

## WHAT CONDO DWELLERS ARE READING



# CONDO ELECTION SPEECHES

*The art of b\*\*\*\*\*t*

The nature of condo politics is no different than for politics in general. There is no independent verification of what candidates say, their credentials or actual achievements. Candidates seeking re-election have a voting history that is never disclosed. New candidates are mainly unknown to those voting.

**CONTINUED PAGE 4 ...**

## FROM THE EDITOR .....

Truth is a casualty in today's society and affecting condominium corporations. It often leads to problems tracing back to the current or prior condo boards.

Condo boards are always elected by owners so it is incumbent on them to elect qualified and capable condo directors.

Doing so requires that owners know more about those they elect to serve, and be capable of knowing when directors or director-candidates are less than truthful. Written candidate statements are insufficient. It is only through hearing candidates speak and personal interaction that condo owners develop a better understanding of the capabilities and intentions of directors and director-candidates.

**Condo Election Speeches**, our feature article, goes to the heart of this matter. It takes a concerted effort to get beyond what is superficially communicated.

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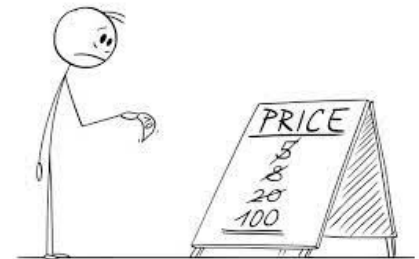
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## VENDORS SEEK TO MAKE PANDEMIC BENEFITS PERMANENT

First it was the accounting firms.  
Now it is companies providing  
meeting minute services. Both seek  
to justify fee increases by  
implementing a travel fee that is  
distasteful and unwarranted.



Accounting and meeting minute  
companies, and their employees, became accustomed to hybrid  
meetings where they don't appear at a condo building in person  
during the pandemic. They could have reduced their service fees to  
reflect their savings in time and money but chose not to do so.

They now seek to make this "pandemic benefit" permanent by  
imposing a travel fee when appearing at a meeting. Should this be  
acceptable to condo boards, it is an agreement to pay more or  
accept less.

The "travel fee" is a cash grab or unjustified fee increase that these  
vendors feel condo boards are unlikely to oppose. Notice of this fee  
is likely presented to the board in writing via a condominium  
manager recommending that the board pay the fee or invest in  
technology allowing for hybrid meetings.

Condominium corporations should oppose what is nothing more  
than a way to increase vendor profit margins. They can inform the  
vendor they find this fee unreasonable and present another option.  
Demand the fee be eliminated or the corporation will seek an  
alternate service. Even if a new provider imposes a similar fee, your  
current vendor will have lost a good client. For meeting minutes,  
condo boards can choose to eliminate use of an external service.

Service providers will be more aware of the importance of their  
physical presence at meetings. Those unprepared to be physically  
present will maintain the fee and lose those clients who deem a  
physical presence important. Service providers that want your  
business will eliminate the fee and be more careful about  
implementing such fees in the future.

This is how a market economy works.



**CONDO ELECTION SPEECHES... CONTINUED FROM PAGE 1**

The most condo owners can hope for when electing directors to their board is a short resume or a few written paragraphs on each candidate distributed prior to the annual general meeting. Candidates may be given a few minutes to speak to owners prior to ballots being collected.

Many candidates claim to have experience that, when facts are considered, is less impressive. Customer service experience as a sales manager may be nothing more than working the counter at Tim Hortons, answering phones in a call center or manning the cash register at a supermarket. That successful business owner may be walking dogs and taking payment in cash that is never reported on their tax return. While there is nothing wrong with these jobs, excluding the failure to declare income and pay tax on it, these experiences are unlikely to be helpful in the management or direction of a condominium corporation.

This is no way for owners to make an informed decision on who should be elected as directors for their corporation. There are no consequences for candidates who embellish their successes or accomplishments. In fact, there is every reason for them to do so.



Truth is a casualty in today's society. Everything is potentially true so long as it is not disagreeable. Facts are neither correct or incorrect. And anything disagreeable is labelled as fake.

Director-candidates will state they want to reduce condo fees or improve things. Current directors seeking re-election will state how much they have saved owners or how their lives are better. Yet it is rare that any statements are backed up with specifics or that condominium owners actually see the claimed savings. It is all rather nebulous or hazy.

Once a lie has been stated, it takes much more work to refute it. Few are capable or prepared to contest a lie, particularly when it pertains to being elected for a volunteer position. The lie gets repeated and believed by others.

Does it matter if a director is or has been a chartered accountant? A condo treasurer can be highly effective without this level of skill so long as they understand basic math and budgeting. What they require is a willingness to review and understand monthly financial statements, invoices and bank records. One condominium community chose to elect a retired chartered accountant as director. The individual was highly qualified and virtually blind. As treasurer, he was unable to do the required work and the community suffered for many years.

Directors can look good in the eyes of owners by pushing out expenditures for a few years. Expenses get reduced, possibly along with condo fees. It takes a few years for owners to realize the extent to which their building infrastructure is degrading because of this. By the time problems become

**CONTINUED PAGE 5 ....**

## SNOW CLEARING CONTRACTS



Snow plowing and de-icing are essential services during the winter.

When it comes to snow clearing and de-icing, condominium corporations can choose between two approaches. Some prefer to handle snow clearing and de-icing internally. Others will employ outside contractors to provide these services.

When snow- and ice-related measures are handled by condo employees, other concerns may take precedence. Employing a contractor to handle these services may provide better service and protection against liability should someone slip and fall. Snow clearing and de-icing handled by a contractor can result in fewer disruptions for residents or of regular maintenance duties during times of heavy snow or ice.

When reviewing a contract for snow clearing and de-icing:

- Be clear on if contract fees are per visit or fixed price for the season.
- Additional costs, including for de-icing materials,

should be stated.

- Contracts may specify a minimum level of snowfall before visiting your property or frequency of visits.
- Confirm if there is liability insurance.
- If there is liability insurance, understand liability limits. Some services impose contractual limitations necessary to obtain insurance or reduce its cost.
- Request copies of insurance certificates to ensure coverage is consistent with the contract

Some de-icing materials can damage concrete including sodium chloride, potassium chloride and calcium chloride. Sand is messy, hard to clean up and damaging to building interiors. Green Ice Melter is one of numerous ice melt products that are safer for the environment and less corrosive than traditional road salt.

Larger companies have more trucks on the road. They can respond more quickly to emergency situations or last-minute calls. Smaller companies with fewer vehicles can be more economical.

### CONDO ELECTION SPEECHES... CONTINUED FROM PAGE 4

apparent, those who caused the problems are no longer directors. Individuals currently serving as directors get blamed for problems created by their predecessors.

While it is good that some want to serve as directors for their condominium community, owners should

be aware of the extent to which some will misrepresent the value they offer to the community or their reasons for wanting this volunteer role. It takes a concerted effort to get beyond what is superficially communicated.





## DEALING WITH A HOARDER

Hoarding is one of the more challenging condo community problems to address. It is an illness, a nuisance to residents and a safety hazard that should not be ignored. Protecting the health and safety of the community, while showing compassion to a hoarder, is a difficult undertaking. Any community of more than 20 units likely has at least one hoarder.

When becoming aware that a hoarder lives in the building, a simple three-step approach can be followed.

### **Give notice**

Contact the owner and send a notice informing of complaints that may include odours and infestations. Insist that they take immediate steps to correct the problem.

### **Gain access to the unit**

A condominium corporation has the right to access a unit when there are safety considerations. The condominium manager or superintendent, along with a second individual, should see the unit's condition and consider the best way to resolve the problems. Permission or reasonable notice may be required before accessing the unit.

If permission to access the unit is not given or notices are ignored, it may be necessary to obtain

third-party assistance. A family member, relative, friend, neighbour or local health or safety agency may be able to persuade the resident that they need to clear trash or other items from the unit and have it thoroughly cleaned. Should all else fail, it may be necessary to obtain a court order for obtaining access to the unit.

### **Court Order or Psychiatric Assessment**

A court order can grant the corporation authority to clean out a unit and charge costs back to the owner. Condominium corporations can obtain a physician's psychiatric assessment to determine if an individual's accommodation is appropriate. Psychiatric assessments for a resident suspected of having a mental disorder can be requested by a police officer or justice of the peace in accordance with Mental Health Act sections 16 and 17. It may be necessary to have a guardian assigned to manage an individual's property which includes making decisions on their behalf. The Office of the Public Guardian and Trustee can be authorized to manage their property. Without evidence that an individual's mental health is relevant, courts are reluctant to require a mental health examination.



# TRASH COMPACTORS AND RECYCLING

How we dispose of waste in high-rise communities is a pressing concern impacting on or by climate change, population growth and fewer resources.

Municipalities often manage waste collection while requiring residential buildings to arrange and pay for private collection. Single family homes receive regular visits from a garbage truck that comes down the street. Trash is thrown into the back and compressed using a hydraulic press. Municipalities have established rules affecting the sorting of waste and what is accepted by these vehicles. Between pickups, waste must be temporarily stored and brought to the curb for pickup.

**Waste collection works differently in high-rise communities.** Many have a trash chute on each floor. Others require residents to bring their waste - trash and recycling - to a central area. A trash compactor is used to compress waste for efficient storage and pickup.

Waste disposal is poorly controlled in high-rise communities. Sorting of recycling and organics is encouraged and not enforced. Bins, once filled, need to be stored, moved to an area for pickup, and returned for resident use. Poor waste management practices cause odour, sanitation and pest problems.

Trash chutes are impossible to control. Waste going down the chute gets crushed with no way to separate recycled items that should have been disposed of in a different manner. Many residents find it convenient to not separate recycling from trash.

Trash chutes need to be monitored for pests, odours and large items that should be disposed of in a different manner. Boxes that have not been broken down can block the chute, damage the sensor system or burn out the compactor motor.



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**TRASH COMPACTORS AND RECYCLING... CONTINUED FROM PAGE 7**

Ensuring the system is not compromised requires constant attention in the form of regular maintenance including cleaning and clearing of blockages when residents stuff oversized items through the opening.

When waste is picked up, recyclables mixed with trash increases disposal costs. Many communities rely on private services for trash pickup and "free" city services for recycling. Poorly sorted recycling can result in denial of pickup. All waste must then be picked up by private services at a higher cost. Mixed recyclables are more expensive to dispose of than those that are properly separated.

The best approach is to have one disposal system for trash. Recycled items are best disposed of in a central area with separate containers for paper, plastic and glass. Electronics, paint and other dangerous materials should be separated from trash and recycling. Some communities require residents to make separate arrangements for removal of medical waste which includes sharp items, medication, and other items which can be a danger to others.

Waste management is a necessary part of the health and safety of a community. Rules on how to manage and dispose of waste exist for protecting residents and the environment.



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## BUDGETING – THE NEXT LEVEL

When we talk about budgeting, most communities understand the need for and importance of an annual budget.

Better managed communities have taken their budgeting to the next level. While it is not discussed of as budgeting, these communities have established a process for improvement and enhancement more forward looking than the annual budget.



All communities have a wish list of projects. Some desire new or updated amenities. There may be a need for new

windows, roof or façade. Outdated elevators may need to be replaced. Communities that are current in building maintenance may want to become more energy efficient thereby reducing future costs. It is rare for any community to have sufficient funds for their entire wish list of projects.

The next level of budgeting is to formalize this wish list and place projects in priority order. Next to each item, determine its costs and any deadlines for completion. Some projects will be low in cost and easily supported in the current operating budget. Others may require a number of years before the necessary funds are available. Perhaps a special assessment is warranted to expedite some projects. For less urgent projects, a nominal increase in

monthly condo fees may be sufficient to accumulate the necessary funds for projects to be undertaken in the near future.

This list should incorporate both desired and necessary projects. Some projects may be incorporated in a current reserve fund study, and partially or fully funded by the reserve fund. Many are unlikely to be part of the reserve fund study.

Each year, this list should be updated. Some projects will have been completed and removed from the list. Others may have become urgent, unnecessary or newly added. There may be a need to revise some costs.

The annual budget for each year would include those projects to be undertaken in the coming year and their estimated cost.

Having a current list of desired projects and costs simplifies planning for the future.





# REACTIVE COMMUNICATION

## *A failed strategy*

Reactive communications with building residents are common. Someone smoking on the balcony results in an e-mail going out to everyone reminding them that smoking is prohibited. Dogs make a mess, another e-mail. Cars improperly parked; yet another e-mail. The trash chute is blocked by an improperly disposed of box or Christmas tree. Right ... another e-mail. Do any of these e-mail blasts work at resolving any problems? Unlikely. Problems recur and e-mail messages get resent.

So why does this same failed and time-consuming process get repeated when we know it doesn't work?

Messages are sent, and resent, simply by habit. There are notices for alarm and generator testing, unit maintenance, garage cleaning, carpet cleaning, elevator testing and so much more. Focus is on getting a message out quickly without thinking much about it.

This is reactive communications. Wait for a problem to occur and send or post a message. There is no thought toward repeatedly revisiting the same task or problem because of poor communication.

Good communication is hard to find because so many fail to think ahead. Instead of planning or reacting to problems, it is faster and easier to shoot out or post a message. With fewer than half of all e-mail messages – perhaps less than ten percent – being opened and read, and perhaps even fewer paying attention to posted messages, this is a failed strategy guaranteeing future resources are

expended while failing to address ongoing problems.

Doing things right the first time means management receives fewer questions and inquiries, and fewer problems to address. Residents notice that problems are getting resolved faster and have fewer complaints. Fewer messages are posted or sent. Everybody is happier.

Management should not wait for problems or complaints to come to them. Develop a communication strategy to educate building residents before problems arise. Take the time to create messages that stand out and will be read. This takes time and effort. You will notice a reduction in trash chute blockages, smoking on balconies, loud noise and pet complaints. When residents are educated on how and why to reduce water and electricity use with energy saving tips, savings add up quickly and are substantial. Maintenance and repair costs are reduced.

Communities with an effective communication strategy are happier, safer, more secure and save money. Management spends less time dealing with resident concerns and more on improvements to community living.



## BRAND DECLINE



Residential building developers take great care in developing, promoting and protecting their brand. This is how they sell condominium properties.

How something looks and is conveyed presents a strong message. We see this in the importance of brands for Coca Cola, Amazon, Apple, Airbnb and Uber. Canadians and Americans convey their unique brands to the world to attract visitors and immigrants.

Branding is what allows developers to promote and sell condominium properties to those that relate to their messaging. That brand is evident by the quality of units and common areas, availability and type of amenities, location and other identifiable factors. Owners may be perceived as being in a certain age or income demographic, interested in a healthy lifestyle, or partial to the community's social activities.

What message is your management and the condo board sending to your community?

Once management of a community is handed over from the developer to a condo board, this branding can be abandoned at great cost to the community. The condo board facilitates branding in the communications they allow to be distributed,

committees they create and support, how the building is maintained, the way in which meetings are conducted and how much information is shared with owners.

Residents take pride in the branding of their home and how it is maintained. The amount prospective buyers are prepared to pay for a property is affected by branding.

A proud and active community engenders a shared responsibility leading to greater participation in management of and care for the home. It leads to fewer problems, lower costs and greater socialization as everyone seeks to contribute to their home.

Branding is simply a business term to explain the cumulative effect of these activities. Culture is a less formal term for the same thing.







## NEW ELEVATOR COMPLIANCE COSTS

Ontario has adopted the latest version of the elevator safety code. Included in the code are major changes to the emergency phone inside the elevator.

This affects all new and modernized elevators since August 1, 2022. The phone must still be answered 24 hours a day as before, but the operator must now be able to see if a passenger is inside the elevator if no one in the elevator is able to communicate with the operator.

There are additional costs involved and additional infrastructure required. The hardware in the elevator is now more expensive. Internet must now be provided to the elevator machine room. The phone must now be answered by a company that can receive calls, and video over the internet 24 hours a day, 7 days a week. When modernizing

your elevators, work with your elevator contractor early in the process to ensure that everything goes smoothly.

These new elevator safety standards have been mandated by the Technical Standards and Safety Authority (TSSA) and is retroactive to all elevators.

This one-time expense is estimated to be in the range of \$20,000 to \$25,000 per elevator.

Thank you to Phi Staite of [Quality Allied Elevator](#) for providing this information to [Toronto Condo News](#).

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# DECIDING BETWEEN IN-PERSON AND VIRTUAL MEETINGS



Virtual meetings became more widespread during and since the pandemic but are certainly not new. The technology has been around for many years

We are at a crossroads. Some prefer to continue meeting virtually. There is less need to leave home after returning from work to attend an evening meeting. Virtual meetings are shorter, more efficient and decisions are made more quickly. Managers don't have to work late and can avoid evening travel. Weather is not a concern. Yet many prefer in-person meetings. They are more social, discussions are more detailed, and better decisions arise despite any conflicts that may arise.

### A Director's Perspective

Virtual meetings are more efficient and focused. Decision making is quicker. Shared documents ensure everyone sees the same information at the same time. Participants can attend from anywhere. On the downside, virtual meeting attendees can be more distracted. It is easier for them to focus on other matters rather than the business of the corporation. Difficult matters are less thoroughly discussed resulting in poorer decisions.

In-person meetings tend to be more social. They may include dinner and unrelated conversation. They go off topic. Discussions take longer. They are more detailed and thoughtful. Arguments arise. There is more wasted and unproductive time.

### A Condominium Manager Perspective

Virtual meetings are easier. They eliminate the need to remain at the office after hours for an after-dinner meeting. There is more time for family and personal activities.

In-person meetings allow the manager to develop relationships with directors and owners that are essential to their effectiveness and personal success. Absent these interactions, condominium managers could not develop the trust that is necessary for them to excel.



### An Owner Perspective

In-person meetings allow neighbours to socialize. A post-meeting social period with food and beverage is one way to increase attendance. Poorly chaired, in-person meetings can allow one individual or topic to dominate an entire agenda. There can be much wasted time and emotions running high.

**CONTINUED PAGE 14 ....**

## **DECIDING BETWEEN IN-PERSON AND VIRTUAL MEETINGS ... CONTINUED FROM PAGE 13**

Virtual meetings can be attended from the comfort of home. It is more difficult for attendees to bring up topics that the chair prefers to ignore. Microphones can be silenced. Questions submitted by chat are easily ignored, and may not be visible or noticed by attendees.

### **A Guest Perspective**

Virtual meetings are more convenient. A recording secretary takes minutes at meetings. A lawyer, engineer, contractor, accountant and others may attend to provide their specialized expertise or knowledge. Some condominium lawyers, auditing firms and minute taking services have taken the position they will only attend virtual meetings so they don't incur the time and cost of travel.

In-person meetings deliver better results which is why most vendors and service providers prefer and will attend them. Attendees are more engaged and discussions are more productive. Building the relationship is more effective when meeting in-person. There is greater trust in individuals, their expertise and what they say when meetings are in-person. All of this makes for better decisions.

Condominium corporations have only had limited experience with virtual meetings. Among those who have used them for many years, the overwhelming choice is to have in-person meetings to the greatest extent possible.

While virtual meetings do serve a role in some situations, they are not a replacement for in-person meetings.

## **NEW FIREFIGHTING TOOLS**

Toronto Fire Services has purchased a new vehicle to better deal with high-rise fires.

Tower 1 can reach an elevation of 70 metres, or 230 feet; double the height of Toronto's next tallest aerial apparatus which can reach 11 storeys. The vehicle provides Toronto Fire Services with added height to deal with high-rise emergencies.

Tower 1 is stationed 207 Front St. E. which is the downtown core with the greatest density of high rises. It can be deployed to assist with fighting fires, search and rescue, industrial emergencies, and rope rescues such as at the Scarborough Bluffs. It allows Toronto firefighters the ability to get above and over top of buildings and work around overhead obstructions common in high-density urban areas of the City.





## ATTRACTING NEW BOARD MEMBERS



Central to everything that goes on in a condominium corporation is the condo board. This self-governing body is elected by owners to direct the community, work to maintain a quality of life, and preserve their investments. Members of the board learn as they go along and do not require any specific experience.



Those who become board members do so for a variety of reasons including service to the community, sharing their experience and

keeping fees low.

Communities with effective boards prepare well in advance to bring on new directors. One approach is for the board to appoint one or two non-voting members. They participate in all board meetings and deliberations. When a space comes up, they are prepared to seamlessly step in.

Most communities struggle to find individuals prepared to make the commitment to serve on a voluntary basis. Those prepared to do so should provide a resume or bio in advance of a meeting where they are up for election. Prior to the vote, each should have an opportunity to present their background and qualifications in an open forum, and to explain how they hope to add value to their community and the board.

Boards like to recommend new members they think

they will work well with for vacant board positions. Board members may desire individuals who offer specific skills or expertise, are friends or individuals easy to get along with. This could result in a board made up only of lawyers, real estate agents, families with children or card players. It is inappropriate for condo boards to vet and recommend candidates despite their desire to do so.

One approach is to establish a nomination committee to seek out potential candidates and make specific recommendations. This gives owners greater confidence in the ability of director-candidates to be effective should they be elected. In the event that an elected director is unable to complete their term, nomination committee recommendations offer a candidate pool for appointments. A nomination committee is best comprised of current or past directors and owners.

The best boards are made up of people with divergent skills, education and backgrounds. Balance, while not required, is desirable.





## PLUGGING WATER LEAKS

Ignoring, or pretending water leaks don't exist, never ends well.

Water damage is classified, by professionals, in three hazard categories denoted by water colour. Category one is clean water which comes from overflowing sinks, broken water or steam pipes, and rainwater. Problems should be addressed 24 to 48 hours after detection to reduce risks of contamination. Contaminated water, category two, poses health risks. Black water, category three, is contaminated and dangerous water from exterior sources that include sewers and rivers, and poses the greatest health risk.

Regardless of water colour, all water leaks should be identified and eliminated as quickly as possible to reduce water damage and health risks.

External water leaks, which start outside a building, worsen in the spring. Outdoor leaks become more prevalent after winter snow and ice on roofs, in pipes and around the base of buildings begin to melt. Reducing risks of water damage, and injury, requires clearing snow and ice from roofs so it doesn't seep through the roof or fall off and injure someone. At the base of a building, water should be directed away from the structure and to catch basins free of obstructions.

Internal leaks are harder to find than external leaks. There may be no visible accumulation of water from pinhole leaks,

loose connections or damaged internal pipes. [RespondPlus Restoration Services](#) deals with the aftermath of interior water leaks. Lee Hopwood explains that "Water leaks in units from pipes can reside in dark areas that are rarely accessed or seen. Hidden moisture, particularly behind walls, is a fertile growing area for mould and damaging to materials used in walls, ceilings and floors." Jim Lorenzen of [LEaC Shield](#) which identifies and repairs water leaks elaborates on this. "Water sensors, which detect water in an area and send an electronic or audible notification, are not used nearly enough because most believe water leaks are "someone else's problem."" No wonder water damage insurance claims exceed those of any other type.

Small leaks, if unaddressed, become rivers of trouble for building residents and management. Plug your water leaks.



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## NOVEL COMMUNITY BUILDING IDEAS



There is no shortage of novel ideas for having fun and socializing in high-rise communities beyond having an outdoor barbecue, sports-related gathering and post-meeting social events. Some can be combined with doing good and donating to worthwhile causes. Here are some ideas that don't cost much and are easy to arrange.

**Halloween Party.** Dressing up and going door-to-door in a high-rise community is not nearly as much fun as being outside in the dark with hundreds of other trick or treaters. Building security systems may even make it impractical. Communities can enjoy Halloween by having a Halloween party. Kids, and adults, can dress up and have a contest for the best costume. Residents can hand out candy. Show an appropriate family movie. Everyone can have more fun than wandering the streets on what could be a wet and rainy evening.

**Hold a Soup and Bread Fundraiser.** Attendees

make a financial donation of about \$20 to a designated local food bank. The corporation or an anonymous donor may agree to match donations. Each receives a meal of soup and bread. Have meals prepared and donated by residents.

**Tuna Tuesday.** Have residents donate cans of tuna by dropping them off in bins. Donate all items to a local food bank.

**Donate a Meal.** Set up bins where residents can donate pasta, canned goods, sauces and other non-perishable items. Donate all items to a local food bank.

**Sports Challenge.** If your community has an outdoor swimming pool, ping pong table; or squash, tennis or basketball court, in-building tournaments are a great way to encourage socialization, exercise and a little competition. Combine it with a post-event social, meal or gathering.

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# AFFORDABLE HOUSING IN THE USA



There is a list of condo properties for which buyers cannot obtain a mortgage in the United States. Lenders have access to this list and are unable to share it with others. Deals fall apart at the last minute when owners trying to sell their property learn their buyer is unable to obtain

Fannie Mae and Freddie Mac won't touch must look elsewhere for a loan.

There may be water infiltration issues that are causing infrastructure deterioration. Condominium developments that include a commercial component, insufficient owner-occupied units, those in litigation, and many unit owners in arrears on fees are reasons to be added to the list.

No such list seems to exist in Canada. If one were to exist, this would protect those purchasing condominiums in communities failing to adequately maintain their infrastructure. It would deter communities from underfunding their reserve fund and surprising owners with special assessments.

a loan.

This list is maintained by the Federal National Mortgage Association - Fannie Mae. It is a secret nationwide blacklist of condominium properties for which it will not purchase mortgages. The list is distributed monthly to mortgage lenders.

Fannie Mae and its sister organization, the Federal Home Loan Mortgage Corporation - Freddie Mac - purchase home mortgages, package them, and sell them to investors. This allows borrowers in low-income brackets and with lower credit scores who have saved for a down payment to obtain a loan. Combined, they represent 70 percent of the mortgage market according to the National Association of Realtors. Buyers of properties that



## ROGUE DIRECTOR DECISIONS

### *Signing of contracts*



Contracts approved by the board, including renewals, should be voted on and appear in board meeting minutes. What happens when there is no record of a contract being approved by the board?

A management contract for nearly \$200,000 was never approved by the board yet signed by one condo director. There is no record of this contract being approved in condo board meeting minutes.

The “indoor management rule” states that no officer of a condominium corporation, including the President, has individual authority to enter into agreements or bind the corporation to contracts. This authority lies with the Board of Directors which must vote and approve the contract. Votes are recorded in the meeting minutes. Once a contract is approved, the President has authority to sign the contract.

The Condo Act states that decisions of the Board of Directors must be taken at a meeting of the Board of Directors and that a quorum has been established. Contracts cannot be executed without authorization by resolution of the Board.

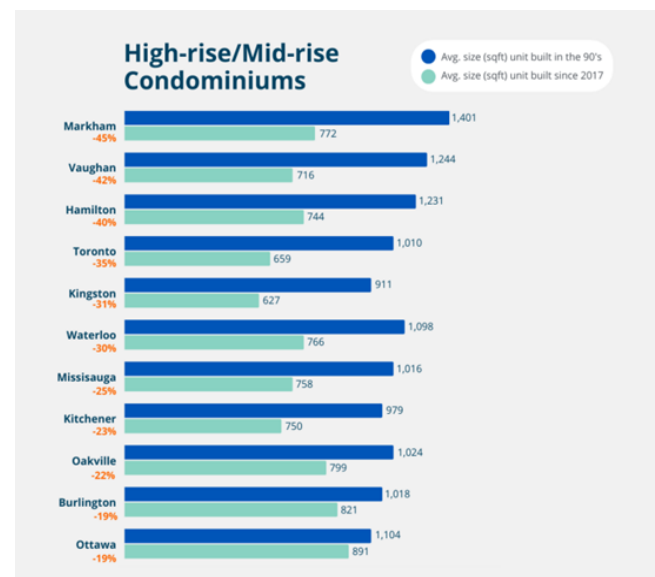
It is unlikely that a vendor would be aware that a contract was signed without authority. Absent other facts, such a contract may not be binding on the corporation.

## CONDO SIZES DEFLATE

The average new condo in Toronto has shrunk from 1,010 square feet 25 years ago to 659 square feet according to data from the Municipal Property Assessment Corporation (MPAC). The largest decline in size occurred in Markham from 1,401 square feet in the 1990s to 772 square feet for units completed since 2017. The average condo in Toronto is now 850 square feet according to MPAC.

Throughout the Greater Toronto Area land values are increasing. There are more units built on a single property and smaller individual units. This trend applies to both condos and stacked townhomes.

During this same period, detached homes in Ontario have grown from an average of 2,000 square feet to about 2,500 square feet.



Source: MPAC



## PETS IN A PET-FREE BUILDING

in the building because of the pet-free stipulation were upset. Cat owners were upset with not being allowed to replace their cats upon their passing. Yet, this was the only way to resolve a past failure to enforce the declaration without demanding that all cats immediately be removed.

There is no such thing as a truly pet-free building. Even in communities that prohibit pets in their declaration, there is always some flexibility.

One community had a declaration prohibiting pets but made exceptions for cat owners. At some point, pet owners wanted exemptions for other pets. The corporation attempted to allow cats but not other pets by imposing a rule. The problem was that the corporation was inconsistent in enforcement of their declaration, and also that they created a rule permitting cats to remain in the building which is inconsistent with their declaration.

Requests to allow dogs on the basis that cats had been allowed lead the corporation to bring itself into compliance. They adopted a rule allowing existing cats to stay but not to be replaced, and no new cats would be allowed. Owners who purchased

Nobody was happy. Yet the new rule was necessary to move the corporation into a position where the declaration was properly enforced while providing current residents with a reasonable period to become compliant.

When a declaration provision prohibiting pets is properly enforced, there are times when a pet must be allowed. Individuals may have legitimate reasons to request a trained service animal accommodation including blindness, deafness and PTSD. Individuals may manage to convince the board that they have disabilities to justify having a pet they believe to be an emotional support animal.

Accommodation requests must be considered on a case-by-case basis to ensure they comply with the Human Rights Code.





## RENOVATION TIPS FOR IMPROVED ACCESSIBILITY



Renovations are expensive, disruptive and time consuming. When considering common area renovations, maximize their value by taking time to ensure the finished product is accessible to individuals of varying age and physical abilities.

### Common Areas - General



- Select a colour scheme providing contrast between the floor surface, walls and doors. This helps individuals with poor vision to navigate the spaces.
- Heavily patterned flooring or surfaces with excessive glare can be disorienting and should be avoided.
- Install power door operators for amenities and

widen door openings.

- Install an accessible or Universal Washroom.

### Lighting

Good lighting increases visibility while making it easier to detect changes in floor surface coverings and slopes. Signs, door handles and electronic opening controls are more easily noticed.

- Lighting should be distributed evenly to reduce surface glare and minimize pools of light or shadows which can be disorienting.

### Doors and Security Systems

- Replace audio-only fire alarm signals with a style combining audible and visual notifications including flashing lights to signal an emergency to deaf individuals.
- Use lever style door handles that can be operated with a closed fist or without tight

**CONTINUED PAGE 22 ....**

### What is Toronto saying about Toronto Condo News?

"Great publication.  
I look forward to the issues and I save them on my iPad for future reference."

"I think it is important for all condo owners to know this information."

"I really appreciate your excellent choice of stories; they are uncannily right on the mark as to the interests of condo owners and directors."



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# RENOVATIONS AND REPAIRS

## RENOVATION TIPS FOR IMPROVED ACCESSIBILITY... CONTINUED FROM PAGE 21

grasping, pinching or twisting of the wrist.

- Replace keyed locks with electronic fob readers.
- Garbage chute handles with thumb latches are difficult to operate for many and don't meet today's Ontario Building Code. Lever style handles in a contrasting colour to the door, and without a thumb latch release, are easier to see and use.

### Lobby and Entrance Area



- Re-design the reception desk to include a portion with counter-top height usable by children, shorter people and those using mobility devices.

with larger text incorporating both audible and visual prompts. Mount the unit so controls can be reached from a seated position.

- For a building intercom entry system, look for a larger screen

### Exercise Areas

- When updating changerooms, convert inaccessible shower stalls to a roll-in shower.

### Party Room Kitchen



- Ensure the layout allows sufficient space to accommodate a wheelchair.
- Include a countertop with lowered height and knee clearance.

- Avoid elevated "breakfast bar" configurations that exclude people unable to stand.

### Stairwells

Make stairs and stairwells easier and safer to navigate for people with vision loss or balance issues.

- For stairwells, include a strip of paint in a contrasting colour at the top and bottom landings.
- Paint handrails a contrasting colour to the walls.
- Install handrails on both sides.
- Add tactile walking surface indicators (TWSIs) at landings incorporating texture and colour to identify the end of a landing.

### Outdoors

- Widen exterior walkways to allow people using mobility devices to easily pass by in opposite directions.
- Reduce slopes and install ramps with guards and/or handrails where possible.
- Install curb ramps between parking or roadways and sidewalks, and in vehicle drop-off areas.
- If space permits, add accessible visitors' spaces.



# INTEREST IN REVERSE MORTGAGES GROWING



Reverse mortgages are a relatively new financing option allowing property owners to borrow against the equity in their home. They are viewed as a way to age in place despite having a fixed income and dealing with the rising cost of living.

**A reverse mortgage pays the borrower.**

They may receive a lump-sum payment, line of credit, equal monthly payments for a fixed number of months, or monthly payments until the full loan is paid out. Loan interest can be a fixed or variable rate.

**A reverse mortgage loan comes due when the borrower dies, when the home is no longer used as a primary residence, the borrower fails to occupy the residence for longer than 12 consecutive months, or when the property is sold.**

When one of these events happens, the loan must be paid in full by the borrower or their heirs. This may require that the home be sold to pay off the loan amount and

interest that was paid out.

If the sale price is sufficient to satisfy the debt, remaining funds go to the borrower or heirs. If the sale price is below an amount sufficient to satisfy the debt, the lender takes the loss. The lender is unable to go after other assets to recover the outstanding balance. Lenders protect against this by restricting loan limits to a percentage of the home's value.

**Reverse mortgages allow individuals to continue living in their home when they otherwise don't have enough money to maintain it and cover basic living expenses.**



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## INSURANCE GUIDANCE FOR CONDO OWNERS

I was on your site (that I've come to rely on as a fabulous resource!) to look up information on condo insurance. It's on our radar these days, following a recent water leak in one unit that caused damage in others below it. It has a few of us checking our policy and I've had a few discussions with our board about it.

When I called my insurance agent to hash through questions about our coverage, I found it painful - she was a good generalist (typical) but didn't have enough subject matter expertise on condos.

While I know you've got lots of articles around insurance in your archives, I didn't find any [Condo Archives](#) articles for unit owners that provide guidance for questions to ask their insurance broker.

Where can I find this guidance?

B. B.



### Response from Toronto Condo News

You are entirely correct. Insurance is painful and exceptionally difficult to understand.

Obtaining information on condominium corporation insurance is relatively simple. Obtaining information on a personal condo policy is next to impossible. Part of the problem is that there are no standards so each insurance company can disclose different information or handle things differently. To cite just one example, some policies will cover the corporation deductible but there is no information on this provided to the policy holder. It can take a herculean effort to determine if your policy will cover the entire deductible for your corporation. Any insurance claim involving a personal policy, the corporation policy and possibly other personal policies create further complications.

Finally, how the condominium corporation chooses to handle an insurance-related matter can impact on personal policies. For an identical damage situation, one corporation may file with their insurance provider. Another may choose to pay for repairs rather than risk higher future premiums or deductibles. Then there is the matter of paying for repairs or deductible from the reserve fund which means having to replenish unplanned-for expenditures. In short, the corporation's actions may dictate how your insurance provider responds.

We would love to produce an article titled Best Insurance Practices for Condo Owners. This will have to wait until the industry establishes some level of standardization that is simpler to understand. In the interim, we continue to publish articles such as "[Who Pays for Damage](#)" which helps provide a degree of clarity to this issue.

I hope this helps. Keep well.



## SUCCESSFUL SOCIAL COMMITTEES

I'm looking for support on how to have a successful condominium social committee. Unfortunately, I don't have a Condo Board who supports the idea and the value of a community social group.

Any direction or guidance on this subject would be very much appreciated.

M. B.

### Response from Toronto Condo News

A social committee and the programs they offer are important to individual residents, and facilitate a greater sense of community. Many residents choose their building because of the social component that is offered.

One of the first articles published by **Toronto Condo News** was about one community's award because of social programming. You can read [Atrium II – Condominium of the Year](#) in the [Condo Archives](#).

Committees are established by the board and operate consistent with a corporation's governing

documents. While it is possible to establish a Social Committee without support of the Condo Board, succeeding is difficult. A social committee not sanctioned by the board would probably not be allowed to post notices in the building or send electronic communications to all residents through the management office or electronic communication system. They would have to develop and maintain an independent system for communicating with residents.

An unsanctioned social committee would not have a budget for running programs. Funds for providing activities and food would have to be provided by residents. Unsupported by the condo board, there may be rental and/or clean up fees charged for use of activity spaces.

While you state that you "don't have a Condo Board who supports the idea and the value of a community social group" this can change if owners are prepared to elect directors that commit to the establishment of a social committee and provide resources. The cost is negligible, does not require board involvement, and provides visible evidence of a condo board's interest in maintaining an active community.

There is strength in numbers. You may want to consider presenting the board with a signed petition requesting they formally establish and support a Social Committee. Should they remain unconvinced, the Condo Act allows owners to require the board to call an owner meeting to discuss an issue such as the need for and establishment of a Social Committee. This would allow your community to gauge interest in and support of this effort.

With sufficient owner support, you should be able to convince your board of the merits to establishing a Social Committee.

Best of luck with your efforts.



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