

Condominium Home Owners Association

A non-profit association serving strata owners since 1976

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Condo Smarts

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Written by: Tony Gioventu

Do you remember what July 2nd was like this year? There were deluges of wind and rain. Sadly, due to some basic neglect of inspections and cleaning, one local highrise building and penthouse owner discovered the costly effects of plugged drains. Birds had been nesting in the roof system throughout the spring, and no one in the strata's management had arranged for roofing inspections or general cleaning of the rooftop areas. A small roof patio for servicing and inspection overflowed in the downpour, backing up through a penthouse unit ceiling and causing extensive damages to both the strata and an owner's valuable art collection. Luckily the penthouse owner is well insured; however, the strata could face the paying the costs of the building damages caused by the neglect of maintenance, either directly or through a deductible - depending on the insurance settlement.

Strata Law: The basic principles of insurance in the strata act require the strata to insure for the common property, common assets and original fixtures as installed by the developer. Strata corporations need to exercise care, however, in maintenance and operations. Damage due to neglect or lack of maintenance may not be covered by your policy and the strata could be facing extreme costs.

Tips: Whether your strata is a high-rise, low-rise or townhouse it's still a house, just bigger and more complicated. Often, maintenance items are not visible in large building systems and they tend to be neglected. Your strata should have a simple operations plan that is easily implemented with checklists for all building components for three areas: maintenance, routine inspections and future repair/replacement costs.

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