

HALTON CONDOMINIUM CORPORATION NO. 78

OWNERS' INFORMATION MEETING

2222 Marine Drive, Oakville, Ontario

MINUTES OF THE OWNERS INFORMATION MEETING of Halton Condominium Corporation No. 78, held at the Royal Canadian Legion, located at 79 Jones Street, Oakville, Ontario, on Thursday, April 6, 2023 at 6:00 p.m.

Representing the Board

Nancy Beggs	President
John Howlett	Secretary
Jack Shand	Director
Bob Beechey	Director
Ed Kubacki	Director

Representing Management

Steven Peros	CEO, Central Erin Property Management
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Guests

Joel Nelson	Owner, PuroClean
Victoria Janik	Recording Secretary, INaMINUTE Ltd.

1.0 INTRODUCTION

Steven Peros, CEO of Central Erin Property Management, presided as Chairperson and called the meeting to order at 6:00 p.m. The Board of Directors and guests were introduced. It was noted that INaMINUTE Ltd. was invited to take minutes for this meeting, for the benefit of those who could not attend.

The purpose of this meeting was to discuss the series of events with respect to the attic mould discovery, and next steps for remediation.

2.0 ATTIC INVESTIGATION AND MOULD REMEDIATION

The Chairperson proceeded to outline the timeline of events relevant to the discovery of mould in attic spaces, noting that the process had come about organically when a home inspection first identified mould in a unit at the time of purchase/sale in late summer 2022. When the home inspection report was received, PuroClean was invited to attend the site; they issued a report confirming that the mould was dormant/non-active, and provided the corporation with a quote to remediate the attic. This was approved and PuroClean ~~and~~ proceeded to remediate to remove all traces of mould. This event led the Corporation to take steps to determine whether the mould was isolated or more widespread. The Chairperson noted that a timeline of events was included in the agenda package.

The Chairperson invited Joel Nelson, Owner of PuroClean, to present information regarding the behaviour/characteristics of mould, and the company's mould remediation process.

J. Nelson offered a brief summary of the company's history, noting that PuroClean was family owned, operating for over 14 years, and was IICRC certified. Through their work, PuroClean endeavoured to contain damage and then facilitate a property's healing process, which involved containment and removal of mould, followed by repair/replacement. PPE, protection and proper containment measures, i.e., the use of negative air pressure

machines and poly sheeting, were used for the protection of Residents and to ensure no contaminated air left an active working area.

It was not uncommon that a home inspector would find mould, if present, in an attic during a home sale, and often times, mould could be present for 10 to 20 years in an attic before found, as generally an Owner would not be aware, and it would not impact the air quality of the home. Mould was an opportunistic eco-system, and a moisture imbalance could cause the generation of mould. Conditions that could lead to a moisture imbalance included lack of ventilation, a bathroom vent being improperly installed, and lack of insulation, amongst others. The importance of identifying and rectifying the originating defect that led to the mould's formation was highlighted.

J. Nelson displayed before and after photos showing a sampling of PuroClean's past jobs. He described two (2) products that were used in the mould remediation process:

- OmniPro On & Gone for clean up; and
- OmniPro Gone 4 Good for protection against future mould growth, offering a ten (10) year warranty through the manufacturer.

An Owner inquired how long the remediation process took, per day.

J. Nelson advised that it depended highly on the size of the job. The example shown took one (1) day, and the Residents returned to the unit the same day, after completion.

An Owner inquired if mould could come down the walls of the bedroom from the attic space.

J. Nelson answered that, typically, moisture formed from the soffit up, which was an outdoor environment and distinguished from the bedroom walls. If there was mould in the walls, it would not generally come from the attic.

An Owner inquired who would be responsible to pay for adding extra insulation into the attic.

The Chairperson provided additional context to the situation, which was relevant to the Owner's inquiry:

- To determine whether the mould was isolated or widespread, PuroClean was engaged to inspect a basket of 11 units. Out of the basket inspected, six (6) units had the presence of mould identified and were treated.
- The Corporation consulted with several professionals - Auditor, Legal Counsel and Engineering - to determine responsibility for mould remediation and whether expenses were Reserve Fund eligible. All parties drew the same conclusion that mould remediation and rectification were the Corporation's responsibility to address. This opinion was based on Schedule C of the Declaration, which defined a unit's boundaries.
- As the attic was considered a common element, Owners were not to make alterations or use the space e.g., for storage or otherwise, without the Corporation's approval.
- The Corporation's engineering firm, WSP Global, was engaged to carry out an attic assessment. They provided a checklist of defects to look for, which would be used during an upcoming site-wide unit inspection process. The site-wide inspection process was tendered out, and PuroClean submitted the most competitive pricing and were chosen. PuroClean would be identifying any defects in the roof, insulation, sheaving, venting, and such, and the Corporation would be responsible for addressing these defects at the Corporation's expense.
- Roof inspections would also be taking place, as an additional layer of asset protection in the near future.
- The Corporation was not, however, responsible for upgrading the units to meet current building code standards, as the site was built in the 1970s.
- Unit inspections and treatments would be taking place through April and May 2023.
- Therefore, if an Owner wished to upgrade their insulation, they would bring a common element alteration application to the Board for approval, and all costs would be borne by the Unit Owner.

The same Owner noted that they had paid for additional insulation to be installed several years previously, and extra vents were also installed at the same time.

The Chairperson added that, while vents were always present, sometimes there were not enough, which in part, was why WSP was engaged to undertake the attic assessment.

An Owner inquired if the inspections would include sampling.

J. Nelson clarified that, since mould was usually evident visually, sampling would not be conducted, as this would be at an extra cost.

The same Owner inquired if post-remediation reporting would be provided.

The Chairperson confirmed that a report would be issued for every unit treated, which would be affixed to the unit's file for future reference.

An Owner inquired if the bedroom, where the attic access hatch was located, could be slept in following work.

J. Nelson confirmed that it could. He added that sometimes a lingering odour could be present from the cleaning products.

The Chairperson noted that the inspection and remediation processes would be somewhat intrusive. Notices would be going out shortly, and Residents' phone numbers would be provided to PuroClean, who would reach out to schedule appointments. Each inspection would take approximately an hour, and two (2) workers would be present, for safety reasons.

An Owner inquired if the Gone 4 Good product could still be applied for protection even if mould was not found.

J. Nelson advised that there would be no need for it.

The Chairperson requested that J. Nelson provide a per unit application cost for consideration.

An Owner inquired if mould could remain in the insulation after remediation.

J. Nelson explained that mould needed moisture and food to thrive, and insulation did not provide such an environment, as it was made of fiberglass. Therefore, he could safely inform that mould would not develop in insulation.

An Owner inquired when the roof was last redone.

The Chairperson advised that the roof was completed approximately ten (10) years previously. He also added that Management was in the process of publishing a spreadsheet showing Reserve Fund projects and expenditures from the site's inception, which would be available to Owners for improved transparency.

An Owner noted that her unit was recently remediated by PuroClean, and offered feedback that the process was fast and painless, and that the workers were outstanding.

There being no further questions, the Chairperson thanked J. Nelson for his time, and he departed the meeting at 6:40 p.m.

3.0 BUDGET AND RESERVE FUND STUDY

The Chairperson briefly spoke to the Operating budget and Reserve Fund Study (RFS), highlighting inflation pressures across the board. This included industry wide increases of 25-45% on insurable valuation for property/asset replacement, causing premiums to increase. The recent RFS update included an estimate for mould remediation/restoration, to ensure there was enough funding to cover the arising needs.

An Owner inquired whether the RFS was governed.

The Chairperson confirmed that the RFS had to be prepared by an engineer/architect, and forecast 30-years of anticipated major repair/replacement. This was completed using a combination of site inspections/unit prices, and was updated every three (3) years. The RFS was a guide to be used in measure to actual conditions and site requirements.

An Owner inquired why mould had not been anticipated earlier, given the age of the property.

The Chairperson explained that COVID-19 caused property inspections not to occur, and property sales were often taking place without any conditions.

The same Owner inquired whether Management should have been conducting periodic inspections.

The Chairperson advised that, without visible signs of moisture, there would have been nothing to cause speculation that there may have been mould. There did not appear to be a need for inspection.

An Owner inquired why the cost for the next year's AGM was budgeted at \$2,000, compared to the \$750 spent the last year.

The Chairperson explained that industry-wide regulatory changes required the delivery of several notices, and there were more moving parts, which ultimately caused an increase in cost.

An Owner inquired why a Contingency Fund was created that was separate from the Reserve Fund.

The Chairperson advised that the Reserve Fund was for any major repair/replacement of capital assets, and the Contingency Fund was created to form a buffer for Operating expenditures. It was suggested that a month's Operating expenses be kept as a buffer.

In closing, the Chairperson noted that, throughout the industry, special assessments and double-digit common element fee increases were becoming the norm. HCC 78 had a healthy Reserve Fund standing, considering its age, and was in good shape. He reminded Owners that past notices/announcements could be found at www.hcc78.com, which was open to the public, and the web portal included more privileged information that could be accessed with an email address and password. Management could be contacted to arrange for a password reset.

5.0 CLOSE OF MEETING

The Chairperson thanked Owners for participating in the meeting. There being no further business to discuss, the meeting was closed at 6:50 p.m.



Mould In Condos – Our Remediation Plan

Joel Nelson

PuroClean Restoration Oakville / Mississauga

PuroClean Oakville - Our Team



Joel Nelson
Owner/Operator



Heidi Nelson
Owner/Operator

- PuroClean Emergency Services provides state-of-the-art services locally, responding rapidly to your call for water, fire and mould-related crisis. Our goal is to contain the damage to the “wounded” property and facilitate the healing process.



IICRC
Institute of Inspection Cleaning
and Restoration Certification

Our Approach

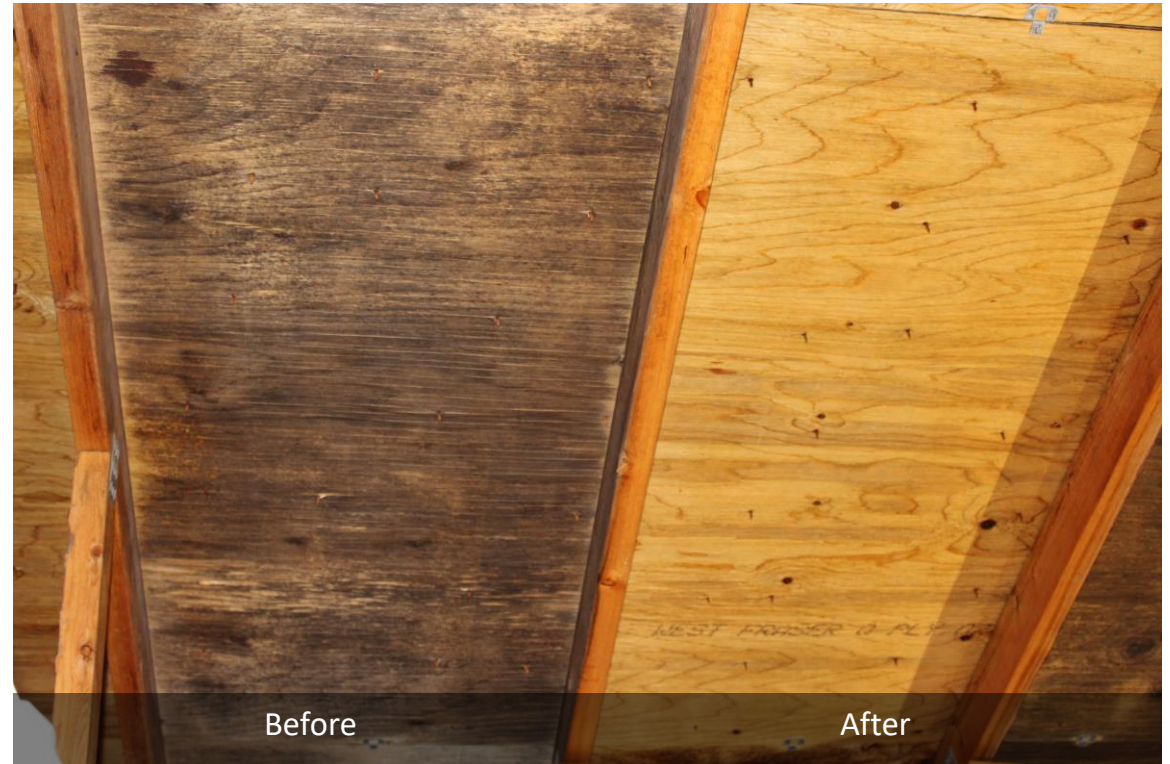
- Your Oakville/Mississauga, Puroclean team has the highest levels of certification in the nation. We will put our property restoration expertise to work after floods, fires, mould and related problems so you can get back to normal sooner, with less stress, disruption and financial hardship.

Our Process:

- Repair and replace as required
- Set up containment and air handling for safety and to contain odours
- All employees have appropriate PPE
- Hepa Vac
- Disinfect to kill any live mould spores
- Clean Mould Staining
- Add protectant coating

Our Product Choice - Cleaner

- On & Gone,
- Canadian Owned and manufactured
- Improved odour
- Highly effective with over 30,000 completed applications



OmniPro On & Gone



Before

After

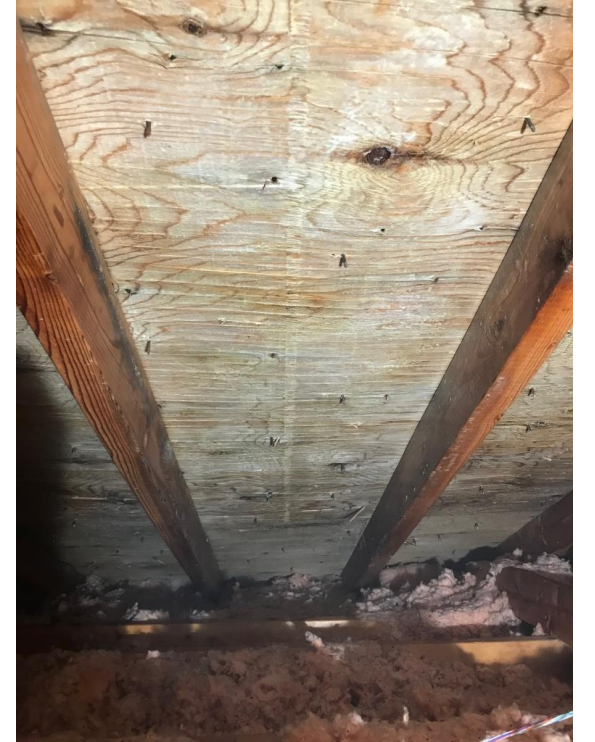
OmniPro On & Gone



Before



After



Our Product Choice - Protectant

- Gone 4 Good
- Canadian Owned and manufactured
- Surface protectant with 10 year warranty to reduce future risk of mould
- Can be applied same day as On & Gone to get tenants home sooner



MOLD SCIENCE TECHNOLOGIES		10 YEAR WARRANTY AGAINST MOLD REGROWTH	Gone 4good <small>ME12 - 400 Crystal Shield™</small>
FOR INTERIOR RESIDENTIAL APPLICATION ONLY (ATTICS, CRAWL SPACE, BASEMENT, WALL CAVITIES) <small>(Excludes: commercial, industrial, institutional and multi-unit hi-rise rental buildings)</small>			
All work completed by _____ has met standards set out by Mold Science Technologies Inc. The work performed by the mould remediation contractor will be thoroughly documented and copies will be retained by all parties and beneficiary. Terms, conditions and restrictions set herein are integral parts of the 10 year limited warranty.			
PRINT NAME (CUSTOMER): _____		PRINT NAME (CONTRACTOR / REMEDIATOR): _____	
CUSTOMER SIGNATURE _____		CONTRACTOR AUTHORIZED SIGNATURE _____	
DESCRIPTION OF WORK PERFORMED INCLUDING CORRECTIVE WORK, REPAIRS OR STEPS TAKEN TO PREVENT POTENTIAL MOLD REGROWTH: Address of Project: _____ Date of completion: _____ Work Performed: _____ _____ _____			
Mold Stain Remover used on this Project: On & Gone <input type="checkbox"/> Yes <input type="checkbox"/> No Attach relevant Photographs to this document and return to Mold Science Technologies <small>(warranty is not valid if an alternative cleaner is used)</small>			
<small>SEE REVERSE SIDE FOR TERMS, CONDITIONS AND RESTRICTIONS. →</small>			

Site Clean up

- All equipment and garbage will be removed from site following completion of job
- Customer sign off by PM



2380 Wyecroft Rd. Unit 22
Oakville ON
L6L 6W1
905-824-7876

Picture File Attic Mould

Claim ID**Date of Loss**

Mar 27, 2023

Date Claim Created

Mar 27, 2023

Type of Loss

Mould Environmental

Project Manager

Joel Nelson

Address

CEPM WO 24950 ■ xxxx Marine
Drive, Oakville, On, L6L 1C1

Policyholder Name

CEPM WO 24950

Insurance Company

CEPM 1

Policyholder Phone Number

647-448-5404

Report Details

before after

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Exterior

OVERVIEW PHOTOS: Exterior



Photo 1



Photo 2



Photo 3

Bedroom

OVERVIEW PHOTOS: Bedroom

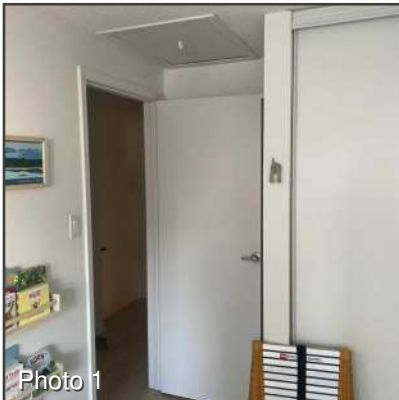


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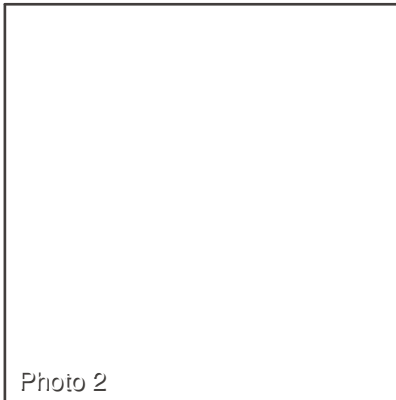


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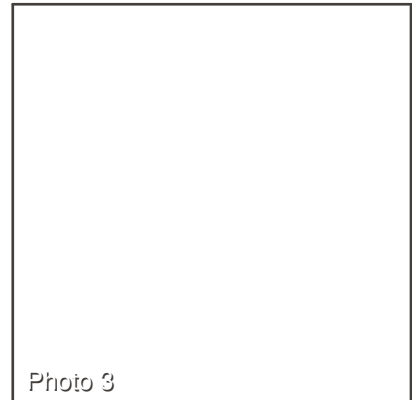


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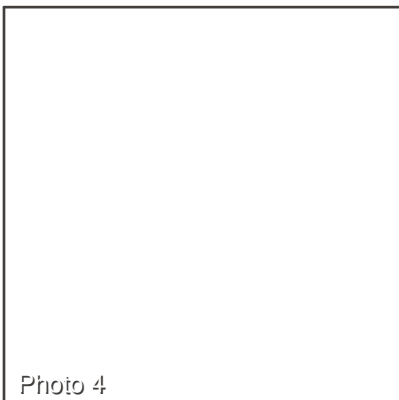


Photo 4



Photo 5

Attic Before Mitigation

OVERVIEW PHOTOS: Attic Before Mitigation

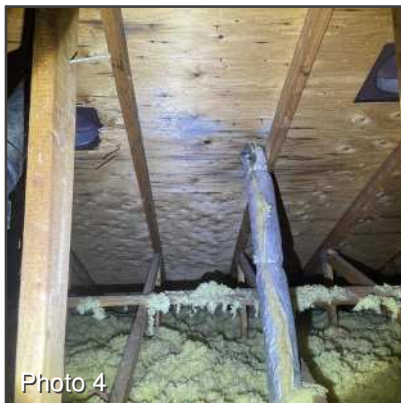




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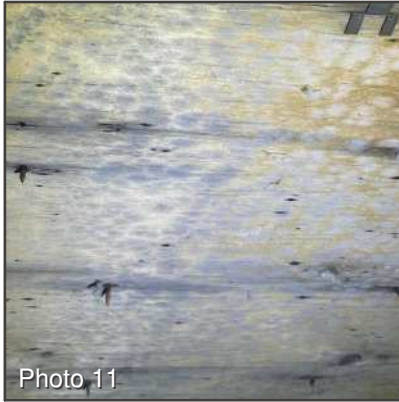


Photo 11

April 4 Mitigation

OVERVIEW PHOTOS: April 4 Mitigation



Photo 1

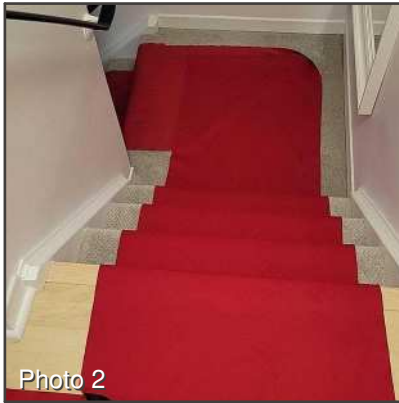


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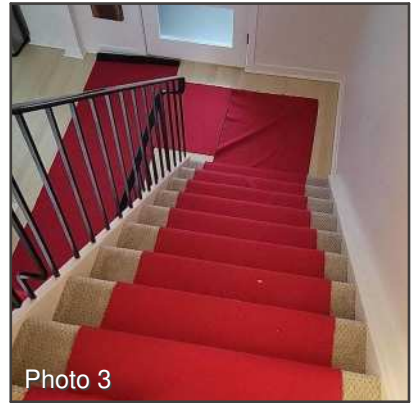


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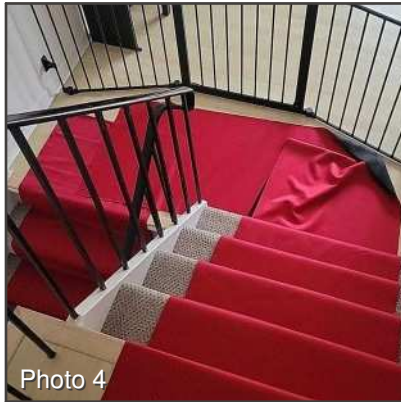


Photo 4



Photo 5



Photo 6

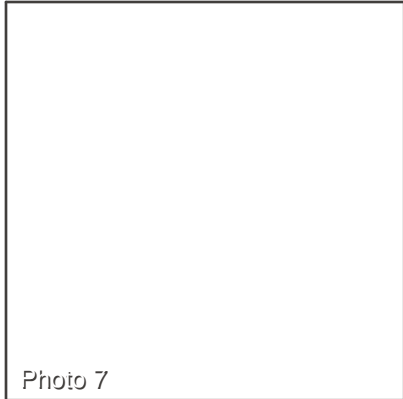


Photo 7



Photo 8



Photo 9



Photo 10



Photo 11



Photo 12



Photo 13



Photo 14



Photo 15



Photo 16



Photo 17



Photo 18



Photo 19



Photo 20



Photo 21



Photo 22



Photo 23

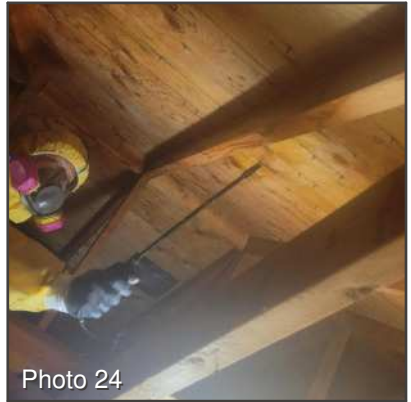


Photo 24



Photo 25



Photo 26

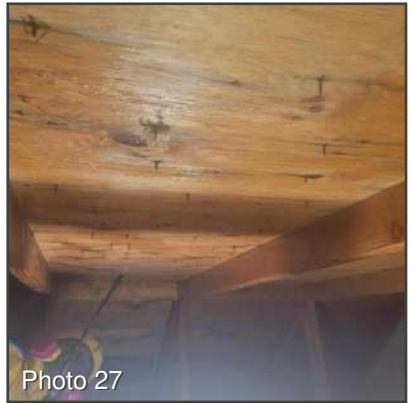


Photo 27



Photo 28



Photo 29



Photo 30



Photo 31

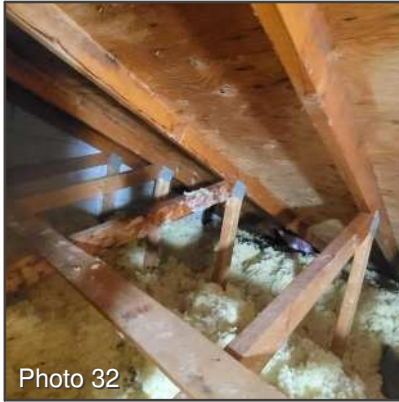


Photo 32



Photo 33



Photo 34



Photo 35

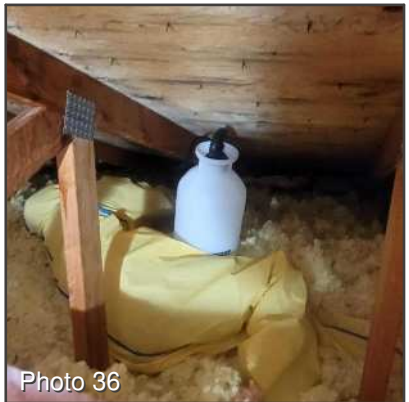


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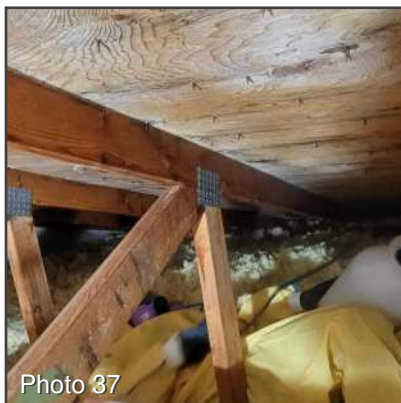


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Photo 38



Photo 39

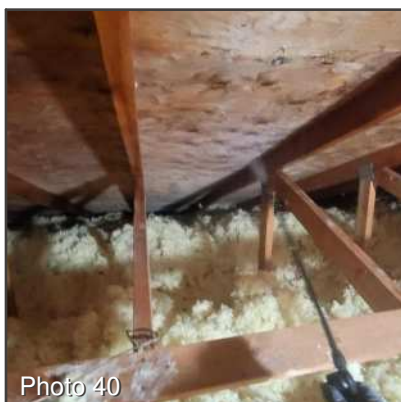


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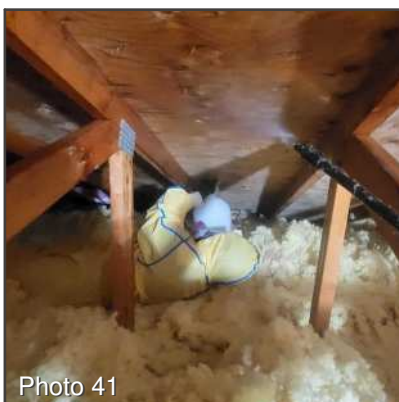


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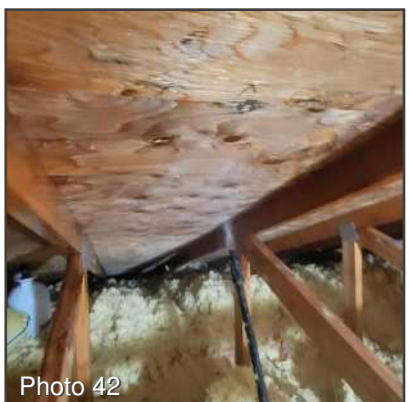


Photo 42



Photo 43



Photo 44

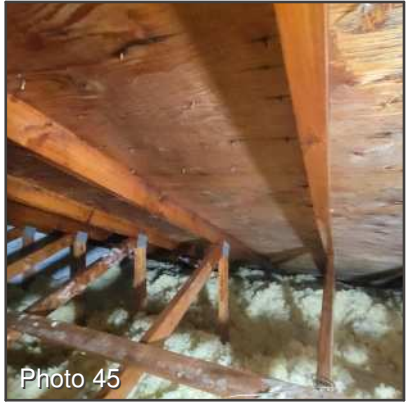


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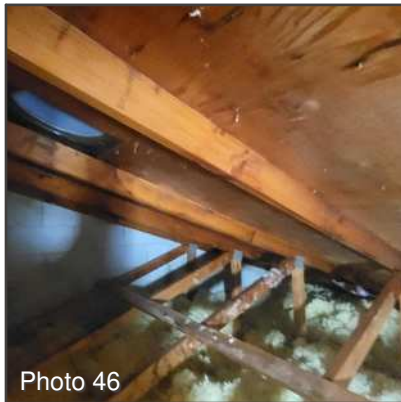


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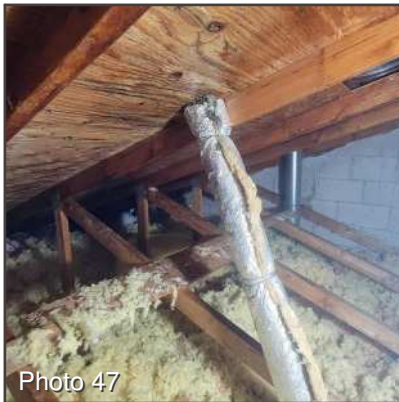


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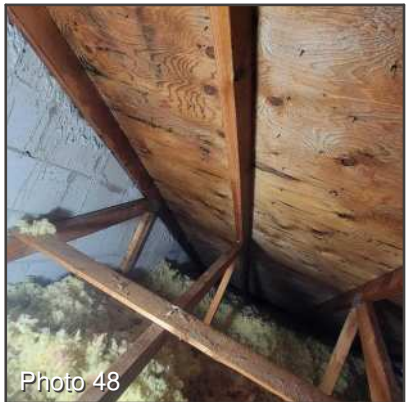


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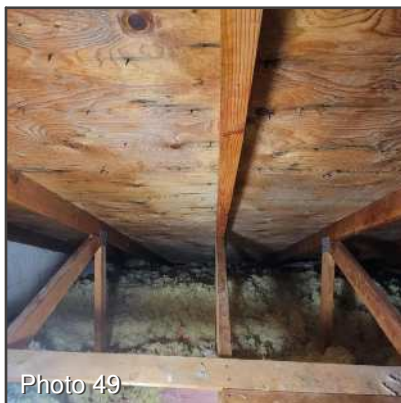


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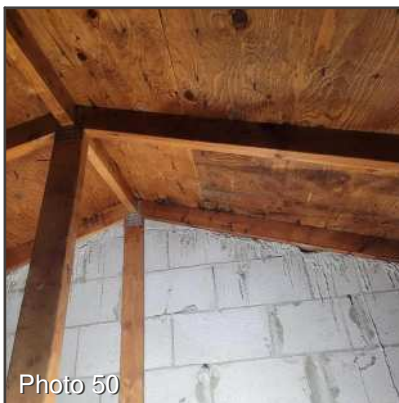


Photo 50



Photo 51

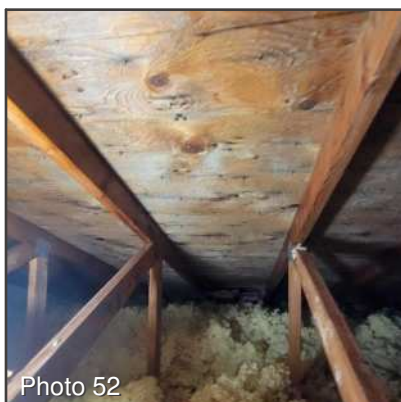


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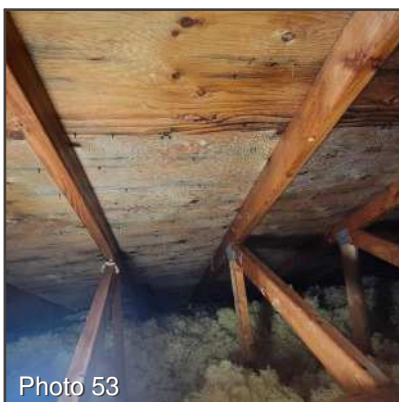


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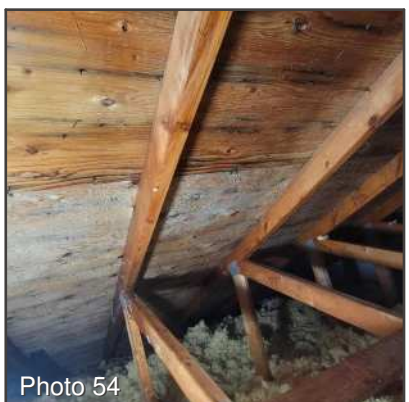


Photo 54



Photo 55



Photo 56



Photo 57



Photo 58

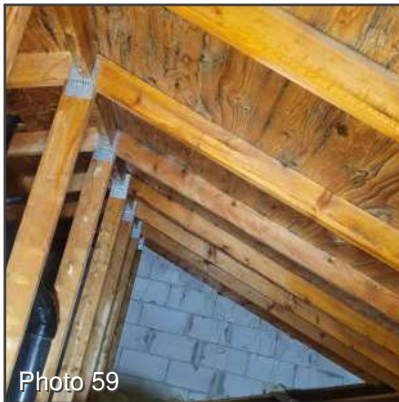


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Photo 60

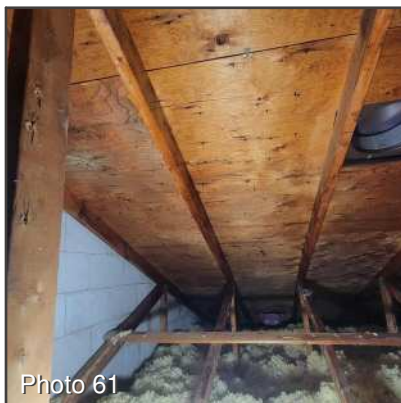


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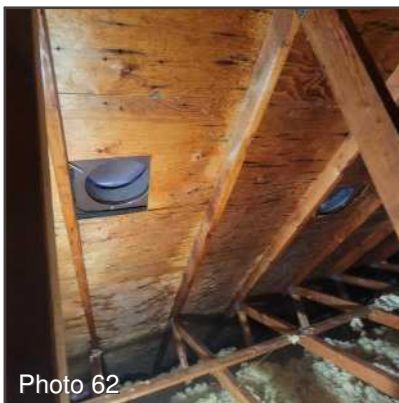


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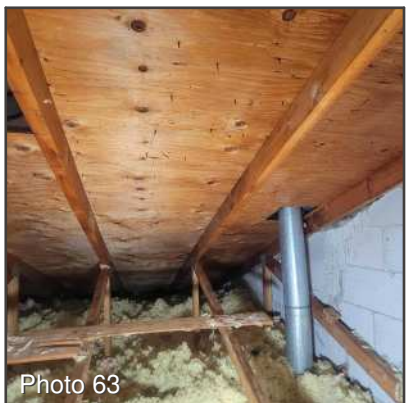


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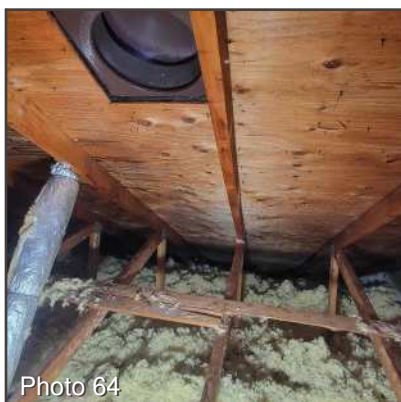


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Photo 65

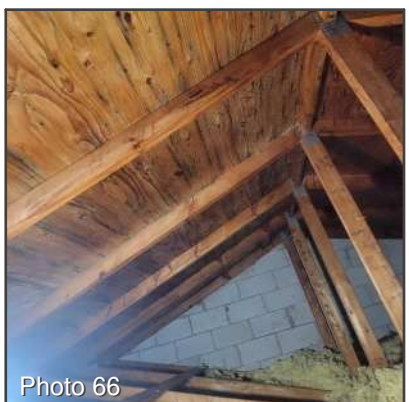


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Photo 67



Photo 68

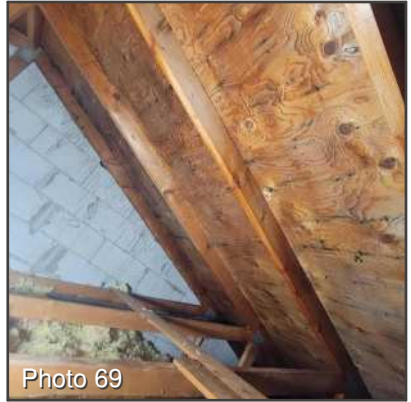


Photo 69



Photo 70



Photo 71



Photo 72

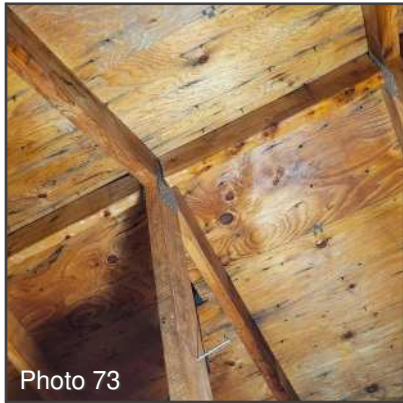


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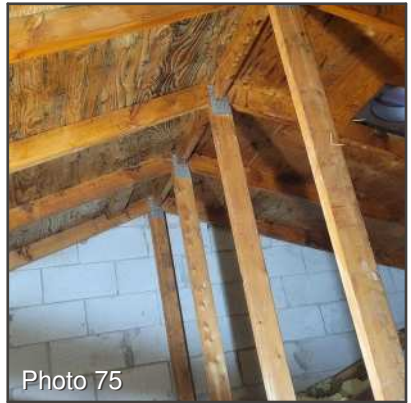


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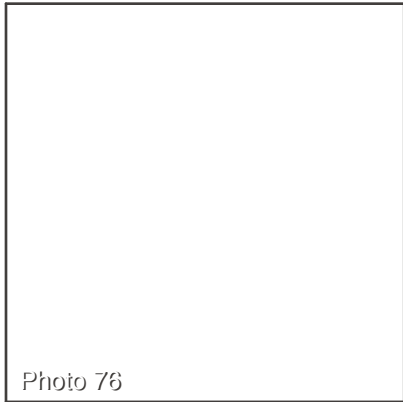


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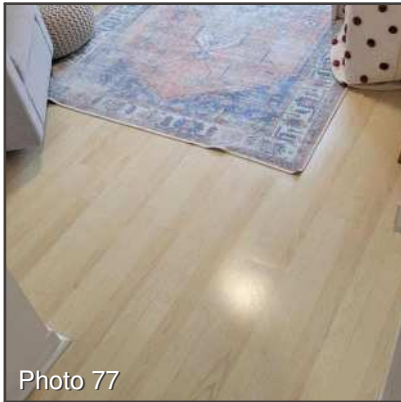


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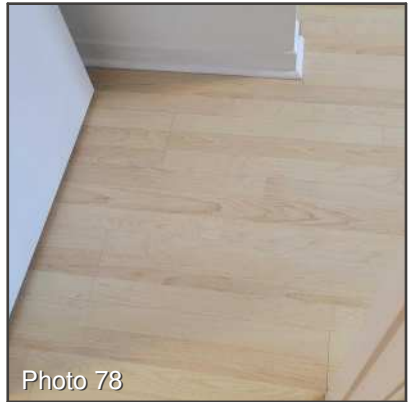


Photo 78



Photo 79



Photo 80

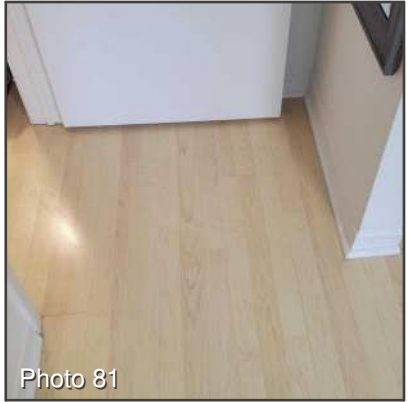


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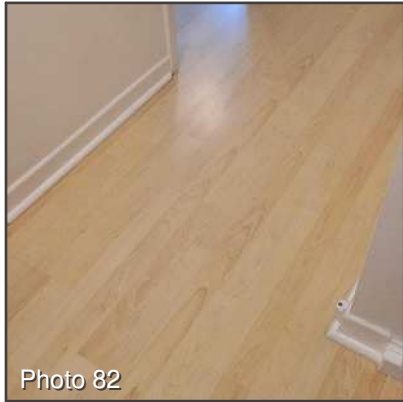


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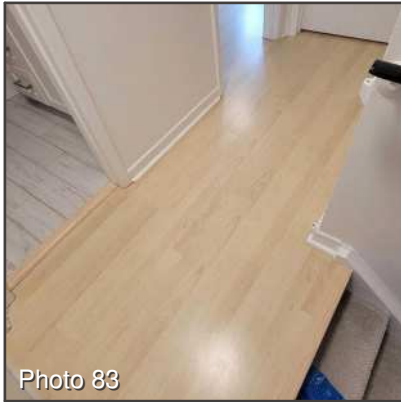


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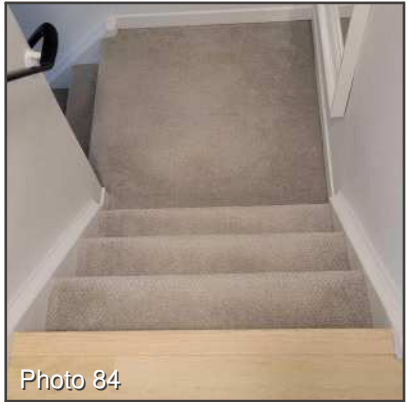


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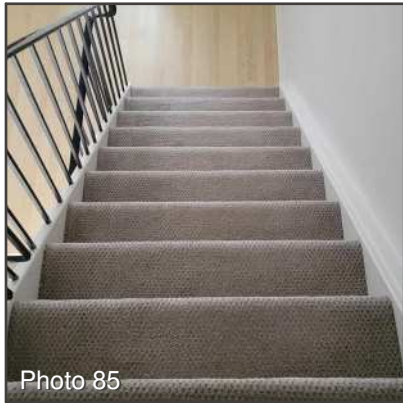


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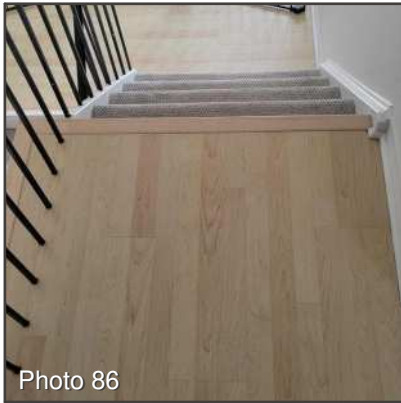


Photo 86

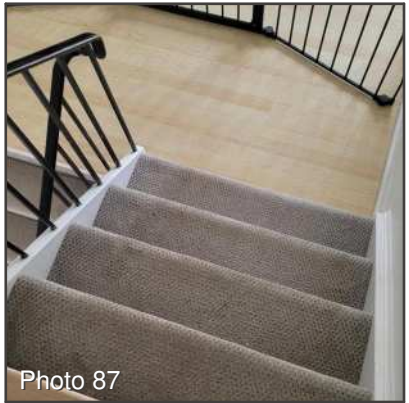


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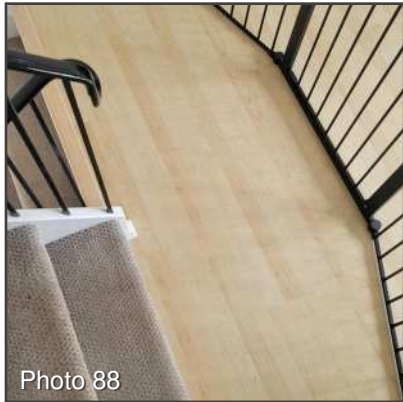


Photo 88

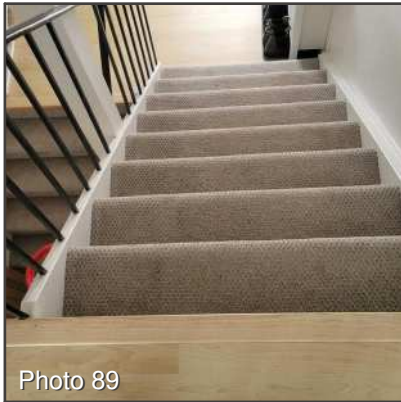


Photo 89



Photo 90