ - Non-Strata Townhomes

Is non-strata row housing new?

No, non-strata row housing is not new. It has a long and rich history in Eastern Canada & the US such as the Brownstones in New York City that offering "Strata Free" Ownership.

Is this type of non-strata housing new in BC?

Yes, in BC "fee simple" attached homes were not permitted in BC because there was not any Party Wall Legislation (i.e. the wall you share with your neighbor.) This has recently changed allowing this type of zoning in many municipalities.

What is the difference between non-strata or fee-simple housing versus strata housing?

Non-Strata gives the owner the ability to own a Townhome like a house. The owners own from the "ground to the rooftop". The land ownership is called "fee-simple" (non-strata) and this is registered at land titles.

In a "strata" ownership, the owner of the townhome owns part of a Strata Complex including common area. The strata lot is registered at land titles.

Does each lot have their own utilities and services?

Yes, in non-strata townhomes each lot has its own services including: electricity, gas, water, and wastewater management. In a strata complex, the services are shared.

What is the difference in cost and living regulations to the owner in a "non-strata" townhome versus a "strata" townhome?

In "Non-Strata" Townhomes there are:

No Strata Fees, No Council Meetings, No Restrictions on Ownership, No Strata Rules (including pet ownership, gardening, rentals, age), No Prepayments for repairs and landscaping fees but

Like a house the owner is responsible for insurance, your own maintenance, and city/zoning bylaws

In "Strata" Townhomes

Strata properties have Strata fees, Council Meetings, Strata Rules (including pet ownership, gardening, rentals, and age), Maintenance Costs and Reserve Funds.

Like a house the owner is responsible for homeowners insurance, and city/zoning bylaws.

Are strata fees and strata insurance costs increasing in BC? Yes, there has been a lot of concern about the increase in strata insurance and rising strata fees. At Norwell Drive Strata-Free Townhomes, there are no monthly strata fees and no strata insurance required.

Why are urban planners recommending non-strata row-housing?

Affordability and independence. Fee-simple row houses end up being cheaper in the long run for owners because they can do their own maintenance and yard work instead of paying strata fees to have it done. It is also attractive to downsizers that are reluctant to move into strata properties with rising strata fees and increasing strata insurance after living in a larger home.