

# WHAT CONDO DWELLERS ARE READING



## FROM THE EDITOR ..... THE END OF THE ROAD

They say that all good things must come to an end. And so it is with **Toronto Condo News**. After an amazing 13 years in business covering all things condo for Toronto and the GTA, we have made the difficult decision to discontinue publishing at the end of 2025. The reason is not complex or earth shattering – it’s simply time to retire. It’s time to trade the full-time commitment to creating articles, marketing, selling advertising, production and administration for a life of relaxing, reading (about topics other than condo living and management), exercising and traveling. We do this with great satisfaction and pride in the products we’ve created for the condo industry.

Discontinuing operations is not financially driven. Readership of **Toronto Condo News** continues to grow and exceeds that of all other condo-focused publications as well as many general interest newspapers. Because of this, in the coming months we hope to engage with parties interested in taking over the publication of **Toronto Condo News**. It is our belief that ownership can successfully transition to someone in the same or a related business, such as an industry association or agency, property management company, media company or independent journalist.

Effective January 2025, **Toronto Condo News** will convert to a quarterly publication; the final issue will be October 2025. If a buyer of the company doesn’t materialize, all resources will be terminated in early 2026.

**Toronto Condo News** thanks our readers for your commitment to our publications and your feedback, and our advertisers for your business and trust. We have taken none of it for granted over the years. In the coming months we hope to share good news with you regarding transitioning to new ownership.

### A PEEK NSIDE ...

<i>Second-Order Thinking - Knowing the Future</i>	Page 3
<i>Fire Safety Plan</i>	Page 5
<i>Mortgage Fraud</i>	Page 6
<i>Two-Way Elevator Communication</i>	Page 10
<i>Parking Area Changes to Accommodate EVs</i>	Page 11
<i>What the Board REALLY Means</i>	Page 12
<i>Revising Condo Rules</i>	Page 13
<i>Promise Lower Condo Fees ... Get Elected</i>	Page 18
<i>Dealing with an Unreasonable Condo Board</i>	Page 21
<i>Fines and Chargebacks</i>	Page 22
<i>Tidal Wave of Water Problems</i>	Page 26
<i>Video Doorbells Present Challenge to Condo Boards</i>	Page 31
<i>Repurposing Common Areas</i>	Page 33



# Yardi Voyager® Condo

Expand your services  
to the cloud



Leverage a secure online solution that streamlines managing financials, owner and board member documents and communications, certificate processing, violations, concierge services, and more. Having a centralized platform for condo management ensures transparency while maintaining property value.



READY TO EXPERIENCE  
THE DIFFERENCE?



(888) 569-2734  
[www.yardi.com/products/condo-suite](http://www.yardi.com/products/condo-suite)

**TORONTO CONDO NEWS IS  
PUBLISHED QUARTERLY.**

**TORONTO CONDO NEWS IS  
DELIVERED TO CONDO RESIDENTS,  
BOARD MEMBERS AND  
MANAGEMENT IN MORE THAN 1,500  
CONDO BUILDINGS THROUGHOUT  
TORONTO AND THE GTA.**

To receive your free  
subscription to Toronto  
Condo News via e-mail,  
inquire about advertising  
or submit an article for  
publication, visit our  
website at  
[TOcondonews.com](http://TOcondonews.com)  
or contact us at  
[TOcondonews@gmail.com](mailto:TOcondonews@gmail.com).

## **CONTACT US**

[TOcondonews.com](http://TOcondonews.com)  
[TOcondonews@gmail.com](mailto:TOcondonews@gmail.com)

*Publisher/Editor - P. Shoom*

Funded by the  
Government  
of Canada

**Canada**

## **SECOND-ORDER THINKING**

### *Knowing the Future*

Failing to foresee change is a skill lacking in the best of condo boards.

Many of the best companies in the world fail in this regard. Firestone, Kodak and Blockbuster were all industry leaders. Each failed to envision how technology would change their business. Blockbuster relied on renting DVDs by mail, ignored the internet and went bankrupt. Kodak allowed others to develop the digital film market and also went bankrupt. Firestone was more fortunate. They failed to respond effectively to the introduction of radial tires and merged with Bridgestone. These industry leaders lacked the second-order thinking needed to adapt.



First-order thinking is the process of considering the intended and more obvious implications of a decision or policy change. Second-order thinking is the process of asking “then what.” It involves determining and unraveling the implications of first order impacts, typically by creating “what if” scenarios. Side effects or unforeseeable results are less prevalent among those who practice second-order thinking.

We see a lack of second-order thinking in political leadership. After imposing sanctions on Russia over their invasion of Ukraine, political leaders decided they were a mistake and weakened restrictions on Russian oil and gas. Without access to this oil and gas, much of Europe, and the rest of the world, cannot function.

In high-rise communities, effective condo boards are able to foresee problems before others. These people are not visionaries. They have a different decision-making process that includes asking more questions and thinking things over before making a decision. They maintain records that can be analyzed to identify concerns before they become obvious to others. And they monitor trends in window repairs, water leaks, security concerns, rule infractions and

**CONTINUED PAGE 4 ...**

**SECOND-ORDER THINKING... CONTINUED FROM PAGE 3**

operational details.

Condominium communities, like many other organizations, deal with far too much paper for it to be manageable. They rely on document collection and management technology to handle these volumes and develop actionable information. High-rise condominium communities are fortunate to have multiple condominium management software solutions to choose from. All are designed to reflect the best practices in residential management, and offer similar basic features. The better systems make it easier to more effectively analyze information and manage communities.

The basic features of this technology and benefits should be important to all condominium communities.

Paper Reduction

There is a high cost to generating paper and its distribution. Every e-mail, service request and communication should be stored for easy access since there is no way to know in advance what documents will have to be tracked down in the future. Storing such a vast amount of paper and searching records for needed information is time consuming. There is no practical way to categorize paper records for easy access and to compile a knowledge base from print communications.

Storing these records in electronic format so they are easily searched, reproduced and redistributed resolves many problems.

Service Requests and Concerns

Residents are the early warning system of problems. Water, odour, noise, security, ventilation and cleanliness problems all typically start with a few isolated concerns. Technology allows

management to address these concerns while keeping residents updated on the status of their query. Worsening problems become evident when the volume of service requests or concerns increase. Technology tracks and reports on this so directors and management have a greater awareness of what occurs in a building. There is a greater opportunity to deal with matters while they are minor and impact on very few residents. An increasing number of reports on a particular issue is the first indication a minor matter is rising to the level where management or the board need to pay more attention.

General Management and Communication

Condominium communities require systems to communicate information to residents, internally track package deliveries, manage guest parking and book amenities. Condo management software provides these systems in an easy-to-use package.

Condominium management software provides an all-in-one set of tools designed specifically for condominium communities. Used effectively it is a comprehensive solution relied upon by management and directors. It improves the living experience for residents by offering convenience while making directors and management better informed about the property they manage.

It is through second-order thinking that problems or concerns can be avoided. Condo management software is more than a general management tool. It is the solution for sifting through and analyzing the data that is generated daily. It leads to better management and enhanced decision making.



## FIRE SAFETY PLAN



Few high-rise residents are aware of their roles and responsibilities in preventing, preparing and responding to fire emergencies. Most incorrectly assume this is solely the role of management.

The first response by high-rise dwellers to a fire alarm is to call security or the management office. This stems from a failure to understand their life safety systems or the roles of building staff. During a fire emergency answering calls, texts and e-mails is at the bottom of their priority list.

The typical response to a fire alarm is to assume it is false. Most wait for the fire department to show up and make an announcement.

All high-rise buildings in Ontario are required to have fire safety plans. This is expected to be distributed to and understood by everyone in the building. It is located near the front door in a small box. What good is it if residents don't know about it, have never received it and not read it in advance of an emergency? No

wonder their first instinct is to make a phone call.

What residents should know in advance of a fire emergency:

- Life safety features and systems in their building and unit, and where each is located
- Role of building operations and security personnel when a fire alarm goes off
- How to decide when to leave the building, and the evacuation route
- What to do if unable to evacuate including what materials are needed to protect against smoke and fire, and how to use them



## CONDO DIRECTOR *Not my Responsibility*

This is a story about four condo owners named Everybody, Somebody, Anybody and Nobody.

Serving as a director on the condo board is necessary, important and demanding.

**Everybody** was sure that **Somebody** would do it.

**Anybody** could have done it, but **Nobody** did it.

**Somebody** got angry about that, because it was **Everybody's** job.

**Everybody** thought **Anybody** could do it, but **Nobody** realised that **Everybody** wouldn't do it.

It ended up that **Everybody** blamed **Somebody** when **Nobody** did what **Anybody** could have done.





## MORTGAGE FRAUD

Mortgage fraud can be difficult to understand.

You obtained a mortgage for your condominium, and have been making all required payments to the mortgagee. One day you receive a Notice of Sale from the mortgagee stating that your mortgage is in default. They will sell your property to recover the full amount due which includes fees, interest and penalties. The notice gives you 35 days before further action is taken.

This nightmare scenario can be caused by mortgage fraud. You need to figure out what has happened and deal with it.

A lawyer can contact the law firm and request your mortgage file. They can assess your case and determine if mortgage documents were forged, falsified or fraudulently registered without your knowledge. Someone may have filed documents stating you are in default of your mortgage, taken legal possession of the property, and may be attempting to sell it. If successful, the fraudster may disappear with

proceeds of the sale before being identified and apprehended.

If you are the victim of mortgage fraud, your first step is to try and preserve your rights. You want to retain your home and prevent it from being sold. Failing at this, your home could be sold and the fraudster departed before any legal judgement in your favour has been obtained. Any legal protection you receive after this occurs would be a

**CONTINUED PAGE 7 ....**

**NEW YEAR, NEW FINANCIAL GOALS**

Start the year off right by investing in your future.

Book an appointment with our in-house experts for personal financial advice you can trust.

**PARAMA**  
CREDIT UNION  
www.parama.ca | 416-207-9239

## DENSIFICATION OF CANADA



Toronto, and Canada, look at housing differently than in past decades. There is greater interest in building residential housing that accommodates more people.

Single family housing is now considered an underutilization of land and is being rezoned for future construction of multiple units. Residents fighting against densification are viewed as taking advantage of bureaucracy to increase the delays and costs of new construction.

This is a reversal of Canada's post-war housing model that has encouraged detached family housing. Protection in the form of zoning supported the residential nature of an area to ensure homes were a good long-term investment.

The federal government is no longer encouraging detached family housing and is instituting programs to promote densification. There is greater

encouragement to develop high-rise communities with a heavier focus on renting.

The homeownership rate in Canada peaked at nearly 70 percent in 2011 and is on a decline that is expected to continue. It was 67.8 percent according to the 2016 Canadian census, with a corresponding drop in the proportion of single-detached houses to 53.6 percent. Demand for rental accommodation is expected to increase as more than 400,000 immigrants are expected to become permanent residents each year, of which more than 100,000 are expected to reside in or around Toronto.

From transit to wider sidewalks, parks and large high-rise communities, Toronto is preparing for this growing population by ensuring an increasing supply of ownership and rental accommodation.

### MORTGAGE FRAUD... CONTINUED FROM PAGE 6

"hollow judgment" whereby you obtain a judgement in your favour with no assets or money available to recover.

If you obtained title insurance, the insurer may cover losses sustained by homeowners who are victims of fraud if there is evidence of forgery or document falsification.

Mortgage fraud should be reported to the police and the Canadian Anti-Fraud Centre. Unfortunately,

this does not always ensure your fraud situation will be investigated unless it is widespread and affecting dozens or hundreds of homeowners. Police and fraud investigators have limited resources and are unlikely to investigate an isolated incident.

If you are a victim of mortgage fraud, time is not on your side. Consult with a commercial litigator who can help you to discharge the mortgage and regain control of your home.



# GROWING APPEAL OF RENTING

Buying a home has become less appealing than long-term renting as mortgage rates have increased. More have become comfortable with long-term renting which does not require the costs and stresses of traditional home ownership.

The most popular rental properties are modern, convenient and current with changing technologies.

### Modern amenities

Like condo owners, renters want modern amenities. Among the most popular are:

Fitness Centre – Physical fitness is a priority for active individuals. Travelling to a private fitness centre isn't convenient and is expensive. Finding time to use a fully equipped fitness centre or swimming pool is easier when one doesn't have to travel to get there. A fitness centre is consistently one of the top amenities to attract tenants.

Package Management – Package deliveries of all types is not going away. Having an effective package solution that limits theft and damage, and safely stores packages is no longer a luxury. For those who receive frequent deliveries, a community without an effective package management solution

is no longer an option.

Outdoor space – With more people working from home, it is more important than ever to have access to outdoor amenities that allow for escape from the drudgery of work. Shared eating spaces, barbecues, gardens, walking paths and bike trails are all popular.

Sustainability features – As the impact of climate change grows, the importance of sustainability increases. Many want to know they live in green and energy-efficient homes. They seek features that include solar technology, smart thermostats, electric vehicle connectivity, bike-sharing programs and electric bike charging facilities.

*The most popular rental properties are modern, convenient and current with changing technologies*

### Smart Devices

Most renters want access to one or more smart devices or systems in their home. Among the most popular for improving high-rise living are:

- Keyless entry systems – Facial recognition and passcode-based access to doors using their mobile phone. As this technology evolves, keys and key fobs are quickly becoming outdated. Smart locks include a keypad for entering a

CONTINUED PAGE 9 ...



## GROWING APPEAL OF RENTING... CONTINUED FROM PAGE 8

passcode for use without a mobile phone.

- Artificial Intelligence (AI) integration – While this is unlikely to be a fad, few are sure of what this means. The technology is sure to help improve on building systems and operations as it integrates with current building technologies. Condominium managers, property managers and condo boards are more likely to see the benefits of this technology before building residents.
- Electric Vehicle Charging Systems – Even if the government of Canada’s EV Mandate, requiring all new passenger vehicles sold in Canada after 2035 to be electric zero-emission vehicles, remains impractical, interest in this technology is likely to grow.
- Condo Management Software – Demand for electronic communications continues to grow. Residents prefer to receive information from building management in electronic format. They want to submit service requests electronically and receive status updates, book amenities and generally conduct business using their mobile phone, iPad or computer. Only with Condo Management Software can a building keep up with electronic technologies without excessive effort and expense.

### Community Connections

Renters want to be and feel part of their community, and to connect with others in their building. Condo buildings that exclude renters from communications and activities, or single them out for special treatment send a message that they are not welcome. Communities that don’t promote

group activities and events send a message that the building is not a community. This deters both renters and owners from wanting to live in a building. Selling and rental prices suffer.

Co-working spaces - For those working from home, shared co-working space provides a break from the monotony of being alone. They can socialize with others without leaving the property.

Neighbourhood Connections – A community includes local shops, restaurants, hair salons and other services. These should be promoted and relationships with local businesses cultivated.

Social events – Barbeques, holiday parties and community garage sales are effective ways to build community and keep residents connected.

Regardless of your desire to improve community living for owners or residents, one thing that never changes is the desire for quality. Providing the best possible service and amenities benefits everyone. If your condominium community fails to provide what is desirable to renters and owners, the value of your property and rental prices will drop.



# COMMON AREAS AND AMENITIES



## TWO-WAY ELEVATOR COMMUNICATION

Being stuck in an elevator is no fun. It gets worse if you call for help and are unable to hear the voice at the other end of the emergency line.

Things are about to improve. The Canadian Standards Association (CSA) has updated requirements to improve elevator communication systems that prioritize passenger safety.

Revisions apply to elevators installed in new buildings, and to elevator modernizations. These upgrades are not mandatory for existing elevators but are recommended.

- Two-way messaging is now a requirement. This provides emergency responders with a nonverbal way to communicate with elevator passengers.
- A video camera within the elevator will allow the dispatcher to see trapped passengers and better assess a situation. False alarms will be more easily identified.
- Elevators must be equipped with a display screen that can display messages showing help is on the way.

Finally, elevator emergency calls from passengers must go through to properly authorized and trained personnel.

Under these new requirements,

when an elevator emergency call button is pushed, a connection is made with an emergency dispatch center. This connection will inform that a video and text message call request has been made for that specific elevator.

If no verbal response is received by the dispatcher, they can utilize a video feed to assess the situation. The dispatcher can send a text message to the in-car display, and a passenger can respond with text or use designated buttons to provide yes or no answers to inquiries.

If no response is received to verbal or text inquiries, the dispatcher can visually confirm a passenger's presence and send emergency personnel to the location.

For over 25 years, **Quality Allied Elevator** has created practical solutions for all your elevator service, maintenance and modernizations.

*We are dedicated to our customers and pride ourselves in customer communication*

**905.305.0195**

**QUALITY ALLIED**  
 Experts in Vertical Transportation **ELEVATOR**

[www.qualityallielevator.ca](http://www.qualityallielevator.ca)

## PARKING AREA CHANGES TO ACCOMMODATE ELECTRIC VEHICLES



Electric vehicles pose difficulties for maintaining and protecting parking garages.

Most communities wanting to support electric vehicles focus on the charging infrastructure to ensure vehicles can be charged without impacting on electricity use throughout the building. Electric vehicle charging stations require an increase in the total power delivered to a building. This usually requires more electrical services and transformers at a significant cost to owners.

There are additional considerations.

### Parking Structure Wear

Electric vehicles are heavier than gas-powered vehicles. While having a few in a parking structure should not pose difficulties, storing hundreds without upgrading the integrity of a parking structure not designed to support that weight is a concern.

Electric vehicles use a different type of tire designed to support its heavier weight. These tires can more easily damage floor coatings designed to protect the structure from corrosion. Both the tires on electric vehicles and the parking structure will require more

***Electric vehicle tires can more easily damage floor coatings designed to protect the structure from corrosion***

**Electric vehicles, if they catch fire, burn too hot for standard sprinkler systems to be of use**

maintenance.

### Fire Safety

Fire safety measures need to be considered. Electric vehicles, if they catch fire, burn too hot for standard sprinkler systems to be of use. The current fire-fighting methodology for dealing with an electric vehicle fire is to allow it to burn out while keeping the fire from spreading. Dragging a burning electric vehicle out of an underground parking structure so

that it can burn out on its own without causing further damage is impractical.

A vehicle fire releases hazardous gases and materials that pose significant risk to anyone in a parking structure. If one electric vehicle were to catch fire then ignite other electric vehicles nearby, results could be devastating. Electric vehicle fires burn hotter and longer. Existing fire suppression systems in parking garages are unlikely to be capable of handling such a fire and preventing damage to a building structure, and should be upgraded.

Understand how your building's infrastructure and safety systems will be affected by changes to facilitate electric vehicle charging systems.



## WHAT THE BOARD REALLY MEANS

Elected condo boards volunteer their time and have authority to manage the condominium corporation. Their role is to make decisions and perform functions so every decision does not become a battle, dispute or legal situation.

Their time is primarily spent in meetings where decisions are made, or doing personal research in preparation for making decisions. Communicating with owners is not high on the list for many condo boards.

Proactive boards do understand the importance of communicating with owners and residents, and make greater effort to share information about their activities. Less proactive boards seek shortcuts to avoid sharing information. They are prone to making broad or ambiguous statements intended to deter questions, disputes, conflicts or disagreements. Rarely do these statements present an accurate description.

Here are a few of the more commonly used and misunderstood statements, and what they really mean.

**“Our corporation is in a strong financial position”** is soothing with no real meaning. Few condo directors understand financial statements. Most have never read the reserve fund study. It is doubtful that many know more than the current annual surplus or deficit, reserve fund account balance, and the annual increase in condo fees. This basic financial information is nowhere near sufficient to make a broad pronouncement on the

corporation’s financial position.

**“The annual increase in condo fees is limited to 2 percent (or some other ridiculously low increase) this year”** is intended to facilitate re-election of current directors. They may rely on the consumer price index to support the fantasy. In reality, 2022 expenses likely increased at or near a rate of 18 percent. No recent period has had expense increases below five percent. Minimal or no increase in fees can only be achieved by reducing expenses even when this goes unsaid. While there are always ways to do things more efficiently or economically, it is far more common to infer savings by avoiding a conversation about where expenses are being cut and the impact on a community.

**“We’re migrating to new management software, or eliminating it entirely, as a way to save money”** distracts owners from real issues. It likely means they have not bothered to properly use the current system which has resulted in higher expenses elsewhere including management and security, and remaining blissfully ignorant of growing problems until they become immediate concerns necessitating greater maintenance and repair costs.

**“We’re terminating the management contract (for the third, fourth or fifth time over the past ten years)”** means the board continues to struggle with finding a condominium manager willing to do things their way regardless of what is proper, legal or in the interests of the community.

## REVISING CONDO RULES



In an attempt to deal with a general problem or nuisance, management of your building sends out a general message about a change in rules.

- Anyone found disposing of waste improperly will be fined \$200
- Resident pets must enter and exit through back doors
- Trainers or instructors not allowed in swimming pool or exercise area

These are examples of revisions to condo rules that some communities may try and impose by sending a communication to owners and residents. While convenient, this does not constitute a change in condo rules. A condominium corporation lacks authority to enforce rules that have not been properly created.

Condo rules must relate to the use of units, common elements or assets of the corporation. They must be intended to promote the safety, security or welfare of owners and property, or prevent unreasonable interference with use and enjoyment of common elements or assets of the corporation. Finally, rules must be reasonable and consistent with the Condo Act, declaration and by-laws of the corporation.

Rules can be created or repealed by the condo board at a board meeting. Once a change to rules is accepted by the board it must be circulated to owners for a period of at least 30 days. This information must include the proposed rule or change to rule, proposed effective date,

confirmation of the right to requisition a meeting to vote on the rule by at least 15 percent of registered owners, and a copy of section 46 of the Condo Act.

If owners don't requisition a meeting within 30 days the rule becomes effective at the end of 30 days or later as communicated to owners. If owners requisition a meeting it must be held within 35 days. If quorum – 50 percent of registered owners – is not reached at the meeting or the rule is not defeated in a vote, the rule becomes effective.

Owners can requisition a meeting to vote on a rule, or amend a rule, proposed by someone other than the board. The requisition must be supported by at least 15 percent of registered owners. The rule or change is adopted if quorum – 50 percent of registered owners – is reached at the meeting and a vote is not defeated.



**TORONTO CONDO NEWS**  
OUR READERS ARE YOUR CUSTOMERS!  
**OVER 50% OF TORONTONIANS CHOOSE CONDOMINIUMS OVER OTHER HOUSING**  
What condo dwellers are reading  
**Tocondonews.com**

# *Enlightened* PROPERTY MANAGEMENT

## IS THE DUKA *Difference*

Our mission is to provide enlightened property management services that exceed the expectations of both the Board of Directors and residents of the condominium corporations we manage.



### **COMMERCIAL PROPERTY**

Office, Retail, Industrial,  
Business



### **RESIDENTIAL PROPERTY**





High Rise, Low Rise, Townhomes,  
Mixed-use Condos,  
Shared Facilities



### **NEW DEVELOPMENT CONSULTING**

New Construction



905.673.7338   
info@dukamanagement.com   
www.dukamanagement.com   
6205A Airport Road, Suite #301   
Mississauga, ON L4V 1E1

## SHORTAGE OF CONDOMINIUM MANAGERS – 2025



Both Ontario and British Columbia struggle with a shortage of condominium managers.

Ontario has more than 11,700 condominium corporations housing over 800,000 units, and 2,500 fully-licensed managers of which an estimated 300 do not manage specific buildings. With 5.3 buildings per licensed manager in Toronto after excluding self-managed buildings, this is insufficient when most communities demand one full-time manager for one or two buildings.

The number of active strata managers across British Columbia is equally acute. There are about 34,000 strata corporations in British Columbia. About 22,000 of these are smaller buildings with 50 units or less and are self-managed. Current estimates suggest that of about 1,400 licensed managers in the province, only about 500 are active and that an additional 300 are needed immediately. Only about half of those buildings requiring a manager is able to find one. On average, each strata manager must be responsible for more than 20 buildings to accommodate current demand.

Condominium communities can work smarter so that a single manager can handle more properties and charge each community less for management services. It is not uncommon for communities to retain more management than necessary by failing to adopt policies, procedures and technologies that allow their management to operate more productively. The problem can be exacerbated by failing to pay adequately to

obtain quality management capable of assisting in adoption of practical policies, procedures and technologies.

The problem is likely to get worse in both provinces. Many managers, those who are more qualified, are nearing retirement. The pool of newly licensed managers is insufficient to replace them.

More experienced managers have skills in the areas of budgeting, mechanical systems, technology and interpersonal dealings. They may have advanced degrees in business, engineering or other areas, particularly those choosing condominium management as a second career.

A single individual managing four high-rise buildings could be responsible for \$1 billion in assets. This is a level of responsibility that requires someone with a Masters of Business Administration (MBA) and years of experience in property management.



### SUMMA PROPERTY MANAGEMENT

PROFESSIONAL PROPERTY MANAGEMENT & CONSULTING

*"Your property deserves personal attention and service"*

- Professional Condominium Property Management with attention to detail
- Superior Service and a commitment to quality
- We take pride in managing your property

t: 647-341-7990 • e: [propman@summapm.com](mailto:propman@summapm.com)

[www.summapm.com](http://www.summapm.com)   

Member  
cci  
Member  
iMFRPO  
Quality Standard  
REICACI  
2024



## LIVING IN A CONDO COMMUNITY

In today's society, one should never assume that everyone is "on the same page" – that we have all interpreted and/or understand what is expected in the same manner. Misunderstandings and conflicts often occur within condo communities. This is why condominium corporations have rules and other governing documents.

Living in a condo community is not the same as living in a detached or semi-attached home, or a rental building.



Condominium life is living in a joint ownership community. Many individuals of varying backgrounds have agreed to live with a shared ownership in

their community. While you may own your unit, you are part of a community with documents that are mandated to be adhered to. These are the rules, by-laws and declaration for your home and which must be followed. Most of this makes sense and exists for good reason. They ensure everyone is operating with the same information and preserving the integrity of the community.

Community living is not for everyone. There are rules, by-laws and a declaration that you do have to abide by for the betterment of the community. They exist to reduce conflict and ensure peaceful co-existence.

Owners jointly own the common elements of the corporation but do not have control over them or how they are maintained. Unit owners elect the condo board which governs. They create rules which require approval of unit owners. Their decisions are based on the rules, other governing documents of the corporation, and the Condo Act. As general guidance, anything occurring inside a unit should remain there. No sounds, odours or other activities should be disruptive to others. This applies to people, pets, guests and tenants in the unit or common areas. While all regular living activities are permissible, there is an understanding that absolute silence and air without any odour is impractical. Reasonable limits are expected. In short, all residents are entitled to enjoy their unit and exclusive use common elements.

All of this is in place to protect the assets of the corporation and owners. The expectation is that board members will undertake due diligence when carrying out their duties, both to ensure things are done correctly and to mitigate any liability to the corporation.

Certain actions are always unacceptable. These include an attitude of entitlement, bullying and anger. All will be dealt with in accordance with governing documents.

More common issues condominium corporations address revolve around pets, noise, odour, parking, renovations and compliance with governing documents. Most issues that arise could be

**CONTINUED PAGE 17 ....**



## FINDING THE PERFECT FIT



When looking for a home, one wants to find that ideal size catering to your lifestyle and needs. It begins with deciding how many bedrooms and bathrooms are needed, and total square footage to accommodate family, current and future needs.

### Size Matters

Consider your current lifestyle and future plans. A young unmarried professional working from home has different requirements than a family or someone working outside their home. A larger home requires more maintenance, furniture and other expenses. A growing family may require more bedrooms, bathrooms, and living area.

### Layout

Layout affects functionality. Look at how rooms are arranged, placement of windows, and natural light. Some prefer the spaciousness of an open concept which refers to living room, dining space and kitchen flowing together without walls or doorways. Others prefer a traditional layout which has separate rooms.

Bedroom location is important. Some desire greater separation which offers more privacy and less noise.

Storage space is always important. Look at available closet and storage space. Shelving can greatly expand the amount of practical storage space. Some communities may have storage space available for rent.

A well-lit space with lots of natural light creates a more welcoming, uplifting and enjoyable environment that is beneficial to your health. Look at how much natural light enters through windows, ceiling lights and electrical outlets for other lighting. A remote or work-from-home person spending their entire day working from home will appreciate both natural and good lighting.

Every person and family has unique needs and preferences. Finding a home that everyone will enjoy and appreciate is your priority.

## LIVING IN A CONDO COMMUNITY... CONTINUED FROM PAGE 16

resolved, and resolved more quickly, if all residents read their governing documents and make an effort to abide by them. When a conflict arises, seek to resolve the matter without involving management.

When that fails, speak with building management.

Participation within the community is encouraged. There are social activities, information or more

formal meetings, committees, and serving on the condo board. Questions are welcome. Criticism is valid within reason. Arguing is discouraged. These basic courtesies help foster a happy, healthy and enjoyable living environment.

Condominium living is not for everyone. Those who embrace it have a safer, more peaceful, enjoyable and less problematic lifestyle with fewer obligations.



# PROMISE LOWER CONDO FEES ... GET ELECTED

Once elected, condo directors must make tough decisions that are not always popular.

According to section 27(1) of the Condominium Act (the "Act"), directors are expected to manage the affairs of the corporation. Section 17 of the Act describes this as managing, controlling, and administering the property and assets of the corporation, and ensuring compliance with the Act and the corporation's declaration, by-laws and rules. Directors have an obligation to act honestly, in good faith and in the best interests of the condominium corporation in carrying out these duties.

Nearly all decisions have a direct financial and personal impact on owners that is unappreciated and can be misconstrued by some. This causes some directors to forget or ignore their obligations. During elections for directors, a candidate may claim that maintenance fees can and will be lowered. They may promise to reduce condo fees. The unfortunate reality is that such statements sound believable to owners that fail to understand the actual obligations of directors. They believe that this promise will be honoured so a director making it will often get elected. Uneducated condo owners end up electing directors making promises beyond their authority or control.

Director obligations do not extend to making decisions that owners like or choosing the cheapest

option. Neither reflect the best interests of the corporation.

Condominium corporations maintain Directors and Officers insurance coverage which protects the corporation, directors and officers from wrongful acts, errors or omissions that may result in financial loss to a third party. This only protects directors who act honestly and in good faith. Directors can be found in breach of this when failing to obtain or rely upon a report or opinion of a lawyer, public accountant, engineer or other qualified professional. This is frequently ignored by directors, and overlooked by owners, focused on lowering costs and condo fees in the short term. Following the advice of friends or owners over a professional opinion can cause loss of Directors and Officers insurance coverage should a lawsuit occur.

***Uneducated  
condo owners end  
up electing  
directors making  
promises beyond  
their authority or  
control***

A board that ignores professional advice without good reason or shops around for the "opinion" they desire fails in their duty, putting themselves at risk of personal liability.

There will always be owners who disagree with board decisions and how money is spent. Directors promising to lower costs or condo fees without details and a conversation of what will be sacrificed is nothing more than an election ploy and promise unlikely to be fulfilled.

## SELF REGULATING BUILDING SYSTEMS

High-rise buildings have been slow in upgrading to self-operating building controls. This leaves them with few options for dealing with increasing energy prices, resident injuries and mechanical failures.

Most residential building systems - equipment that runs the heating, cooling, water and electric systems - rely on people to manually monitor and adjust them. Other buildings and industries utilize technology for this and, in the process, have become more automated.

In the automotive industry, everything is now controlled by software. Passenger safety, fuel efficiency, drivetrain performance, and how the vehicle handles in response to a driver is software driven. Cars have become safer, more fuel efficient and easier to drive. They produce less pollution.

Comparable advancements are available to those who manage and maintain our residential buildings. We can improve the efficiency of equipment and

systems in our buildings. Without software to track temperature changes inside and outside a building in real time, management would need to constantly monitor this. When changes occur, someone would have to physically go to the boiler room to adjust heating or cooling systems in response. This would have to



**CONTINUED PAGE 20 ....**



### Those who get it, Save!

#### Natural Gas Supply and Management

## 416 862-0322

65 QUEEN ST W SUTIE 1220  
TORONTO, ON  
M5H 2M5

## No Worries!



Condo owners want what they perceive as the luxury of living in a condo where they don't have to deal or worry about anything. They want to own their home yet live like renters where everything is taken care of for them.

They don't want to worry about paying bills except for their monthly condo fee and property taxes. It is preferable when electricity, gas, water, internet, cable and telephone are included in their condo fees along with landscaping, pest and odour control, waste management and everything else that is part of maintaining one's home.

They appreciate amenities such as a party room,

## CONDO LIVING RENTER MENTALITY

Condo owners want

exercise space with modern equipment, swimming pool, reading space and other luxuries that are maintained at the highest level through their payment of condo fees.

Finally, most prefer that others serve as directors or committee members who dedicate their time to managing the community to the highest of standards. When challenges or worries arise, someone else does the work to fix things.

Condo owners do not pay rent. They pay a monthly condo fee to ensure all of this is taken care of on their behalf.

It's a wonderful life!

### SELF REGULATING BUILDING SYSTEMS... CONTINUED FROM PAGE 19

occur in every unit every 15 to 30 minutes, 24 hours a day and seven days a week. Not only is this impossible, it would require staffing that does not exist.

Smart software technology can do all this. These systems have become more affordable and are now an achievable standard for building management efficiency. They lower energy use while improving safety and comfort.

These systems adapt to their environment and get smarter, not unlike your smartphone which adapts to your personal use and improves each day. Likewise, streaming services learn your watching

preferences and adapt. Your clothes dryer can determine the load you provide and determine optimal drying time to use less energy. Building systems that monitor temperature levels throughout a building along with fresh air intake and outdoor conditions are able to maintain better comfort and healthier conditions than is possible with manual systems.

Self-operating building system controls can lower utility costs by over 20 percent and pay for themselves in under a year. Relying on manual and non-self-operating technology for building systems is a waste of energy and financial resources that is no longer necessary.

## DEALING WITH AN UNREASONABLE CONDO BOARD



The Condominium Act imposes a form of governance for condominium corporations based on rules or laws which have been formally written down. The board has authority to manage the affairs of the corporation and acts in a similar manner to those elected to govern a city, province or country. Unit owners have the right to hold a vote to remove the elected board. Owners have the right to requisition a meeting of owners and the right to remove one or more directors with support of more than 50 percent of owners.

Those who volunteer to sit on a condo board perform a thankless task. When they deviate from their legal authority, owners can hold them to account.

Consider major repairs or upgrades to building infrastructure where the board approves spending of large sums of money. Perhaps the issue is addressing persistent water penetration. Some will disagree with the need for this work or the cost. A board that has obtained multiple quotes for this work and made an informed decision has done what is expected of them. A board that has failed to rely on outside expertise or chosen a vendor

without fully reviewing their options is likely failing in their obligations to their community.

Unit owners demanding a second opinion and threatening to “requisition” a meeting to remove and replace directors unwilling to obtain a second opinion is a reasonable response. A board refusing to obtain another independent opinion is unlikely to be acting in the corporation’s best interests and should be dealt with. The board may have chosen to ignore the request, fail to call a meeting, and hope opposition will disappear.

Condo boards do not have absolute power. When they act as if they do, only a majority of owners acting in an organized manner has authority to oppose any decision and replace them.

Any condo board acting in an autocratic manner and forcing owners to incur substantial expenses is a breakdown in orderly governance whereby they have placed their interest in retaining power over the rights of owners they are elected to represent.



### Condo Resource Guide Can Help...



*Toronto's #1 source for the Condo Professionals you need!*

Used by **MORE Condominium Managers**  
**MORE Condo Directors**  
**MORE Condo Residents**



**Condo Resource Guide Recommends**

Available at [www.TOcondonews.com](http://www.TOcondonews.com)



# FINES AND CHARGEBACKS

Condominium corporations seek to encourage acceptable behaviour throughout their communities. This includes limiting in-suite activities that impact on common areas or other resident suites. Some behaviours they seek to control or restrict relate to noise, odour and pet issues.

Fines and chargebacks are two vehicles for encouraging acceptable behaviour and rules enforcement. Fines are a recognized and accepted way of helping to enforce acceptable behaviour in our society.

They deliver effective results that encourage individuals toward acceptable behaviour, and are used by institutions that include the police, libraries, utilities, government and the Canada Revenue Agency.

### Fines

Fines, fees paid for breaking certain rules, are a popular enforcement vehicle throughout communities in British Columbia. A Surrey, BC condo owner who fought against \$800 in fines for smoking cigarettes and marijuana was required by the BC Civil Resolution Tribunal to pay these fines and more than \$13,000 to cover the strata's enforcement-related legal fees. Some Ontario condominium corporations have chosen to assess fines for infractions that include damage to

common areas and failure to properly dispose of trash or recycling.

*They deliver results by encouraging individuals toward acceptable behaviour*

*Used by institutions that include the police, libraries, utilities, government and the Canada Revenue Agency*

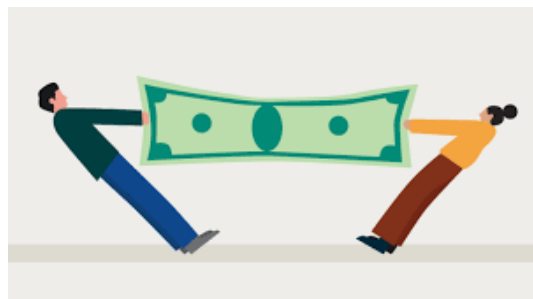
Unlike British Columbia, Ontario does not allow condominium corporations to assess fines against residents that fail to comply with community rules. Chargebacks, an alternative enforcement solution that can be less arbitrary, is allowed.

### Chargebacks

Chargebacks are recovery of actual costs from a unit because of owner or occupant actions. They may relate to late payment fees, collection costs, legal fees, repair costs or other expenses

paid by the condominium corporation and directly attributable to a condo owner or tenant. In all situations, chargebacks should relate to an actual paid invoice to a third-party.

With chargebacks there should be clear proof that amounts claimed are proper.



## LAISSEZ FAIRE ATTITUDE TO INSURANCE



It is only after a fire occurs that a condominium corporation learns just how many owners and tenants have little or no insurance.

Condo boards should stop taking a laissez-faire attitude toward homeowner's and tenant's insurance. While there is no law requiring that people have insurance, governing documents should require it. Without this coverage, the corporation and those with insurance pay the cost.

It is not adequate to just require insurance. Without adequate checks and enforcement, insurance requirements are likely to be ignored.

If the governing documents require owners and residents to carry a certain level of homeowner's insurance, a tracking program should be in place. Each resident should be required to produce a certificate of insurance or a declaration page from

the policy specifying coverage limits and the date a policy expires.

Residents without adequate coverage should receive notice, and those whose policy is nearing expiration should receive written notice 30 days prior to their insurance renewal date, and another after the date passes if they are not in compliance. Residents of units failing to get in compliance may be responsible for enforcement costs or other consequences.

Monitoring insurance is a continuous job that can be handled by the management office with or without insurance tracking software. If insurance monitoring is outsourced to a third-party, their costs of enforcement can be charged back to owners failing to be compliant.

There is now an alternative  
**Truly THE BEST Condominium  
Insurance Program Available**

  
**CONDOMINIUM**  
INSURANCE SOLUTIONS

Powered by JDIMI Navacord

**Jeff Rodin**

T: 905.307.4190 x226  
C: 416.587.3648  
E: jrodin@condoins.ca

**Chance Rodin**

T: 905.307.4190 x245  
C: 416.358.7111  
E: crodin@condoins.ca

**Barry Herberman**

T: 905.307.4190 x225  
C: 416.827.4718  
E: bherberman@condoins.ca

80 Tiverton Court, Suite 803,  
Markham, Ontario L3R 0G4  
condoinsurance.solutions



## THE GROWING LITHIUM BATTERY PROBLEM

Use of e-bikes, scooters and hoverboards powered by lithium-ion batteries is on the rise, along with fires resulting from the improper use, charging and storage of their batteries.

Fires from lithium-ion batteries, which store a lot of power in a small package, are on the rise nationwide. When involved in a fire, they burn extremely hot, release toxic gases, and reignite even after a fire has been extinguished. Most electronic devices require them from electric vehicles and smaller mobility devices to laptops and cell phones.



High-rise buildings are at greater risk because of the large number of lithium-ion batteries under one roof. Rules regulating their storage and charging are

difficult to enforce.

It is not practical to prohibit storage and charging of lithium-ion batteries within units in a high-rise building. Residents would likely ignore this since it would prevent them from using the many devices that require them including not only electronic devices but scooters, hoverboards and other mobility devices. Enforcement would be next to

impossible.

Lithium-ion batteries fail quickly and release far more energy than other combustible household items. They have a high energy density and can be dangerous, particularly if used incorrectly or are tampered with. Fires started by them present unique challenges to firefighters.

Most lithium-ion batteries are safe. They are certified and have a safety feature to prevent overheating and malfunctions. This includes most smartphones and smaller electronic devices. The problem is with faulty or improperly manufactured batteries that are causing these dangerous and deadly fires.

New York City had more than 200 lithium-ion battery fires in 2022. The problem, according to local police, is that "faulty and illegal devices are making their way into our homes and streets, causing fires and putting lives at risk". Safe storage of such devices is a problem. Their smaller batteries are less regulated and operated by consumers with little or no understanding of the risks. Larger batteries of this type are heavily regulated and operated by professionals. Toronto Fire responded to 29 fires caused by lithium-ion batteries in 2022. The number of these fires increased to 55 in 2023. Most of these fires were from batteries powering e-bikes and e-scooters including those in condominium buildings and on the TTC. This danger has prompted

CONTINUED PAGE 25 ....



## THE GROWING BATTERY LITHIUM PROBLEM... CONTINUED FROM PAGE 24

Metrolinx to ban e-bikes with uncertified batteries from GO and TTC trains.

- Batteries in mobility devices can be damaged from crashes and normal use, and should be repaired by a professional or immediately replaced. Any changes to how the battery or device functions, visible damage, unusual odour or change in colour, excessive heat, change in shape, leaking, smoking or not retaining a charge are indications the battery needs to be repaired or replaced. They should not be disposed of with regular trash or recycling.
- Lithium-ion batteries should be charged by plugging them directly into a wall electrical outlet. Never use an extension cord, power strip or an overloaded outlet.
- Keep batteries and devices at room temperature.
- When charging, keep them away from heat sources and anything flammable including pillows, beds and couches. Never leave batteries unattended while they are charging.
- Never overcharge a battery or leave one charging overnight.
- Never block your primary means of escape from a room.

a wall electrical outlet. Never use an extension cord, power strip or an overloaded outlet.

### *Rely on Toronto Condo News to get your message to the Toronto & GTA Condo Community*

#### **Toronto Condo News**

*What condo dwellers are reading*

#### **Current information on condo living and management**

Advertising opportunities in each issue  
Company mentions with articles  
Article submissions

Published monthly

#### **Condo Archives**

*Condo-focused library on  
condo living and management*

#### **Fully searchable, Google-indexed**

Global and category-specific placements  
Your ad in topic-relevant articles  
1,500+ articles in 60+ categories

Quarterly placement

#### **Condo Resource Guide**

*Toronto's #1 source for  
condo professionals*

#### **Fully searchable, Google-indexed**

Listings and advertising opportunities  
Listings customized for your business  
You select category placement(s)

Updated annually

**Your #1 choice  
to reach  
Toronto's condo marketplace!**





## TIDAL WAVE OF WATER PROBLEMS

Water problems are no surprise to high-rise building residents or insurance companies.

Damage arising from water is rapid and expensive. Insurance premiums and deductibles have increased to cover these costs. Newer buildings are now being fitted with technologies to reduce if not eliminate this growing source of damage in high-rise communities.



Faulty gaskets in one building flooded 17 units. A frozen pipe bursting in another flooded 15 floors of a 41-storey

building forcing hundreds of people to move out for weeks. In [Emerald Park condominiums](#), a burst water pipe on the 42<sup>nd</sup> floor made units from the 25<sup>th</sup> to the 42<sup>nd</sup> floor uninhabitable. More than 200 units were damaged. More than a year later problems had not been fully resolved. The new insurance deductible for Emerald Park condominiums was increased to \$250,000.

The main problem is pressure in pipes. City water pressure brings cold water up to about the seventh floor. Booster pumps are required to provide water to higher floors. Pipes containing fast flowing water become highly pressurized. Even the smallest of breaks can cause millions of dollars of damage in minutes. Even without breaks in pipes, high

pressure causes pinhole leaks to occur that need to be found and plugged. Deterioration starts on the inside of a pipe and works its way to the outside making advance detection of problems, which can occur as early as five years from installation, unlikely. A portion of pipe becomes so thin that a small stream of water is released – a pinhole leak. A single pinhole leak is rare. More likely is that many more pinhole leaks exist and have gone unnoticed, and that more pinhole leaks may soon arise.

The majority of water damage claims are not arising from pipe breaks and leaks. They come from in-unit problems such as sink plumbing failures, washing machine overflows, and heating or cooling units that use water.

When water escapes water pipes, the two main problems are mould and structural damage. Building materials have to be dried or replaced. Undetected sitting water leads to rusting of metal behind walls and mould growth.

Over 60 percent of water damage claims could be mitigated or prevented according to a Zurich Insurance Claim Study.

Newer buildings, those built in the past five years, have a higher frequency of water damage due to the quality of materials, installation or workmanship. A 2020 British Columbia survey of strata properties concluded that the value of claims in buildings less than five years old was higher than in older buildings. The majority of the claims were

CONTINUED PAGE 27 ....

## TIDAL WAVE OF WATER PROBLEMS... CONTINUED FROM PAGE 26

for water damage – “plumbing leaks and failures” – which represented more than 56 per cent of the total value of claims. In 2020, insurance deductibles increased by 124 percent in high-rise buildings, and 135 percent in condominiums. This is in addition to increases in insurance premiums.

Raising insurance premiums and deductibles is having the desired effect of pushing smaller claims off the books of insurance companies. Unit owners and residents are directly paying repair and replacement costs rather than filing smaller claims.

Communities are implementing building-wide mitigation measures which involve identifying leaks and moisture problems sooner, and repairing leaks to prevent ongoing problems. At one time the only solution for dealing with pinhole leaks was to cut away and replace damaged pipe. Today, a majority of pinhole leaks can be prevented using what is called thin-film technology. A coating is placed into pipes that protects the metal by creating a protective barrier. Properly maintained, the life expectancy of most pipes is increased. Building audits are identifying units with water leaks and

those using less-reliable flexible piping. Unit owners not addressing problems can find they bear greater financial responsibility for water problems that are considered avoidable. An increasing number of communities, and individual unit owners, are placing water sensors in higher-risk areas that send an electronic notification when moisture is detected.

While water problems will never fully disappear, they can be controlled to ensure that those which do occur are quickly resolved without causing damage.



### 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.”



[www.TOcondonews.com](http://www.TOcondonews.com)



# STACK EFFECT, ODOUR PROBLEMS AND COLD AIR

It has always been difficult dealing with odour and damage from smoking. Since legalization of cannabis, the situation has gotten worse. Air quality and odour control companies have their hands full dealing with smoking odours of all types in residential building units, hallways and common areas.

Dealing with this problem is expensive and time consuming. Condominium management can be diligent at identifying offenders, enforcing compliance with rules and repairing areas affected by these odours and smoke. Yet this alone won't eliminate the problem.

## **Stack Effect and Wind Effect**

Stack effect is a natural phenomenon. Warm air rises and escapes through the upper levels of a building. Colder outdoor air enters through openings in the lower parts of the building. This causes drafts, discomfort, increased heating or cooling costs, and odour problems that migrate throughout a building.

Stack effect can be countered by having an effective and efficient HVAC system. As weather and temperature conditions change throughout the year, this system requires adjustments to reflect current weather conditions.

## **Odour Problems**

This rush of wind can blow odours from one side of

a building to another. Odours smelled on a balcony or in a unit can originate on the other side of a building on an entirely different floor. This makes it difficult to determine where odours originate.

Smell remains the best way to test for odour problems. Once an originating source is suspected, tests can be taken to confirm the use of tobacco or cannabis in the space. Even then, unit residents can't be relied on to admit the truth. They will deny smoking or use of cannabis which is why these tests are necessary.

These costs are typically not recoverable even after a resident has been found to be smoking or using cannabis where it is not allowed.

Ultimately, odour issues are not a problem management can resolve. There needs to be effective communication informing residents of proper practices, and how to respond when they identify a neighbour failing to adhere to condo rules. This provides management with the information they require to attempt to resolve an odour problem without expending significant resources.



## THE SUPERINTENDENT

### *Live-in or Live-out?*



The role of a superintendent is to supervise and maintain common areas of the building. Their tasks encompass daily maintenance and minor repair work, and they are the go-to person when problems arise. Depending on their skillset, this individual may be capable of working with mechanical systems, and minor plumbing or electrical work. Some cleaning tasks may be part of the job description. There are pros and cons to having a live-in superintendent.

A live-in superintendent is provided with accommodation. They are more easily accessible after hours or when an emergency arises. A live-out superintendent can be employed by the building or work for an outside company. Either method allows any superintendent accommodation to be sold. It can be converted for another use or retained for the future.

Peace of mind is a consideration. Having someone who lives in the building makes them more available when a situation arises. Problems can be fixed more quickly by a superintendent who knows the ins and outs of the building or how to repair specific equipment. Any decision to bring in an outside contractor occurs more quickly.

Outside janitorial services can appear more expensive than having a superintendent on payroll with salary partially offset by free accommodation which reduces insurance coverage, payroll taxes and profit for the service provider.

## TAKE CARE OF YOUR VENDORS



Pay your vendors properly and on time. They will be there when you need them.

Vendors notice when you are forgetful or constantly late in paying your bills even when nothing is said. Rather than make excuses for non payment, it can be easier to ignore their inquiries and past due notices. Be assured that your property will not be a priority for them in times of need. They may even charge more for certain services or the inconvenience of dealing with you.

Some vendors can be owed tens of thousands of dollars before an invoice is issued. They still need to pay their employees and supplies required to service your account before they can even think of drawing a salary. Delayed payment of invoices forces vendors to financially support your operation. Nobody wants to be forced to go to Small Claims Court to collect what is owed to them.

Treating your vendors in this way rightfully earns their inattention when they are needed the most.

There is no excuse for mistreating your vendors by delaying payment of their invoices. If dissatisfied with the quality of their work, speak up immediately. Never ignore an invoice and always pay promptly.



## CONDOMINIUM CORPORATIONS DIFFER FROM HOAS

In Ontario we call them condominium corporations, and stratas In British Columbia. In the United States they have Home Ownership Associations or HOAs. Regardless of terminology, all are desirable living environments attracting more people each year.

Sarasota, Florida is growing to meet the demand of Canadians looking to purchase a warm-weather property for when they want to escape cold and snowy weather. Unlike high-rise buildings in Toronto, Sarasota is building homes in all shapes and sizes, many with high-end finishes. Lanais are popular. This is a more expansive porch or balcony incorporating some combination of barbecue, outdoor seating, heating (for cooler nights), lighting, screen walls providing protection from bugs that electronically open and close, and sometimes a swimming pool.

Individual communities encompass thousands of homes surrounded by walking areas, grass and retail. Some are gated communities protected by electronic or physical security. Each community may include recreation centres with golf, exercise equipment, swimming pool, tennis and pickleball courts. Many offer a broad range of social activities.

For those accustomed to condominium prices and amenities in Toronto, homes and monthly fees in Florida seem low. For less than the cost of a high-rise condominium in Toronto, one can purchase an expansive single-family home with use of outdoor amenities and social programming.

Before purchasing an “inexpensive” winter home, be aware of local differences that make these homes

less economical than they may appear:

- All costs are in US dollars. Add 40 percent for a Canadian equivalent.
- Like condominium corporations, HOAs have rules to follow that impact on how your home is maintained. There may be paint colour, landscaping and maintenance requirements that must be adhered to at your expense.
- Monthly HOA fees appear lower than condo corporation fees because they cover less. Roof replacement, plumbing, electrical work, outdoor painting, gardening and maintaining HVAC systems are just a few of the costs not paid by the HOA.
- Insurance is a much larger expense in Florida than in Toronto, and there is no equivalent to corporation insurance that provides greater support for residents and owners.
- Lastly, and most importantly, HOAs have fewer requirements to maintain a sufficient reserve fund. As communities age and expenses increase, special assessments are more likely than in Ontario. Some may choose to fight these assessments and be successful thus ensuring the community shifts into decline. There may be a loss of amenities or common spaces and more infrastructure problems when funds deplete.

Florida will remain a desirable destination because of its weather, and Sarasota is just one of many areas popular with Canadians. Before embarking on a property purchase in the state, be clear on purchase price and ongoing maintenance costs.

## VIDEO DOORBELLS PRESENT CHALLENGE TO CONDO BOARDS



How secure are your condo hallways?

It can be easy for “guests” to sneak past security and through locked doors. Stairwell exit doors failing to close and lock on their own allow unobstructed access to any floor without detection. Building security camera coverage rarely includes hallways.

In this security vacuum, video doorbells offer a way for residents to protect themselves. Yet some condominium buildings have rules prohibiting this practice citing privacy protection.

Video doorbell cameras are a common addition to homes. They capture video of deliveries and those attempting to steal packages. Police regularly request access to video doorbell footage when investigating crimes. Anyone crossing the camera’s path is captured on video. In a high-rise building, other residents on a floor may not want the image of them or their guests captured on someone else’s video.

In a condominium building, you cannot unilaterally do what you’d like in the common hallways including installation of video doorbells. This requires permission of the board.

Video doorbells have become popular because of their effectiveness at protecting the home and personal property. They can be an effective security precaution in communities where there are security concerns. A portable and relocatable video camera offers an effective way to identify the source of temporary or not-so-temporary problems without

the high cost of more extensive security. For a few hundred dollars condo management can address smaller and isolated resident concerns where existing building security systems are less effective.

Video doorbells create a conflict between one person’s desire for security and another person’s desire for privacy. Nobody wants their comings and goings monitored.

Some condominium corporations disallow video doorbells although this becomes problematic when these same communities fail to ensure hallways are secure. A more practical and reasonable response recognizing the value of video doorbells is to allow their use subject to restrictions on audio recordings and how the camera is angled to ensure no other unit doors are captured on video images.

While recording of residents and guests in common areas is improper and incompatible with peaceful co-existence in a high-rise building, video doorbells provide security when building systems are inadequate. When a condominium corporation installs a video security system in hallways, no owner should feel the need to install an individual monitoring system in common areas near their doorway.



# RENOVATIONS AND REPAIRS



## Response from Toronto Condo News

Replacing windows, once they have outlived their useful life, is one of the largest and most disruptive projects undertaken in a high-rise building. Access is required to each unit at the time their windows are replaced. Residents are likely to be instructed to clear a space of up to six feet around each window which includes removal of drapes, blinds, hanging brackets, furniture and wall hangings.

Each owner is typically responsible for clearing the space to ensure no damage occurs, and replacement or restoration once work is complete.

If your corporation recommends a contractor for doing this work, it can be best to work with them rather than handling this work on your own or employing another contractor. Working through the recommended contractor to properly clear the space and replace or restore everything once work is completed ensures the least amount of disruption and avoids damage to anything in your home.

As you have recently completed extensive renovations, I understand your concerns. Done properly, window system replacements do not result in damage to ceilings, flooring or personal items that have been properly cleared from the space.

Once your windows have been replaced, the difference is noticeable. Your new windows should do a better job of keeping your home dry and at a comfortable temperature. They should open and close better.

Good luck with this project.

## WINDOW REPLACEMENT DAMAGE

The windows in our building are going to be replaced.

Should damage occur in our suite as a result of this, who would be liable for the repairs? For instance; furniture, blind tracks on the ceiling, wood flooring, wall, etc.

This is a huge concern for us since we recently completed extensive renovations.

M. L.







## REPURPOSING COMMON AREAS

Our condo board is not adhering to the rules of governance.

Our declaration states that in order to make substantial changes to our common elements, the board must have approval of 80 percent of all units. Yet they have unilaterally decided to fill in our outdoor in ground swimming pool without even taking it to a vote.

Is there any legal recourse that we can take? It is my understanding that this does not fall under the jurisdiction of CAO.

C. M.



### Response from Toronto Condo News

You are correct that the board requires approval of owners to undertake substantial changes to common elements, otherwise known as an “addition, alteration or improvement of common areas”.

There are no hard and fast rules to making this determination except for the dollar value of this expenditure. See [Common Area Improvements](#) in the [Condo Archives](#) for more information.

If this work has been properly approved by the board and opposed by owners, they can choose to reverse the decision by calling a requisition meeting in accordance with the Condo Act. See [So You Want to Requisition a Meeting](#) in the [Meetings & Elections area of the Condo Archives](#) for more information.

As for legal recourse or advice, it is best that you consult a lawyer. As you stated, this issue does not currently fall under the jurisdiction of the Condominium Authority of Ontario (CAO) or Condominium Authority Tribunal (CAT).

Best of luck.





Information and resources for the Toronto and GTA condo community

Serving Condominium Residents, Directors and Management



**Toronto Condo News** Our monthly magazine is what condo dwellers are reading.

**Condo Archives** Comprehensive condo-focused library you can search for answers to your questions about condo living and condo management.

**Condo Resource Guide** Vendors and service providers for condominium managers, condominium directors and condominium residents. Condo Resource Guide is Toronto's #1 source for the Condo Professionals you need.

All resources available at  
[www.TOcondonews.com](http://www.TOcondonews.com)

Subscribe (free) to Toronto Condo News on the Contact Us page