

The Poetry of Roof Failures

~ by Rachel Smith, P.Eng, CCI NS Board member and Project Manager in Building Sciences with WSP Canada Inc., based in Dartmouth Nova Scotia

What do engineers do for fun? I can't speak for them all, but this one occasionally reads poetry about roofing. Carl G. Cash, a well-respected roofing consultant who practiced in the Boston area, wrote a snappy little book simply titled, *Roofing Failures*. Now out of print, the book describes nearly 40 case studies Cash encountered over his career of 1500 roof failure investigations. It is part technical paper and part professional memoir with homework questions at the end of each chapter. The most charming part of the book are the interspersed haiku poems that Cash wrote to distill his lifetime of roofing observations to a mere 17 syllables each. He begins:

*Roofing is joyous
Always remember: it is
On top of us all!*

With that level of enthusiasm in mind, understanding your roof and its construction, expected life span, and maintenance requirements will reduce the chances that your roof becomes a future case study. In Carl's own words:

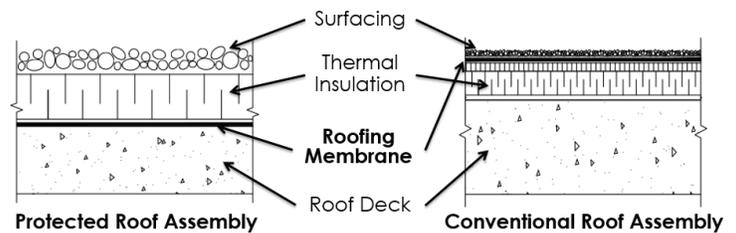
*Roofing is simple
Slope all surfaces to drains
Or they will leak.*

There are two broad categories of roofing: steep slope and low slope.

Steep slope roofs have slopes of 25% (3 in 12) or greater. The exposed surface of these roofs may not be completely watertight, but rely on gravity and multiple layers to promote water shedding and drainage. They may be clad in asphalt or wood shingles, metal, slate, or tiles made of concrete or clay. These materials can have life spans from 15 years (asphalt shingles) to 60 years or more (slate). If roof leaks occur during the roof's service life, it is generally due to flaws in the flashings at penetrations like vent pipes and chimneys, and at slope transitions like valleys and dormers. Rain runoff must be managed with properly designed eavestroughs, and downspouts.

Low slope roofs are sometimes called flat roofs, but in fact, they should have at least a 2% slope towards roof drains to prevent accumulation of water or "ponding". Low slope roofs contain continuous membranes that must be welded, glued or taped at seams to keep them watertight. Think of the membrane as being in a bathtub configuration with roof drains at the lowest points on the roof. Life spans of membrane-type roofs are in the 15-20 year range, but can be longer if using enhanced materials and detailing or shorter due to weathering, abuse and neglect.

*Holes and gravity
Are the primary sources*



There are two main types of low slope roof assemblies: conventional and protected. The diagram below shows the two types of low slope roofing assemblies:

The membrane of a conventional roof assembly is visible when you stand on the roof. You may see a white, grey or black granulated surface which likely means you have a modified bitumen-based membrane of two or more layers. Or you may see a black, rubbery surface, which is likely a single-ply EPDM membrane. There are many other membrane possibilities, but these two systems are the most common assemblies we see in the Nova Scotia market.

On conventional low slope roofs, it is common to see puddles of water collecting in unintentional depressions on the roof surface. The rule of thumb is that if the water evaporates within 48 hours, it is of no concern. If the water lingers and keeps the roofing membrane saturated, the membrane can experience premature aging and failure. Owners can perform preventative maintenance by ensuring roof drains are regularly checked and cleaned to reduce ponding.

If you can't see the roofing membrane because it is covered in a layer of rocks or concrete pavers, you likely have a protected assembly, sometimes called an inverted roof. The membrane is applied directly to the structural roof deck (concrete, fluted steel, or in some cases wood sheathing) and then covered with insulation boards (usually extruded polystyrene foam) held in place with rocks or paving stones to anchor them against movement from wind uplift.

As the name implies, the membrane is protected by the insulation and ballast which can extend its lifespan if it is well-designed, installed and maintained.

*All insulation
Requires firm adhesion
Or it will go bye.*

The past winter in Nova Scotia was particularly bad for roof failures due to a couple of high wind storms that occurred

~ Continued on page 2

"WHO ARE YOU SLEEPING WITH? *Bed Bugs in Condos*"

~ by Brian Barton, *Bed Bug Detectives*

As the reported number of bed bug infestations continues to rise, so do the concerns for condo owners; especially those in high rise buildings. Though there is no homeowner that is immune to the effects of these hitchhiking pests, high rise buildings stand the greatest threat due to the ease with which bed bugs migrate from one unit to the next. If an infested unit is not addressed aggressively and eradicated thoroughly, these tiny bugs can create a problem for surrounding units in a matter of weeks.

What is a bed bug? Bed bugs are small, oval-shaped, non-flying insects that feed by sucking blood from humans. Adult bed bugs reach 5 mm-7 mm in length (size and shape of an apple seed), while nymphs (juveniles) are as small as 1.5 mm. Bed bugs have flat bodies and may sometimes be mistaken for ticks or small cockroaches. Adult bed bugs are reddish brown

in color, appearing engorged and more reddish after feeding on a blood meal. Nymphs are light-colored and appear bright red after feeding. The wings of bed bugs are vestigial, so they cannot fly, however they can crawl at a fairly rapid pace. Temperatures between 70 F-80 F are most favorable for bedbugs, allowing them to develop into adults (the warmer the temperatures the faster they reproduce), and produce up to as many as three generations per year.

Call a Pest Control Professional. DIY approaches come with risk. We have been contacted by numerous customers who've attempted to solve the issue on their own before seeking help from a professional. According to the Ohio State University, over the counter pest-control bombs, foggers and aerosol insecticides are not effective against bed bugs

~ Continued on page 10

The Poetry of Roof Failures ~ Continued from page 1

over the Christmas and New Year holidays. Roofing companies are still working overtime trying to catch up with the re-roofing projects on their books. Damages are generally covered by insurance policies, but upgrades that improve performance or energy efficiency are not covered. The re-roofing phase is a good time to look closely at the design and function of the roof and see if it is worthwhile to pay a little more to increase the lifespan of the roof with higher quality membranes or to reduce heating costs with higher insulation levels. Roofing consultants can help determine which is the best option for your project.

To sum up the book and one of Carl's best observations regarding roofing failures and how to avoid them:

*Materials don't fail
They obey physical laws
We don't use them right.*

Rachel Smith, P. Eng. is a Project Manager in Building Sciences with WSP Canada Inc., based in Dartmouth, Nova Scotia. She is a board member of CCI-NS and President of the East Coast Building Enclosure Council. All haiku in this article are reprinted from *Roofing Failures*, by Carl G. Cash, Taylor & Francis, New York, 2003



#3 - 644 Portland Street, Suite 135
Dartmouth, Nova Scotia, Canada B2W 2M3
Tel: (902) 222-4002 E-mail: info@ccinovascotia.ca

CCI Nova Scotia Board of Directors 2018-2019

President.....Devon Cassidy

Vice-President.....Parker Deighan

TreasurerTracy Wright

National Council RepresentativeDevon Cassidy

Board Members Parker Deighan Bonnie Hutchins Tom Burchell Dan Campbell
Michael Kennedy Rachel Smith Robert St. Laurent Barbara Hart

Administrator Lana Larder **Newsletter Editor** Barbara Hart

REVIEW is published four times a year: Fall, Winter, Spring and Summer.
Ads in this newsletter are not an endorsement by CCI of any company or service.

Visit CCI-Nova Scotia Web Site

 www.ccinovascotia.ca

PRESIDENT'S MESSAGE

~ by Devon Cassidy, CCI NS President and Lawyer with Cox and Palmer



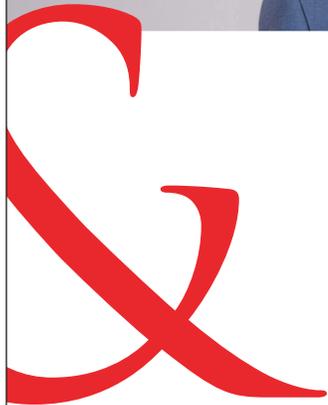
I am very excited to be back at work with CCI-NS.

In July the Board participated in a Strategic Planning session. The reason for undertaking this session was to determine the areas of improvement and action we wish to undertake to better CCI-NS. We are in the process of fine-tuning the plan to suit our needs. We cannot wait to share it with our membership.

The main event every Fall in the CCI-NS calendar is the Annual General Meeting. We held our AGM on September 20th and are welcoming 3 new very qualified Directors to the CCI-NS Board.

I want to thank our retiring board members Doreen Daykin and Stephen Beaufoy. Doreen was heavily involved in our chapter in the fall of 2017 and her involvement and desire to learn about all- things condo will be missed. Stephen has been a huge asset to our CCI-NS Board during his time as a Director. His involvement has led to a change in our approach to renewals which has resulted in more members renewing their membership promptly. His knowledge, experience and dedication to keep our meetings on task will be great missed.

When I joined the CCI-NS board, I also became a member of the newsletter committee. Rod Ziegler immediately made me feel included in the production of the newsletter and an important part of the process. What I did not realize until my first issue was put to bed, was that Rod is our CCI-NS Newsletter. He took our notes and made them sing in articles; he could create the perfect small article to balance the newsletter and for me his Chapter roundups were always a must read and beautifully laid out. The Summer issue was the last issue we had the privilege of executing with Rod as our editor. We hope we will do him proud with applying the lessons we have learned from him to this Fall Issue.



Developing Relationships

Our condominium law team represents over 400 existing condominium corporations in Nova Scotia and continues to grow their services throughout Atlantic Canada. With extensive experience in this area since 1982, our lawyers advise on all areas relevant to condominium boards and owners. Our team also has extensive experience with the development and registration of new condominium corporations.

From strategic advice to development solutions, our team is committed to your legal needs every step of the way.

Niall P. Burke

902.491.3027
nburke@coxandpalmer.com

Patrick I. Cassidy, QC

902.491.3022
pcassidy@coxandpalmer.com

Devon E. Cassidy

902.491.3029
dcassidy@coxandpalmer.com

COX & PALMER
The difference is a great relationship

THE AGM STORY

~ by Devon Cassidy, CCI NS President and Lawyer with Cox and Palmer

On September 20th CCI-NS held their Annual General Meeting at HCCC #240, Garden Crest Condominiums.

Members attended from HRM condominiums as well as from Wolfville and Hubbards. It was great for the Board Directors and our Chapter members to meet face to face.

With two Board members stepping down, and one vacancy on the Board, an election was held to fill the three Director spaces on the Board. It was fantastic to have five people put their names forward necessitating an election. The three successful candidates were Tom Birchall, Daniel Campbell, and Michael Kennedy.

One of the main functions of the AGM, is to report to the membership Board progress over the past 12 months.

The CCI-NS President, Devon Cassidy, began the AGM with the President's message. She updated the attendees on the Strategic Plan undertaken by the Board on July 7th. The resulting strategic priorities for the chapter are as follows:

- 1) Association Health
- 2) Advocacy
- 3) Awareness
- 4) Membership Growth
- 5) Education

Beginning at the October 4th meeting of the new Board, the focus will be on actioning these strategic priorities and taking positive and measurable steps to accomplish the mission statement generated – to cultivate and support a positive, strong and informed condominium community through the delivery of resources and guidance.

Following the President's message, our committee chairs provided their reports.

Stephen Beaufoy, our Membership Chair, informed the members that our membership numbers had increased by 15% last year which was fantastic growth. Stephen sited the effective renewal process as a contributing factor for this growth.

Tracey Wright, our Treasurer, reviewed our financial health and announced that happily we had a small surplus last year,

Robert St. Laurent, our National Council Representative, indicated that substantive changes at CCI-National have been put into place. There are new national committees being launched this month in addition to the funding model for National Dues. As the funding model moves from being based on membership numbers, to total revenue, the smaller chapters should see a decrease in their dues allowing for more funds to help grow those chapters.

Rachel Smith, our Communications/IT chair, spoke on the website generally. She announced that as a part of the Strategic Plan, the Chapter will be working on a digital strategy to be more effective in our use of technology to serve our membership.

Barb Hart, our Newsletter Chair, confirmed to the membership that the Fall newsletter will be the first Digital only newsletter. She indicated that the Newsletter committee is hard at work to get the Fall issue out, and will be looking at a redesign of the newsletter over the coming year.

Devon Cassidy, defacto Education Chair, reminded the members of the upcoming CM 100 course on October 27th. She further mentioned that everyone should follow CCI NS on Facebook and the website for updates.

Guest speakers Lorena MacDonald and Parker Deighan delivered a well-researched presentation on the increase in Condominium sales and the rise in condominiums being purchased for investments. They discussed the considerations a condominium owner should be aware of before becoming a landlord.

Following this, the membership was treated to a wine and cheese reception by CCI-NS which gave everyone a change to mingle.

Save the Date

for our 2018-2019 Seminars

October 27th > Condominium Management 100
CM 100 is a full day course directed towards condominium owners, board members, condominium managers, or industry professionals who want to learn about how co Condominium Corporation is run. The course reviews condominium concepts in the Condominium Act, and explains the governing authority, structures, roles and responsibilities in condominium. The course will cover insurance and reserve fund studies. It introduces key management issues and styles.

February 26th > A Fiery Tale of Substantial Damage and its Aftermath
Patrick Cassidy, QC, at partner at the firm of Cox & Palmer, will be presenting a seminar on how to proceed when a major disaster strikes a Condominium Corporation. Pat will discuss what it means where the damage to a Condominium Corporation is considered to be substantial damage, meaning damage where the cost of repair would be 25% or greater compared to the value of the building immediately prior to the occurrence of the damage. The seminar will cover the role of the Board, owners, property manager, insurer and lawyer in addressing this situation.

April 23, 24 or 25th > Spring Seminar 1
Topic and location will be announced in our Winter Newsletter.

May 21, 22 or 23rd > Spring Seminar 2
Topic and location will be announced in our Winter Newsletter. Make sure to follow us on Facebook at <https://www.facebook.com/CCINovaScotia> and on our website <http://www.ccinovascotia.ca> for the most up to date information about our educational offerings for 2018-2019.

Demand for Condos is increasing again

~ by Lorena MacDonald, Realtor with Harbourside Realty

It has been a while, but the resale market for condominiums is stronger than it has been for a few years. All locations and all shapes and sizes have been experiencing a comeback. Not only are they selling, but prices are up and buyers are spending a lot of money after their purchase to update and modernize.

This turn of events seems to be thanks to young and old buyers and many in between. Whether a young couple buying their first home or empty nesters looking for the perfect retirement option, there is more demand.

Rural areas are becoming more accepting of condominium projects. Throughout Nova Scotia there are new proposed developments. Bare land condos are popping up outside the city. These are giving homeowners the opportunity to have a sense of community and the idea of sharing maintenance expenses for lawn care and snow removal seems to be more appealing than it has been in the past.

Condo sales have increased by 25% so far this year and the market is not showing signs of slowing down. In many cases condo owners are becoming more engaged and this year in particular we are seeing changes being made to Declarations as owners shape the community they call home.

Buyers are seeking out the perfect fit for their needs and with

so many different types of condos available, these changes are wide spread. Some just cater to the young. Fitness rooms and roof top patios might fit the bill. Others geared to an older crowd where large gathering or function rooms are important. The desire to have the social aspect of the community is very important to those who may not want to leave their homes as often as they once did. To have the ability to sit and enjoy the company of others without having to leave their building can improve the quality of life for many and give them a sense of connection.

Condos are no longer just a way to eliminate dealing with exterior maintenance and shoveling. They are a lifestyle choice. In our day to day busy lives, finding the perfect option is worth something to a buyer.

A side affect to this increase in interest is also changing the look of condos. Many of the recent buyers are willing to spend a great deal of money to renovate for the right size condo and the right location. More and more buyers, buy with the knowledge that they will replace kitchens and baths, remove walls and completely change the original unit. This too increases the demand and interest in older buildings.

~ Continued on page 8



**Building
solutions
you need.
Expert advice
you can
count on.**

Building Repair and Renewal
Garage, Balcony and Building Envelope
Evaluation
Reserve Fund Studies
Performance Audits and Warranty Claims
Environmental Engineering
Mechanical and Electrical Engineering
Energy Efficiency and Sustainability Consulting
Retro-Commissioning

wsp.com

Rachel Smith, P.Eng.
Halifax: 902-425-4466

Certificates of Insurance – What they are and why they are important

~ by Ken Myers, Insurance Broker with Gateway Insurance

Most of us have heard the phrase “Certificate of Insurance”.

It is used by many organizations and individuals, often with a different meaning depending on who is using it.

A certificate of insurance is a document generated by an Insurer, or a Broker, that provides an overview of an insurance policy. A typical certificate of insurance would provide the following information:

- Name of the “Insured”.
- Policy Number.
- The effective date, and expiration date of the policy.
- Name of the Insurance company underwriting the coverage.
- Limits and Deductibles for the applicable coverages.
- Certificate Holder Information -i.e. unit owner name and address or condominium corporation number, and address.
- Certificate Holder Information -i.e. unit owner name and address or condominium corporation number, and address.

Obtaining a certificate of insurance is a simple yet important part of hiring any contractor who will provide services to the Condominium Corporation, or directly to an individual owner. It is important to note, for a Contractor to obtain a Certificate, all they need to do is ask their insurance provider – there is no cost to them to have a certificate issued.

Once the contractor is hired the Corporation is exposed to potential liability. The Corporation can become liable for the negligent acts committed by a contractor even if the Condominium Corporation is not directly negligent.

Two examples that many can relate to:

- 1) Someone slips and falls on a slippery parking lot, occurring because the snow removal contractor did not take the necessary care. The Condo Corp did nothing wrong but is being sued by the person injured.
- 2) A unit owner hires a contractor to perform work in their unit, but a fire, or water damage damages a unit, or multiple units because of the contractor’s negligence.

By gathering the certificates of insurance for ALL contractors, the Condominium Corporation will ensure that the contractor has the Commercial General Liability (CGL) Insurance coverage in place, and that the Condo Corp. will be notified in

the event the policy is cancelled.

I recommend the following as a “Best Practice”:

- Use only reputable contractors. If they do not have a CGL, do not hire them.
- Require a certificate of insurance with a minimum CGL limit of \$2,000,000.
- Request a “Clearance Letter” to confirm they have Workers Compensation coverage in place.
- Require that the Condo Corp. be named as an “Additional Insured” on the certificate of insurance.
- Ensure new certificates of insurance are requested prior to the expiry of an existing one.

While a certificate of insurance is not the actual policy, it does show that coverage existed at the time it was issued and will provide notice should the contractor’s policy get cancelled.

It is important to note that not only should the Condo Corp. confirm that every contractor have the necessary insurance coverage, but every unit owner should as well. If a unit owner hires a plumber to fix a dishwasher, they should be obtaining a certificate of insurance prior to the start of any work.

While these measures will not prevent a loss from occurring, they can mitigate the overall exposure to a Condo Corp., its Unit owners, and their Insurers.

~ Ken Myers is an Insurance Broker based in Halifax and specializes in Condo Corp. and Condo Unit Insurance. Reach at (902) 431-9300. kmyers@gatewayinsurance.ca



Legal advice to meet your condominium needs.

Lauren Randall
Real Estate Lawyer
lrاندall@boyneclarke.ca
902.460.3421

Your full service law firm.
BOYNECLARKE
LAWYERS | LLP

www.boyneclarke.ca



CANMAR
SERVICES LTD EST. 1985

Leaders in Condominium Management

Don and Joan Buck
Phone: 902-445-1399
E-mail: Office@canmarservices.ca
Web: www.canmarservices.ca



The personalized approach to managing condominium properties

Background on CCINS New Board members.

~ by Lana Larder, CCI NS Administrator

Tom Birchall graduated in 1973 from Ryerson University with a diploma in Business Administration. He worked for the CIBC Bank for 32 years as a corporate and commercial banker. In 1976, he joined the Cadet Instructor's List as a member of the Canadian Armed Forces Reserves. He was commissioned in 1977 and served with the 48th Highlanders of Canada. Honorary Colonel Birchall had a parallel career in uniform beginning in 1976 when he joined the Cadet Instructor's List as a member of the Canadian Armed Forces Reserves.

Birchall operates a small consulting practice where he provides financial and management services to a select number of corporate clients. He is the President of his local condo corporation.

Daniel Campbell has a Bachelor of Science and a Law degree. He has practiced law in Halifax since 1972, and currently works with Cox & Palmer as Counsel. At Cox & Palmer, he was Managing Partner for three years and on the executive committee for nine years. He was the founding Director for the Canadian Lawyers Insurance Association, on the Executive Committee and past Chairman. Campbell taught Competition Law at Dalhousie Law School for five years.

He has volunteered at the Victoria Hall as a Trustee and Chairman, with the YMCA, the St. Matthew's United Church, and at Dalhousie University he served on the Board of Governors and the Pension Committee. He has been a member of the Board for his own condo corporation and is currently the Chair.

Michael Kennedy has lived in a condo since May 2007. He was President of the corporation from 2008 to 2014, and is the current President of his condo corporation. Kennedy retired from the Air Force in 2004 after serving 31 years. He served in diverse operational and staff positions including Chair of the NATO Anti-Submarine panel. He also commanded a Leadership and Language Academy and was the Deputy Commanding Officer of the Maritime Warfare Centre.

Kennedy is very familiar with business planning, budgets, human resource management and strategic and operational planning. He has helped facilitate several Boards to develop strategic plans and to help them work more efficiently.

Your property. Our Expertise.

At Real Estate 360, we manage your property as if it were our own. With nearly thirty years of experience and almost 4,000 units under our management, we wrote the book on condominium residential services.

OUR SERVICES

- Administration & Accounting (Full Service or Accounting Only Services)
- Property Management, Maintenance and Repairs
- Safety – Including 24 Hour Emergency Line
- Project Management
- Individual Condo Unit Rental & Management

Our service offerings can be customized to meet your condominium corporation's requirements.

Call us today for your free consultation!

REAL ESTATE 360
PROPERTY ADVISORY

RealEstate360.ca

902-464-7777 | admin@realestate360.ca | 

Water Woes!

The biggest threat to condos today is water leaks! You can be as vigilant as anyone could be but there is no predicting when that washing machine hose will spring a leak or the dishwasher hose will let go and it is not only the unit where the machine is located that suffers the water damage but in many cases the water damage is far reaching. Neighbouring units and often several floors below will suffer the ill effects of a water leak.

With rising insurance rates and increased deductibles, condo corporations must do everything they can to prevent leaks and mitigate the damage when one occurs. The big question is, how do you do it? How does a corporation protect itself from water damage?

First things first. Determine where your water damage is most likely to occur. Washing machine hoses are often the culprit. Even today, appliances are sold with rubber hoses. What every condo owner requires, is a braided hose on their washing machine. Rubber hoses can burst or begin to leak at the fittings. The braided hose can provide peace of mind. It would be prudent for condo corps to offer to their unit owners to have their hoses changed. The condo corporation can negotiate with a plumber to replace hoses throughout the corporation and condo owners can pay a reduced rate and everyone will have the peace of mind that they have reduced the potential for washing machine hose leaks.

Dishwashers are also an issue. Unit owners must be coached not to run their machines when they are not at home. Catching a leak quickly is what reduces the amount of damage. Other known causes for water leak are water lines

to refrigerators and toilet seals. A toilet that rocks will often result in a leak to the unit below.

Honeywell has a water leak detector available at most building supply stores. A disk can be placed under the sink, next to the dishwasher and under the laundry sink or any bathroom sink. If a drop of water touches the alarm, it will sound an alarm that can be heard several doors away.

Be alerted of water leaks on the spot to avoid potentially costly water damage.

- Economical way to defend against water leaks in multiple locations throughout your condo
- Ideal for use in hard to see areas including around toilet bases; under sinks; behind dishwashers, refrigerators and washing machines
- Loud audible alarm that sounds up to 24 hours when water is detected
- Multi-pack containing 4 units for ultimate convenience
- One-time use spot detector with built-in, single-use battery included (lasts up to 2 years)
- Water sensor and alarm all in one

Demand for Condos is increasing again

~ Continued from page 5

It too comes with its challenges, noise and construction can be a bother to existing tenants. Prices can be quite different for what was once similar units and the addition of tenants can be unsettling in some buildings. We are seeing more and more buyers choosing a unit that they think will best suit their needs when they are finally ready to leave their detached home. They are buying now to secure a particular building and location, or because they have found the perfect size, layout or view.

These are the units that are often rented. Many tenants are a welcome addition to condo communities and often choose to rent in a particular building because they have friends there. It can reduce the number of potential board members as tenants cannot hold a position and with the owner not on site, they often do not become involved.

Condos are evolving, change is afoot but we must remember that change is often good and I believe this to be the case for condos in Nova Scotia.



Condo 51
Management Ltd.

Leigh and Heather Nickerson
(902) 444-3136
office@condo51.com
www.condo51.com

Condo management for your peace of mind.



K.M. (Ken) Myers
B.Comm., FCIP, CAIB

Voice: 902.431.9300, ext 204
Mobile: 902.456.1889
kmyers@gatewayinsurance.ca
www.gatewayinsurance.ca

101-371 St. Margaret's Bay Road

Key Property Management Issues when Renting out a Condo.

~ by Parker Deighan, Open door Property Management

Conventional wisdom would show us that condominiums may not prove to be ideal rentals, primarily because of the added costs associated with condominium association dues, management fees and agency costs. However, many small landlords make condos work as successful rentals and in this fast pace condominium market, they can be the perfect investment in the right building. To successfully rent out a condo, you must do your homework before buying, and understand the very unique traits of condos and the way they operate.

Renting out condos is much more complex and nuanced than renting other types of properties. Renting a condo tends to mean less building maintenance for a landlord, but you'll be dealing with a more people-intensive and bureaucratic enterprise. You'll have to develop relationships and contend with a board of directors, other condo owners, superintendent's and of course building property managers. But if you can navigate these parameters, condos can be relatively worry-free rentals and extremely marketable when you sell.

Three main points to pay attention to when purchasing a condo for investment or even renting out a condo that you already own include; properly reviewing the declarations, bylaws, and policies of the association, identify the proper chain of command and proper documents needed when dealing with issues within the building and how to find the right tenant for Condominium living, this is not an apartment building and it shouldn't be treated as such by the new tenants.

Condo Relationship

The first point of interest on why it may be beneficial to hire a property manager, would be to deal with the Condominium relationship and ongoing issues that come up with living in a community. The Property manager can act as a go between for the Owner and Tenant of the unit. This relationship would include constant interaction between tenant, owner, condo corp, condo management and tradespeople. For example, if the condo corp needs to gain access to the unit the property manager can be on site to allow this if the tenant is at work or away to allow entry into the unit. If there is repairs that need to take place within the unit, the property manager can help

get permission from the condo corp, and organize the trades people, condo corp and give notice to the tenant to gain access. These two examples may seem straight forward, but it takes time and patience when dealing with multiple moving parts.

Reviewing Declaration, By Laws, & Restrictions

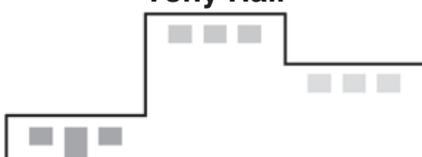
Second point could be the most important, It is crucial to check into the rules and regulations of an association(including covenants, conditions, and restrictions) before planning to rent out a condo. It's especially important that you find out the condominium association's stance towards renters. If renting is allowed it may come with conditions, for example you may not be allowed to rent on AirBnB, or there may be term limits such as minimum 30 day rentals on the type of lease your allowed, even extra fees to the association for rentals. this is something your Property manager can help you with to maximize your investment through proper advertising.

Finding the Right Tenant

Lastly, the Property Manger will help find a suitable tenant for the property, it is crucial to find a tenant that is prepared to live in a community with limitations, this is not an apartment building and the tenant needs to know that from day one. The property manager should contact the Condo Corp Management company to request any documents that will need to be signed by the tenant, this would normally include the standard rules and regulations hand book, form to fill out emergency contact information and vehicle information. These documents should form part of the Signed Lease for the unit and once signed sent back to the Condo Corp Property Management Company.

Condominium boards and associations are like miniature democracies. Consider that a 100- unit complex may house several hundred people, roughly the size of a small village. Property Managers can help navigate the nuanced relationships associated with Condo Rentals. Don't hesitate to contact me to learn more or how I could help your investment.

Tony Hall



PODIUM PROPERTIES LTD.
92A Queen Street
Dartmouth, Nova Scotia B2Y 1G8
(902) 445-4936(o) (902) 407-3305(f)
tony.hall@podiumproperties.ca www.podiumproperties.ca

BONNIE HUTCHINS
FRI. CNE. SRES.
902.488.2820
A Tradition of Trust
www.bonniehutchins.ca



"WHO ARE YOU SLEEPING WITH? *Bed Bugs in Condos*"

~ Continued from page 2

and pose a health risk when used by individuals. Most of these products contain either pyrethrin or pyrethroid as a main ingredient and those compounds have the same mode of action as DDT, which bed bugs have become resistant to. If you spray a bed bug directly, it may kill it but that is not going to rid the issue entirely. The result of spraying a cluster of bed bugs causes them to seek refuge elsewhere, pushing them deeper into cracks and crevices (including walls), therefore making it more difficult for a professional to eradicate the problem. The internet provides a never-ending supply of miracle cures to rid yourself of bed bugs. The reality is, bed bugs can be extremely hard to get rid of, so anything that advertises an immediate solution should be met with skepticism. In our experience, we have encountered customers using bleach, diatomaceous earth, ammonia, lavender, cumin spice, tea tree oil, etc. to "cure" their issue. We have yet to see these DIY approaches work.

Who we are and what makes us different.

Bed bugs are our sole focus. Bed Bug Detectives (BBD Thermal Remediation) pioneered canine bed bug detection (the use of dogs to detect the pheromone scent the bed bugs emit) in Atlantic Canada in 2009 as an alternative to traditional pest control methods. In 2017 we introduced the most effective tool available in the pest control industry to eradicate bed bugs – thermal remediation (the use of heat to eliminate bed bugs).

Our licensed team of experts have performed thousands of canine inspections and chemical-free bed bug treatments with outstanding success. We follow an IPM (Integrated Pest Management – an effective and environmentally sensitive method of pest management that relies on a combination

of pest control practices) approach when customizing our treatment plans.

We work very closely with our clients when dealing with their problem. We are as passionate about educating our clients as we are about getting rid of their bugs. Education allows clients to be better informed, while at the same time helps to ensure they never have to deal with the problem again in the future.

Tips to prevent and avoid bed bugs.

The best offense is a good defense. Travelling, overnight stays, and used furniture can increase the risk of bringing bed bugs home. Bed bugs are stow-a-ways that hitchhike from one location to the next.

- Destroy discarded furniture. Household furnishings/items that wind up in the dumpster can be infested with bed bugs. By destroying discarded furniture, people will not bring these items back into the building.
- Do not pick up used or discarded furniture. That sofa at a garage sale or that chair on the curbside may be appealing, but if it came from a bed bug infested home, then you are bringing the problem home with you.
- Reduce clutter. Bed bugs thrive in cluttered areas, so organize and reduce the contents of your home.
- Seal it. Isolate your unit by sealing all cracks and crevices including baseboards. This can reduce the likelihood of bed bugs migrating into your unit from surrounding units.
- Travelling. Upon arrival of your destination, inspect all areas of your sleeping quarters. When returning home, complete a visual inspection of your luggage (do not place it on the bed) and place all clothing items on high heat in the dryer for 45 minutes to one hour

HEAT PUMPS AND CONDOMINIUMS

*Excerpts taken from Schedule A Wellington Court Policy and Procedures Document

The summer of 2018 has given many Condo owners pause to reflect on whether they would like to invest in a heat pump to keep cool in the Summer and warm in the Winter. When considering such an investment it might be useful to be aware of a list of requirements to be provided to the Property Management Company and the Board of Directors for review and approval before installation commences.

Requirements:

1. CSA/UL (Canadian Standards/ Underwriter Laboratories) certified devices only.
 - a. Devices, wiring and plumbing need to pass or exceed additional and Nova Scotia codes and standards.
 - b. Compressor units are not to be wall mounted. Compressors must also be secured to a platform that will elevate the unit above the anticipated snow level (note: adequate air circulation is imperative to maximize the unit's efficiency and inhibit accumulation on its internal coil system).

- c. Drainage of condensate must be managed in such a manner as to not damage the building or cause inconvenience to other residents.
 - d. Any holes for lines or drains or areas of penetration through the building envelope are required to be completely sealed with caulking and foam sealant and proven to be weather tight.
 - e. All building envelope penetrations, drains and lines are subject to inspection by the Condominium Corporation consulting engineer if deemed necessary by the Property Manager and the Board of Directors.
2. Only experienced/certified licensed contractors and HVAC specialists are authorized to install Heat Pumps/ AC Units.
 - Contractors require proof of Workers Compensation and indemnity insurance coverage.
 - Contractors must follow all building noise/work policies;

~ Continued on page 11

Before You Sell

~ by Bonnie Hutchins, Real Estate Consultant

Bonnie Hutchings has been in real estate for over 30 years, and is a Real Estate Broker who specializes in the condo market.

Selling your condo

So you're considering selling your condo and moving out into cottage country. Or, you might be buying another condo in a more upscale neighborhood with a pool, sauna and gym. Maybe, you've decided to rent and become a snow-bird, spending your winters in Florida. Whatever, you are planning, when you are selling real estate, usually, you find a licensed realtor. Having an agent ensures good trade practices. Your agent protects your interests, and makes sure everything runs smoothly during the sale of your condo. Your real estate agent will help with the sale, but that's not all there is to selling your condo....there are a few more things you may want to consider.

Making Money

It's up to you if you want to sell quickly without any upgrades. But, if you're thinking of refreshing your property a bit, it's wise for you to consider the costs before and after the sale. It usually depends upon the age and the condition, and how attractive it looks. There may be repairs, or you might want to upgrade the floors or paint all the interior walls. This may help you get the best selling price. Consider these expenses in your plan, and put the costs in your budget.

What Expenses is a seller responsible for?

Usually, there are a few expenses when selling your condo. There's usually the real estate fee based upon an agreed commission bases, lawyer fees, ect. There's partial payment for the yearly condo fees to consider while you are still living there. Then, if you are paying off your current mortgage you might get penalized for paying it off early. It's a good idea to make a plan and set your budget.

Pre-Approved

Always, get pre-approved before you sell if you are looking to purchase again. This also includes getting your credit checked. I know you were approved when you bought your condo, but things might have changed. So, get your pre-approval while



you're still living in our condo. Then, it's time to find your real estate agent.

Your Real Estate Agent

After you figure out your budget, create your plan, and get your pre-approval (if needed), then, you usually hire your real estate agent. Agents work with you to sell your condo. Your agent is always negotiating with your best interests in mind. They provide you with all of the real estate forms needed to sell your condo. They do a competitive market analysis, and help set the price of your condo and put it on the market. They help you identify your desired price and bottom line price.

Selling your condo is different from selling a house because the buyer becomes part of a larger condo community. As a buyer, they need to know their rights and responsibilities for the unit as well as the common areas, such as the parking garage, hallways, and the recreation centre. A buyer will request the financial status of the corporation reserve fund study, audited statements, common by laws and regulations. It is important to have all this information available when selling your condo.

To make your condo more marketable, real estate agents may help stage your condo to make it more attractive. They help negotiate with potential buyers. Really, they help with just about everything you can think of that may come up when selling your condo. Then, it sells.

HEAT PUMPS AND CONDOMINIUMS - Continued from page 10

- Work should take place weekdays in accordance with the Condominium rules and regulations.
- As a courtesy, neighbours should be advised of any potential noise.
 - 3. Complete plans of unit installation including condenser placement and condensate drainage management are required for review by the Property Management and the Board of Directors before any approval is given to proceed with the installation.

- 4. Installation of air conditioning or heat pumps systems, where they interface with building systems, are subject to inspection by the Condominium Corporation's consulting engineer if deemed necessary by the Property Manager and/or the Board of Directors.
- 5. The resolution of any subsequent deficiencies/equipment failures related to the installation of the Heat Pump/AC unit shall be the sole responsibility of the unit owner. A signed waiver acknowledging this will be required.

Professional and Business Partners Directory ~ CCI-NS Chapter

CCI-NS ACCI PROFESSIONALS

Pat Cassidy, QC, ACCI	Cox & Palmer	902-491-3022
Stacy Wentzell, FRI, ACCI	Harbourside Realty.....	902-456-2740

CONDOMINIUM DEVELOPERS

Rob Bell.....	Bell Enterprises Limited.....	902-464-3939
---------------	-------------------------------	--------------

CHARTERED ACCOUNTANTS

Tracey Wright, CA.....	Levy Casey Carter MacLean.....	902-445-4446
------------------------	--------------------------------	--------------

ENGINEERING SERVICES

Rachel Smith, P.Eng	WSP Canada (Halifax)	902-425-4466
Jim Fletcher, MASC., P.Eng.....	Bluenose Engineering Ltd.....	902-403-3001

INSURANCE SERVICES

Don Grant	Gallagher	902-429-4150
Edmund Nix.....	BFL Risk & Insurance.....	902-404-1104
Ken Myers.....	Gateway Insurance Group	902-431-9300

LEGAL SERVICES

Lauren Randall.....	Boyne Clarke LLP.....	902-460-3421
Devon Cassidy.....	Cox & Palmer	902-491-3029
Niall Burke.....	Cox & Palmer	902-491-3027
Pat Cassidy, QC, ACCI	Cox & Palmer	902-491-3022
Craig Berryman.....	Cox & Palmer.....	902-492-3441

MANAGEMENT SERVICES

Joan and Don Buck	Canmar Services Ltd.	902-445-1399
Crystal Yeo	Real Estate 360	902-464-7782
Lisa Power	Real Estate 360	902-464-7783
Heather Nickerson	Condo 51 Management Ltd.....	902-444-3136
Parker Deighan	Open Door Property Management	902-880-1335
Brain and Angel Dort.....	Providence Property Management.....	902-292-6156

OTHER SERVICES

Kirk Mock.....	BroMoc Print & Litho Ltd.	902-481-2704
Wayne Sajko.	Fennell and Associates Appraisers Limited.....	902-453-5051
Brian Walker.....	Tri-Tech Weatherproofing Services.....	902-616-9570
Rob Mabe.....	Maxium Financial Services.....	905-780-6150

REAL ESTATE SERVICES - REALTORS

Stacy Wentzell, FRI, ACCI	Harbourside Realty Limited	902-456-2740
Sue Graham.....	Greenwood Lane Inc.....	902.491.2905
Bonnie Hutchins, FRI	Bonnie Hutchins, RE/MAX Nova	902-488-2820

RESERVE FUND STUDIES

Rachel Smith, P.Eng	WSP Canada (Halifax)	902-425-4466
Jim Fletcher, MASC., P.Eng.....	Bluenose Engineering Ltd.....	902-403-3001

The CCI Newsletter by BroMoc Print & Litho Ltd.

Disclaimer: The professionals listed in this directory are members of the Nova Scotia Chapter of the Canadian Condominium Institute. The CCI-NS Chapter does not warrant, guarantee or accept any responsibility for work performed by the companies or individuals.