

Are you sure you want to

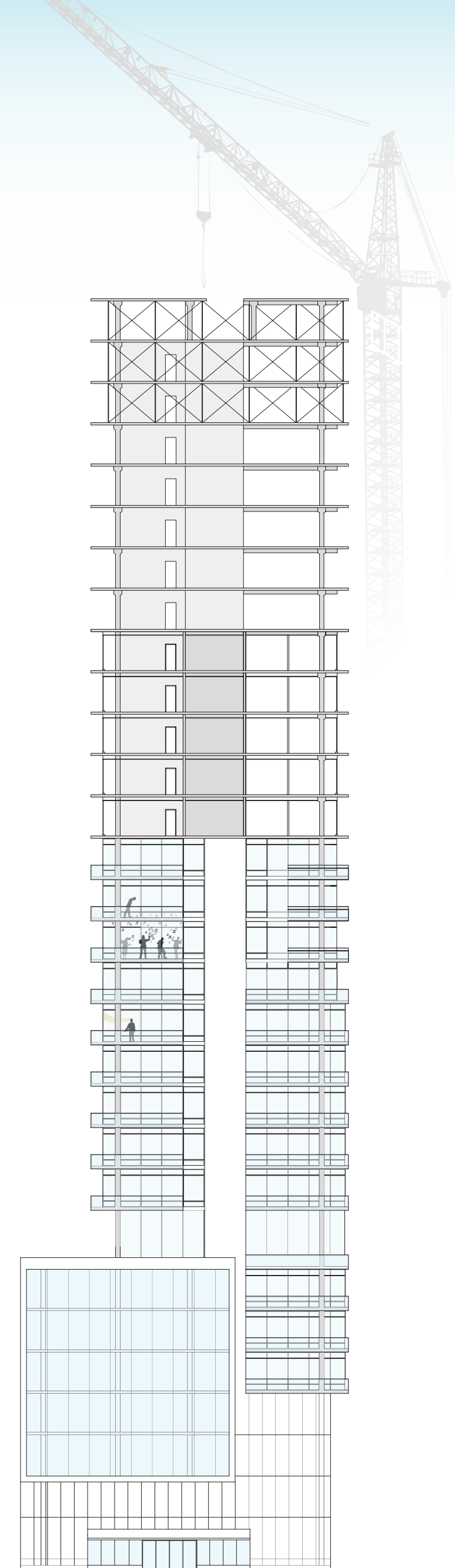
BUY THAT CONDO?

A BUYER'S GUIDE TO NAVIGATING THE CONDO MARKET FROM AN ARCHITECTURE PERSPECTIVE

REVISED JANUARY 2017

With Vancouver's leaking windows¹ and Toronto's falling balcony glass², today's condominiums seem to be crumbling before our eyes. Fueled by rising home prices, swelling urban centers and a desire for maintenance-free living, the housing market is responding with an increasing number of quickly constructed units³. As the range of units grows, it's important to consider your options as a buyer. Bringing together the best available data on condominium construction and ownership, this guide will help you better understand your choices and needs as you consider your condo purchase.

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BUY THAT CONDO?

This user's guide to navigating the condo (strata) building market was developed from an architectural perspective. Architects see buildings differently than the average person because they understand the aesthetic, social, economic and technical aspects of buildings. Architects can look at a suite's floor plan and determine if it will make for a good quality of life in terms of size, layout and amenities. Everything from cooking, eating, sleeping, bathing and storing stuff are considered along with access to the outdoors, daylight, fresh air and views. Comfort, safety, security, noise and privacy factor into an assessment of the qualities of the suite, the whole building and even its location. Most people, especially first-time buyers, do not usually see condos this way.

If you are looking to buy a condominium then the first consideration should be whether or not condo living is for you. For people that have lived in a condominium or similar type of multi-unit residential building, this may not be an issue. But if you have never lived in an apartment suite, then it is difficult to be sure.

Besides appreciating that you only own what is inside of your condo unit's walls, floor and ceiling, with the remainder being common elements managed by your condo's board, there are other critical aspects of condo culture that you should evaluate.

If your unit is located in the upper storeys of a high-rise building, you will be physically and socially isolated from life at the ground level. It will take quite a long time to take the elevator when everyone in the building is going to or coming from work during the week day rush hours. Weekends may also be hectic and congested.

Since you live collectively with others, you do not enjoy the same freedoms as households in single-family detached houses with yards. Playing loud music, hosting parties, pursuing noisy hobbies and owning barking pets may become irritating to those around you, and vice-versa. The rumbling of elevators, the buzz of heating and cooling system fans, and water gurgling in drain pipes may be disturbing in the middle of the night when everything should be quiet. Odours may occasionally be unpleasant and even intolerable.

Your building will be managed by a board comprising condo owners who may not be experts in operating and maintaining buildings. Their decisions about common elements of the building may affect your housing budget and may go against your preferences. If your issues are those associated with a minority of unit owners, the board may be inattentive, dismissive or unresponsive. You have little control over many things that affect your abode.

Condo living is heaven for some, hell for others. If you have never lived in a multi-unit residential building, then you may want to consider renting a unit to see if it's for you. Not all people are in a position to afford to look before they leap, but realize there are many residents who discover condo living is not for them. Every person and every condo is somewhat different, but the critical question to answer before committing to a purchase is, "Are you sure you want to buy that condo?"

Condo

BUYING TIPS

There are numerous print and online publications providing condo buying tips and what follows are some of the most important ones for resale and new condos. There is no substitute for being a well informed and prudent consumer - buyer beware.

For all new and resale condos:

1. Retain a lawyer with demonstrated expertise in the local condominium real estate market to manage ALL your dealings. Don't sign anything without first showing it to your lawyer.
2. Go to your city planning department and find out all of the proposed new building developments surrounding your building. The view you choose today may be gone tomorrow replaced by a towering building facade that blocks the sun.
3. Assess the social and economic trajectory for the surrounding neighbourhood to see if your investment will grow in value or remain stagnant. You may also want to avoid living in an area congested with years of building and infrastructure construction.



For resale condos:

1. Have an expert review the financial documents the corporation is obliged to keep and provide upon request. If your lawyer is not an expert in maintenance fees and reserve fund studies, instruct them to retain a qualified professional on your behalf.
2. For resale condos, hire a home inspector with expertise in condominium buildings to inspect the suite you wish to purchase and all of the common elements, including underground parking. Make sure all the faucets, drains, fans, lights, fridge, stove, dishwasher and washer/dryer work properly. Look for mold and moisture damage on all outside walls.
3. Find out whether any special assessments are anticipated over the term of your mortgage. For instance, an underground parking garage may need renovation or your building may be retrofitted for wheelchair access. Obtain an estimate of the amount of the special assessment for price bargaining and financial planning purposes.
4. Check if parking and additional storage come with the condo. If not, find out the availability of parking and storage space to purchase or rent on a monthly basis. This may be important to accommodate future needs or resale marketability.
5. Evaluate the building's current inhabitants in terms of renters versus owners. Buildings where most of the suites are owned by speculators who rent them out will not have the same culture as buildings predominantly occupied by owners. You may want a building occupied mostly by your demographic with many potential social connections.
6. Try to talk with owners in the building to find out if they are pleased with their purchase. This may require waiting outside or in the entrance foyer and introducing yourself in a cordial manner. If nobody wants to speak with you, then it is likely there are issues no one wants prospective buyers to know about because they will dampen resale values. Happy owners are proud to praise their building and point out all of its wonderful features.



Condo

BUYING TIPS

For new condos:

1. Before shopping around, obtain financial qualification from your bank or credit union so that you know how much mortgage you can afford. Also make sure you have cash above and beyond your deposit and down payment to cover closing costs, moving expenses, land transfer taxes and lawyer fees. Hold a cash contingency for unforeseen expenditures.
2. Look at a wide variety of building types, ranging from low and mid-rise to high-rise developments. There may be projects where older, existing buildings are being converted into lofts. Familiarize yourself with what is upcoming in new developments and then take a look at existing condos to maximize your home buying choices. You may not want to wait two or more years before moving into your new condo.
3. Learn about the prices of new and existing condos so that you have a basis of comparison when shopping around. Find out how much parking spaces and storage lockers cost and also compare taxes and maintenance fees to accurately estimate your carrying costs.
4. Carefully consider your condo residency timeframe. If you plan to sell and move in several years, then resale attributes may take priority over longer term housing needs. A residence should remain suitable as your household evolves. Make sure the condo unit works for you and accommodates your present and future needs.



5. Investigate the condo developer, how long the developer has been in business and take a look at several previous projects. Are the buildings aging well? Is there a high turnover in these buildings as evidenced by suites listed for resale? Avoid developers whose projects look shabby and have high turnover rates because this signals poor quality of the building and/or condo management.
6. Investigate and assess the new condo location to ensure it meets your needs for public transportation, essential services and shopping, leisure and amenities. If the area appears under-developed, be aware it takes at least 10 years for a neighbourhood to transform and become vibrant. It may never intensify or you may be living with construction for years to come.
7. Once you decide you are interested in a particular new condo project, and if you are unfamiliar with the neighbourhood, spend some time during the day and night, both weekdays and weekends, to see if the area really suits your needs and lifestyle.
8. Avoid a suite that looks out over the garbage pick-up area or the garage entrance where it is exposed to the coming and going of vehicle traffic. Also avoid a suite beside or across from the elevator since you will always hear its operation. Suites located above the sixth floor cannot be reached by fire fighter ladder trucks and are difficult to access by stairs in the event of an extended power outage.
9. Do not allow condo sales staff to pressure you. If you are not allowed the time needed for your lawyer to review documents before you sign them, this may signal a developer with questionable business ethics, and likely corresponding building quality.

The Diversity of CONDO OPTIONS ⁴

Housing comes in many forms, yet condos are unique because they are made up of privately owned units connected by commonly owned elements. These units can be both owner or tenant occupied.



ROW | TOWNHOUSE

SEMI-DETACHED | DUPLEX

SINGLE-DETACHED HOUSE

LOW-RISE BUILDING

MID-RISE BUILDING

HIGH-RISE BUILDING

Freehold Condominium

Unit Definition:

A plot of land and all the structures located on that plot.

Common Elements:

Could be road access, recreation facilities, visitor parking and a playground.

Alternative terms:

- Bare Land Units (AB, SK, MB)
- Bare Land Strata (BC)
- Vacant Land Condominium (NL, PEI)



Conventional Condominium

Unit Definition:

The interior area of a specified space, often with the backside of the interior drywall acting as the boundary line (or centre line between two units).

Common Elements:

Structural, mechanical, and electrical services along with lobbies, hallways, elevators, walkways, and amenities.

Alternative terms:

- Strata (BC)
- Divided Co-Ownership (QC)



All Shapes and Sizes

BUILDING TYPES ⁵



New & Unbuilt

From the ground up, new buildings offer exciting opportunities and interesting challenges. Glamorous sales offices often leave lots to look forward to, but make sure you understand your purchase agreement so that you aren't left with less than you expected.



CUSTOMIZABLE FEATURES

Fixtures, finishes, and flooring. The decisions are up to you!

UNIT VARIETY

An array of unit sizes, layouts, and solar orientations are available

YOU'RE COVERED

New Home Warranty programs offer you protection and peace of mind.

DEVELOPER'S DISCOUNTS

No maintenance fees for 2 years, only 5% down, and \$10,000 of free upgrades! Only developers have the ability to offer these types of bargains.

EVERYTHING IS BRAND NEW

So there should be less chance of costly repairs in the near future.



DELAYED AGAIN!

If construction is delayed it can mean making multiple moves, and staying in temporary accommodations, which can cost you.

NOT WHAT YOU PICTURED

Make sure to understand your purchase agreement as developers often leave themselves room to make modifications without notice.

CONSTRUCTION ZONE LIVING

Be prepared that construction might continue even once you've settled in.

MONEY STRUGGLES

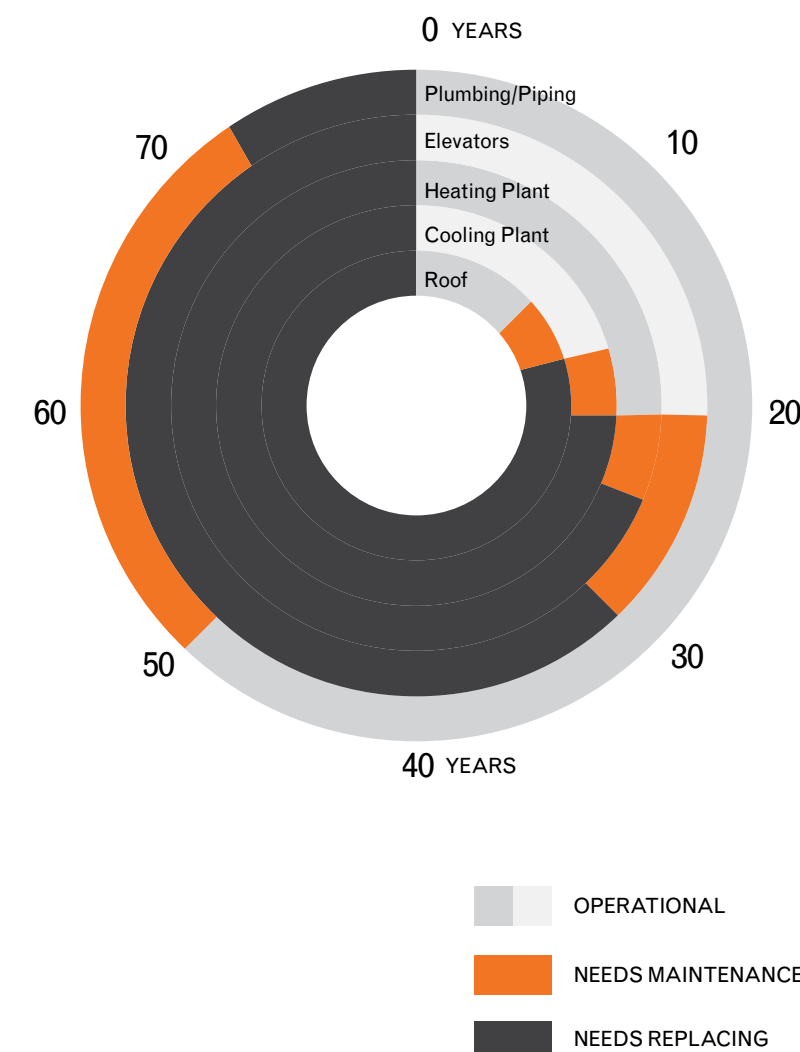
It may be harder to get a mortgage for something that doesn't exist, and your deposit will be held for the duration of construction.

NEVER BUILT

Find out what will happen to your deposit if the project goes bankrupt or is never built. Many provinces have insurance to cover this. However, it may be to a maximum that is significantly less than you paid.

Building Components & Longevity ⁶

Buildings are made up of thousands of individual components. Over time, these components will need to be repaired or replaced. Getting an idea of when something was last replaced or repaired will give you an idea of when it might next need maintenance.



Conversions

From one use to another, conversions start out their lives as commercial, industrial, religious or rental buildings before being transformed into condominiums. The envelope (exterior) of the building often remains intact, while the interior undergoes an extensive retrofit.



GOOD AS NEW

Offers many of the features of a new build, such as Unit Variety and Customizable Features.

ONE OF A KIND

Industrial, commercial and church conversions offer dynamic spaces that are never replicated in other building types.

LESS OR MORE EXPENSIVE

Depending on the building type and location, the price could be dramatically different (in either direction) from a comparable new unit.

LOCATION, LOCATION, LOCATION

Conversions are often done in highly desirable areas, which can mean steps to transit and entertainment.

GOOD BONES

The buildings that are chosen for conversion are usually structurally sound, architecturally interesting and made of quality materials. These buildings are worth saving.



NO WARRANTY

Are often not covered by the same catchment as new buildings.

PREVIOUSLY LOVED

Some building components may be at the end of their life cycle but not replaced which means they'll probably need replacement in the near future (\$\$\$).

UNEXPECTED DELAYS

Because the building is being retrofitted, problems can be discovered through the building process, thus pushing back the original schedule for occupancy.

Existing

Seeing is believing. With an existing building, you are able to get the full picture of what you are purchasing. Every building has a back story, so ask questions and review your estoppel/status certificate. Always engage a qualified professional to review the latest reserve fund study and inspection/maintenance reports before signing on the bottom line.



MOVE-IN READY

No need to wait for the building to be completed. It's already done and ready to be lived in.

VIEWABLE

What you see is what you get.

WIDE OPEN SPACES

Existing buildings often offer more square footage and clearly defined spaces.

GST FREE

Lower deposit rates and no GST means more money in your pocket.

PAPER TRAIL

The Condo Board can provide you with reserve fund levels, building condition survey, inspection reports, and maintenance history. If they can't, this should be a serious red flag.

WHO'S WHO

Because the other units are already occupied, you have a chance to meet your neighbours, see how people interact, and get a sense of how the building is run.



THIS IS IT

Because what you see is what you get you have fewer, if any, unit options.

AUTHORIZED CUSTOMIZATION

Make sure to check what the limitations to customization are as many condo boards have strict rules about what you can do.

ONGOING REPAIRS

As elements reach their useful life span, they need to be replaced. This could mean increased maintenance and repair costs, especially if the reserve fund is not adequate.

WHAT AMENITIES?!

Many older buildings just don't have the features of newer buildings, such as a pool or fitness centre.

How a property

BECOMES A CONDO

Ownership Model

STEP 1

A group of individuals purchase private units within a collection of units.

STEP 2

By purchasing a unit, each individual agrees to pay for a percentage of the areas that link the units (often known as the common elements).

The percentage is known as the “unit factor” which is calculated based on the unit value in relation to the collection of units.

STEP 3

A condo corporation is made up of all the unit owners. And as a corporation, a board of directors (Condo Board) is elected to oversee the common elements and the operation of the corporation.

STEP 4

The condominium becomes independently governed once the developer has had a title issued or the collection of units has been registered as a condo. At this time, the board begins managing the property.

STEP 5

Each condominium is an independent community and creates its own by-laws, regulations and rules. It is also governed by provincial or territorial legislation.

This legislation is seldom, if ever, enforced or policed.

Responsibilities ⁷

YOU

PERSONAL RESPONSIBILITIES:

- Plumbing, appliances, heating, air-conditioning, and electrical systems within the unit
- Cleaning of unit and windows that are accessible from the inside
- Keeping balconies and assigned spaces up to standards outlined by the condo corporation

CONDO CORPORATION

CORPORATION RESPONSIBILITIES:

- Common plumbing, appliances, heating, air-conditioning and electrical systems
- Roof and wall repairs
- Repair and replacement of windows and doors
- Cutting and watering the lawn and gardening
- Upkeep of amenities
- Cleaning of parking areas and paths
- All other areas of the property not enclosed in a unit

CONDO BOARD

BOARD RESPONSIBILITIES:

- Maintenance planning and budgeting
- Financial management and up-to-date statements
- Managing and contracting for needed maintenance and repairs
- Dealing with insurance claims and legal proceedings
- Communicating and reporting to the corporation
- Organization of corporation meetings
- Oversight for Reserve Fund Studies

\$\$\$ Understanding Your Money ⁸

RESERVE (CONTINGENCY) FUND:

- Funded through the maintenance fees
- Used for larger repair projects (elevators, roofs, etc.)
- Managed by the board

RESERVE FUND STUDY:

- Determines the condition of the property
- Sets out a schedule for repairs and their costs
- Outlines monthly support needed to maintain an adequate reserve fund

MONTHLY MAINTENANCE (CONDO) FEES:

- Used to maintain the communally owned components
- Based on the budget outlined by the board and the unit factor
- Unregulated and can be increased without limit

SPECIAL ASSESSMENT:

- Undertaken when the Reserve Fund is inadequate
- Completed to determine the cost of a needed repair
- Cost is broken down using the unit factor
- Each owner is required to pay their assessed contribution

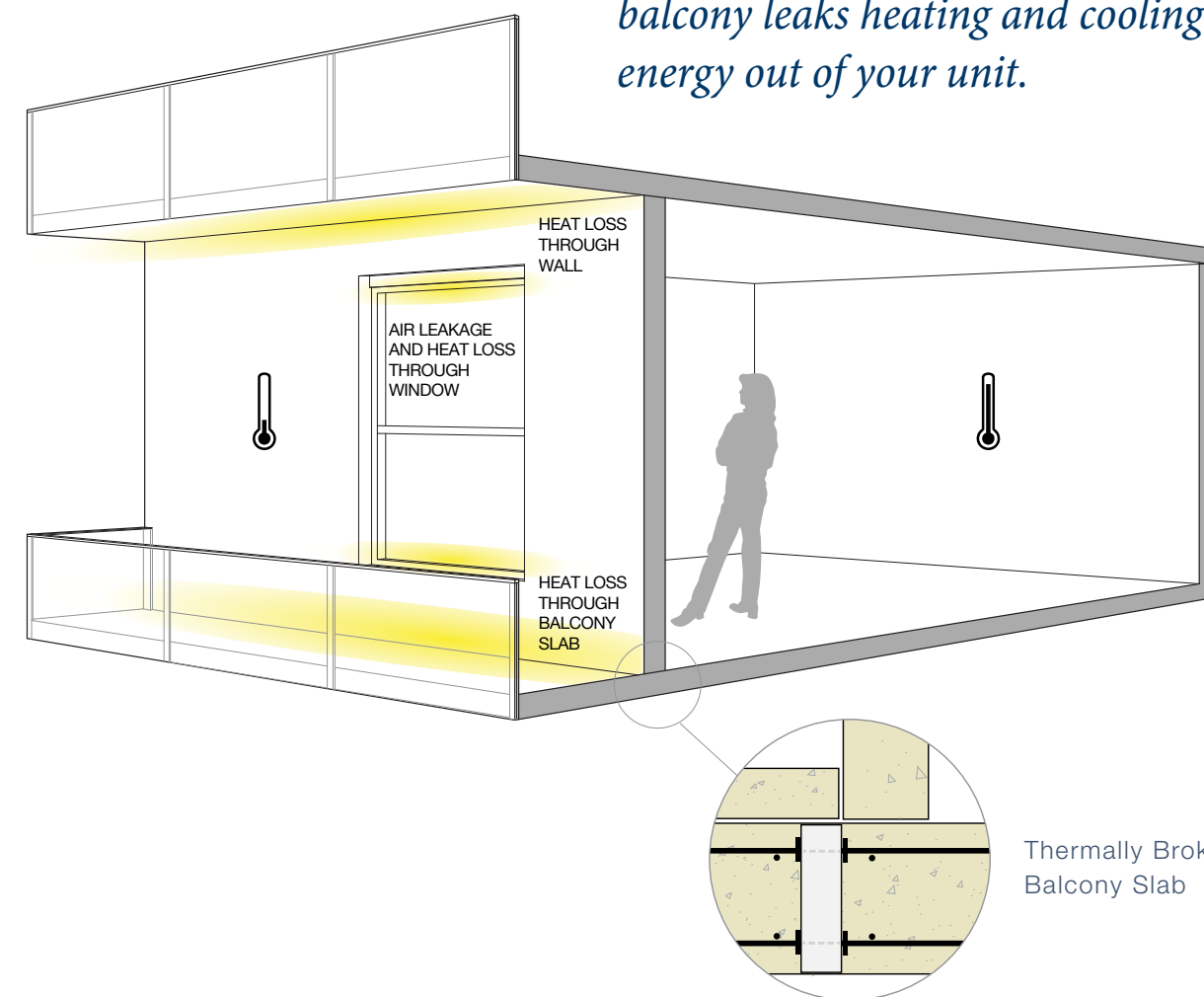
UNIT FACTOR = % OF CONTRIBUTION

The “unit factor” is the percentage of property that the unit occupies and is used to determine the level of financial contributions required.

If these buildings could talk, THEY'D SAY...

Watchout for those balconies! ⁹

And not because of falling glass but because of the way that a concrete balcony leaks heating and cooling energy out of your unit.



WHAT HAPPENS:

- Heat is distributed throughout the unit and takes the path of least resistance toward cooler areas.
- The concrete slab acts as the perfect pathway (thermal bridge) for the heat to escape.
- Heat makes a continual exit while a temperature difference exists between the two spaces. The same process happens with cold air exiting in the summer.

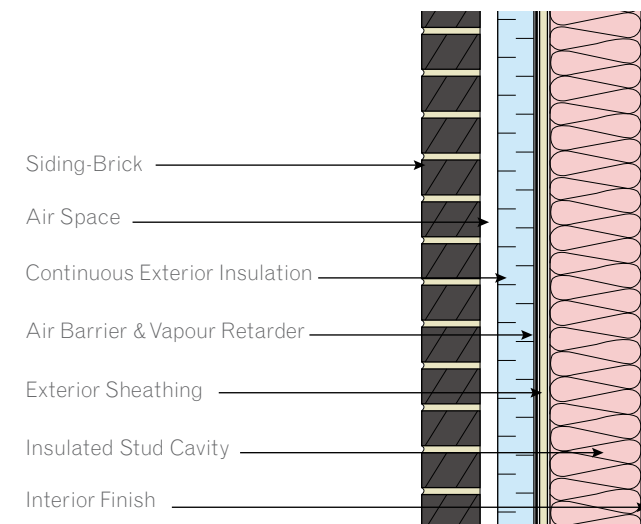
LOOK FOR:

- Thermally broken slab
- Balconies that do not have exposed concrete (wrapped with insulation)
- Balconies that were added after construction and are not part of the concrete structure

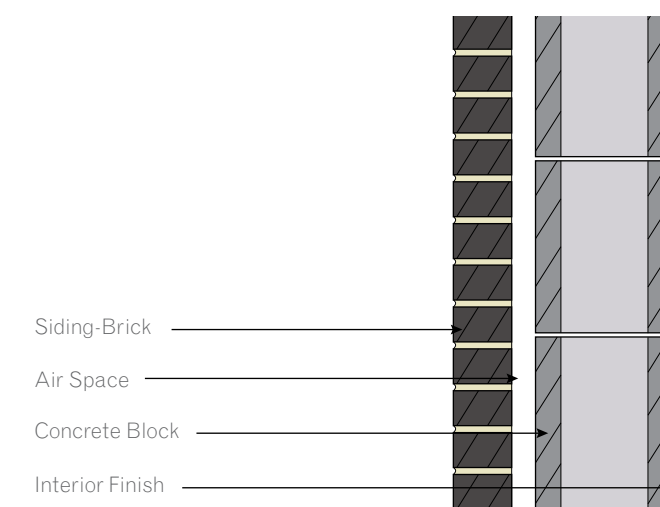


Keep me warm with insulated walls ¹⁰

Your condo walls are all that stand between you and Mother Nature, so every material layer counts.



2011 NATIONAL ENERGY CODE FOR BUILDING
Complete Wall Total R-value = 20+



1960s VINTAGE EXTERIOR WALL
Complete Wall Total R-value = 3

UNDERSTANDING INSULATION:

- The R-value is the degree to which a building component resists the flow of heat through it. Higher R-values indicate a greater level of resistance
- A wall's R-value is the summation of all the wall components R-values
- A wall's thickness can often tell you much about the number of components it contains. A thicker wall usually means more components and better protection

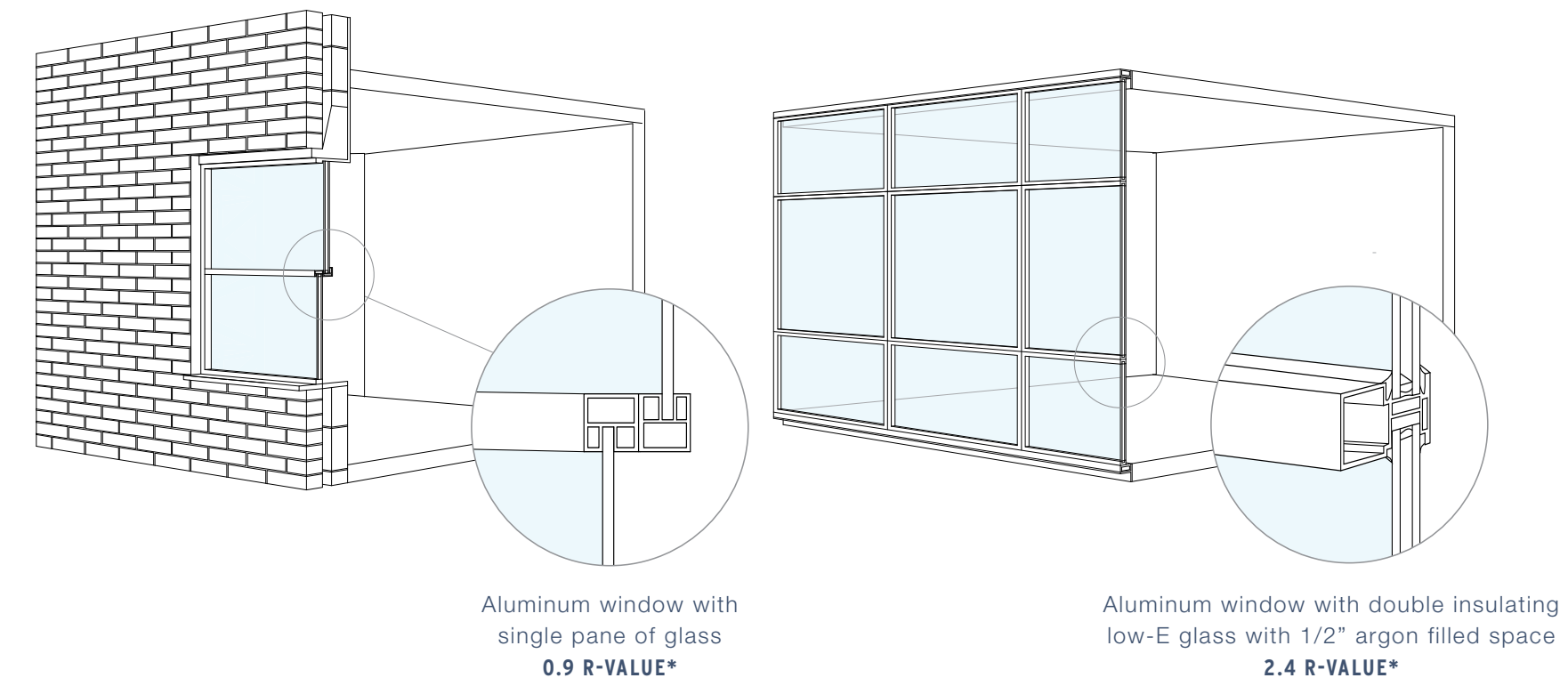
WATCH OUT FOR:

- Concrete block or brick walls that directly connect the external environment with the internal space. This means there are no insulating components to keep in (or keep out) heat and moisture
- Thin wall depths around windows and doors, as this is the only place to see the wall's thickness
- Elevators, garbage shots and mechanical rooms near your unit, because sound reverberates through walls. If not properly insulated and separated, these elements can lead to unexpected noises within your unit

Less windows, please, please, please! ^{11, 12}

Glass is an incredibly poor insulator and allows heating and cooling to energy easily escape through it.

Less windows = less heat loss + more comfort



* Note: All R-values include an interior and exterior air film

UNDERSTANDING GLASS:

- The R-value of glass is significantly impacted by the number of panes in a sealed glazing unit. Windows with double or triple panes are the better choice
- Because of the low R-value of glass, it should be used sparingly as it is unable to properly insulate environments. Large glass areas compromise thermal comfort
- Window walls with floor to ceiling glass (right image) can be installed by a single trade and there is no need to co-ordinate work with brick layers or other exterior wall cladding trades. This makes them more economical to developers, but window walls lack the durability and energy efficiency of traditional walls. The term to describe this approach to building enclosures is "Build Cheap, Maintain Expensive"

LOOK FOR:

- Window frames with thermal breaks – pultruded fiberglass is better than aluminum
- Glass with low emissivity (low-E) coatings
- Windows only where you need them, not complete walls
- Windows that open, as it allows you a natural ventilation source
- Common signs of condensation damage or water penetration include window casings that have bubbled paint, are showing signs of mold, or are damp to the touch

Let the sun shine in

SOLAR ORIENTATION

In the winter, solar energy can help reduce your heating costs by warming up your unit.

In the summer, you will need protection from those hot rays. Otherwise, you'll spend a fortune on air conditioning.

Very Little Sun

IF YOU...

desire no direct sunlight, which is often preferred by shift workers.

YOU'LL WANT...

windows with a northern orientation

Sunlight = Heat

The more that you have direct sunlight entering your unit, the more heat energy you have entering your unit.

Windows = Daylight + Views + Natural Ventilation

Living in a condo suite that receives no direct sunlight, offers poor views and provides few or no operable windows can become tiresome, even depressing.

Afternoon Sun

IF YOU...

enjoy soaking in the afternoon rays

YOU'LL WANT...

windows in living areas with a western orientation and you will need window coverings to control sunlight and overheating

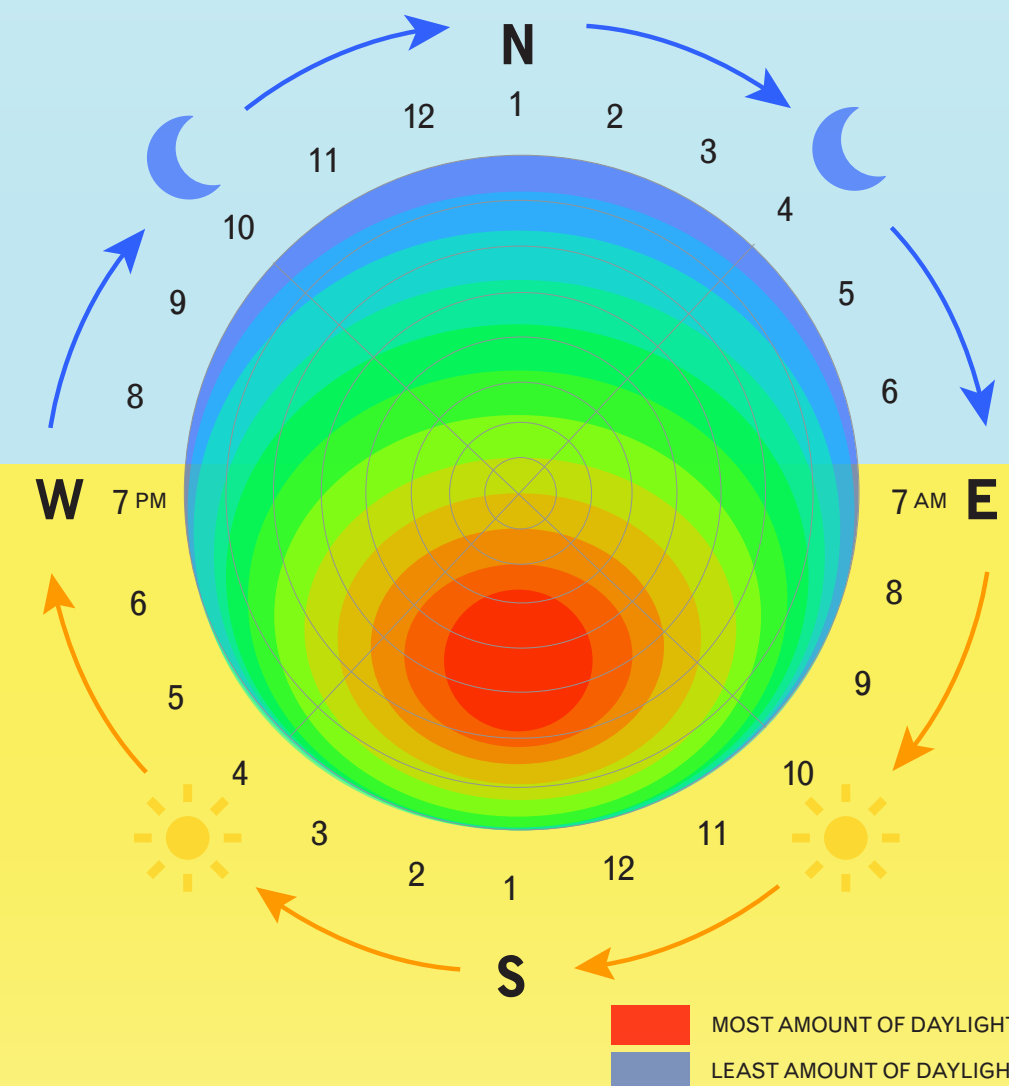
Morning Sun

IF YOU...

are an early riser who likes to wake up with the sun

YOU'LL WANT...

windows in sleeping and living areas that have an eastern orientation



Lots of Sun

IF YOU...

want as much sun as possible

YOU'LL WANT...

windows with a southern orientation

Everything you want under one roof

AMENITIES



IN EXISTING BUILDINGS

SEEING IS BELIEVING

Viewing the amenities gives you a chance to see if they are what you're looking for and their current condition. If you're looking to swim laps but the pool is only 10m long, then the cost of having a pool might not be worth your while.

UPDATE NEEDED

If the amenities look like they need to be updated, make sure to ask if they are on the reserve fund schedule and when this will be completed or if a special assessment is needed. You don't want to get caught having to pay excess funds for something you have yet to use.



IN NEW BUILDINGS

AMAZING AMENITIES ≠ LOW MAINTENANCE FEES

Developers are not required to complete a Reserve Fund Study which means that the maintenance fees promised are often only estimates of what it will actually cost to maintain the building. True Maintenance costs aren't fully established until the Condo Board has been formed, and a Reserve Fund Study is undertaken. This can often lead to significant increases in monthly maintenance fees within the first couple of years. As well there is the issue of deferred costs!

COMING SOON

Amenities are often the last pieces completed, so be prepared for possible delays or set backs.

IT'S BRAND NEW!

Which means it's all bright and shiny and shouldn't need serious maintenance (\$\$) right away.



What are you looking for?

HEALTH & WELLNESS FACILITIES?

Do you have a fitness or recreation centre membership that you frequently use?

NO

YES

Are you willing to relinquish those memberships in exchange for having these amenities in your building?

NO

YES

Consolidating your fitness and recreation memberships helps to free up additional money each month that you can put towards your mortgage and monthly maintenance fees. Even though building and fitness amenities may cost more, you are now investing money into a property you own, rather than paying to rent facilities elsewhere.

Plus, if you are already in a fitness routine, then the convenience of having the facilities so close to home might even save you time!

Fitness centres and pools need regular maintenance and, in the long term, costly upgrades and repairs. These costs contribute to increased monthly maintenance fees, and the possibility of unexpected special assessments.

If you aren't currently using and paying for these types of amenities, then the chances are you won't use them enough to make the increased fees and long term expenses worth your while.

ENTERTAINMENT SPACE?

Do you need additional space to entertain family and friends?

NO

YES

Using these features can save you money on dining out, movie-going, and hotel costs. Determine what you need. A party room with a full kitchen and enough space for 15 people? A theatre room for 10? Several overnight rooms that you can book?

If you don't need a party room, multi-media theatre, or additional overnight space, consider opting out of buildings with these options. The maintenance fees you pay help maintain these features and if you aren't using them, it's not worth the investment.

Do you want... ¹³

| AS PART OF THE PROPERTY | WITHIN WALKING DISTANCE | DON'T WANT | | AS PART OF THE PROPERTY | WITHIN WALKING DISTANCE | DON'T WANT | |
|--------------------------|--------------------------|--------------------------|------------------------|--------------------------|--------------------------|--------------------------|--------------------------|
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | OUTDOOR LEISURE SPACE | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | CHILDREN'S PLAY AREA |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | EXERCISE ROOM | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | DOG PARK |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | SWIMMING POOL | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | YOGA OR FITNESS CLASSES |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | PARTY ROOM | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | CONCIERGE SERVICES |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | GUEST SUITE | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | VALET PARKING |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | GUEST PARKING | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | DAYCARE |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | UNIT SPECIFIC STORAGE | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | ACCESS TO PUBLIC TRANSIT |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | PERSONAL OUTDOOR SPACE | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | GROCERY SHOPPING |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | GARDENING SPACE | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | BANK |

Provincial / Territorial RESOURCES

Click on the link to
access the website.

ALBERTA

LEGISLATION

[\[Link\]](#) Condominium Property Act

RESOURCES

[\[Link\]](#) Buying and Owning a Condo

BRITISH COLUMBIA

LEGISLATION

[\[Link\]](#) Strata Property Act

RESOURCES

[\[Link\]](#) BC Financial Institutions
Commission FAQ

MANITOBA

LEGISLATION

[\[Link\]](#) Legislation

RESOURCES

[\[Link\]](#) Condominium Housing

NEW BRUNSWICK

LEGISLATION

[\[Link\]](#) Condominium Property Act

RESOURCES

[\[Link\]](#) Condominium Property Act FAQ

NEWFOUNDLAND & LABRADOR

LEGISLATION

[\[Link\]](#) Legislation

[\[Link\]](#) Condominium Regulations

NORTHWEST TERRITORIES

LEGISLATION

[\[Link\]](#) Condominium Act

[\[Link\]](#) Condominium Regulations

RESOURCES

[\[Link\]](#) Buying a Condominium - User's Guide

[\[Link\]](#) Owning a Condominium - User's Guide

NOVA SCOTIA

LEGISLATION

[\[Link\]](#) Condominium Act

[\[Link\]](#) Condominium Regulations

NUNAVUT

LEGISLATION

[\[Link\]](#) Condominium Act

ONTARIO

LEGISLATION

[\[Link\]](#) Condominium Act

RESOURCES

[\[Link\]](#) Guides to Condominiums

PRINCE EDWARD ISLAND

LEGISLATION

[\[Link\]](#) Condominium Act

[\[Link\]](#) Condominium Regulations

QUEBEC

LEGISLATION

[\[Link\]](#) Advisory Committee on Co-Ownership

SASKATCHEWAN

LEGISLATION

[\[Link\]](#) Condominium Property Regulation

[\[Link\]](#) Condominium Property Act

YUKON TERRITORY

LEGISLATION

[\[Link\]](#) Condominium Act

Works Cited RESOURCES

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2 Kuitenbrouwer, Peter. "Frenzy of Rising Condos, Fears Over Falling Glass; Councillor Wants Full City Investigation of Safety Concerns." *National Post*, Aug 18, 2011.

3 [\[Link\]](#) CBC Article: Throw-away Buildings

CONDO OPTIONS, PAGE 5

4 [\[Link\]](#) CMHC Article: Condominium Buyers' Guide

BUILDING TYPES, PAGE 6

5 [\[Link\]](#) Adapted from CMHC Article: Condominium Buyers' Guide

BUILDING COMPONENTS AND LONGEVITY, PAGE 6

6 [\[Link\]](#) CMHC Article: Service Life of Multi-Unit Residential Building Elements and Equipment

RESPONSIBILITIES, PAGE 7

7 [\[Link\]](#) CMHC Article: Condominium Buyers' Guide Pg 6-7

UNDERSTANDING YOUR MONEY, PAGE 7

8 [\[Link\]](#) Article: Ontario's Condominium Act Review: Stage One Findings Report

BALCONIES, PAGE 8

9 [\[Link\]](#) Article: A Bridge Too Far?

WALLS, PAGE 8

10 [\[Link\]](#) Article: The Perfect Wall

WINDOWS, PAGE 8

11 [\[Link\]](#) Article: Can Fully Glazed Curtainwalls be Green?

12 [\[Link\]](#) Article: The Future of Windows is Here?

DO YOU WANT..., PAGE 10

13 [\[Link\]](#) Adapted from CMHC Article: Condominium Buyers' Guide, Appendix C

IMAGE SOURCES

ALL ILLUSTRATED GRAPHICS BY AMANDA CHONG

Images and photographs were obtained in 2013 from online sources that no longer exist and cannot be cited.

About This

BUYER'S GUIDE

This guide was originally developed and published in September 2013 as part of a research project undertaken by former University of Toronto architecture students Gina Page and Amanda Chong under the supervision of Professor Ted Kesik.

Amidst an emerging debate about the built quality of condominium towers in Canada's largest urban centers, Gina Page, a then M.Arch. candidate, approached Dr. Ted Kesik (Daniels Faculty, University of Toronto) with an idea to develop a guide for condo buyers that would synthesize basic architectural knowledge and building science research. The collaborative work of then M.Arch. candidate Amanda Chong transformed this research and documentation into a friendlier and more intuitive format.

Architectural knowledge is often not readily available or accessible to the public. For this reason, the developers of this buyer's guide emphasized free, publicly available information. The team believed that an informed consumer would lead to a higher quality of product and hoped the guide would serve to expand understanding of this topic by enabling readers to consult the digitally accessible resources listed inside.

Shortly after the guide's initial publication, the CBC Doc Zone aired *The Condo Game* in November 2013 and the CBC website included links to various downloadable publications including "Are You Sure You Want To Buy That Condo?" According to the CBC documentary producers, the guide was accessed by just over 70,000 web site visitors within two days of the airing of the documentary. Subsequent downloads since then have not been tracked and the guide appeared to remain dormant after enjoying its 15 minutes of fame.

Subsequently, Professors Ted Kesik and Liam O'Brien (Human Buildings Interaction Lab, Carleton University) obtained funding in 2016 from BC Housing and the Ontario Ministry of Research and Innovation to develop a multi-unit residential building design guide. The guide was released in early 2017 and as part of the publication's development, it was decided to update and have this buyer's guide accompany the new MURB Design Guide.

It will be interesting to see if the building science framework advanced in the MURB Design Guide, in combination with this buyer's guide, will have any impact on the quality and performance of Canada's condominium buildings. At the time of this publication, it is worth noting that several Canadian studies have indicated the cost premium for high performance multi-unit residential buildings is in the range of 5% of their construction costs, well within the affordability window of current buyers. As with so many matters pertaining to mitigating the impacts of humanity on the natural environment, it is not for a lack of affordable technology, rather it for a lack of political will that "business as usual" is allowed to trump environmentally and socially responsible building innovation. Design and buyer guides are not a substitute for planning policies and building codes that ought to elevate minimum standards to the point where all our housing choices are truly sustainable.

Looking around at condos across Canada's big cities, the development industry's mantra of "build cheap, maintain expensive" continues to dominate the multi-unit residential building agenda. Condo buyers beware - look before you leap.

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