

INSITE

Canadian Condominium Institute Magazine
North Alberta Chapter

Is A Home the Latest
Accessory for Singles?

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The Canadian Condominium Institute

The Canadian Condominium Institute is an independent, non-profit organization formed in 1982 with chapters throughout Canada, including the North Alberta Chapter.

This organization is the only national association dealing exclusively with condominium issues affecting all of the participants in the condominium community. The Chapters throughout the country provide practical comparisons to the different provincial Acts and allow us to lobby for the better reforms as gained from practical experience. CCI assists its members in establishing and operating successful condominium Corporations through information dissemination, education, workshops, courses, and seminars.

CCI does not represent any one profession or interest group. Rather, it represents all facets of the condominium community, encouraging all interest groups to work together toward one common goal.

It is in the best interests of both successful and struggling condominiums, as well as industry professionals and suppliers to actively support CCI in its aim to improve condominiums throughout Canada. Your membership in CCI, through your North Alberta Chapter, will help achieve this goal.

CCI's Objectives

- **To Educate**
Our educational courses, seminars, and networking are designed to equip condominium Board Members, homeowners, and other industry participants with the skills and knowledge necessary to conduct the affairs of a condominium Corporation in a proper and diligent manner.
- **To Offer Professional Assistance**
Members may appeal to the Institute for information and direction on resolving condominium problems or for referrals to appropriate condominium professionals and services.
- **To Improve Legislation Affecting Condominiums**
The Chapter is constantly working with the provincial government in order to produce legislation that reflects the improvements required to properly protect Board Members and condominium owners.
- **To Develop Standards**
CCI has developed standards of competence in a number of areas pertaining to condominium life. These areas include: law, accounting, property management, insurance, real estate, building sciences, and several more. Through education and examination, the Institute extends Professional Associate status (ACCI) upon those of its members who attain the required standard.

Contributed Material

This publication attempts to provide the membership of CCI North Alberta Chapter with information on condominium issues. Authors are responsible for their expressed opinions and for the authenticity of all facts presented in articles. The CCI North Alberta Chapter does not necessarily endorse or approve statements of fact or opinion made in this publication and assumes no responsibility for those statements. Also, the advertisements are paid for by the advertisers and are in no way recognized as sponsored by the CCI North Alberta Chapter.

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Leduc, AB

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Message from the President

Season's Greetings to all Condominium Owners, Board Members, and Professionals!

I would like to thank everyone for their feedback and support as I take on the responsibility of being your President through the upcoming year.

I have just returned from attending the CCI National Annual General Meeting held in Toronto. It was a wonderful event, and we discussed and tackled a number of issues. I am pleased to report that North Alberta is doing very well financially as compared to our peers. Two of our board members were invited to speak at National on Education. Board Vice President Alan Whyte outlined our new approach to educational courses and Board member Jim Wallace gave an overview of educational offerings in North Alberta. North Alberta will be hosting the CCI National Spring Meeting here in Edmonton and we are excited to see our colleagues from coast to coast.

The fall and winter education season is in full swing. Since last reported we have held two sold out sessions of our new "Condo 101 Board Basics: What the heck have I got myself into?" course. It has been so well received and popular that we have had to schedule an additional session in January 2013. We have conducted two Condominium Management 100 courses, as well as another sold out Condominium Management 200 session. We continue to offer our monthly luncheon and evening seminar and will be looking at new and innovative topics in the new year.

We are in the planning stages for our 4th Annual CCI North Alberta Conference and Trade Show which will be held in April of 2013. More details will be given in the next President's Report.

In the area of advocacy, CCI North Alberta has recently hired a Research Officer based out of Edmonton who is assisting our Government Liaison Committee with the creation of a policy and advocacy document. We will be looking at the areas of professional accreditation in property management, dispute resolution, new home warranty programs, and developer accountability in legislation.

Alberta is effectively facing a condominium crisis. Some developers have built condominiums with many deficiencies and have used loopholes and poor legislation to avoid responsibility. Condominium Corporations have struggled to hold them to account, in part because of the costs of court action. This has resulted in special assessments of upwards of \$45,000 per owner with the real consequence being the loss of some individuals' condominiums due to the inability of the owner to make payment.

On a positive note, our membership committee is working diligently to increase our membership. We are attempting to do this by showing value for membership and by expanding services and staff. As of November 1, 2012 we have exceeded the membership from the previous year. The committee has created a membership survey which is on our website. Your feedback matters so please take the time to give us your input.

In summary 2012 has been an amazing year for CCI North Alberta, and 2013 looks like it will be even better.

Many best wishes and happy holidays from the Board of Directors and staff of CCI North Alberta, may the upcoming year be filled with good health, happiness, and well attended educational events!

Best Wishes,

Anand Sharma
President
Canadian Condominium Institute, North Alberta Chapter



Welcome New Members

Individuals

Claire Levesque
 Debashis Das
 Trish Fedeyko-Millard
 Ingrid Pauluth
 Margaret McKague
 Bonar (Sandy) Gow
 Paul Lumsden

Professionals

Bruce Drake
 Billy Huet
 Edris A. Azizi
 Jennifer Nestman
 Lisa Wallbridge
 Luis F. Claro
 Vanessa Denman

Corporate Members

Abode Roofing & Siding
 Alberta Property Management
 Solutions Inc.
 Apex Contracting Services Inc.
 CasaWise Management
 Noralta Lock & Key Ltd.
 Tega Property Management Ltd.
 Viking Mechanical Contractors Ltd.
 Witten LLP

Condominiums

Anderson Gardens
 Briarcliffe Condominiums
 Country Gardens
 Creekside Condominiums
 Glenridge Mews
 Golden Ash Manor

Condominiums (cont'd)

Griesbach Wood III
 Heritage Valley Estates
 Hillview Condominium Corp.
 Lakeview Gardens
 McLeod Place
 Nova Court
 Properties on High Street
 Providence One
 Rutherford Estates
 Shadow Ridge
 Sifton Park Ravine
 Stony Plain
 St. Lawrence Court
 The Pointe Twin Brooks
 Tradition at Riverside
 Urban Village on Whyte
 Whitemud Creek Estates II
 Whitemud Oaks Grande

Strength in Numbers

Help our Chapter Grow!!!

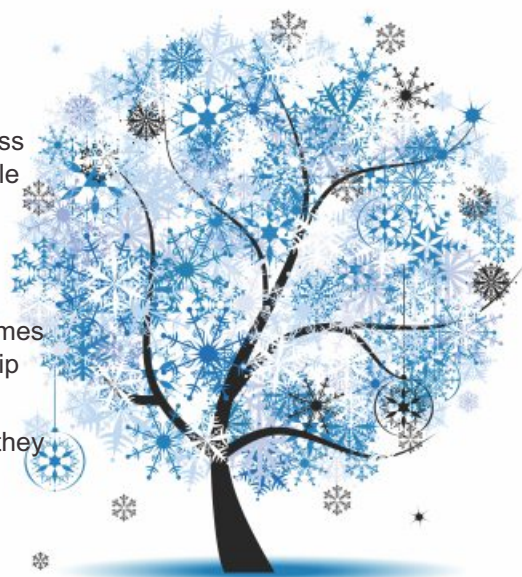
Whether it's a friend or family member's condominium or a business that's looking for more customers, we all know at least a few people who would thank you for introducing them to CCI.

Ambassador Program

Current members receive a \$50 credit for every referral that becomes a paid member of CCI. Credits can be used to pay for membership dues, educational events, or advertising.

There are no limits on the amount of credits you can receive, but they must be used up in the fiscal year they were acquired. For more details, contact our office.

What are you waiting for?



Memberships

Membership Categories

Condominium Corporation Membership

This classification is for Condominium Corporations. With this type of membership, every owner and Board Member in the Member Corporation can enjoy the benefits of membership in CCI, including educational courses, seminars, and conferences.

Cost:

2-50 units	> \$200 + gst
51-100 units	> \$250 + gst
101-200 units	> \$350 + gst
201 + units	> \$450 + gst

Individual Membership

This classification is devoted to those individuals who live in a condominium and wish to become personally involved in CCI.

Cost: \$140 + gst

Professional Membership

A Professional Member is an individual who participates professionally in a field of endeavour related to condominiums. A Professional Member of CCI has access to the knowledge and experience of other members, receives materials published by CCI, and becomes a candidate for professional association with the Institute.

If the Professional Member meets certain criteria and passes a qualifying examination, the member is then entitled to use the designation ACCI (Associate of the Canadian Condominium Institute).

An ACCI individual must maintain their professional membership.

Cost: \$375 + gst

Corporate Sponsors Membership

This classification is available to Business/Trade/Service Suppliers who service the condominium industry. Corporate Sponsor members and every member of their staff enjoy all the benefits of membership, including: attendance at or sponsorship of education events, InSite advertising, Information Directory, and website Member listings, and voting privileges.

Cost: **Small Business (5 employees or less)**
\$300 + gst

Large Business (6 + employees)
\$500 + gst

Members of CCI North Alberta benefit from:

Reduced registration fees at all CCI courses, seminars, workshops, and conferences developed or sponsored by CCI on topics such as: The Condominium Property Act, insurance, condo bylaws, Board Members' responsibilities, reserve fund management and use, minutes, and meetings, and others.

Having an organization act on your behalf before various levels of government and other organizations on matters of importance to the condominium community.

Local and National newsletters that keep you up to date on recent issues of concern, articles of interest, upcoming courses, and the plans of the Institute. Invitations to National Condominium Conferences and CCI Chapter and National Annual General Meetings.

Networking opportunities with condominium owners, directors, trades people, and professionals who offer services to condominiums.

Access to member only sections of the North Alberta Chapter's website at
www.cci.ca/NORTHALBERTA

Additional Benefits of Membership

All members in good standing will have access to the "members only" section by logging on to www.cci.ca. Use the members only pull-down menu to access the "members only" portion of the website. There are several different topics that may be accessed. More information will be available as it is received and loaded.

User ID:

Member Password:
(supplied with Membership)

The password will be changed annually. Each year you will be advised of the new password when your membership fees for the new year have been received.

We encourage all members to use the "Discussion Forums", a feature located on the public portion of the National Website. On the menu click "Forum" to enter this portion of the website.

We hope you will enjoy all of the new information that is available to you as a member.

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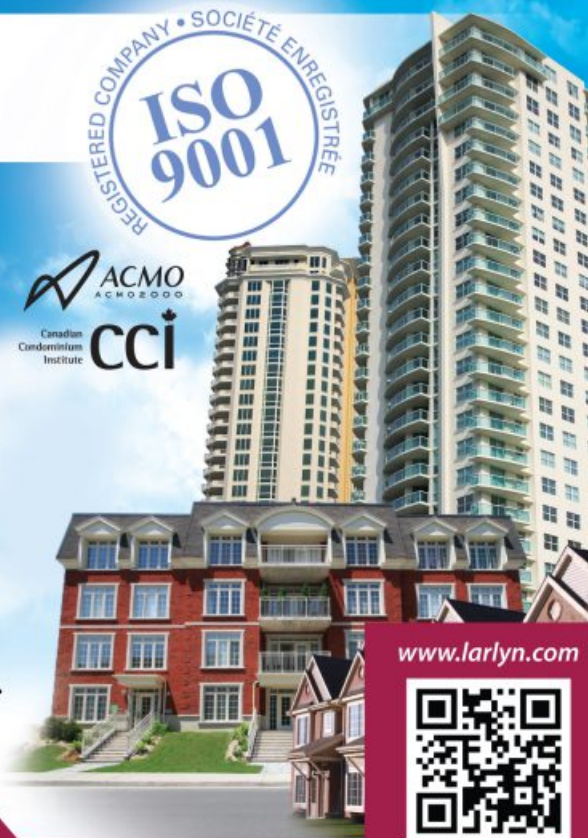
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Committee Reports

Membership Committee

We are off to a great start for this membership year!

As of October 31, 2012 we have already exceeded last year's totals and have just crossed the 400 paid member mark. Thanks to all our returning members for their continued support of CCI and welcome to our 65 new members who have signed up this year!

If you know of a condominium or a professional in the industry who is not yet a member, please let us know so we can forward an information package to them to consider. Also take advantage of our Ambassador Program and receive \$50 in CCI credits for every paid member that you bring into the membership.

The membership committee meets monthly, typically on the second Wednesday for a fruitful one hour meeting. Contact Alan at alan@masteryconsulting.ca to volunteer.



Education Committee

The education committee has started this fiscal year off with introducing our new Condo 101 course. This course is mainly geared towards condominium boards and owners and is offered free with membership. Condo 101 has been attended by well over 200 people in the last two segments. We will be offering it a few more times this year.

Our luncheon program was off to a slow start this year; however, we are excited about the topics that will be offered on the 2nd Thursday of every month (excluding December). Our evening seminars started in November with Tony Reed from Renfrew Insurance speaking on insurance. Evening seminars are offered the 3rd Wednesday of November, January, February & March.

We are also always offering the CM100 which is the core introductory level of Condominium Management. Please see our education schedule for available dates.

The education committee strives to provide top quality informative material to all our members. Should you wish to participate in this committee or assist in any manner, please contact Sharon Bigelow at sharonbigelow@shaw.ca.

Communications Committee

I am pleased to announce that the communications committee is now meeting regularly and is working towards three areas of improvement. The area we are currently concentrating on for improvement is the magazine; we are improving our processes for production and exploring new ways of expanding our reach. We will now have online versions of the Insite magazine available from our webpage and we are exploring options for an electronic distribution.

The second area of focus will be our webpage. We recognize the need to improve our current webpage accessibility, presentation and content. We would like to improve the calendar function and improve on having up-to-date content.

The third area of focus is improving public awareness of CCI, part of our success of improving awareness will be directly linked to our ability to improve our reach and distribution of our magazine. We will also be working with the Board with respect to media response to important current events.

For the communications committee to be successful we need the support of new committee members, if you have a desire to help us obtain our goals or if you have skills you feel would be an asset to the communications committee, please contact Gregory at Gregory_Clark@cooperators.ca.





Volunteer Service Awards

The Membership Committee has created an Annual Award to recognize the significant contributions made by chapter members to improve their own condominium community.

Members were asked to nominate potential candidates and submit their reasons for nominations this past summer. Through all the nominations received, three candidates were selected in this inaugural year. We extend our appreciation for all of the nominated candidates and those people who took the time to recognize their efforts.

The 2012 Volunteer Service Award Winners are:

Heather Clayton - Heritage Grand West
Nominated by Harvey Ford

Heather has been involved on the Board in this 56 unit low rise apartment since its inception in 1994 and served as President from 1996 until her retirement earlier this year. Besides her tireless efforts in her Board role to ensure the corporation has been well looked after, Heather has gone out of her way to orient the new residents as they arrive in this older adult complex. Her nursing background has also been utilized to counsel many a resident's medical issues. She has been referred to as the "Iron Lady" of Heritage Grande West and was recently recognized by her condominium when they dedicated their library in her name.

Ed Korchinski - Glaewyn Estates II
Nominated by Maggie Forbes and Val Slessor

Ed has lived at Glaewyn Estates II, a 32 unit townhome complex for 36 years. During that time, Ed has taken on numerous positions on the Board including President, Vice President, Treasurer, Maintenance Chair, etc. According to his peers, "Ed is the most kind hearted, giving, and caring person you would ever wish to meet". He always makes himself available to assist for any project, big or small, and always goes the extra mile. Whether it's a sewer back up in the dead of winter or some minor repair within a unit, Ed is likely to be found at the forefront lending a hand.



2012 Volunteer Service Award Winners (left to right) - Heather Clayton, Ed Korchinski, & Deborah Gilbert-Richard

Deborah Gilbert-Richard - Centre Court
Nominated by Wendy Grah!

Deborah is one of the original owners in this 50 unit townhome complex located in Millwoods. For the past 20 years Deborah has not only been heavily involved in shaping the Board's policies, she has been the de facto Maintenance Committee of one ensuring the complex is maintained to her very high standards. Readily available to all of the residents in the complex to handle complaints, deal with deficiencies, and educate her fellow owners in the process. Always somehow finding time, Deborah is currently working on the unenviable task of revising the bylaws for Centre Court.





Apartment & High-Rise Fire Safety

article submitted by Gregory Clark, Westgate Perma Insurance Ltd.

**Fire safety is everyone's responsibility.
Every resident should plan to be fire safe.**

Since most “high-rise” buildings are constructed of fire resistant materials and contain closed stairwells, fires are generally confined to individual rooms or apartments, furnishings or possibly one floor.

Two or three story wood frame buildings have either enclosed stairwells or if an older building, external fire escapes. Enclosed stairwells have fire doors, which must be kept closed at all times!

An apartment or high-rise fire is no cause for panic. If you plan ahead and practice fire drills, your chances of survival are greatly increased. Check with your landlord or building manager to ensure Fire Safety Plans including floor plans and evacuation procedures are posted and visible. Please take time to review and learn them.

What Causes Most Apartment Fires?

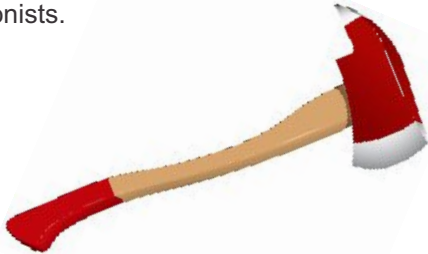
- Cooking/Kitchen fires.
- Heating equipment such as heaters, stoves or space heaters.
- Smoking is a major cause of fatal apartment fires.

How Important is Prevention?

VITAL – It is the best insurance against fire! Take these simple tips to prevent fires from starting:

- Be careful with smoking materials. Use large, deep, non-tipping ashtrays and dispose the contents into an airtight metal container or soak the butts before discarding. Check furniture and cushions for dropped matches & cigarettes. Never smoke in bed, especially when under the influence of alcohol or medications.
- Keep matches and lighters out of the sight and reach of children.
- Never leave cooking unattended. If a pan catches on fire use a potholder or oven mitt and slide a lid or a cookie sheet over the flames and turn off the burner.

- Keep space heaters at least 1 metre (3 ft.) from combustibles.
- Replace worn or damaged electrical cords. Do not overload electrical outlets. Use an approved power bar/electrical receptacle for additional electrical cords.
- Do not store flammable liquids or compressed gases (i.e. gas, propane) in your home car or storage locker.
- Do not use balconies for storage. This can block means of escape, as well as become a target for arsonists.



How will you know if there is a fire?

- Your building should be equipped with smoke detectors and other fire alarm components.
- Learn to recognize the sound of the fire alarm, and leave the building immediately.
- Leave the building every time you hear the alarm, as fire may be present in any part of the building. Do not ignore the alarm.
- It is recommended that every dwelling have a smoke alarm outside each sleeping area and on every level of the home. For maximum protection consider installing a smoke alarm in every bedroom.
- Maintain your alarms, test them once a month, vacuum twice a year, and change the battery annually or when a “chirping” noise occurs. Smoke alarms should be replaced every 10 years.

What's the plan for my building?

- Floor plans and evacuation procedures should be posted on every floor. Take time to learn them.
- Develop and practice your fire safety plan. Know the two quickest and safest ways out of your building.
- Training and implementing a fire warden on each level of the building is recommended to ensure safe evacuation and ongoing safety programs.
- Have a fire drill at least once a year but practice your escape plans regularly. Coordinate practice drills with neighbours, fellow workers, the floor warden, and building manager.
- Assign someone to assist people with disabilities who may need assistance to evacuate safely.
- Ensure everyone knows what to do when the alarm sounds.
- After exiting the building, go to a prearranged meeting place. Do not go back into the building for any reason.

Continued ➡



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How do I escape from the fire?

- Check doors before opening them. Be sure to check a door by kneeling or crouching behind the door, reach up high and touch the doorknob and frame. If the door feels cool, open it with caution. Put your shoulder against the door and open it slowly. Slam the door shut if you see flames or smoke on the other side and use another escape route or stay in your apartment.
- If unable to leave your apartment, protect yourself by placing towels, sheets or clothes around the door and vents to keep smoke out. Call the fire department using the emergency number to notify them of your location. If there is no smoke outside a window, open it and signal for help by waving a bright towel, sheet or flashlight.
- Never use elevators in a fire! Use the exit stairways and close all doors behind you to slow the spread of fire.
- If an announcement can be heard over your building's public address system, listen carefully and follow the directions.
- If your escape route becomes smoky, crawl low under the smoke. Smoke rises, so the cleanest air is near the floor.
- If your route becomes impassible due to smoke, heat or fire, return to your suite or use an alternate escape route. Never go to the roof as you may become trapped with no means of escape or protection.
- Get out and stay out! Go directly to your planned meeting place and stay there. Call 9-1-1 or your local emergency phone number.

How Important Is This?

Protecting you and others is the top priority! Each and every resident is responsible for your building. Planning and awareness can save minutes and lives.

*In this bulletin the reader is provided with information about loss control issues. The bulletin is not a substitute for a thorough loss prevention assessment. In those situations where there is concern about issues raised in this bulletin should seek professional advice. The Co-operators Group will not be responsible to the reader (or any loss or damage which the reader may suffer as a consequence of having relied on this publication).



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ACCI Designation

The Canadian Condominium Institute recognizes certain members in the professional category as Associates of the Canadian Condominium Institute. Those members are entitled to use the designation ACCI. Persons who reach this status have satisfied the Canadian Condominium Institute that they have:

- at least three years of experience in their profession, specifically in the condominium industry
- been a professional member of CCI for at least two years
- been recommended by their peers for this status
- successfully challenged a rigorous exam set by CCI

CCI awards the designation of Associate in a number of professional fields. ACCI members may continue to use this designation as long as they remain members in good standing of CCI and pay their professional dues and obtain required continuing education credits. By becoming an ACCI member, the person agrees to abide by a Code of Ethics established by CCI Members. If they are in breach of the Code of Ethics, they may have their designation revoked after a disciplinary process.



...the wait is over!!

We are excited to announce the ACCI exam is now available for two professions across the country!!

If you are a **Lawyer or Property Manager**, the new, updated and online exams are now available for you!! More professions will be added as exams are updated.

The **ACCI designation** is a National accreditation program that will set you apart from all the other professionals in your area demonstrate your expertise and knowledge in the area of condominiums.

Promote the ACCI to all your chapter's Professional Members. Having more ACCIs will raise the bar for the Condominium Industry in your area!

For more information and to apply for the ACCI, please go to www.cci.ca/acci or contact the CCI National Office at 416-491-6216 / 1-866-491-6216



Canadian Condominium Institute

CCI

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your condo connection
...to professionals



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The Importance of Good Management

By: David Vincent



Buying into an established condominium is a fairly straight-forward affair. With the aid of your realtor and lawyer you have examined the premises, the history of the property, and the financials. You have also acquainted yourself with the rules, regulations, and by-laws.

Buying into a brand new condo project however, is a little different. It can, and should be, just as straightforward a process, but there can be differences.

In my case I was very pleased to find a brand new, relatively small building with just one suite left of the right size and perfectly situated. With all suites now sold, the developer could move into hand-over mode and for a year would be on hand to correct any problems that showed up. They also appointed a management company to oversee the functioning of the property.

Not all properties use an outside management company. In some cases, owners have previous experience or perhaps have board members with professional expertise in such fields as accounting or engineering.

The differences I referred to are that our building had no history, no established financials, and only a 'boiler-plate' form of by-laws. In addition, it seems that none of the owners had ever been a condo owner before so there was no experience to call on when it came to forming the first Board of Directors. However, a few brave souls were dragooned and a small board was formed.

This is the time that a good management company is worth its weight in gold. I wish we'd had one. The outfit concerned did at least take care of the basics but little more. I'll refer to them as Company A.

Eventually; they left us, stating that they were more interested in the commercial condominium market. Company A appointed a successor that I shall call Company B. Company B displayed an equal level of enthusiasm for its duties.



In the meantime, the Board had soldiered on as best as they knew, undergoing the usual changes of members along the way. Now, one of the charming little idiosyncrasies of developers is that they love to set the initial monthly condo fees at a very low level. This looks attractive to the potential purchaser, but is not helpful in the long-term and owners are naturally reluctant to entertain any increases. A Reserve Fund Study had been undertaken by Company A. The Condo fees had risen slightly, but not enough to establish a sensible Reserve Fund. The usual anguished cry from residents when confronted with the necessity for an increase was that it was a brand new building and would not need attention for years. This is a very short-sighted view.

After about a year, Management Company B was bought out by Company C. Although Company B stated that it had handed all our files over to Company C, the latter was not able to find them. As a

Continued ➡

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consequence, they did not know of, or even admit to, our existence for some time. When we were successful, the attention we did receive was fairly minimal.

After six years of lackadaisical attention by three management companies, the remains of the Board of Directors had essentially morphed into one person who was going nuts with trying to cope. The Reserve Fund was inadequate and the Operating Account held the princely sum of around \$100. In desperation, this beleaguered soul called a friend who lived in another condo which enjoyed excellent management. Pleas were made and in due course Management Company D agreed to take us over - from that point everything changed.

In swift order we had a full Board of Directors, plans were set to bring our Reserve Fund up to scratch, finances put in order, inspections undertaken, procedures put in place, and the Board became well-educated on its obligations. We are in good shape.



Why had those previous companies not done their job? Was it because we were a relatively small building and we were not worth bothering with? We shall probably never know the answer, but the experience has shown how important it is for condo owners to become informed and to participate for the benefit of themselves and their neighbours.

I recently became aware of the case of an established property where a new owner bought in under the impression that all was well. The financials and the condition of the property looked good. Apparently though, problems that were not immediately obvious had been neglected or ignored. Following a thorough inspection shortly after the new owner arrived on the scene, each and every owner was hit with a massive \$19,000 mandatory assessment!



We were fortunate. It is an obvious imperative that property management, whether internal or external, should be 'on the ball' at all times and work with a knowledgeable and pro-active board.

Let us remember 'Murphy's Law' and be equally aware of 'Sodd's Addendum' – 'Murphy was an optimist'.

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Annual General Meeting

Our AGM was held at the Chateaux Louis on September 11, 2012. This annual meeting was attended by approximately 60 people holding 90 voting rights (proxies). All committees presented a verbal report to the membership, closing with approval of the corporation's audited financial statements.

CCI North Alberta has implemented a new Volunteer Service Award. At our recent AGM, we were pleased to recognize three individuals for their significant contributions to their own condominium community from nominations received from their peers. Congratulations to the winners:

- Heather Clayton- Heritage Grand West
- Deborah Gilbert-Richard- Centre Court
- Ed Korchinski- Glaewyn Estates II

In addition at this year's AGM, the Chapter recognized two individuals with the Distinguished Service Award for their long term contributions to the Chapter.

Laverne Garrow was not only the first administrator hired by the Chapter, but was also one of the key contributors to the Chapter's success during her "reign".

Al King, FCCI of Wade Engineering was also recognized for his continued ongoing support of CCI as a former Board member and long time educator and sponsor of Chapter events.



At every AGM approximately 1/2 of the board of director positions are up for election. Board members elected to a two year term this year are:

- Sharon Bigelow - Reserve Fund Study Consultant
- Barb Surry - CMA
- Shantel Murray - Wade Engineering Ltd.
- Gerrit Roosenboom - Rose Tree Condo Consulting & Mediation
- David Vincent - Condo Board Member
- Arun Shourie - Shourie Bhatia LLP
- Greg Clark - Westgate Perma Insurance Ltd. - The Co-operators
- Vanessa Denman - Universal Asset Management Inc



Laverne Garrow accepting her award from Jim Wallace

Special thanks to all those who chose to run for the board. We hope to see you again next year or on some of our many committees.

The finale of the Annual General Meeting was a professional question & answer panel. As always, we appreciate the participation of our members in this aspect. This year's panel consisted of Al King, *Wade Engineering*; Helena Smith, *Mayfield Management*; and Arun Shourie, *Shourie Bhatia LLP*.



Al King accepting his award from Sharon Bigelow

The board of directors met September 19th with the new and returning members. Orientation was completed and the following is CCI North Alberta's new board of directors and executive.

- **Chairperson**
Helena Smith, *Mayfield Management Group Ltd.*
- **President**
Anand Sharma, *CS Management Inc.*
- **1st Vice President & Education Chair**
Sharon Bigelow, *Reserve Fund Study Consultant*
- **2nd Vice President & Membership Chair**
Alan Whyte, *Mastery Consulting*
- **Treasurer**
Barb Surry, *CMA*
- **Secretary**
Shantel Murray, *Wade Engineering Ltd.*
- **Director & Communications Chair**
Greg Clark, *Westgate Perma Insurance Ltd. - The Co-operators*
- **Directors at Large**
Jim Wallace, *Condo Cash*
Billy Huet, P.Eng, *Morrison Hershfield*
Gerrit Roosenboom, *Rose Tree Condo Consulting & Mediation*
Janet Money, *Site Manger – Greenbriar*
Rick Murti, *Pinnacle Realty & Management*
Vanessa Denman, *Universal Asset Management Inc*
David Vincent, *Condo Board Member*
Arun Shourie, *Shourie Bhatia LLP*

A hand in a white sleeve holds a silver key with a house-shaped keychain. Another hand is reaching up towards the key. The background is a blurred blue and white.

IS A HOME THE LATEST ACCESSORY FOR SINGLES?

**Content released by FamilyLending.ca through GoldenGirlFinance.ca, a free personal finance and education site for women*

Young, single and ready.... to get a mortgage?

According to TD Canada Trust research, nearly 43 percent of first-time home buyers in Canada are doing it on their own. What's more, census data released Statistics Canada in September shows that there are now more people living alone in Canada than ever before. One-person households now make up 27.6 percent of the market; that's a threefold increase since 1961 and a 10.4 percent increase since 2006.

While more and more Canadians are climbing the property ladder solo, it's not an easy task to manage. As empowering as it is to tackle the task of purchasing a home on your own, this isn't an investment that you should enter into lightly. You can always return a retail overindulgence if you feel buyer's remorse. It's a little harder to back your way out of a mortgage if you find you've bitten off more than you can chew.



Who's ready to buy?

Low mortgage rates continue to make it easier for young individuals to start investing in property on their own. But 20- and 30-somethings aren't the only ones taking the leap alone. Affordable rates have also made it easier for recently separated or divorced individuals to enter the market.

Men are more likely to purchase a home on their own. According to research TD Canada Trust, more than half of men buy their first home solo (55 percent). That's not to say that women don't play a prominent role; nearly one-third of women buy their first home sans-partner.

Sizing up the options

TD's research confirms that condos are currently the property of choice for single home hunters. Canadians that decide to enter the housing market on their own are more likely to invest in a high-rise condo than those buying with a co-purchaser (24 percent versus 14 percent). Not surprisingly, individuals with a co-purchaser are more likely to opt for a fully-detached property (62 percent versus 44 percent).


Condo developers have been tracking and taking advantage of this shift for nearly a decade. The trend towards lone-person households has enabled developers to downsize their blueprints and shrink the average size of urban dwelling spaces.

This urban shrinkage is most apparent in Toronto. Canada's most populated city is currently in the process of building more high-rises than anywhere else in North America. It's estimated that 53,000 new condo units will be completed in the city's centre in the next 18 months alone. Of the 6,005 condos ready for occupancy this year in the city's core, 63 percent were either studio or one-bedroom-plus-den options. The average size of these units was 822 square feet.

Think that's small? Of the 9,090 condos slated for completion in 2014, 67 percent are studios or one-bedroom-plus-den units. The average size of these units has shrunk to 695 square feet. Studios can often be as small as 300 square feet.

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Welcome to what real estate mogul Brad Lamb refers to as the "Manhattanization" of Toronto.

Indeed, the demand for larger condos in Toronto is currently very low. As such, developers are catering their buildings to what is selling – small units for singles and urban dwelling couples.

Why a condo makes sense for singles

Your priorities as a solo house hunter likely differ from those of a couple, so make sure that you take the time to really assess your lifestyle and living requirements before taking the plunge. Condos require a lot less maintenance than single-family homes, plus they offer additional security. Of course, there's always the added expense of extra amenity charges. Things that you take for granted in a detached-dwelling (parking, grass) will cost you extra when you buy a slice of the condo life.



Don't buy just because everyone else is

Feeling left out because all of your friends are entering the world of real estate? You shouldn't. When deciding whether it's time to buy or keep renting, make sure you consider how "rooted" you are. If you have a stable job and plan to stay in the same place for the foreseeable future, buying could be a good investment. If you're not willing to commit to at least five more years in your current city, it's best to continue renting.

When it comes to financial considerations, remember that owning a home costs roughly \$500 more per month (with insurance, property taxes, etc.) so don't forget to include that cushion of cash into your monthly expenses. Ideally, your housing costs shouldn't equate to more than 30 percent of your monthly income.

And don't be surprised if lenders treat you a little harsher than your friends who are coupled up. You only have one credit report and one income – they have two. As such, expect to qualify for less.



Taking that first step

Entering the real estate market on your own can be both a terrifying and rewarding experience. If you're having second thoughts, consider talking with a mortgage or real estate professional prior to submitting an offer. A little guidance is often your first step towards owning your own piece of the real estate pie.





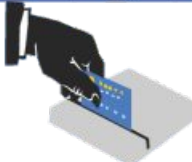




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CCI North Alberta - 2012/13 Education Schedule

January 19 & 20, 2013

9:00 am - 4:00 pm (each day)

Condominium Management 100 (CM100)

Chateau Louis Conference Centre
11727 Kingsway Ave, Edmonton

CM 100 is the introductory level of study on condominium, which offers an introduction into the responsibilities and liabilities of managing condominiums. This level is addressed to owners, Board Members, and new professionals. This level deals in detail with several issues fundamental to condominiums, including management styles and everything you need to know about meetings. This course also addresses the basic principles of governance, administration, dealing with people, finances and maintenance and repair, each of which becomes a separate chapter in the 200 & 300 levels.

CCI Members \$275.00 + gst

Non-Members \$550.00 + gst

Additional Attendees Discount \$200.00 + gst

January 23, 2013

6:30 pm - 9:30 pm

Condo 101

Chateau Louis Conference Centre
11727 Kingsway Ave, Edmonton

Seminars will include coffee & desserts, networking, 2.5 hour presentation, and a question time. Condo 101 is an introductory course geared to Condominium Board Members and Owners. The basics of Board Governance, Financial and Maintenance Responsibilities, as well as Legal Obligations will be covered. This course is complementary to all paid individual or condominium (maximum 4/session) members only. Registration in advance is important as space is limited.

CCI Members Free

(Condo & Individual Only)

Non-Members \$50.00 incl. gst

March 2 & 3, 2013

9:00 am - 4:00 pm (each day)

Condominium Management 100 (CM100)

Chateau Louis Conference Centre
11727 Kingsway Ave, Edmonton

CM 100 is the introductory level of study on condominium, which offers an introduction into the responsibilities and liabilities of managing condominiums. This level is addressed to owners, Board Members, and new professionals. This level deals in detail with several issues fundamental to condominiums, including management styles and everything you need to know about meetings. This course also addresses the basic principles of governance, administration, dealing with people, finances and maintenance and repair, each of which becomes a separate chapter in the 200 & 300 levels.

CCI Members \$275.00 + gst

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March 20, 2013

6:30 pm - 9:30 pm

Condo 101

Chateau Louis Conference Centre
11727 Kingsway Ave, Edmonton

Seminars will include coffee & desserts, networking, 2.5 hour presentation, and a question time. Condo 101 is an introductory course geared to Condominium Board Members and Owners. The basics of Board Governance, Financial and Maintenance Responsibilities, as well as Legal Obligations will be covered. This course is complementary to all paid individual or condominium (maximum 4/session) members only. Registration in advance is important as space is limited.

CCI Members Free

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Continued ➡

CCI North Alberta - 2012/13 Education Schedule

April 6 & 7, 2013

9:00 am - 4:00 pm (each day)

Condominium Management 200 (CM200)

Chateau Louis Conference Centre
11727 Kingsway Ave, Edmonton

CM 200 Practical Management Principles is the work intensive, hands on level of condominium study designed for directors and managers who are responsible for the day to day activities associated with the control, management, and administration of a Corporation. Topics include: enforcing & amending Bylaws; record keeping, disclosure requirements, contracts, dealing with rentals, dealing with difficult people, conflict resolution, financial records, budgets, setting condo fees, special assessments, collections, audits, Estoppel certificates and information statements, maintenance & repair, reserve fund studies, types of insurance coverage, appraisals, deductibles, bonding, brokers & trustees - complete with the resource materials, samples, and examples.

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Additional Attendees Discount \$200.00 + gst

May 4 & 5, 2013

9:00 am - 4:00 pm (each day)

Condominium Management 300 (CM300)

Chateau Louis Conference Centre
11727 Kingsway Ave, Edmonton

CM 300 is the specialty management level designed for managers and other professionals and directors who oversee the self-management of a Corporation. Topics include: dealing with the developer, bare land condominium, enforcing Bylaws using sanctions and Court action, handling insurance claims and using insurance claim proceeds, collecting condo fees after caveats, investing and borrowing money, disaster planning, evicting tenants, employee/employer relationships, and human rights matters.

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INSURANCE INSIGHTS

An Appraiser's Perspective

By Harold Weidman, AACI, P.App., CRP, DAC

One of the interesting aspects of being part of the condominium insurance process is the interaction with the various stakeholders. Issues typically lead to discussion about the relationship between cost and market value including land values and depreciation. Site improvement and demolition costs, as well as betterment and unit improvements, pose a number of important questions. Therefore, clarity of the appraisal process and how it impacts insurance coverage and size of the premium is essential. The following comments are meant to help Boards clear up some of these issues.

There Is A Difference



Larry's barn burned down. His wife, Susan, called the insurance company. Susan told the insurance agency, "We had that barn insured for \$50,000 and I want my money." The agent replied, "Whoa there, just a minute, Susan. Insurance doesn't work quite like that. We will ascertain the value of what

was insured and provide you with a new one of comparable worth." After a long pause Susan finally replied, "Then I'd like to cancel the policy on my husband."

As in this example, insurance terminology can be daunting to understand at the best of times. Having been involved as an expert witness in insurance arbitration and appraisals for insurance claim settlements, I acquired a first hand knowledge of the misinterpretation that can occur between the various parties involved. The question then arises: upon what is an insurance appraisal estimate based?

The 2000 Condominium Property Act Sec. 47 (3) states that a Corporation must place and maintain insurance for *Replacement Cost Value*. To an appraiser, there is no such term. This term implies that cost is synonymous with value. Actually, cost is typically related to production/ construction, and is based on actual figures or a current appraisal estimate. Value, on the other hand, represents the monetary worth of property, goods, or services to buyers and sellers at a given time. Another term that is commonly used is *Actual Cash Value*. This is most commonly used in co-insurance claims and is superseded by the Condominium Property Act where full coverage is maintained. Most policyholders and insurance providers understand that the above terms refer to replacement cost for new construction.



In fact, there are actually three costs that need to be discussed. The first is *Reproduction Cost*, which implies that a building is reconstructed as an exact duplicate. The second term usually used when discussing insurance is *Replacement Cost*, which relates to a building being constructed with like quality and utility. For new buildings, these two types of cost are interchangeable and both relate to **NEW** construction where a site is vacant and ready for development. *Reconstruction Cost* is the third and most important term. It is associated with a **rebuild** after loss. It is similar to Replacement Cost but may include a number of site specific and process related issues that can be experienced when rebuilding after a loss. These can include:

- **Restoration contractors:** These contractors have a high degree of knowledge related to reconstruction versus a typical new construction developer. They are also cognizant of rebuild technical difficulties where costs can be less predictable.

Melnyk & Company

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Continued ➡

- **Reconstruction:** This process may have an added cost of limited site mobility and/or access that was not encountered when initial construction was completed. Working around driveways, landscaping, utilities, and improved neighbouring properties are examples.
- **Urgency:** There may be an immediate need to correct damage or to replace a component in order to reduce additional living expense and/or a desire to have owners back in their units. This implies a limited bidding process when work must commence immediately.

On average, costs to reconstruct are greater than those for new construction and vary depending on site characteristics. Reconstruction costs encompass component based estimating, which is the most advanced process of insuring condominiums today, and is based on actual loss considerations. Appraisals provided by some firms utilize this costing method. Interestingly enough, after a recent major fire on a condominium, the words “reconstruction” and “rebuild” were used, not “reproduction” or “replacement”, which would have left the Corporation in a shortfall position.

Can We Help?

An insurance appraisal should be more than an accurate estimate of numbers and some pictures. Professional Standards of Licensed Appraisers require them to inform the Corporation and the insurer, of not only what was included in the analysis, but also what was excluded so there are no surprises should a claim arise. With a clear understanding of the information contained in the appraisal, the insurance requirements of the Corporation can then be met in a diligent and expeditious manner.

As an example, this may entail the inclusion or exclusion of roads and accompanying non-structural items such as walkways and curbs not directly related to building improvements. Wear and tear, gradual deterioration, latent defects, inherent vice, and improper or faulty workmanship are not commonly covered under insurance policies. They are more likely to be dealt with under repairs and replacements as they relate to Reserve Fund requirements.




Therefore, does it make sense to cover a road in an insurance policy? How many roads have been replaced by an insurance claim? What is the possibility versus the probability of a claim arising for this type of component? In an appraisal, the estimate for such a component must be for the full cost, which can be immense. Policy coverage, including endorsements related to certain perils, varies and it is important to review this with your insurance broker. An appraisal must clearly state the inclusion or exclusion of such a component in the report. If it is excluded, the reader should then be provided with the option of having a cost estimate in order to make an informed decision.

The appraisal report should include: fire protection and building distance separation, both onsite and offsite; identification of non-combustible components; inclusion of costing for fire protection systems where they are required by code but do not exist; and the presence, or not, of life safety equipment. Roof substructure and water proofing components are items of importance as well. Reporting of benchmark unit interior finishes, where applicable, should provide clarity to a seemingly otherwise problematic matter called “betterments and improvements”.

Continued ➡

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Along with timely and accurate estimates, the appraisal should provide Boards and brokers with the best possible and most transparent information to make informed decisions on behalf of the condominium Corporation. There is no doubt that the reporting procedures will continue to evolve.

All Updates Are The Same - Right?

Updates are typically provided for several years following the initial appraisal. Did you know that there are several different types of updates? It is essential to understand these in order to ensure you are correctly covered. Some will apply a general construction update multiplier to the original report amount, while others will update the computer model based on the original computer input. One of the key questions is does the update also include any improvements made since the original report? Does the update automatically incorporate changes to building codes? Find out what you are actually receiving for the money you are spending.



There is no set time frame mandated for updates, which can vary from two to four years after the initial report is provided. However, changes related to the Condominium Property Act, the bylaws and/or insurance industry policy amendments emanating from legal rulings or risk management could potentially result in missing relevant issues that may impact coverage and premiums.

Where Do We Go From Here?

Over the past several years there have been unprecedented increases in construction costs. Fluctuations in labour and material costs can be readily tracked. However, profit factors can be much more volatile. Involvement in the marketplace on a daily basis allows the appraiser to monitor these changes and provide clients with the most current and accurate information available. Clients can then be confident that their assets are being properly and fully protected.

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ADVERTISING RATES 2012 / 2013

Ad Type	*Size	Member Pricing		Non-Member Pricing	
Business Card	3.33"w x 1.83"h	gst	\$165.00	gst	\$330.00
			\$8.25		\$16.50
		Total	\$173.25	Total	\$346.50
1/4 Page	3.5"w x 4.75"h	gst	\$357.00	gst	\$714.00
			\$17.85		\$35.70
		Total	\$374.85	Total	\$749.70
1/2 Page	7.0"w x 4.75"h	gst	\$715.00	gst	\$1,430.00
			\$35.75		\$71.50
		Total	\$750.75	Total	\$1,501.50
Inside Full Page	7.0"w x 9.5"h	gst	\$1,072.00	gst	\$2,144.00
			\$53.60		\$107.20
		Total	\$1,125.60	Total	\$2,251.20
Inside Back Cover	7.0"w x 9.5"h	gst	\$1,347.00	gst	\$2,694.00
			\$67.35		\$134.70
		Total	\$1,414.35	Total	\$2,828.70
Back Cover	7.62"w x 8.48"h	gst	\$1,375.00	gst	\$2,750.00
			\$68.75		\$137.50
		Total	\$1,443.75	Total	\$2,887.50

Please note: Advertising prices are subject to change at the beginning of each fiscal year. We will endeavour to notify all advertisers of any rate changes in a timely manner.

Note to Advertisers:

Submit your artwork in a digital file, or provide camera-ready copy. Digital files are accepted in .EPS, .AI, .PSD formats, or high quality PDF or TIF (minimum 300dpi).

All artwork must be produced in CMYK colour.

*Please check the ad dimensions above to be sure your ad size is correct. If in doubt, consult with your editor or production team to be sure your files are acceptable.

All advertising requests will be subject to approval and space availability. Advertising copy and payment MUST be received by CCI - NAC prior to the submission deadline

Please use the form on the facing page to book your ad and provide payment details.

Advertising & Article Submission Deadlines

ISSUE 1	July 20, 2012
ISSUE 2	November 6, 2012
ISSUE 3	January 18, 2013
ISSUE 4	April 11, 2013

It is the advertiser's responsibility to provide the correct version of the ad for printing by the Advertising and Submission Deadline.

If edits are required to your artwork after submission, we reserve the right to charge a nominal fee for our magazine designer to make the requested changes (if applicable).

InSite 2012/2013 Advertising Booking

AD TYPE	ISSUE #	ISSUE 1 Fall	ISSUE 2 Winter	ISSUE 3 Spring	ISSUE 4 Summer	TOTAL
	Submission Deadline	July 20, 2012	Nov 6, 2012	Jan 18, 2013	April 11, 2013	
	Business Card					
	1/4 Page					
	1/2 Page					
	Full Page					
	Inside Back Cover					
	Back Cover*					

*Back cover requests are on a first-come, first-served basis.

Total Payable with GST

Enter the cost for each issue you wish to advertise in using the Advertising Rates 2012/2013 page. You may order advertising for one issue at a time, or for the entire year. Invoices will be sent quarterly. Submit this page and artwork, if it has changed, to: ***mol-insite@shaw.ca***

BILLING INFORMATION

Company: _____ Submitted By: _____

Mailing Address: _____ City: _____

Prov.: _____ Postal Code: _____ - _____ Phone: _____ - _____ - _____ Fax: _____ - _____ - _____

Email: _____

PAYMENT

Payment may be made by cash, cheque, Visa or MasterCard. *Do not send cash through the mail.*
All ad payments must be received by CCI-NAC prior to the submission deadlines as indicated above.

Choose either:

_____ A) To have an invoice forwarded to you for payment by: ☐ mail, ☐ email or ☐ fax (Please choose one) OR

_____ B) Pay by credit card and fax to: **CCI-NAC Office 780-452-9003**

or mail to: **CCI - North Alberta Chapter**
#37, 11810 Kingsway Avenue NW
Edmonton, AB T5G 0X5

If paying by credit card, please enter the required information: ☐ Visa ☐ Mastercard Expiry Date: MM / YY

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Amount to be charged: \$ _____
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Thank you!

GST Reg No. 899667364-RT0002

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	Rami Alherbawi, B.Sc., CGA			
	Luu Ho, BSc, BCom, CGA, CFE			
Barbara L. Surry, CMA	Barbara Surry, CMA	780-467-0562	blsurry@shaw.ca	780-467-0839
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Celtic Management Services Inc.	Suzanne K. Eacott	780-449-5655	suzanne@celticmanagement.ca	780-449-0026
Condo First Management Services	Linda Grey-Martin	403-299-1810	linda.grey-martin @condominiumfirst	403-299-1813
CondoPro Property Management	Jennifer Nestman	780-935-6066	jennifer @condoproedmonton.com	
CS Management Inc.	Curtis Siracky Anand Sharma, BA	780-993-4805 780-760-6197	csminc@shaw.ca anand_csm@shaw.ca	780-760-6198 780-760-6198
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Royal LePage True North Realty	Mark Ritchey	780-799-6411	markitsold@royallepage.ca	1-866-945-9511

Reserve Fund Study Providers

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Excel Building Inspection & Consulting	Eldon Schechtel	780-464-5634	excelins@telus.net	780-467-5758
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Reserve Fund Planners Ltd.	Richard D. McDonell, CPM, CRP	403-348-5444	reservef@telusplanet.net	403-348-5445
Sharon Bigelow Reserve Fund Consultant	Sharon Bigelow	780-965-0965	sharonbigelow@shaw.ca	780-758-2781
Wade Engineering Ltd.	Al King, P.Eng., ACCI, FCCI Shantel Murray	780-486-2828	aking@wadeengineering.com smurray@wadeengineering.com	780-484-5752

The above list of service providers is furnished for your convenience.
Information contained does not constitute an endorsement or recommendation by CCI.

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References available upon request.



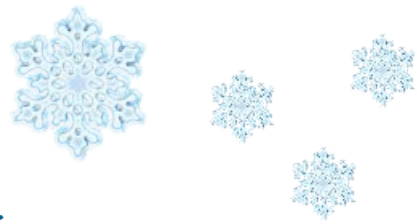
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Email: ahenkel@excelrisk.ca

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