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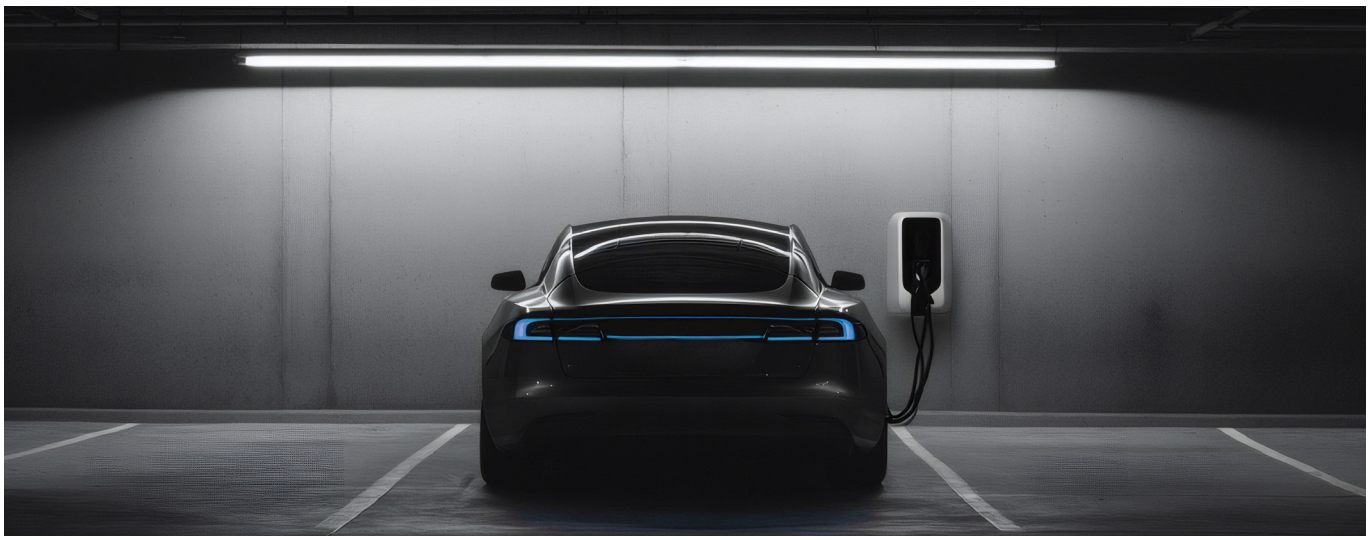

Why EV charging is an evolving strata issue

Electric vehicles are fast becoming a common part of Australian life, and many owners corporations are now considering how EV charging can be safely and practically managed within shared buildings.

To provide a practical overview aligned with current Australian standards, fire authority guidance and regulatory frameworks, we have collaborated with FireInsure Group to outline some of the key considerations for EV charging in strata buildings.

For owners corporations, the conversation is no longer simply about whether residents want access to EV charging. It's about how charging infrastructure can be installed safely, fairly and practically, while considering the needs of the whole building.

EV charging is a growing topic for strata communities, with a range of practical issues to consider - including building electrical capacity, fire safety, maintenance responsibilities, cost allocation, common property risks and insurance implications.

Australian Government guidance notes that people living in apartments or other shared buildings may need approval from their strata body before installing EV charging infrastructure. As demand increases, owners corporations are likely to receive more requests from residents wanting personal or shared charging options[1].

Start with the building, not the charger

Before approving or installing EV charging infrastructure, an owners corporation needs to understand whether the building can safely support it.

A single charger may seem straightforward. However, in a strata building, one request can quickly raise broader questions about electrical capacity, fire safety, common property, maintenance, future demand and who is responsible if something goes wrong. Before making a decision, owners corporations may need to consider:

- Whether the existing switchboards and cabling can safely manage increased demand
- Whether consumer mains and submains have sufficient capacity
- Whether the building's electrical infrastructure is in good condition
- Whether upgrades are needed before EV charging can be installed
- How future demand will be managed if more residents request charging access
- Whether the building needs a coordinated EV charging plan, rather than one-off installations

The Victorian Government describes an EV-ready building as one with the physical space and wiring that allows EV charging to be installed more easily in future. This is an important distinction for strata properties, because planning for one charger is very different to planning for future demand across a whole building[2].

Take a whole-building approach

EV charging should be considered as part of the building's broader infrastructure, not just as an individual resident request. This is especially important in shared car parks, basement areas and enclosed spaces, where chargers, vehicles, electrical systems, fire protection, ventilation and emergency access all need to be considered together.

A whole-building approach can help owners corporations make more consistent decisions, reduce the risk of ad hoc installations and better plan for future demand. It can also help create a clearer record of what was approved, what advice was obtained and how risks will be managed over time. That record may become important later, particularly if there are questions from residents, contractors, insurers or claims teams.

Use suitably qualified professionals

EV charging infrastructure should only be assessed, designed and installed by suitably qualified professionals. Installation isn't just about the charger itself. It may also involve switchboards, cabling, load management, safety devices, metering, signage, access requirements, fire safety considerations and ongoing maintenance arrangements.

Advice should be sought from appropriately qualified electrical contractors and, where required, fire safety specialists, engineers or other relevant professionals.

This helps ensure the installation is suitable for the building, completed in line with relevant requirements and supported by clear documentation.

Compliance is important, so is practical risk

Meeting installation requirements is essential, but compliance alone may not answer every practical risk or insurance question. For example, an EV charger may be installed by a qualified professional, but the owners corporation may still need to consider:

- Where the charger is located
- Whether the building can manage future demand
- How the equipment will be maintained
- Whether the charger affects emergency access
- Whether the area needs additional signage or safety controls
- Whether the insurer needs to be notified

This is why it is useful to keep clear records of assessments, approvals, technical advice, maintenance plans and decisions relating to EV charging infrastructure. Clear documentation doesn't just support good governance. It may also help if insurance questions or claims issues arise later.

Clarify who is responsible for costs and maintenance

One of the biggest practical challenges for strata buildings is determining how EV charging costs and responsibilities will be managed. Owners corporations need to consider:

- Who pays for the electricity used
- Whether charging will operate on a user-pays basis
- Whether individual metering or billing systems are required
- Who is responsible for maintaining chargers and associated infrastructure
- How faults, damage or safety issues will be reported
- Whether rules, approvals or by-laws are needed before installation
- Who is responsible for emergency isolation points, signage and access requirements

Clear arrangements can help reduce disputes between residents and ensure EV charging infrastructure is properly maintained over time.

Manage common property risks

EV charging stations are often located in shared areas such as car parks, basements or other common property spaces. This means the owners corporation should consider broader safety and liability risks, not just the charging equipment. Risk management considerations may include:

- Keeping charging cables secured and safely stored when not in use
- Reducing trip, slip and fall hazards
- Keeping charging areas clear of combustible materials
- Ensuring charging bays are clearly marked and adequately lit
- Protecting charging equipment from vehicle impact, water, dust or other environmental hazards
- Ensuring fire protection equipment is accessible and appropriate for the area
- Maintaining chargers, wiring and associated infrastructure on an ongoing basis
- Ensuring emergency isolation points are clearly identified
- Reviewing whether additional fire safety advice is needed for enclosed or basement car parks

Where EV chargers are located in enclosed or basement car parks, additional consideration may be needed. These spaces can present different fire safety, ventilation, smoke control and emergency access challenges, which may be relevant to insurers and emergency services. For more information on fire, risk and compliance considerations for strata and residential communities, FireInsure Group provides further guidance and specialist support[3].

Plan for maintenance, not just installation

EV charging infrastructure should not be treated as 'set and forget'. Once installed, chargers and associated infrastructure need ongoing oversight. This may include inspection, testing, maintenance, fault reporting and review of any related cabling, signage, safety devices or load management systems.

A charger that is suitable when first installed may create issues over time if it is damaged, poorly maintained or no longer matches how the building is being used.

Responsibility for maintenance needs to be clear from the start. This is particularly important where some infrastructure is shared, but individual chargers may be used or owned by specific residents.

Consider insurance early

EV charging infrastructure may change the way an insurer views a building's risk profile. Insurers may ask questions about how the infrastructure was installed, whether the electrical system is suitable, where chargers are located, what risk controls are in place and how the equipment will be maintained.

Owners corporations should seek advice early in the process, including from their strata manager and insurance adviser, ideally before installation is approved. This can help identify whether EV charging infrastructure may affect underwriting information, property details, risk requirements, disclosure obligations or additional cover considerations.

Depending on the size, location and value of the installation, there may also be questions about machinery breakdown, liability, material change, claims complexity or other cover implications.

Early conversations can help avoid surprises later. If EV charging infrastructure changes the building's risk profile, it is better for insurers to understand that change before an issue arises.

EV charging is an evolving strata issue

EV charging in strata is still developing. Technology, resident expectations, government guidance, building requirements and insurer considerations are also continuing to evolve.

For strata committees and owners corporations, the best approach is to treat EV charging as a whole-building risk and infrastructure issue, not just an individual resident request.

Planning ahead can help ensure decisions are safer, fairer, better documented and better aligned with the long-term needs of the strata community.

Supporting safer strata communities

As a broker, our recommendation will not always be based on price. When considering EV charging infrastructure in strata buildings, it is important to understand the potential insurance, risk, maintenance and disclosure considerations before decisions are made. Please contact your Resolute Property Protect insurance broker if you would like to better understand how EV charging may affect your building's insurance arrangements, or to ensure your building is appropriately protected. Resolute's specialist team is here to help.

1 Australian Government, 'Charging options for houses and strata buildings' https://www.energy.gov.au/electric-vehicles/owning-electric-vehicle/charging-options-houses-and-strata-buildings
2 Victorian Government, 'Electric vehicle ready buildings' https://www.energy.vic.gov.au/renewable-energy/zero-emission-vehicles/ev-ready-buildings
3 FireInsure Group, 'Industries We Serve' https://www.fireinsure.group/industries
4 Department of Climate Change, Energy, the Environment and Water, 'Guides to help strata buildings become EV ready' https://www.dcceew.gov.au/about/news/guides-help-strata-buildings-become-ev-ready
5 Australian Building Codes Board, 'Electric vehicle charging' https://www.abcb.gov.au/resources/electric-vehicle-charging
6 Fire and Rescue NSW, 'Electric vehicles and charging equipment in the built environment' https://www.fire.nsw.gov.au/page.php?id=923