

S U M M E R 2 0 2 1

CondoChronicle

NEWSLETTER OF THE CCI NEWFOUNDLAND AND LABRADOR CHAPTER

IN THIS ISSUE:

McKee's Grove Condominiums

The Bonaventure Community Garden

Condo reps meet with government officials

Electric vehicles (EVS) are coming!!!

Thoughts arising from on the Florida condo collapse

Preventive maintenance plans (PMPs)

Canadian Condominium Institute
Newfoundland and
Labrador Chapter
P.O. Box 23060
Churchill Square
St. John's, NL A1B 4J9

2020-2021 BOARD OF DIRECTORS

PRESIDENT

Carol Burke

Condominium Resident/
Real Estate Broker/
Property Manager
Burke Realty
carolburke@burkerealty.ca

SECRETARY/TREASURER

David Cumming

Condominium Owner
dwc1463@gmail.com

DIRECTORS

Colleen Morrison

Condo Owner
cmorr1961@gmail.com

Mark Graesser

mark@godwit.ca

Geoff Penney, ACCI, LLB

Past President, CCI-NL
Solicitor, Benson Buffett
gpenney@bensonbuffett.com

John Roil

Condominium Owner/Director
johnfroil@gmail.com

MESSAGE FROM THE BOARD OF DIRECTORS

CCI NEWFOUNDLAND AND LABRADOR CHAPTER

Dear Members,

Message from the Board of Directors

Welcome to our Summer 2021 Newsletter.

The last year has been a challenging time for all of us, but there is a feeling of optimism in the air as the number of adults fully vaccinated for COVID-19 in NL now exceeds 260,000. As such the province is easing restrictions and people are now more comfortable participating in condo related activities.

Articles that may be of interest in this Newsletter include the challenges of accommodating electric vehicles in a condominium environment, the importance of having a viable preventative maintenance plan (PMP) for your property, as well as a description of the Bonaventure Community Garden – an exciting collaborative initiative between the Kings Gate Condo Corp. and Stella's Circle.

Also included, CCI-NL Directors, along with several representatives of the condo community, met by Zoom with three senior NL government officials to discuss two related issues that are of increasing importance to all condo directors: the escalating cost of condo insurance and the assignment of responsibility for repairs under the Condominium Act.

If you haven't visited our CCI-NL web site lately (<http://cci-newfoundland.ca/>), there have been changes in Education and Resources over the last several months that are worth investigating. The Condo Directors Course in particular is an addition that the Board is going to be encouraging our members to take.

Thank you to all our members, sponsors and volunteers. As the province opens up and the weather improves, everyone is encouraged to take a safe Staycation.

*David Cumming, CCI-NL Secretary/Treasurer
On Behalf of your Board of Directors*

The opinions expressed in these articles are those of the author and do not necessarily represent or reflect the views of CCI Newfoundland and Labrador Chapter. These articles may not be reproduced, in whole or in part, without acknowledgment to the author.

McKee's Grove Condominiums: Peace and Quiet in the Centre of the City

By Colleen Morrison

When deciding to make the transition to condominium living, there are a number of considerations that come into play, not the least of which is “location, location, location”. In conversation with residents of McKee's Grove Condominiums over the years, for a number of them, being in close proximity to many of the city's amenities was key in their decision to buy a unit at McKee's. Residing here gives one a feeling of living in the centre of the city while still enjoying the peace and quiet of being away from the hustle and bustle.

McKee's Grove Condominiums is located at 47 Margaret's Place off Newtown Road. The 40-unit building sits on what is more commonly known as the “Belvedere Property”. It is located in the higher levels of St. John's but within walking distance to the downtown core. There is the added convenience of being near a supermarket, walking trails, fire station, police services, and various places of worship. In addition, residents can take advantage of being close to The Rooms, the Churchill Square shopping district, the Johnson GEO Centre, Quidi Vidi Lake, and numerous other points of interest.

The building was completed in 2008 as one component of the Belvedere Property Development. The 4-storey, 40-unit structure was a new build and the first of what was an initial proposal of three condominium sites. All

apartment style units consist of two bedrooms and two full bathrooms, with a walk-in closet and ensuite off each master. There are five different floor plans, complete with balconies, and unit sizes range from about 1,050 square feet to 1,200 square feet. There are five units, plus separate individual storage rooms, on both the north and south hallway areas on each floor. The underground parking garage provides 32 parking spaces, with an additional 16 exterior parking spaces adjacent the main entrance. In addition, there are three common

area rooms provided for the use of all residents. The vast majority of the units are owner occupied, the remainder being leased, with a number of those tenants being long-term residents at McKee's Grove Condominiums. Both owners and tenants are permitted one small pet as per our By-Laws. In November of 2018, our By-Laws were amended to make McKee's a smoke-free building, meaning that smoking is not permitted anywhere inside or outside on our property. It is important to note that those owners who had purchased their units with smoking privileges were grandfathered in under the change.



As with all multi-unit residential complexes, having pleasant and useful common areas is a must. McKee's Grove's exercise room is located on the second floor and is complete with washroom facilities. The room, while

not a full-service gym due to space limitations, offers all residents the use of a recumbent bike, rowing machine, treadmill, and elliptical machine. There are also free weights, exercise and yoga mats, stability balls, skipping ropes, a bosu ball, and foam rollers and yoga blocks. The third-floor meeting room is used for Board of Directors meetings, AGMs, presentations, small group gatherings, and the occasional Friday-night card group. The fourth-floor reading room / social gathering space boasts comfortable furnishings, plants, a well-stocked library, washroom facilities, and a lovely view of the east end of the city. Not only is this a great spot for socializing after our AGMs or Christmas tree trimmings, but it is also a fantastic spot for viewing the fireworks on New Year's Eve!



Governance

The Board of Directors for the McKee's Grove Condominium Corporation currently sits at seven members, although our Declaration and By-Laws allow for a maximum of eight. Members are asked to commit to a two-year term when coming on the Board. A number of our current members are long-term volunteers, with one owner having been on the Board since its inception in 2008. The composition of any Board of Directors is of utmost importance, and a Board will thrive when its members are team players who are

knowledgeable, engaged, active, and interested in operating in the best interests of the corporation. Our members come from varied walks of life and have gained valuable experience in areas such as engineering, administration, banking, education, occupational health and safety, health care, insurance, and business management to name just a few. An ideal Board will have experienced members but will also benefit from a regular changeover in membership as this brings new perspectives, ideas, and skill sets. The addition of new members is essential to any Board as it lessens the risk of burnout for long-serving volunteers. In addition, owners are less likely to become reliant on a specific group as being the only ones who know how to manage the affairs of the condominium corporation.

Property Management

McKee's Grove Condominium Corporation employs a full-service property management company and has done so since the building opened in 2008. They are responsible for procuring outside vendors, paying bills, facilitating repairs, organizing snow clearing and waste disposal, collecting fees, liaising with insurance providers, accounting and preparing draft budgets, and performing regular building inspections to assure adherence to the Declaration, By-Laws, and Board policies. A representative of the company attends our AGM each year to meet with owners and respond to any concerns or queries they may have. Maintaining a good working relationship with them is vitally important, and our Board has found that having an open line of communication between the two parties works quite well. In addition, choosing a property management company with a good reputation and experience in overseeing condominium complexes significantly helps the Board carry out its mandate. The Corporation does not employ an on-site manager or any other employees, so we rely heavily on being able to work in conjunction with our property management company and our preferred contractors and service providers to monitor ongoing building maintenance and to stay on top of issues as they arise.



Why Live at McKee's Grove Condominiums?

Being a resident at McKee's obviously lends itself to a small degree of bias in terms of feeling it's a great place to live! But there are three areas that stand out:

1) *Financial Stability* – monthly fees seem to be the bane of all condo owners' existence! Similar to taxes, nobody wants to see their fees increase. But increases are part and parcel of being a condo owner; and as the cost of products and services used by the condo corporation increases, fees must logically increase to cover that. Here at McKee's, there has generally been an increase in condo fees approximately every four years, and this year the Board instituted two small increases over a six-month period. Those increases were necessary to offset the rising costs of a variety of goods and services, not the least of which was our insurance policy. In addition, those increases enable us to keep building the reserve fund. The Board of Directors also made the decision to invest money in GICs early in the game, and those investments are steadily earning us interest. And in 2017, they approved the financing of a small bank loan to complete essential repairs and renewal to the outside

of the building rather than dip into our investment. The next major project is the renewal and renovation of the building's interior, something that is already in the planning stages. The goal has always been to keep condo fees at a rate that will cover all expenses, allow us to keep building the reserve fund, and hopefully avoid having to impose a special assessment should a major expense come our way. **Note: The article in the Fall 2010 edition of *Condo Chronicle* entitled "Certainties in Life - Death, Taxes, and Condo Fees" provides excellent information on condo fees.**

2) *Active and Committed Board of Directors* – as mentioned earlier, many of our Board members are long-standing volunteers, some of whom are into their fourth two-year term, while others are newer to the scene. This combination of seasoned members and newbies has worked extremely well for McKee's. We normally have six general meetings per year, as well as our AGM. In addition, there are often meetings of small groups of Board members who may be working on a particular project or finalizing details for work to be completed. Most members are retired and live in the building. Of course the busiest time is between May and October when the bulk of building maintenance, building renewal, inside and outside repairs, landscaping and gardening, and general cleaning and painting gets done. That's not to say that the other months leave the Board with nothing to do as members know that there is always something that needs attention.

3) *Strong Property Management Team* – McKee's Grove Condominiums has used the same property management company since 2008, which is the year the building was completed. Obviously, this says something about the level of service offered by them. The relationship has evolved over the years, and the Board of Directors has come to rely on their expertise. The team of employees are experienced in handling everything that is specifically condo related. They, in turn, trust the Board's decision-making ability and strong commitment to doing whatever is in the best interests of our Corporation. The lines of communications are always

open, and both sides appreciate the other's opinions. At the end of the day, being able to work together to ensure that all aspects of building management are carried out properly and according to sound financial principles is what matters most.

What Does the Future Look Like?

Forecasting what lies ahead is difficult for any condominium complex, but there are certain areas that the Board of Directors has to think about when planning for the future. These are just two major areas that come to mind immediately:

1) *Preventative Maintenance* – the fact that a building is going to age is a given, and that becomes clear through normal signs of wear and tear. The structural integrity of the complex is critical, as are the various building systems such as ventilation and plumbing; electrical and lighting; architectural components including doors and windows; and the exterior façade. These can only be maintained through regular monitoring. The current Board president for McKee's Grove Condominium Corporation has spent the past two years developing a preventative maintenance plan (PMP), which has looked at the projected useful life of the building's components to determine when those items will need inspection, servicing, repair, or replacement. Having a PMP allows the Board to plan for future big-ticket items such as replacing the roof, paving the parking lot, or painting the building. At the end of the day, being proactive about the aging process will enable the Board to be financially

secure to deal with changes and issues that occur as they inevitably will.

2) *Succession Planning* – it is also a given that Board members eventually get tired and burnt out. YES, IT'S TRUE!! While the work may be enjoyable and fulfilling, it can also be difficult and draining at times. It can be easily forgotten that members give of their time for free, that vacations are often planned around work being done in the building, and that meetings sometimes interfere with a sunny day that could be spent at the beach. So why do owners volunteer? They volunteer because the condo complex is their home. They volunteer because they want to participate in the running of that complex. They volunteer because they are interested in making sure their condo fees get spent wisely. And they volunteer because they have a vested interest in maintaining their investment. Trying to recruit new members to sit on the Board is definitely a challenge, and sometimes members may be reluctant to resign because there is a fear that nobody will step up to fill the role. Owners should remember that everyone can bring something different to the table, and becoming a Board member is an excellent way to make a valuable contribution to the place you call home!

Colleen Morrison is a retired educator in the field of business management who spent over 30 years with College of the North Atlantic. She has also worked as an employee relations officer with the Newfoundland and Labrador Association of Public and Private Employees. Colleen has been a member of the Board of Directors for McKee's Grove Condominium Corporation since November 2014 and has been a Director with CCI-NL since November 2020.

The Bonaventure Community Garden – An Exciting Collaborative Initiative

By David Cumming



Garden Boxes - Bonaventure Community Garden with Kings Gate Condo Corporation in background

The Kings Gate Condominium Corp. incorporated in 2012, is a modern five-story, 43 unit residential building located on a portion of a 7 acre parcel of mature property at 60 Margaret's Place in downtown St. John's. The condo is within walking distance of the downtown core, Memorial University, Confederation Building and several walking trails.

Part of the property includes about 37,000 ft² of unused land between Brother Rice Junior High and Holy Heart High School on Bonaventure Avenue. Over the first few years, residents and owners of Kings Gate began exploring possible uses for this space with the objective

of sharing this valuable asset with the downtown core community where open green space is at a premium.

Stella's Circle ([StellasCircle.ca](https://www.stellascircle.ca)) is a nationally celebrated organization based in St. John's that transforms the lives of adults facing many barriers to inclusion in their community. Upon reviewing Stella's Circle mission statement, Kings Gate entered into discussions with Stella's Circle and six years ago, Stella's Circle, joined by the Conservation Corp. NL (<https://www.ccnl.ca/>), partnered with Kings Gate to use the condo's available space for a variety of employment and therapeutic

programs. It was a perfect fit. The result was the development the Bonaventure Community Garden.

The condominium owners and residents have become enthusiastic participants in the garden development. They have shared skills with the participants involved in the Stella's Circle programs and are keenly interested in seeing them benefit from the garden. Almost half of the unit owners have purchased garden boxes from Stella's Circle and have grown vegetables and flowers in the garden. In addition, they have joined in on special events such as picnics and movie nights in the summer and at Christmas time, participated in a Carol Singing with the Stella's Circle Inclusion Choir.

Additional improvements to the Garden are planned. Most recently, Stella's Circle has launched a project to redevelop the garden space to make it more accessible to visitors with mobility challenges. Thanks to the support of generous donors, the Garden will be redeveloped by Mills & Wright Landscape Architecture with O'Neill Landscape to create a multi-purpose urban green space for community use, so that all program participants and community users can fully enjoy the space for gardening, recreation, relaxation, skills development, as well as practice horticultural and other expressive therapies. The Revitalization Plan includes:

- Refurbishing and updating the raised garden beds and accessible beds;
- Levelling the ground in this area to improve accessibility and install a walking track;
- Creating a 2nd space for picnic tables and seating for safe outdoor gatherings; and

Extending the walking track to the existing Zen Garden that is close to Brother Rice.

A sod turning ceremony celebrating the redevelopment of the shared urban green space took place on June 3, 2021. A short video illustrating the impact of the Bonaventure Community Garden on participants and the overall community can be viewed at:

<https://www.youtube.com/watch?v=1REL38dpJX4>.

Thus King's Gate condominium residents and owners have individually contributed to this project and enthusiastically embrace the inclusive nature of the Bonaventure Community Garden and Stella's Circle community focused leadership.

The author would like to acknowledge the contributions of Michelle Sullivan (King Gate Condo Corp.) and Laura Ivany (Stella's Circle) to this article.

The opinions expressed in this article are those of the author and do not necessarily represent or reflect the views of the CCI Newfoundland and Labrador Chapter. Readers are encouraged to seek the advice of professionals to address specific issues or individual situations. This article may not be reproduced, in whole or in part, without acknowledgement to the author

Condo Reps Meet With Government Officials

By Mark Graesser

More than many people realize, condominium life and welfare is defined and constrained by legal rules, starting with the Condominium Act. However, condo issues occupy a bottom tier of political and administrative concerns. There has been no interaction between government and representatives of the condo housing sector since the Act was amended in 2009. A recent ad hoc meeting is therefore of considerable interest.

On July 25, 2021, several representatives of the condo community met by Zoom with three senior government officials to discuss two related issues: the rising cost of insurance and the assignment of responsibility for repairs under the Condominium Act.

The meeting was initiated by George Tilley, a director at Oakridge Condominiums. The board at Oakridge was recently faced with repairing damage to the floor of a unit resulting from water leaking from the refrigerator. The unit owner and the board assumed that this was the responsibility of the owner and the owner's condo insurance. However, the owner's claim was denied, and both his insurance company and the corporation's insurance company agreed that responsibility lay with the corporation under sections 54 and 56 of the Condominium Act. This section states, *inter alia*, "The Corporation shall repair the units . . . after damage...." Rather than adding a claim to their record, the board agreed to pay most of the cost of the repairs directly. However, they believe that this section of the Act, putting the expense of repairs on the Corporation for damage in units caused by the owner (or occupant) is unfair, and is a cause of the enormous rise of condo corporation insurance premiums and deductibles in recent years.

Through his MHA, Mr. Tilley was able to secure a meeting with senior officials in the government to put forward these concerns. These were the Deputy Minister of Digital Government and Service NL, Sean Dutton, along

with the ADM for regulatory affairs and the Director of Registration. The CCI-NL board was represented by Mark Graesser. Carol Burke attended in her capacity as a property manager and broker. Patricia Elia, a condominium lawyer in Ontario and member of the CCI national executive with extensive knowledge of insurance and legal issues across Canada, also participated.

Mr. Tilley forcefully presented the concerns of Oakridge summarized above. Mark Graesser stated that the CCI has not adopted a position on the legal issues, but that the CCI is greatly concerned about rising insurance costs and works actively to educate corporations about the causes of the problem, and ways to reduce risks and claims. Carol Burke provided graphic examples of condos facing escalating premiums, and in some cases being unable to obtain coverage due to previous claims, often for water damage. Patricia Elia reinforced this story from a national perspective.

The Deputy Minister confirmed that insurance regulation and the Condominium Act both fall under the jurisdiction of his department. However, the concern with insurance is largely limited to auto insurance, which is mandatory and therefore regulated. He also noted that the department is responsible for registering condo corporations, but *not regulating* them. Also, unlike some acts, the Condominium Act 2009 does not include a provision mandating review at a definite point in time (e.g. 10 years).

That being said, he took the concerns seriously. With respect to insurance, he was interested to see the recent [Insurance Bureau of Canada report](#) on the commercial insurance crisis. Regarding the Act, he indicated that amendments to specific sections could be undertaken without undertaking a full review. This would require a preliminary analysis by his officials together with a crown

solicitor to work on drafting. Any further work would require “some form of public consultation.”

The Deputy Minister agreed that he would be willing to meet with condo representatives again around September to discuss the issues in more concrete terms.

For the condo community and industry, this was a very satisfactory outcome, in that it raised the profile of

condos for government policy makers and opened a channel of communication which was probably long overdue.

Mark Graesser is President of the Five-Nine on Roosevelt Condominium Corporation and a member of the CCI-NL chapter board of directors.

Electric Vehicles (EVs) Are Coming!!! Will Your Condo Corporation Be Ready??

By David Cumming

Electric vehicles (EVs) are the ground transportation of the future. While some EVs are available today (e.g. Nissan Leaf, Chevrolet Bolt etc.), most of the major vehicle manufacturers in Canada plan to have EV cars and trucks available on the market within the next 5 years. Advantages of EVs include:

- reduced environmental footprint, especially in Newfoundland and Labrador with the power coming from a clean renewable energy source such as hydro power;
- it is much less expensive to operate a vehicle on electricity compared to gas;
- with fewer moving parts than gasoline engines, maintenance is significantly reduced and in addition;
- EVs are much quieter to operate than a vehicle powered with an internal combustion engine.

Canada is well placed to capitalize on the burgeoning consumer demand for EVs given this country's access to the minerals and metals needed to make electric vehicle batteries. Canada is rich in lithium, graphite, nickel, cobalt, aluminum and manganese - key ingredients for advanced battery manufacturing and storage technology.

The federal government's 2021 budget included some measures to support the development of a battery supply chain, such as a 50% cut in the general corporate and small business income tax rates for makers of zero-emission technologies, including EV batteries.

Federal incentives also exist for electric vehicles and charging stations. All Canadians qualify for up to \$5,000 toward the purchase of a fully electric or plug-in hybrid electric vehicle.

For more information, visit:

<https://tc.canada.ca/en/road-transportation/innovative-technologies/zero-emission-vehicles#/find/nearest?country=CA>

Many provinces provide tax incentives to encourage support for EV technology and recently NL has announced a new electric vehicle (EV) rebate of \$2,500 to help residents get behind the wheel of an electric vehicle. Read more at [MobileSyrup.com: Newfoundland and Labrador announce \\$2,500 electric vehicle rebate.](https://mobilesyrup.com/newfoundland-labrador-announce-2500-electric-vehicle-rebate/)



Rather than filling up your car with gas, the battery of an EV needs to be charged at a charging station. There are 3 levels of EV charging stations - Level 1, Level 2 and Level 3.

1. Level 1 Charging Stations

Level 1 EV charging stations have a 120-volt AC plug, which connects to any standard electrical outlet. Every electric vehicle sold today comes standard with a 120-volt Level 1 portable charger. These chargers can be plugged directly into a simple household outlet, and don't require any special installation.

Their simplicity makes Level 1 charging stations ideal for

residential use; however, it requires more time to charge a vehicle. Therefore, most people use a Level 1 EV charger at home to recharge their vehicle overnight.

2. Level 2 Charging Stations

In comparison to Level 1 chargers, Level 2 charging stations replenish EV batteries faster, making them the most popular choice for public use. As opposed to a 120-volt plug, a residential Level 2 charger has a 240-volt AC plug, while a commercial Level 2 charger has a 208-volt plug. Residential EV chargers with varying lengths of extension cords and amperage (the greater the amperage, the faster the charging time) are available at most hardware stores. Check your condo electrical system to ensure it can accommodate the amperage of the charger purchased.

Since a residential Level 2 chargers are only compatible with 240-volt outlets, it is recommended that an electrician with experience installing a Level 2 EV charger be retained to install this equipment.

3. Level 3 Charging Stations

The fastest chargers of all three types are classified as Level 3. Unlike Level 1 and Level 2 stations, Level 3 EV charging stations are equipped with a direct current (DC) plug. The 480-volt plug sends direct current straight to the battery, bypassing the EV's on board charger.

Usually, these stations are reserved for commercial and industrial use as their installation is prohibitively expensive and requires more advanced technical knowledge. Level 3 stations are often referred to as fast chargers as they are designed to charge EV batteries at a faster rate – typically 30 to 60 minutes. Although Level 3 chargers have advantages, they are not compatible with all EVs.

For additional information on EV charging, visit:

<https://www.householdme.com/difference-between-level-1-vs-2-vs-3-electric-vehicle-charging-stations/>

In an effort to support the proliferation of EVs in our province, the infrastructure for charging EV batteries is

being installed in many areas. Fourteen charging stations installed by NL Power across the province are available now or soon will be available. Visit: <https://nlhydro.com/electricvehicles/plan-your-route/>

The charging network extends from St. John's to Port Aux Basques, with an average distance of 70 km between chargers. In total, 28 electric vehicle chargers will be installed across the island to support the transition to a clean energy future. Each of the 14 charging stations include both a Level 3 charger and a Level 2 charger. Funding for the network was provided by the Government of Newfoundland and Labrador, Newfoundland and Labrador Hydro, and the Government of Canada through Natural Resources Canada's Electric Vehicle and Alternative Fuel Infrastructure Deployment Initiative.

In addition to the NL Power charging stations, the City of St. John's has 52 Level 2 public charging stations at such locations as the Health Science Centre, Water Street Garage and the Avalon Mall. Some 84% (44) of these stations are free. There are also 10 Level 2 charging stations in Mt. Pearl at such locations as Mount Pearl City Hall and the Glacier Arena. Some 70% (7) of these stations are free. To locate other EV charging stations in NL, visit:

<https://chargehub.com/en/countries/canada/newfoundland-and-labrador.html>

Accommodating an EV in a Condominium Environment:

If you live in a **townhouse, duplex or detached bungalow condo**, the Level 1 EV charger that comes with your vehicle should be all that you require assuming that you can park it close enough to a standard 120-volt AC plug and the condo's electrical system can accommodate the required amperage. Slow charging is the ideal option for charging an EV at home overnight for enhanced battery health since there is less internal heat build-up. For regular short range residential use, it is recommended that an EV battery be charged between 20% and 80%. Example of these condos include MPD Condominiums (Freshwater Road), The Oxen Pond – Cumberland

Crescent Condominiums (Cumberland Crescent) and Twin Brooks Condominiums (Gisborne Place).

For **multi-story condos with underground parking**, planning to accommodate EVs will require feedback from the owners to determine how many of them plan to acquire an EV in the short term and long term. In the short term, if only a few owners already have or have plans to purchase an EV, perhaps one or two Level 2 chargers could be installed by the corporation in dedicated EV parking spaces. It may be necessary to implement a system whereby owners of EVs reserve these spaces for a few hours at a time, mitigating the overall inconvenience. If it is anticipated that over the next 5–10 years a significant number of the owners plan to buy an EV, this will likely require major changes to the condo common elements' infrastructure. Examples of these condos include Place Bonaventure Condominiums (Bonaventure Avenue), The Narrows Condominiums (Duckworth Street) and McKee's Grove Condominiums (Margaret's Place).

Small multi-story condos (less than 20 units) with limited off-street parking: For smaller multi-story condo corporations located in downtown St. John's with very limited land available around their building, a review of the challenges may determine that the most convenient and cost effective solution, given the downtown location of these properties, is for the owners of EVs to use the relatively large number of public charging stations available nearby. Examples of condos corporations facing this situation include Imperial Condominiums (Flavin Street), The Carriagehouse Condominiums (Gower Street) and Chapel Hill Condominiums (Queen's Road).

Larger multi-story condos with off-street parking face different challenges. Initially a few visitor parking spaces could be equipped with Level 2 EV chargers that could be reserved by residents. As the number of residents owning EVs increases, however, then additional chargers would have to be installed. If it is anticipated that a significant number of the owners plan to buy an EV, this would require major changes to the condo electrical

infrastructure on the available outdoor parking lot. The complication in this situation is installing chargers on the exterior parking lot exposed to the elements. Operating these chargers in inclement weather, especially during a Newfoundland winter, could pose a considerable challenge to the Board since snow removal and ice control would have to be accommodated. Examples of condominiums in this situation in St. John's include The Windermere Condominiums (Portugal Cove Road), The Collegian Condominiums (LeMarchant Road) and 25 Tiffany Lane Condominiums (Tiffany Lane).

If a condo corporation is planning to accommodate a significant number of EVs on their property, it may be necessary to organize a vote of members who own 80%, or a greater percentage that is specified in the given corporation's declaration, of the common elements to consent to this initiative if it is deemed that the installation of the EV chargers is a significant addition to the assets of the corporation. (Ref. Sect. 52 of the Condo Act) Maintaining the chargers, once installed, would be a common element expense, although the EV owners would pay for the electrical power to charge their EV. In my view, any EV chargers installed will become part of the common elements even if they are installed on vehicle parking spaces designated for the exclusive use of particular owners. However, it may be challenging to obtain the required consent of owners if there are fewer than 80% of them who plan to purchase EVs.

The key in preparing to accommodate EVs on your condo property is doing the necessary research, enhancing communication between the Board and owners, and advanced strategic planning and preparation. EV's are coming! Will your condo be ready?

David Cumming serves on the Board of the CCI-NL Chapter as Secretary/Treasurer. The opinions expressed in this article are those of the author and do not necessarily represent or reflect the views of the CCI Newfoundland and Labrador Chapter. Readers are encouraged to seek the advice of professionals to address specific issues or individual situations. This article may not be reproduced, in whole or in part, without acknowledgement to the author.

Thoughts Arising from on the Florida Condo Collapse

By Mark Graesser

Following the Champlain South tower collapse on June 24, I read numerous articles from the major U.S. papers such as the New York Times and the Washington Post delving into the background and implications of the catastrophe. Probably this outpouring was the greatest amount of attention focussed on the condo housing phenomenon since the first building was constructed under U.S. condominium legislation in 1960. This is somewhat surprising, in light of the fact that there are now 335,000 home owner or community associations, the American equivalent of condo corporations, housing 26% of the population.

The hundreds of readers' comments were particularly interesting, many referring to their personal experiences on condo boards attempting to promote preventive maintenance and reserve funds in the face of virulent opposition from owners. A few notable points I took away:

- Only ten states require reserve funds. Florida, with the most condos of any, only required this as of a couple of years ago, and a 50% vote by owners is enough to nullify this requirement. Likewise, reserve fund studies or the equivalent, are rarely required. (This is not to say that most condos do not have some advance planning and funding for capital needs; just that it seems to be easy to under-fund for "political" reasons.)
- Acrimony among owners and board members over fees and costs seems to be common. Special assessments are a common touch point. There is a high turnover of boards and managers.

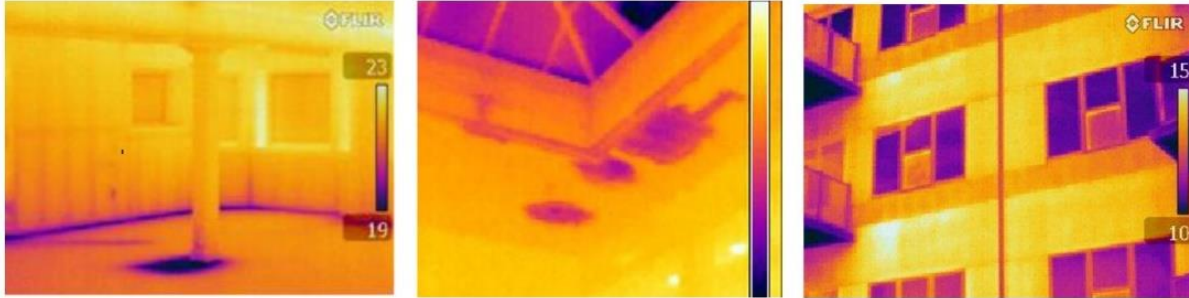
- Average condo fees in the Miami area are around \$400 per month, some as low as \$250. (But some are much higher.)
- Condo demand is high. Units in Champlain were selling in the \$800,000 to \$1M range right up to the collapse.

Many articles implied that the deterioration noted at Champlain was causally related to the structural collapse. However, I watched an interview with Allyn Kilsheimer, the very experienced engineer leading the investigation for the city of Surfside. He said he was paying little attention to the reports of cracked concrete, water in the parking garage, etc., saying these were superficial and unlikely to lead to catastrophic failure. His team will be going back to the original design and construction, and looking at geo-technical data, over the months ahead, looking for a key flaw.

Whether or not a bad maintenance and repair history caused this catastrophe, it was a problem many U.S. condos are facing. Many comments suggested that the whole condo model is flawed, because it assumes that owners will take a long-term, cooperative view, whereas "American culture" prioritizes self-interest and "low taxes."

All in all, I came away grateful to be a director within the Canadian legal framework, among (mostly) sensible Canadian owners and residents!

Mark Graesser has been President of the Five-Nine on Roosevelt Condominium Corporation for many years. He is also a member of the CCI-NL chapter board. He stresses that this is a personal opinion piece, based on impressions from news stories, not rigorous research.



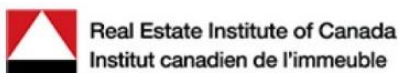
SAFE AND SOUND RESIDENTIAL INSPECTION LIMITED

- RESERVE STUDY
- COMMERCIAL BUILDING INSPECTION
- RESIDENTIAL BUILDING INSPECTION
- HOME INSPECTION
- THERMAL IMAGING

At Safe and Sound we strive to be thorough, and approachable. We pride ourselves on building long term relationships working with our clients, not just for them. Please contact us at your convenience to discuss your needs, or to explain our comprehensive reserve planning process. We would welcome the opportunity to provide you with a sample reserve study, and would be happy to attend your next board meeting for a free consultation.

www.safeandsoundresidential.com
info@safeandsoundresidential.com
(709)765-0091

Safe and Sound Residential Inspection Ltd.
511 Foxtrap Access Road
CBS, NL, A1X 7E9



Preventive Maintenance Plans (PMPs) – An Ounce of Prevention Is Worth a Pound of Cure

By Colleen Morrison and John Leonard

Condo complexes, especially as they begin to age, require more attention and upkeep to maintain a functioning and comfortable living environment for all residents. This aging process becomes evident through normal signs of wear and tear. Regular monitoring of a condo building's common areas and overall structural integrity is critical. It helps the Board of Directors in their management and operation of the condo corporation, as well as ensures the building's real estate value into the future. PMPs can be a key determinant in this endeavour.

So what is a PMP? Simply put, it is maintenance preformed on a regular basis, its goal being the reduction of damage to, or failure of, building structures or system components. It is sometimes referred to as "planned" or "preventative" maintenance. PMPs include inspections, servicing, repair, or replacement. It is "proactive" maintenance that can prevent damage or failure as opposed to "reactive" maintenance, which is necessary once something has broken down. The term "projected useful life" (PUL) is a commonly used industry term that indicates the total number of years that can reasonably be expected from building components. Identification of building components which may be wearing out, and repairing or replacing them before they fail, can be instrumental in extending the PUL of those components.

While PMPs will vary depending on the type of structure for which they are intended, for many condo complexes, the components of these plans can be quite similar. The following list outlines the basic building blocks of an effective PMP; the items listed can be built upon to reflect your particular situation:

Building Exterior:

All condo complexes are unique in themselves, but the exterior should be well maintained as it is the recipient

of the harshest effects of weather. Siding, brick work, concrete foundation, windows, doors, and railings need to be checked for any repairs, remediation, or replacement required. The roof should be inspected regularly and cleaned if necessary. Gutters and downspouts must be properly anchored, free of any obstructions, and flushed regularly. Exterior drainage should also be checked and flushed on a regular basis. The parking lot, entrance driveway, walkways, and accessibility areas should be examined to ensure they are in good condition. Parking areas of specific importance should be marked with the appropriate signage; for instance, accessibility parking, reserved parking, and fire lanes. And trees situated around the complex need to be examined for possible falling branches that could cause damage or injury. One suggestion for Board members and owners alike is to "look up and around" each time they arrive at their condo complex to really get to know their property and make note of any changes taking place that could eventually become a concern – just as they would do inside their respective units.

Building Interior:

The interior of any condo complex would be considered a high-traffic area. Continuous foot traffic, residents moving in and out, contractors coming back and forth, and general movement throughout the building takes its toll. Floors, ceilings, windows, and walls should be examined regularly for signs of deterioration or evidence of leaks. Check for safety hazards which would include electrical hazards and slip and fall hazards. All heaters and thermostats should be in working order. Smoke detectors, fire extinguishers, fire alarm systems, and sprinkler systems should be serviced and tested on a regular basis. All doors, locks, and closures should operate properly, especially accessibility doors and fire-rated doors to resident living areas. And regular pest control service must be performed to detect early signs

of insect or pest infestation which could lead to serious structural damage over time. The condo complex represents the residents' homes, and the building's interior is the inside of those homes; that makes it a priority in getting its fair share of attention and TLC!

Elevator:

An elevator is easily the most used piece of equipment in any multi-story condo complex. Many residents will use the elevator an average of four (4) times per day, every day! The average PUL of an elevator is between twenty (20) and thirty (30) years if regular maintenance has been done, after which time, modernization is recommended by experts. Yearly inspections are mandatory in Newfoundland and Labrador as per the *Amusement Rides and Elevating Devices Regulations* under the *Public Safety Act*, SNL 1996. They must be carried out by a certified elevator technician. If the elevator passes inspection, a certificate will be issued and should be displayed in the elevator. In addition, servicing on a regular basis throughout the year is also recommended, and having a maintenance contract in place will ensure that this servicing is being carried out. An elevator is a vital piece of equipment that can generate considerable stress if not functioning properly.

Electrical:

The importance of a properly functioning electrical system in a condo complex cannot be stressed enough. All electrical wiring must be in line with the appropriate electrical code standards. Electrical panel boxes must be accurately labelled and breakers properly identified. Timers and photocells should be functioning appropriately. The building's intercom system should be checked on a regular basis. All receptacles should be in working order, cover plates must fit tightly, and they must be replaced if damaged, especially if they are situated on the outside of the building. And remember that the building's electrical room is an extremely important component of the PMP as it houses switching gears, panel boxes, meters, and telecommunications cables and equipment that keep the condo complex running smoothly. Given that most all building systems

depend on electrical power to some extent, it is essential that this component gets high priority.

Lighting:

Lighting in a condo complex is quite different from other residential properties. In condo complexes, it operates on a continuous basis in places such as lobbies, hallways, elevators, parking garages, etc. The inspection list for lighting should include all of the lighting in the building, both inside and outside. Interior, exterior, and exit lighting should be checked regularly for proper installation and function. It is especially important that emergency lighting be functioning properly at all times. Any non-functioning lighting should be replaced immediately. Dusting and cleaning of light fixtures should also be done on a regular basis. Hardware and cabling for exterior lighting should be intact and checked to ensure that the lighting is aimed as intended. It should also be noted that many condo complexes are now replacing their incandescent lighting with LED lighting, which results in lower energy costs and a longer PUL for the lighting. The initial expense of replacement will easily be realized in cost savings over the long term. And well-maintained quality lighting is essential and comforting for residents.

Safety and Security:

These go hand in hand in ensuring that residents in the condo complex feel safe and secure in their respective units. Signage is perhaps the easiest way to make sure that residents are aware of regulations regarding secure building access, use of emergency exits, spaces reserved for accessibility parking, and spaces allocated for fire service vehicles. Fire extinguishers and fire pull stations should be highly visible and easily accessible to residents in the event of emergencies. Unit smoke detectors should be inspected as well to ensure they are operational and have not gone past their expiry dates. All safety signs should be easily readable and up to date. A Fire Safety Plan (FSP) should be prepared and distributed to all residents, with fire drills held on a regular basis. And it's important that the master key fit all unit locking mechanisms in the event that emergency

access to a unit is required. It should be noted that fire safety is a regulatory matter; that is, it's the law and as such cannot be ignored. As well, since a number of condo owners are retired and senior, the feeling of a safe and secure home is very important.

Heating, Ventilation, and Air-Conditioning (HVAC):

Condo complexes will have air exchange systems located throughout the building itself, as well as in individual units. Making sure they are all serviced on a regular basis is an important aspect of any PMP. Regular servicing assures they will function better and could easily result in cost savings in terms of energy use. Secondary lint traps connected to dryer exhaust vents should be serviced at the same time as they too are part of the HVAC system. Exterior exhaust hoods connected to dryer, range, and air exchange ductwork should also be cleaned regularly. Exhaust fans and ventilation fans often present in parking garages and waste disposal areas should be inspected for proper function and cleaned on a regular basis. Guards, panels, electrical connections, hardware, and safety controls for any equipment that is part of the HVAC system must be inspected as well. Although indoor air quality can sometimes slip to the back burner, it is critical for a healthy living space.

Plumbing:

Insurance professionals are saying that the greatest number of insurance claims in recent years relate to "water damage", which makes it even more critical to keep a condo complex's plumbing system in working order to prevent these incidents from occurring. In multi-storey buildings, any type of incident involving water can affect multiple units at a time causing extensive damage and an even more expensive insurance claim. Regularly scheduled inspections should be done to check for leaks, pipe corrosion, or unusual noises. Residents should be made aware of best practices for drainage to avoid pipe decay or blockages. Hot water tanks generally have a PUL of five (5) years, and they should be replaced at that time. Water shut-off valves should be easily accessible by residents or

contractors, and if not, steps should be taken to rectify this. In addition, they should be clearly labelled so that all residents are aware of their location. Exterior hose bibs should be checked regularly to make sure they are operational and frost protected. And all drainage systems, both inside and outside the condo complex, should be free of debris to avoid water backing up. In today's building and insurance industry, many experts say that "water" is fast becoming the new "fire" in terms of property damage, meaning it's becoming increasingly important to handle it with respect.

PMPs are definitely an excellent return on money spent as the benefits are many and far outweigh the challenges of putting a plan in place. They can eliminate the need to dip into the corporation's reserve fund to fix huge problems that could have been prevented. They reduce the risk of sudden out-of-service occurrences, especially in relation to components such as elevators and basic utilities, which are crucial to everyday living in condo complexes. PMPs improve the safety, security, and comfort of all residents and protect real estate property values into the future. In regard to insurance, minimizing insurance claims and premiums go hand in hand with good maintenance and management practices, which is of utmost importance in today's environment where insurance premiums are seeing increases year over year. And perhaps the most important aspect of PMPs is that they allow the Board of Directors to stay in control of the normal life cycle of the bits and pieces that define the physical construct of the condo complex, thus minimizing future surprises related to wear and tear or possible failure of building components. In this regard, there is some merit in limiting the number of professional contractors working in a building to one or two firms per specialty area as they, too, can become your eyes and ears and are likely more readily available when needed.

There are some minor challenges involved with setting up a PMP. In theory, it is a simple idea. But in reality, it can be complex as there is data to be collected and analyzed, as well as many tasks to schedule, prioritize, and cost. Also, there is a huge investment of time in the

initial planning stages to ensure that everything associated with the physical construct of the condo complex is taken into account. And the frequency of planned maintenance may have to be fine-tuned over time. But as you can see, the challenges are minimal compared to the benefits. And let's face it . . . there's probably "an app for that"!

As mentioned earlier, this article outlines the basic building blocks of a PMP. Every condo complex is different, and your PMP should reflect the items in your building that would need to be included. Being proactive about regular maintenance inspections at your condo complex can reap benefits in the long run in terms of cost savings and ensuring that your building's components reach or exceed their PUL. The cost of preventing one major incident could be many times less than the cost of having one!

Sources:

- Preventive Maintenance: Everything You Need to Know About Preventive Maintenance (emaint.com/what-is-preventive-maintenance)
- A Preventive Maintenance Checklist (grainger.com/know-how/industry/manufacturing/kh-preventive-maintenance-checklist)

- Condo Preventative Maintenance That Will Save You From Emergency Repairs (iccpropertymanagement.com)
- Elevator lifecycle principles: maintain, modernize & extend the service life (urban-hub.com/technology/extending-the-service-life-of-elevators-creates-savings)

Colleen Morrison is a retired educator in the field of business management who spent over 30 years with College of the North Atlantic. She has also worked as an employee relations officer with the Newfoundland and Labrador Association of Public and Private Employees. Colleen has been a member of the Board of Directors for McKee's Grove Condominium Corporation since November 2014 and has been a Director with CCI-NL since November 2020.

John Leonard is a retired civil engineer who has worked both in private industry and also in his own consulting firm. He has been an invaluable member of the Board of Directors of McKee's Grove Condominium Corporation since September 2017 and has served as President since November 2018. As well, John has been instrumental in developing and implementing a PMP for his own condo complex.

The opinions expressed in this article are those of the authors and do not necessarily represent or reflect the views of the CCI Newfoundland and Labrador Chapter. Readers are encouraged to seek the advice of professionals to address specific issues or individual situations. This article may not be reproduced, in whole or in part, without acknowledgement of the authors.

CONDO CHRONICLE

Advertising Opportunity

Your advertising support of our newsletter provides you and your company with opportunities to expand your business profile in the condominium community of Newfoundland and Labrador by showcasing your products and services to individual owners, Boards and Property Managers of local condominiums.

Member Advertising Rates (one issue):

Business card (3.5" x 2")	\$50.00
1/4 Page (3.5" x 4.5")	\$90.00
1/2 Page (3.5" x 9" or 7" x 4.5")	\$165.00
1 Full Page (7.5" x 10")	\$200.00
Full page loose insert, copies supplied by advertiser*	\$100.00

*This would not be a newsletter page but a loose page inserted in the middle of the newsletter booklet

Please supply the following information for ordering:

Name: _____

Company: _____

Full Address: _____

Telephone and Fax: _____

Email: _____

Advertising requirements: _____

Please complete the above and remit, along with your advertising copy and your cheque payable to CCI-NL, for insertion in our next newsletter. Advertising copy can be emailed, preferably in PDF format, to carolburke@burkerealty.ca. An invoice will be issued upon receipt.

The *Condo Chronicle* is one of the many benefits enjoyed by Members of the Canadian Condominium Institute Newfoundland and Labrador Chapter. Thank you for your advertising support.

MEMBERSHIP APPLICATION

CONDOMINIUM CORPORATION

ccinewfoundland@cci.ca • www.cci.ca/Newfoundland

Membership through June 30, 2022

How/from whom did you hear about CCI?: _____

CONDOMINIUM CORPORATION

Condo Name/Number: _____

Number of Units: _____ Registration Date: _____

Development Style: ☐ Townhouse ☐ Apartment Style ☐ Other: _____

Address: _____ Suite #: _____

City: _____ Province: _____ Postal Code: _____

Phone: _____ Fax: _____

Email: _____

☐ I agree to receive electronic correspondence.

☐ I DO NOT wish to receive electronic correspondence.

Signature: _____ Date: _____

MANAGEMENT COMPANY (if applicable)

Primary Contact: _____

Address: _____ Suite #: _____

City: _____ Province: _____ Postal Code: _____

Phone: _____ Fax: _____

Email: _____

☐ I agree to receive electronic correspondence.

☐ I DO NOT wish to receive electronic correspondence.

Signature: _____ Date: _____

Please forward all correspondence to: ☐ Management Company address ☐ Condo Corporation address

Electronic Correspondence:

This section must be completed in order for the membership application to be processed.

CCI communicates with its membership via e-mail regarding updates on condominium legislation, CCI events and opportunities, newsletters, and member communications; in accordance with the Canada anti-spam law, you must indicate whether you wish to receive electronic correspondence from us.

BOARD MEMBERS

Board Member 1 Name: _____

Board Member 1 Email: _____

☐ I agree to receive electronic correspondence. ☐ I DO NOT wish to receive electronic correspondence.

Signature: _____ Date: _____

Board Member 2 Name: _____

Board Member 2 Email: _____

☐ I agree to receive electronic correspondence. ☐ I DO NOT wish to receive electronic correspondence.

Signature: _____ Date: _____

Board Member 3 Name: _____

Board Member 3 Email: _____

☐ I agree to receive electronic correspondence. ☐ I DO NOT wish to receive electronic correspondence.

Signature: _____ Date: _____

FEES & PAYMENT

Fees: 1-10 Units - \$100.00
10+ Units - \$125.00

Cheques should be made payable to:
Canadian Condominium Institute - Newfoundland and Labrador Chapter
P.O. Box 23060 Churchill Square, St. John's NL A1B 4J9



MEMBERSHIP APPLICATION

INDIVIDUAL / PROFESSIONAL / BUSINESS PARTNER

ccinewfoundland@cci.ca • www.cci.ca/Newfoundland

Membership through June 30, 2022

How/from whom did you hear about CCI?: _____

MEMBERSHIP TYPE		Annual Fee	Fee Owning
Individual Membership	<input type="checkbox"/>	\$75.00	\$
Professional Membership	<input type="checkbox"/>	\$125.00	\$
Business Partner Membership	<input type="checkbox"/>	\$125.00	\$

CONTACT INFORMATION

Name: _____

Company Name (if Professional or Business Partner): _____

Address: _____ Suite #: _____

City: _____ Province: _____ Postal Code: _____

Phone: _____ Fax: _____

Email: _____

Business Website: _____

This section must be completed in order for the membership application to be processed.

CCI communicates with its membership via e-mail regarding updates on condominium legislation, CCI events and opportunities, newsletters, and member communications; in accordance with the Canada anti-spam law, you must indicate whether you wish to receive electronic correspondence from us.

☐ I agree to receive electronic correspondence.

☐ I DO NOT wish to receive electronic correspondence.

Signature: _____ Date: _____

METHOD OF PAYMENT:

Cheques should be made payable to:

Canadian Condominium Institute - Newfoundland and Labrador Chapter
P.O. Box 23060 Churchill Square, St. John's NL A1B 4J9