



New Technologies For Condo Associations:

Helpful or Hurtful?

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Going Green-

1. Measure your current energy usage
2. Eliminate obvious waste
3. Buy energy efficient products
4. Use your landscaping strategically



- ASHRAE Level 1. This involves a preliminary evaluation of your energy use based on benchmarking scores, utility bill information and calculations of the number of British thermal units (BTUs) your building uses per square foot. The auditor also does an onsite walk-through to identify low- and no-cost improvements your association can make, as well as more costly capital improvements.
- ASHRAE Level 2. This the most common audit conducted on large buildings. In addition to providing you with everything you'd get in a Level 1 audit, this type of audit involves a more detailed onsite review, equipment inventory and financial analysis of recommended improvements. For this reason, the report you receive is more in-depth as well.
- ASHRAE Level 3. This kind of audit provides highly accurate estimates of energy and cost savings for expensive capital improvements. Your condo or co-op association will not require an ASHRAE Level 3 audit as they are intended for more complex industrial and commercial buildings.

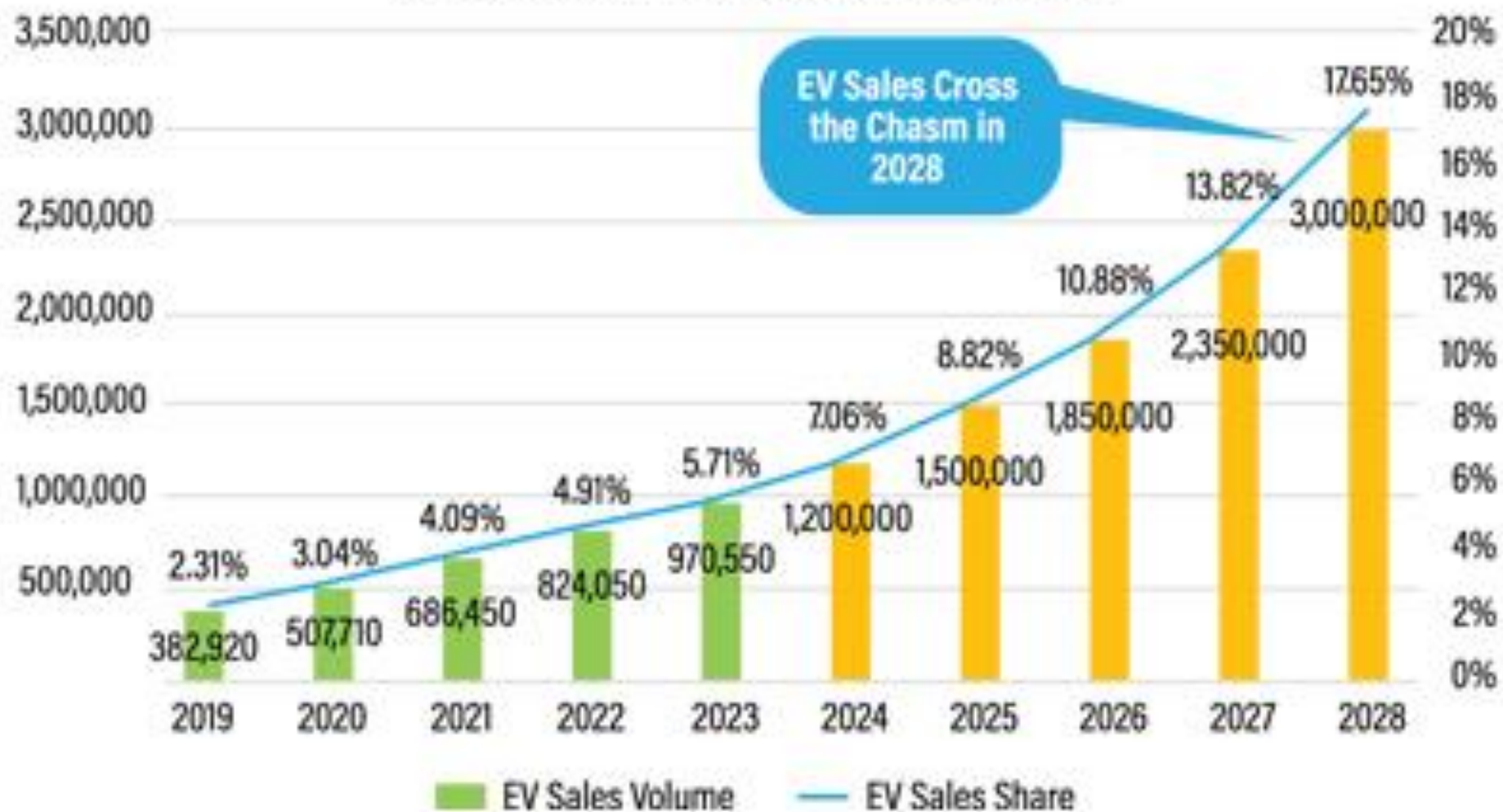


Tips For Going Green-

- **Eco-landscaping**
- **Donate It.**
- **Offer Recycling.**
- **Manage Energy Better.**
- **Recycled Paint.**
- **Go Solar.**
- **Consumer Recycling Guide.**
- **Packaging Reduction.**




US Electric Vehicle Sales Forecast: 2019-2028

Forecast & Chart: Loren McDonald/EVAdoption.com



Charging infrastructure

Existing EVSE Types and Use Cases

EVSE Type	Supply Voltage	Charger Examples	Power Level	Charge Rate (miles / hr)	Install Cost	Charging Use Cases
Level 1	120V (Toaster)	 J1772 Connector	1 - 1.8 kW	3 - 7	\$	Home / Overnight
Level 2	208-240V (Clothes Dryer)	 J1772 Connector	3.3 - 19.2 kW 7.7 kW typical	10 - 60 26	\$\$	Home-work / Destination / Community
DCFC	480V (Small office building)	 CHAdeMO / SAE Combo (CCS)	50 kW 150 kW 350 kW	175 500 1,200	\$\$\$	Travel along State Highways

KEY POINTS

- ↓ Obsolete for commercial purposes
- Currently dominant for commercial purposes
- Most applicable for long-range travel and evacuations



 **THE RIGHT CHARGER** → **FOR THE RIGHT SPACE** | Long-Range Travel **VS** Community Charging



Steps To Installing A Level 2 Personal Charging Station:

- Hire a licensed electrician who has experience in installing EV charging stations.
- The first two things that need to be decided are as follows:
 - Where will the personal charging stations be installed, i.e., at which parking spaces?
 - Can we add a single, dedicated power source to feed all the charging stations from a central location?
- The central panel that is installed should be designed to handle a reasonable number of personal charging stations.
- The cost to install the central panel and sub-metering capability should be paid for upfront by the condominium association, but can be recovered over time as owners pay for related items:
 - Installations of personal charging stations and
 - Monthly or quarterly fees for actual power consumption.
- A standard personal charging station would typically utilize a 240V/50 amp charge.
- After the condominium installs and pays for the central panel and submetering (steps 4–5), an owner would be able to request a personal charging station.
- After the owner's EV charging station is completed, the power usage can be monitored on a monthly or quarterly basis and billed back to the owner.

Steps To Installing A Level 2 Common Charging Station:

- Define a preliminary plan for your shared charging station or stations by addressing the following questions:
 1. How many electric vehicles do you plan to support?
 2. Where does it make sense to place the charging stations?
- Choose a service provider.
- Your service provider can typically recommend an electrician who can complete the installation.
- The ongoing billing is much simpler compared to personal charging stations.
- Recovering the cost for the initial installation is quite a bit different.
- The cost for the actual charging stations provided by the service provider tend to vary.

Section [718.113\(8\) of the Florida Statutes](#), provides that, in considering a unit owner's request to install an electric vehicle charging station, the association first must determine whether the charging station is to be installed within the boundaries of the requesting unit owner's limited common element parking space. All costs associated with installation, if left unpaid by a unit owner, are enforceable by the association as any other assessment due pursuant to [section 718.116](#). Regulations include:

- 1) The installation cannot cause irreparable damage to the condominium property.
- 2) The unit owner is responsible for the costs of installation, operation, insurance, maintenance, repair, and removal of the charging station.
- 3) The electricity for the electric vehicle charging station must be separately metered and payable by the unit owner.
- 4) Must comply with safety requirements, consistent with applicable building codes.
- 5) Must comply with reasonable architectural standards adopted by the association.
- 6) Engage the services of a licensed and registered electrical contractor or engineer.
- 7) Provide a certificate of insurance naming the association as an additional insured.
- 8) Reimburse the association for the actual cost of any increased insurance premium amount.



What's New With Pest Control?

- **Pheromones** – With pheromone traps, you can also use pests' own biology against them.
- **Ultrasonic deterrence** – Ultrasonic devices emit a sound undetectable by humans but tailor-made for rodents.
- **Electronic monitoring** – Keeps track of pest activity, hot spots and even treatments. These reports are also available for audits and inspections.
- **Insect light traps** – Designed to capture flying insects, it is one of the most effective tools to monitor and control flies.

What Types of Pest Control are Harmful?



- 1. Bait Traps**-A smaller animal (pet) may get poisoned.
- 2. Sprays**-Pets could get the liquid on them, if the spray is not dry before exposure and experience a rash or other issues.
- 3. Specific Chemicals** Dangerous chemicals are amitraz, acephate, diazinon, fonofos, and malathion. Safer, alternative chemicals include acetamiprid, imidacloprid, and lufenuron.
- 4. Granular Lawn Products** Granular lawn treatments are often meant to dissolve over time, and animals shouldn't be allowed to touch these products for at least 24 hours.
- 5. Illegal Pesticides** While it should go without saying, there are some pest products that are sold that are technically illegal because they're made with chemicals that are controlled within the United States.
- 6. Foggers** Fogger pesticides are similar to sprays: they coat everything inside of a house.

7 Secrets Revealed By A Thorough Pest Inspection:

- 1. Internal Water Leaks:** Internal water leaks are the most common building defects found during the building and pest inspection.
- 2. Cracking To Internal Or External Structures:** 41% of properties have been found to contain this defect.
- 3. Water Penetration From Outside:** 2 out of every 5 houses have water penetration from the outside.
- 4. Termites & Other Pests:** Termite can attack footing, floor, structure, doors and furniture.
- 5. Structural Issues:** The inspector scan the building for issues like structural damage, movement of footing, and poor construction.
- 6. Safety & Compliance:** A building inspection will check for any safety and compliance issues that can be fatal for your family.
- 7. Mold & Rotting Timber:** Rotting timber can weaken the structure, floors, doors, and footing of the building whereas mold can cause serious health issues.



What are the key items a condo association must keep?

1. All plans, permits, warranties and other items the developer provided to the association upon turnover.
2. The Declaration of Condominium and any approved amendments.
3. The Bylaws and any approved amendments.
4. The Articles of Incorporation and any approved amendments.
5. The current Rules & Regulations (old versions do not need to be maintained)
6. Meeting minutes of all association meetings for the last seven years.
7. Any audio or video recordings of association meetings (at least until the minutes from the meeting has been approved)
8. A current roster of all homeowners' unit numbers, mailing addresses and telephone numbers.
9. A current roster of all homeowners' email addresses and fax numbers if the owner has consented to receive notice by electronic transmission.
10. Current insurance policies (old policies do not need to be maintained).
11. Every contract to which the association is or was a party (including management, janitorial and landscaping contracts, to name a few) over the last seven years.
12. All accounting records of the association for the last seven years.
13. Ballots, sign-in sheets, voting proxies and any other documents related to a homeowner vote for one year from the date of the vote.
14. A copy of the current question and answer sheet referenced in FL Statute 718.504. As sample of this sheet is available from the Florida Department of Business Regulation (Form CO 6000-4).
15. All other pertinent records of the association.

What To Include in a Disaster Plan:



- An Assessment of Disaster Risk
- Budget/Financial Plans
- Board Coordination with Management
- Safeguarding Important Documents & Electronic Files
- Communication Plan
- Evacuation Plan
- Physical Plant Inventory



What do associations need to know about applying for a loan?

- Chapter 617.0302(7) of the Florida Not For Profit Corporation Act (which also governs most condominium associations) generally empowers not for profit corporations to borrow money.
- Section 718.111(7)(a) of the Act provides that the association may not mortgage association property except as provided in the declaration, or if the declaration is silent, then upon 75% approval of the total voting interests in the association.



FannieMae®

Freddie Mac

- [Fannie Mae Lender Letter \(LL-2021-14\)](#) specifically states that new guidelines are necessary to combat aging infrastructure and significant deferred maintenance in condominiums in the wake of the tragic collapse of the Champlain South Tower in Surfside, Florida. The new condominium requirements, as outlined below, will apply to all loans in attached condominiums or co-ops with 5 or more units.
- Significant deferred maintenance is defined as any one of the following:
 - Full or partial evacuation of the condominium or co-op to complete repairs is required for more than seven days or an unknown period of time.
 - The condominium or co-op has deficiencies, defects, substantial damage, or deferred maintenance that is one of the following:
 1. Severe enough to affect the safety, soundness, structural integrity, or habitability of the improvements.
 2. The improvements need substantial repairs and rehabilitation, including many major components.
 3. Impedes the safe and sound functioning of one or more of the condominium or co-op's major structural or mechanical elements, including but not limited to the foundation, roof, load bearing structures, electrical system, HVAC, or plumbing.

Lending Guidelines:

FANNIE MAE

Repairs and replacements that significantly impact the safety, soundness, structural integrity of the building:

- All life safety hazards
- Violations of any federal, State or local law, ordinance or code relating to zoning, subdivision and use, building, housing accessibility, health matters or fire safety
- Material Deficiencies
- Significant Deferred Maintenance

FREDDIE MAC

The following forms of documentation are acceptable in determining that a condominium does not have any significant critical repairs:

- Homeowners association (HOA) or cooperative board meeting minutes
- Engineer's reports
- Reserve studies
- List of necessary repairs provided by the HOA, Cooperative Corporation or management company, and
- Other substantially similar documentation



Key Steps for an Efficient Lending Process:

1. Keep good records.
2. Provide accurate answers on lending questionnaires.
3. Budget accordingly.
4. Perform regular maintenance.
5. Maintain a reserve fund.

QUESTIONS?

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