

VOL. 30, ISSUE 4 - SUMMER 2017

INSITE TO CONDOS

CANADIAN CONDOMINIUM INSTITUTE MAGAZINE
NORTH ALBERTA CHAPTER

THIS ISSUE:

Hands Off Our
Homes!

Reserve Fund
Management

Insurance Claims
& Liability

Canadian
Condominium
Institute


CCI

Institut
canadien des
condominiums

North Alberta Chapter

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WELCOME NEW MEMBERS

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.

The CCI assists its members in establishing and operating successful Condominium Corporations through information dissemination, education, workshops, courses, and seminars.

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 in the year in which they were acquired.

Over \$2000 in Ambassador Credits issued last year!

For more details contact our office.

Help our Chapter Grow!!!

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

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MESSAGE FROM THE PRESIDENT

BY ANAND SHARMA



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Welcome the summer edition of the CCI Insite magazine!

It has been an eventful past few months.

CCI North Alberta hosted the 8th Annual Trade Show and Conference on April 30, 2017 here in Edmonton. The Conference offered participants the option of attending 12 different sessions, along with the popular legal panel session. This year we had both a record number of trade show participants, and the highest number of participants ever with well over 600 individuals attending. This was our biggest and best trade show and conference yet! Many thanks to Executive Director Alan Whyte, and Education Chair Shantel Kalakalo along with the entire executive team and all of the volunteers for making this event a success. Thank you to all the sponsors, in particular, our title sponsor HUB International Insurance Brokers for making this event possible.

I am especially pleased that the Honourable Stephanie McLean, Minister for Service Alberta and the Status of Women, attended our conference to bring greetings and update us on the progress of condominium related issues that the Alberta Government is currently tackling.

On the government advocacy front, CCI North Alberta is very excited that after years of pushing for consumer protection in legislation, our current Alberta Government has responded proactively with the passing of Bill 12. Bill 12, The New Home Buyer Protection Amendment Act, essentially creates a mandatory licensing program for Alberta Builders and Developers. This piece of legislation will allow the Alberta Government to crack down on developers who construct poorly and attempt to stick condominium owners with the repair bill. While more details will need to be flushed out in the regulations, all builders in Alberta will be required to pay a fee and be added to a registry where they can held to account. I am very proud of CCI North Alberta for leading the fight for this important type of legislation. This is a prime example of why we need more condominium corporations, owners, and Boards of Directors to join us and continue to strengthen our voice to effect changes that benefit consumers.

Later in the magazine, I will touch upon the upcoming "Hands off Our Homes" Campaign set to be formally launched in late June 2017. Please check out our website www.condoagerestriction.ca for more details.

Finally, I want to take the opportunity to thank a couple of our long time members of the Board of Directors who are retiring from CCI North Alberta.

1st Vice President and Communications Chair, Gregory Clark, has been a rock to lean on for us these past many years. Under his leadership we took a struggling magazine, a poor website, and an organization that

had no communications with its members to new heights and accomplishments. Our magazine is now viewed as one of the best nationally, having won the Penman Smith Award in 2014. Our website is interactive and fresh, and we are in constant and effective communication with our members. With Greg's leadership, we turned around a sinking ship into a major success in a relatively short period of time.

Greg forced us to often think outside the box, to try new things and injected us with much needed energy and enthusiasm. He has stepped up whenever I have asked, no task too big or small, and has been such personal significant support in helping us re-build CCI North Alberta. At the recent conference he announced that he was moving on, having accomplished what he set out to achieve.

Also leaving us this year is veteran board member and Insite Magazine Editor David Vincent. David has also been key to the magazine's re-birth and success. His ability to craft a balanced magazine with excellent content and layout will leave a lasting mark on our organization. David has also provided us the important and much needed perspective on the board of a condominium owner.

On behalf of the entire organization, and all of our members, THANK YOU Greg and David!

Also, let me take a moment to thank Nigel Gamester and Sharon Bigelow for their contributions to CCI North Alberta.

While I am sad to see Greg and David retire from the Board, I am excited to introduce some new individuals to our Board of Directors. Welcome to our new 1st Vice President and Communications Chair Marsha Thurlin. Marsha brings a whirlwind of energy and strength to our Executive and her much needed organizational skills and knowledge brings a new perspective to our Executive. Marsha is currently the President and Owner of Choice Survey, and a volunteer on a number of Condominium Boards of Directors.

Also recently appointed to the Board of Directors is condominium owner and avid volunteer Maurice Perrault. Maurice is a retired Police Officer who will be a great addition to the team. Welcome Marsha and Maurice!

Finally I want to wish everyone reading, a restful and enjoyable summer as we celebrate Canada's milestone 150th birthday!

In solidarity,

Anand Sharma
President, CCI North Alberta

COMMITTEE REPORTS

Education Committee Report

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The 8th Annual Tradeshow and Conference on April 29, 2017 has come and passed and I must say it was a fantastic day! We definitely got our exercise that day! Attendance was up from last year, there were so many great topics and speakers and we wish to thank all those that volunteered in preparation behind the scenes and at the conference.

Also a big shout out and pat on the back to Alan Whyte, CCI's Executive Director who did an amazing job organizing the event and everyone involved!

Thank you also to the Conference Sponsors and Tradeshow participants for your contributions to enable us to organize great events such as this one!

The remainder of the 2017 education event dates have

been scheduled. Sessions are booked for the Condo 101 and CM100 sessions in the fall. The Luncheon and Evening topics have not been scheduled as of yet as the Education committee felt it would be worthwhile to survey the members to obtain feedback on topics of interest. The survey will be issued shortly and the committee will review the results and schedule these events.

Please see the Upcoming Events page in the magazine and check our website for updates.

Hope to see you at our events in the future!

Shantel Kalakalo
2nd Vice President, CCI Board of Directors
Chair, Education Committee
Chair, Sponsorship

Membership Committee Report

The Membership Committee is very pleased to announce we have surpassed our Goal in Membership. We currently have 608 members.

The increase attributes to Condo Smarts – a series of events that were held in outlying areas of the city. Leduc, St. Albert, Spruce Grove and Sherwood Park. The events were very well attended. CCI offered Experts on four topics as well as providing the awareness of what CCI has to offer to the 'Condominium Community'. We welcome all new Members to our organization.

The Membership Committee will be assisting launching the Condo Strength program. This program is "For Directors, By Directors", designed to provide additional benefits

of CCI. If you are interested in being part of this pilot project please contact the office.

Thank you to all Membership Committee volunteers for your dedication and participation.

If you know someone that owns a condominium, we encourage you to spread the word about CCI to anyone who can utilize our resources. You can 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.

Sandi Danielson
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UPCOMING EVENTS

Condo 101- Board Basics and Best Practices

Thursday, September 13, 2017 @ 6:30 pm

FREE to All CCI North Alberta members – Non-Members: \$50.00 Includes GST

This introductory 2.5 hour course will assist Condominium Board Members understand their roles and obligations to better serve their complex. We will cover the basics of Board Governance, Financial and Maintenance responsibilities as well as common legal obligations. Our goal is for you take away a number of best practices to review and implement within your condominium. Limit of 4 members/condo per session. Pre-registration is required as seating is limited.

Can't make this one? - Next Condo 101 Session - Thursday, November 14, 2017 @ 6:30 pm

Annual General Meeting

Tuesday, October 3, 2017 @ 6:30 pm

Join us as we review our year, update all on upcoming projects, recognize our Volunteers and elect a new slate of Board of Directors. Stay tuned on our website for more details.

Evening Seminar

Wednesday, October 11, 2017 @ 6:30 pm

Cost: \$45.00 includes GST – Non-Member \$65.00 includes GST

Topic TBA.

Next Evening Seminar- Topic TBA - Wednesday, November 8, 2017 @ 6:30 pm

Luncheon Seminar

Thursday, October 26, 2017 @ 11:30 am

Cost: \$35.00 includes GST – Non-Member: \$45.00 includes GST

Topic TBA.

Lunch will include a small buffet meal, networking, 30-40 minute presentation, and question time.

Next Luncheon- Topic TBA - Thursday, November 30, 2017 @ 11:30 am

Condominium Management 100 (CM100)

Saturday & Sunday – October 28 & 29, 2017 9:00 am – 3:00 pm

CCI Members: \$275.00 + GST – Additional attendees: \$200.00 + GST – Non-Members: \$550.00 + GST

CM 100 is the initial level of detailed study on condominium addressed to owners, Board Members and new professionals. This level deals in detail with several issues fundamental to condominium, 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 is presented in more detail in the CM 200 & CM 300 levels.



8TH ANNUAL CCI NORTH ALBERTA CONFERENCE & TRADE SHOW 2017



Our annual Conference and Tradeshow was a wonderful success again this year with 475 individual registrants participating over the course of the day. A huge THANK YOU to all of our Volunteers, Board Members, Sponsors, Exhibitors, Presenters, Service Providers as well as our attendees for their parts in making this our signature event of the year. It certainly makes us very proud to see the breadth of our membership's involvement in every aspect of this community building showcase.

The 2017 CCI Condo Conference and Tradeshow was held on Saturday, April 29th at the Robbins Health Learning Centre at MacEwan University in downtown Edmonton. One of the great benefits of using this facility was that we were able to hold all of our conference sessions in a true classroom setting rather than huddled theatre



style in a variety of hotel ballrooms. The Trade-show distribution also improved with more room for attendees to get around and visit the largest number of booths we have had to date. We may have found our long term solution for a venue in the process.

Board President Anand Sharma led things off at breakfast by introducing the “Hands off our Homes” campaign to promote the exemption of age restrictions within condominium communities when it comes to Alberta Human Rights legislation. If you would like more information on this issue including postcards to send to the Premier, please check our website or contact the office at your earliest convenience.

Each of the three Conference Session time frames (75 minutes long with two sessions in the morning and one in the afternoon) had a selection of four different topics for the attendees to choose from. Our goal each year is to ensure we cover all the critical areas that Condominium Boards deal with on a regular basis- Governance, Maintenance, Financial, Reserve Fund, Insurance, etc.





but with a different spin on the specific perspective to keep things fresh each year. Sold out topics this year included “How Condo Boards Can Educate Owners: The Ten Most Important Topics to Cover”, Making the Most of Reserve Fund Assets without Breaking the Bank” and “Follow the Rules or Face the Consequences: A Condo Fine Primer for Boards”. This year featured several panel discussions to allow more viewpoints to be heard as well as a few hands-on workshops where attendees became part of the presentation through discussions and role playing.

Any presentations or handouts used during the day of the Conference that CCI North Alberta was given permission to distribute have been posted on our website- www.ccinorthalberta.com . To review the material please register on the website if you haven't already and allow 1-2 business days for us to process the registration and notify you once your access has been secured.

Introduced for the first time this year was a series of four unique Condo Owner Sessions covering a range of issues specific to condominium owners. In order to encourage attendance for our initial offering to this audience market, we made the sessions available free of charge with a donation to the Edmonton Food Bank. The plan was well received and resulted in four sold out sessions and a significant donation to those in need.

Another new feature of the Conference were the Luncheon Networking Topics held between the morning and afternoon Conference sessions. Attendees were invited to join any of the twelve selected topics for an opportunity to address concerns and share ideas on the subject of their choosing. It was great to see all the participation and passion from the attendees and now that we have had the benefit of doing one, see how we can improve the logistics and structure to make it even more worthwhile in the future.

The final educational component of the day was the always popular Legal Panel with condominium lawyers Todd Shipley, Robert Noce and Hugh Willis. Facing a variety of condo related questions from the

audience the trio provided their different perspectives on possible remedies or courses of actions to pursue.

The Tradeshow component of the day continued to grow as well with over 40 booths this year. For those Boards and Managers looking to expand their network of expertise this opportunity to meet service providers face to face is a "must-do" part of the Conference. Kudos as well for their generous donations of Draw Prizes that were distributed following the Legal Panel. (And yes we are working on streamlining the process next year to reduce the length of time to complete!)

FUN FACT- For the second year in a row the winner of the Flat Screen television from Willis Law did not have their own vehicle to take it home. Those of you with a superstitious perspective should consider taking public transit next year!

A special shout out goes to my Co-Chair Shantel Kalakalo, our current Education and Sponsorship Chair who did a masterful job organizing the Trade Show compo-

nent and Conference sponsorships as well as being my "voice of reason" when we came across another new hurdle when planning this event. The ever diligent Joyce Schwan, our Chapter Administrator was also instrumental in keeping us organized and focused behind the scenes as only she can.

We would also like to thank the numerous attendees who took the time to provide us with some much needed feedback following the event. We can only get better by hearing from you on what worked and what could be improved upon. Confirmation of next year's date and venue will be announced at our Annual General Meeting in early October. Until then we will continue to stay in touch and provide updates on upcoming events as they get finalized.



your condo connection

Condo Conference and Trade Show

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CondoSTRENGTH



For Directors, By Directors

CHAPTER LAUNCHES CONDOSTRENGTH PROGRAM

The official launch of our latest membership benefit- CondoSTRENGTH was held in early April at the Chateau Louis Conference Centre. Over 50 Directors from various condominium attended the information session to find out the details of the program. Following a lively networking session, our Guest Speaker- Marc Bhalla from the CCI Toronto chapter introduced the concept he was instrumental in co-creating last year. Besides his volunteer role with CCI, Marc is a mediator focussing on condominium conflict management as well as a condominium owner (and an unabashed Leafs fan as we were reminded during the session!). He did a great job of not only outlining the nuts and bolts of the program but encouraging the audience to begin sharing some of their own success stories with the rest of the group.

CondoSTRENGTH is a "For Directors, By Directors" initiative designed to bring Board Directors of member chapters together to network and learn from one another. This FREE program also provides access to a growing collection of success stories contributed by condominium directors across the country and the opportunity to attend director networking events hosted at local condominiums. CCI North Alberta has also agreed to pay for any hall rentals should a condominium wish to host an event but not have a suitable common room to accommodate those attending. The program is a two-way street, where directors are invited to contribute resources and host networking events just as they are able to access those contributed and hosted by fellow condominium directors. The idea is to assist Boards who are about to begin addressing an issue that may be new to them, the chance to learn from others who have already addressed a similar circumstance – not because what works for one condominium will work for another but because the experience of others can help generate some ideas and remind directors that they are not alone.

STAY TUNED- We are planning to organize the initial CondoSTRENGTH session for this fall (Date & Location TBD) and then meet on a regular (quarterly?) basis going forward. A number of Directors have shown interest in working together to help get things organized and we welcome anyone who was unable to attend the Launch but is interested in the program to forward their contact information to our office. We will arrange a planning meeting shortly to discuss the logistics and details that will need to be finalized for our first session. In the meantime we encourage our condominium members to go ahead and register at the CondoSTRENGTH website- www.condostrength.ca to view some of the current success stories and materials available.

**Enrol today at
CondoSTRENGTH.ca**

HANDS OFF OUR HOMES!

A recent court case in Alberta has ruled in favour of the inclusion of age under the Human Rights Act. This was due to a push by seniors advocate Ruth Adria whose intention was to protect seniors from blatant discrimination in our society. Without an amendment or exemption by the Alberta Government to exclude Condominiums, age restrictions in condominium will not be permitted. This means that condominiums that are adult only living such as seniors condominiums will not be allowed to exist.

Organizations like the Child Friendly Housing Coalition, a small organization led by lobbyists, politicians, and social activists, are now fighting to not allow adult and senior's only condominiums and make all condominiums "child friendly".

CCI North Alberta surveyed its members and the public and found that 75% of the 1300 surveyed supported age restriction allowances in condominiums. Given that the number of age restricted condominiums is believed to be less than 10% it is imperative that condominium owners unite and let the Alberta Government know that we would like an exemption to be created for condominiums.

If we do not act, age restricted condominiums, of which 45+ make up the vast majority, will not be permitted and your right to choice in condominium will be taken away.

CCI North Alberta along with our many allies will be launching our Hands off our Homes Campaign in the coming weeks. More details are available on our website www.condoagerestriction.ca.

Please write to the Alberta Government and fill out our postcard. We encourage you to contact our office to have the postcards mailed to you for distribution.

Friends, together we can preserve condominium living in Alberta that protects your investment, and allows for lifestyle choice.

In solidarity,

Anand Sharma

President, Canadian Condominium Institute – North Alberta

THE ISSUE

The Alberta Human Rights Act will be expanded to include age as a protected ground, effectively making it illegal for condominiums to have age restrictions in their buildings.

HOW DOES THIS AFFECT CONDO OWNERS?

For many condo owners, living in an age-restricted building is a conscious lifestyle choice and a major factor in their decision. Lifting this restriction could fundamentally change the makeup of these buildings, and deny owners the choice to live in an adult or seniors-only building.

WHAT CAN I DO TO HELP?

CCI is dedicated to advocating for the interests of condominium owners. We intend to petition the Alberta government to include an exemption for condominiums in the Alberta Human Rights Act. For this to succeed, we need you to do any or all of the following:

LEARN MORE

Visit CondoAgeRestriction.ca to learn more about the need for an exemption based on age under the Human Rights Act, how it affects condominiums, and what CCI is doing to protect your interests.

ACT

Make your voice heard! Contact your local MLA and let them know your concerns.

Visit CondoAgeRestriction.ca to download a draft letter or to submit your response online.

STAY ENGAGED

Join our mailing list to keep up to date with news on this issue. Sign up at CondoAgeRestriction.ca

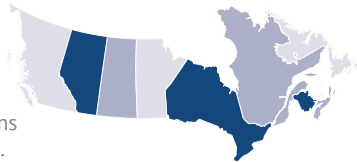
Tell your board and fellow condo owners about this issue and what they can do to help.

Visit CondoAgeRestriction.ca today!

AGE RESTRICTIONS IN CONDOMINIUMS

POINTS OF INTEREST

Human Rights and Condominium legislation are provincially based and will vary from province to province. There are several provinces that have exemptions for age restricted occupancies.



Preliminary research indicates the large majority of condominiums have no age restrictions. A quick survey in Edmonton showed **less than 10% of condos were age restricted** in a sample size of just under 1000 buildings.

10%

15

Should public policy be altered to accommodate what seems currently to be an issue with a few and has been in place for 50 years since condominiums were first introduced? **Allow individuals to choose a lifestyle and community that suits their needs** and share space with like-minded individuals.



Data represented to date by CFHCA shows that **the few buildings that have restrictions are primarily rental properties, not condominiums**. Need to distinguish public's perception that all apartment buildings are condos and the legal differences between condominium ownership and rental properties.

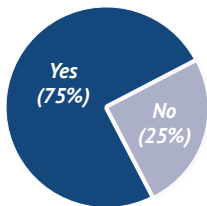
Wood frame construction prevalent in a large number of low rise apartment style buildings in Alberta is **not necessarily conducive to quiet lifestyle in close quarters** regardless of age.



Let the market dictate where things progress. If there is a need developers are savvy business people and will work towards creating unique entities to fill that niche. e.g. a condo with a ball room, skateboard park, daycare facilities, etc. Currently there are a number of family-friendly developments with large concentration of condos as part of the mix (e.g. - Summerside & Griesbach in Edmonton).



Difficult to comprehend that the ageism issue brought forward by elder advocates may end up affecting the same people in a negative fashion the most. There is great concern that not only their community and lifestyle will be affected but their **major financial investment would be in jeopardy** as well.

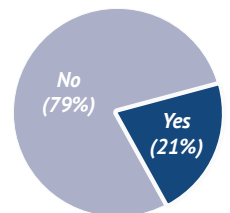


"Should there be an exemption made in the Alberta Human Rights Act to continue to allow occupancy age restrictions in condominiums?"

(Source: CCI North Alberta, 1300+ responses)

Do you think the government should ban 'adult-only' apartment and condo buildings?

(Source: CTV News Edmonton, 1600+ responses)



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VOLUNTEER SERVICE AWARD

CALL FOR NOMINATIONS!

Everyone knows of a special person who continually goes out of their way to make your condominium a better place to live. We would like to continue to recognize these remarkable unsung heroes. Do you know of someone who has volunteered their time and efforts to help improve their condominium community in a significant way? It could be a member of the Board, a committee member, or a member at large that "can always be counted on to help out."

Ask the question "Did this person's actions make a noticeable improvement in our Condominium Community?" If the Answer is Yes, then please take the time to acknowledge them for their efforts!

The CCI North Alberta Chapter invites you to nominate that Individual for the Volunteer Service Award to be presented at our Annual General Meeting in the Fall of 2017.

Eligibility:

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DANGEROUS DEFECTS AND PROFESSIONAL LIABILITY

CASE LAW REMOVES ONE ROADBLOCK TO RECOVERING REPAIR COSTS FOR CONSTRUCTION DEFICIENCIES BY MEGAN MACKEY

Construction deficiencies are common in all types of construction, including condominium construction. One of a condominium corporation's most important tasks is to identify, investigate, and resolve construction deficiencies.

When construction deficiencies arise, developers who stand behind their product will acknowledge the problem and undertake the remedial work. Some condominium corporations are able to have remedial work done through new home warranty insurance. Unfortunately, in many cases insurance is not available, developers are unwilling or unable to assist, and condominiums end up repairing construction deficiencies themselves.

Recovering repair costs can be challenging for condominium corporations. The fact that the condominium corporation did not exist during construction limits the type of claims that condominiums can make. In some foreign jurisdictions, such as the U.K., contractors and professionals cannot be liable for construction deficiencies unless they have a direct contractual relationship with the owner or condominium corporation. This is problem-



atic in the condominium context because contracts relating to the design and construction of the condominium are signed and completed long before the condominium is registered/created. Fortunately, Canadian courts have taken a different approach.

In 1993, the Supreme Court of Canada decided that professionals can be liable for negligence, even in the absence of a contract. In the case of *Edgeworth Construction Ltd. vs. N.D. Lea & Associates Ltd.*, the B.C. Ministry of Highways retained an engineering firm to design specifications for a new highway. In a separate contract, the minister retained a contractor, Edgeworth, to build the highway. Edgeworth later sued the engineers, claiming that it suffered damages because the engineering drawings contained errors. The engineers defended the lawsuit by claiming that Edgeworth could not sue them because there was no contractual relationship between the two companies. The Supreme Court held that the engineers could be liable to anyone who suffered damages as a result of their negligence, whether a contract existed or not. The engineers were liable for all economic losses that Edgeworth suffered as a result of the engineers' mistakes.

This Edgeworth decision dispelled the notion that claims for construction deficiencies in Canada could only be made under contract. It opened the door for condominium corporations to sue engineers, architects, and contractors directly for the costs to repair construction deficiencies.

Just as important as the Edgeworth decision is the adoption by the Canadian courts of the principle that liability for repair costs can continue indefinitely. The limitation period for bringing a lawsuit does not begin to run until a deficiency is discovered, which could be many years after the condominium was built. In the 1995 case of *Winnipeg Condominium Corporation No. 36 v. Bird Construction Ltd.*, a serious construction deficiency was discovered when a large section of exterior cladding fell off of the building 11 years after the condominium was registered, some 15 years after the building was constructed. WCC 36 paid \$1.5 million to replace the cladding and eliminate a serious risk of harm.

WCC 36 brought a lawsuit to recover its losses against the general contractor involved in the original construction, the sub-contractor who installed the cladding, and the architects who had prepared the plans and specifications. The defendants claimed they could not be liable because they did not have a contractual relationship with WCC 36. Expanding on the precedent set in Edgeworth, the Supreme Court of Canada held that anyone causing or contributing to a dangerous construction deficiency could be liable to reimburse an owner for the cost of rectifying the deficiency.

The Bird Construction case confirms that in Canada, anyone who places a product into the stream of commerce, including a condominium building, owes a duty of care to



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those who use or will use the product. This means that negligent contractors, architects, and engineers alike are accountable to both current and future owners.

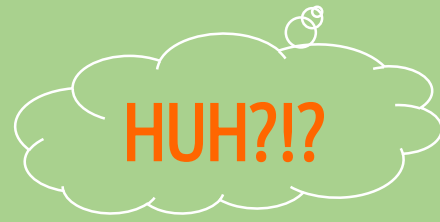
This liability does have limits. In order to be liable for economic loss arising out of a construction deficiency, there must be a reasonable likelihood that the defect will cause injury. The liability is limited to the cost of repairing the dangerous defect or restoring the building to a non-dangerous state. Damages for aesthetic or ornamental issues are excluded. For example, in the absence of a contract, consumers who pay more to buy into a luxury building cannot recover damages if the building turns out to be less luxurious than promised.

The definition of a “dangerous” defect is not as narrow as one might think. The recent case of Winnipeg Condominium Corporation No. 613 v. Raymond S.C. Wan et al illustrates that cost-saving measures can give rise to dangerous consequences. In a decision released last year, WCC 613 brought a claim against a project architect to recover the cost of installing a waterproofing membrane on the main level of a common area parkade. The membrane was contained in the original architectural plans but was deleted by the developer, with the architect’s knowledge, as a cost-saving measure. The missing membrane and other deficient waterproofing caused water to pool in the lower levels of the parkade. The undisputed evidence was that, after several decades, the deficiencies may cause the reinforcing steel to corrode and pose a threat to the safety of the parking structure and its users.

The architects defended the lawsuit by claiming that the deficiency was not dangerous enough for liability to accrue in the absence of a contract. The Manitoba Court of Appeal did not accept this defence. As long as the defect may eventually become dangerous, the architects could be liable for the cost of repairing the deficiency, even if the danger was decades away.

In Canada, the law has evolved and condominium corporations can, in certain circumstances, recover

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damages directly from the professionals who designed the project and the trades that built the condominium. Competent contractors and

professionals need not worry about this liability. Work done in a competent manner is the best shield to liability. Deviations from the plans or

specifications should be carefully considered.

Presently, the law ensures that all industry players are held liable for their negligence, which assist condominiums that are unable to recover repair costs from their developers. Hopefully, the potential of direct liability encourages those involved in condominium design, construction and approval to accept accountability for their work and build safe, practical and quality buildings.

Megan Mackey is a partner at Miller Thomson LLP.

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CONDOMINIUM RESERVE FUND MANAGEMENT

KNOW THE OPTIONS — KNOW THE LIMITS BY KEVIN RENDEK

An increasing number of Condominium Boards have been requesting better options, than having excess reserve funds in low-interest chequing accounts. Boards are seeking advice to better allocate Reserve monies. There are concerns that there is a need to improve the process to ensure that large balances can obtain the best possible yield to best match the 25-Year Reserve Plan Study.

The prudent management of condominium reserve funds begins with understanding the eligible options available for saving and investing. Generally, all forms of bank accounts and term deposits (GICs) are the most commonly used financial products followed by investing in Index-linked GICs, Principal Protected Bank Notes, Bonds, Preferred and Common Shares. These all represent eligible investments under the Condominium Property Regulation.

The most critical aspect of reserve fund management is in understanding how to properly allocate assets across the listed products. It is imperative to adopt a consistent strategic plan that will constantly guide the decision

making process and provide a strong measure of resilience when looking at future reserve fund expenditures. The plan must also be durable so that subsequent Board changes can continue along with a good measure of competence.

Finally, limits are important tools that allow the best plans to accommodate unforeseen events and risks in planning and investing. Generally, it is a common best practice to limit bank exposure to \$100,000 per institution as this amount is insured by CDIC. Also, the Property Regulation defines limits to certain investments to support diversification and thus reduce risks.

Kevin Rendek, FICB is an Associate with Manulife Securities Incorporated – Corporate Wealth Management. kevin.rendek@manulifesecurities.ca



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PITFALLS OF DEFERRED MAINTENANCE

BY JUSTIN TUDOR

Condominium owners and directors are typically more aware of the maintenance costs and requirements of their buildings than their freehold-living counterparts.

This is by virtue of legislation requiring that common element maintenance and replacement plans be considered through regular reserve fund studies. However, like the freehold owner who elects to put off their roof replacement until next year, condominium corporations have also frequently elected to defer maintenance obligations, typically due to financial constraints, in the hopes that they won't be subject to one of the pitfalls of deferred maintenance programs.

Deferring maintenance can have measurable short term gains. Delaying repairs or replacement to building components or systems can be done to provide cash flow relief, meet budgetary expectations, or delay the non-financial impact of the project.

However, deferring maintenance also comes with risks and potential costs. Below I discuss 4 potential Pitfalls of deferring required maintenance.

Pitfall 1: Lack of consideration of the risks associated with emergency failure

Properly forecasted and planned replacement and repair projects consider construction variables such as urgency and material delivery time. There are numerous systems throughout condominium complexes that require continuous operation and greatly affect the community in the event of unexpected failure. While considering deferring a repair or replacement project, a corporation must address the risk, adverse impact, and the additional costs that an emergency failure of the system could impose during the deferral period.

Envision a main breaker switch replacement that is deferred due to immediate budgetary issues. Properly



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planned, any scheduled shutdown of the power during the project is addressed by notification to the owners or by arrangements of temporary power. In the event of emergency failure, the risks associated with the potential lack of availability and costs of emergency power, coupled with the additional strain of dealing with a community that just lost power may be worth re-evaluating budgetary priorities on aging equipment where the negative impact of unexpected failure is so great.

Pitfall 2: Uncontrolled or concealed continual degradation

Individual building elements are part of an overall system that rely on the integrity and proper functionality of all components. A failed caulking joint around a window can lead to water infiltration that damages drywall and saturates insulation, resulting in heat loss at the wall assembly. Deferring maintenance of elements where the failure is damaging other, sometimes concealed, secondary elements without proper consideration of the costs and impacts of repairing these secondary elements will often result in significantly increased future maintenance and repair costs.

Consider a multi-level parking garage, where intermediate slab and landscape covered podium slab membranes have been knowingly leaking for years. Membrane repairs have been deferred because the comprehensive proper repair involves significant work to localized areas of membrane failure. In the interim, tarps and eavestroughing have been attached to the ceiling of the garage to manage the penetrating water and ensure it is not dripping onto cars below. Large cracks in the slabs have received a polyurethane crack injections. These interim measures can be installed for years in order to defer (and turn a blind eye to) a parking garage renewal project, however, as the concrete continues to be penetrated with water containing chlorides and chemicals, it will degrade at an accelerated rate. Concrete repairs cost make up a significant portion of any parking garage project and the time associated with executing and curing the concrete repairs are the largest factor when determining how long the garage will be partially or fully closed to traffic.

Countless localized and minor repairs projects have spiralled into large, multi-year, costly, and disruptive projects under the guise of deferred maintenance.

Pitfall 3: Ignorance to volatility of material costs

Reserve fund plans and condominium budgets expect costs to increase over time in line with inflation. When evaluating future costs of deferred maintenance, condominiums often look to the local construction price indices which indicate year over year general inflation. However, materials or equipment that are related to a specific commodity, such as aluminum in high-rise windows or petroleum in asphalt, may see price increases over a relatively short period of time that fall outside the range of the general forecasted inflation rates.

Window frame replacement projects that were deferred from 2013 to 2015 would have expected a general construction price increase of 2.3% (Sta-

tistics Canada), however, aluminum prices varied significantly in this period, increasing by 17% at their peak. Although aluminium does not make up the entirety of these projects, over a 2-year period, the changes in

material costs affected overall construction costs, resulting in an estimated increase in project cost of 6%. These unexpected changes could negate the original benefits of deferral altogether.

Pitfall 4: Life-extending repairs associated with deferral does not return an appropriate benefit
Occasionally, useful service lives of

aging elements can be extended with minor to moderate repairs, thus reasonably deferring their subsequent major overhaul or replacement. The cost and scale of these life-extending repairs must be evaluated in relation to the benefit or savings of their deferral. The cost of the life-extending repairs may not be reasonable when considering the amount of time that the repairs defer the subsequent project.

Older aluminium window systems, depending on their exposure and use, have a typical service life of 35-50 years. As they age, the insulated glazing unit seals fail, their external sealants deteriorate, their hardware and mechanisms fail, their locks seize, and their weather stripping is no longer functional. These failures can result in decreased overall performance exhibited by heat loss, air exfiltration, and water penetration.





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All these elements can be replaced without replacing the frames; glass can be replaced with new, hardware can be swapped out, mechanism can be lubricated. The cost of these refurbishments will always be significantly lower than a complete window frame replacement, however, if the value of the refurbishment is 35% of the value of the future replacement, and is only expected to extend the service life of the windows by 25%, consideration should be given to dealing with the window elements as a whole, without delay.

Managing Risk

Deferring repairs and assessing priorities is a part of building management and operation. The money isn't always available every year, and if it is, it may not be in the best interest of the community to carry out a specific project at a given time. Alberta condominiums are fortunate that with a comprehensively monitored and followed reserve fund plan, a reasonable contingency, and a detailed eye towards an appropriately managed maintenance contract, the need for deferral is often mitigated.

All project deferrals contain risk, which are evaluated by the probability of failure in relation to the impact of failure. In the examples above, we've suggested cases where the risks were either improperly managed or ignored altogether. A comprehensive review and preventative maintenance inspection should be performed when considering any deferral to ensure that you do not get trapped in one of the pitfalls.

Sources: Statistics Canada, CANSIM, Price indexes of apartment and non-residential building construction, by type of building and major sub-trade group, 2016-11-08

Justin Tudor is the Vice President of Keller Engineering.



Questions & Answers with Robert Noce



CCI member Robert Noce, Q.C. contributes a regular column to the Edmonton Journal, answering questions from readers about various aspects of condominium living. These are questions that tend to arise fairly frequently, so Mr. Noce and the Edmonton Journal have kindly allowed InSite to republish some of them for our continuing education on the condominium life.

Robert Noce, Q.C. is a partner with Miller Thomson LLP in both the Edmonton and Calgary offices. He welcomes your questions at condos@edmontonjournal.com. Answers are not intended as legal opinions; readers are cautioned not to act on the information provided without seeking legal advice on their unique circumstances.

Re-printed from the Edmonton Journal, with consent from the Edmonton Journal and Robert Noce, Q.C.

Q: Please explain when and how funds can be taken from the reserve fund.

A: Section 38(2) of the Condominium Property Act states that funds cannot be removed from the capital reserve fund unless (a) the removal of the funds for that purpose is authorized by a special resolution, and (b) after the removal of the funds, there will be sufficient funds remaining to meet the requirements of the capital replacement reserve study. However, the practice has been that a board resolution is sufficient to comply with the Condominium Property Act. In a handful of some smaller condominium corporations, they use a resolution of all of the owners.

Helpful hint: If only the Condominium Property Act were clear on this point. I am hopeful that the provincial government will make the necessary changes to the Condominium Property Act to clarify this issue.

Q: Recently, I received a letter from the property manager advising that my condominium building needs to fix its building envelope, demanding payment in full by January 31 of between \$20,000 and \$41,000.

The building is about 15 years old, and I purchased my unit three years ago. When I bought it, the reserve fund looked OK for a building like this, but I wasn't really familiar with what to look for. I obviously made a big mistake, as I do not have the

money to pay this special assessment, and I cannot try and sell my unit without losing a lot of money. I am in my mid-30s, single and thinking of moving back in with my parents. I have a sick feeling that I am on the hook for \$40,000. What can I do?

A: I am deeply saddened to hear about your situation. You sound like someone who wanted buy a property to build up your credit rating and equity for the future, and this may now be taken away from you. I am going to assume that the requirements to repair and maintain your building envelope are legitimate. Therefore, the request for a special assessment also appears to be legitimate. In that case, there is not a lot you can do. The Condominium Property Act gives condominium corporations the authority to foreclose on units if a unit owner fails to pay condominium fees or any special assessment.

The consequences of not paying are significant. Therefore, you can either sell your unit or look at other ways to finance this particular special assessment. Contact a mortgage broker and see if there is any way to increase your mortgage amount for the additional assessment. The good news is that mortgage rates are currently quite low. As well, I would urge you to seek additional part-time employment, which will hopefully only be temporary, so that you can meet your financial obliga-

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tions. It would be a shame to see you walk away from the home that you worked so hard to buy, and from what you have said, you did your homework.

Helpful hint: These issues arise all too frequently. If this issue was not identified in the reserve fund study and simply came up without any real notice, the condominium corporation has no choice but to demand payment from owners to assist in dealing with an emergency. If, however, the reserve fund study identified the repair of the building envelope in 2013 but previous boards failed to account for that particular need and did not create a sufficient reserve fund to deal with this type of repair, then I would suggest that previous boards were negligent in their responsibility to owners. The condominium corporation may also want to look at other alternatives such as borrowing the money to assist owners who cannot afford to make the lump sum payment.

Q: I am a condominium board member, and I am concerned because our bylaws do not allow members to attend board meetings electronically. Yet, our president lives outside of Alberta and often attends meetings by telephone. I sought an opinion on my own, which conflicts with the opinion that the board got. I have asked the board to reimburse me for the cost of getting the opinion, but have not received a response. What do you think of this?

A: If your bylaws do not currently allow board members to participate in board meetings electronically, you must follow those rules. Of course, if the board chooses to, it can amend those bylaws in accordance with the Condominium Property Act. If you sought a legal opinion without seeking board approval, they are not required to reimburse you. With respect to the board's own legal opinion, as a board member, you

are entitled to see it.

Helpful hint: Board members must work together. There is no value in taking an "us versus them" approach at the board level. Owners have elected individuals to the board to work together for the betterment of the condominium corporation.

Q: I sit on a condo board that is addressing a shortfall in its reserve fund. We have prepared a funding plan for our upcoming budget, and are increasing condo fees to specifically address the shortfall. Can we issue our budget, or do we have to wait, in light of the recent court decision regarding bareland condos?

A: In view of the most recent Alberta Court of Queen's Bench decision dealing with reserve funds in bareland condominium corporations, it would be prudent for you to have a lawyer review your bylaws and your reserve

fund study to determine whether or not your reserve fund complies with the law. If you are seeking funds from owners to pay for things that are not the responsibility of the condo corporation, then you may be able to reduce your ask from owners in regards to the reserve fund.

Helpful hint: The Court decision on bareland condominiums did not provide the condominium community with any guidance in terms of how to deal with payments that have now been declared illegal, and condo corporations are now sitting on potential hundreds of thousands of dollars that cannot be used as intended. I am hopeful that the province has recognized this unusual situation and will react quickly to make an amendment to the provisions dealing with reserve funds.

Q: Our condo board president wants the corporation to adopt "house rules" in addition to our



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The bylaws are sufficient, except that the president is slow to take action when pet bylaw infractions are brought to his attention. The previous board used fines to get the attention of negligent owners and tenants, but the current president does not do so. He chooses what he wants to do, and our property management company will only act on his instructions. I have tried to tell the president that no matter what happens with respect to "house rules," the board has the duty to enforce all bylaws. Is this correct?

A: A condominium corporation, through its board, cannot ignore a particular bylaw simply because it does not want to enforce pet provisions. If the board is aware of a bylaw breach, the board must act.

As well, the property management company should

be getting its directions from the board through proper board resolutions, not through the president, who has no authority to instruct the property manager to do or not to do something without the board's approval. The property management company should remind the board that it is to act through board resolution. Finally, a current board is not bound by any decision of a previous board.

Helpful hint: Adhering to board governance, and ensuring that the board is acting through proper resolutions, will ensure that issues as to whether or not the corporation had the authority to do something cannot be challenged.

Q: Recently, at our condominium complex's Annual General Meeting, we were told that we are living in units without any occupancy permits. Apparently, the builder has declared

bankruptcy. Can you tell me what the possibilities are? Can we be forced to move?

A: Unfortunately, it is not unusual for people to move into a condo unit without an occupancy permit having been issued. My suggestion would be to have the condominium corporation, through its lawyer or engineer, work with the municipality to obtain the necessary approvals. If the building was constructed in accordance with the code, everything should turn out all right.

Helpful hint: When purchasing a condo unit, it is prudent to ensure that the occupancy permit has been issued.

Q: How can our municipal-ity charge our condominium corporation full property taxes, yet not provide us with any services?

A: Municipal taxation is a municipal issue, not a condominium issue. I would

strongly suggest that you contact your city councillor and discuss property taxation policies with him/her to determine whether or not you are being taxed appropriately.

Helpful hint: The board may want to take a unified approach on this issue.

Q: What legal action can a condominium corporation take against its past property manager? Our previous property manager mismanaged the building, including drawing from the reserve fund to cover operating expenses without the board's consent. The previous property manager was also unable to explain the accounting statements, and when we hired a different property manager we determined that the reserve fund had been drained by \$40,000 over three years, with many bills left unpaid.

A: In answering your question, I will assume

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that there was a written agreement in place with the previous property manager. I would look to the agreement to determine whether or not there are any unique provisions that would govern the type of situation you have raised. Furthermore, if you can establish that the property manager was negligent in performing its duties, and the corporation suffered a loss as a result, you may have a claim. You may want to consider seeking legal counsel to determine the validity of your claim.

Helpful hint: Operating a condominium corporation is like running a business; you need outside professional services from time to time. There is nothing wrong with hiring a lawyer to assist you with a particular issue.

Q: We have our own condominium corporation, as well as a homeowners' association. Over the past several months, the latter's board has breached its own bylaws. The situation has deteriorated to a point where many in the community feel that they would like to call a special meeting to deal with these issues. What can we do? Can we hire an independent party to

resolve these issues?

A: The homeowners' association is governed by its own contract or bylaws, not by the Condominium Property Act. You must look to your bylaws to answer your questions. However, if the parties agree, you may want to consider mediation.

Helpful hint: Mediation can be a very helpful process for bringing people together, resolving issues and moving forward.

Q: We live in a townhouse complex. This year, our board levied a special assessment on owners for an improvement project that involves our roads, driveways, walkways and steps for all units. The board is in the process of setting next year's budget and wants a further assessment to cover the project. Can the board assess for something that is far from certain? We have finally forced the board to hire a competent firm to do the reserve fund study, which is due soon, but have been told by the board that a reserve fund study is just a recommendation and is not binding. Is that true?

A: The Condominium Property Act does provide some guidance if a condo

corporation fails to follow the reserve fund study. Further, it includes a provision that would allow owners to come together to provide direction to the board if the board were not fulfilling its objectives or the needs of the majority of owners. This is something you may want to consider.

Helpful hint: Sometimes boards forget that they are also owners, and that the decisions they make have an impact on their fellow owners. People need to work together to ensure that the needs and objectives of the condo corporation are met.

Q: I sit on the board of my five-year-old condo, which

has an advanced heating and cooling system. Our property manager hired a plumber who is unfamiliar with our system, and he damaged it. The board has now hired a new company to properly maintain the system. The heat/cooling company that has taken over our building foresees a failure rate of about 10 per cent of the individual units due to the early improper maintenance. So far, we are just under that 10-per-cent mark.

Could we, as a corporation, be held responsible for the replacement costs of the individual units, or is the cost solely the responsibility of individual owners? We ask

this because the damage is to the overall system, which feeds into the individual units requiring replacement. Are we vulnerable to a lawsuit initiated by one or more of the owners?

A: This is a difficult question to answer without further investigation and review. I would need to review your condominium plan to determine who owns this particular heating and cooling system. If your condominium plan indicates that the heating and cooling system is owned by the condo corporation, then it is the responsibility of the condo corporation to pay for the repairs and replacement costs. If the ownership

of the heating and cooling system is shared between the condo corporation and unit owners, then it becomes more difficult to answer your question because the responsibility may be shared, or may only be the responsibility of one or the other. I would strongly urge you, as a condo board, to retain legal counsel and have them provide you with an opinion in this regard.

Helpful hint: Your condominium plan is an important document that provides information as to the ownership of certain aspects of your condominium corporation, and the board should have that information readily available.

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BY PAUL FOSTER

Renovations of any kind can be challenging, but high-rise condominium (condo) renovations, well - those come with a whole other set of issues.

Aside from the usual obstacles and decisions that need to be made when renovating a house, there are several additional factors to consider when thinking about upgrading your condo. A little extra research, forethought and communications will save you a ton of time and potential headaches in the long run.

If not properly planned, renovating a condo can be a very stressful and complicated endeavour. To ensure your renovation goes as smoothly as possible, start by contacting your condo board and discussing your plans. They will ensure you start out on the right foot, which may include having you fill out a renovation request form and then giving you a copy of the current condo rules and/or by-laws. Read them (and pass them on to your Contractor), they may contain important information that could impact several aspects of your project.

Be aware that mechanical changes in your condo may be limited, as well as dramatic layout changes depending on factors such as load bearing walls and mechanical systems. Most designs will need approval from the condo Board before any work can begin. An experienced contractor will be able to identify design changes that are likely to be scrutinized by the board.

Flooring products also need to be researched and pre-approved, as there are specific Sound Transmission Class (STC) and Impact Insulation Class (IIC) minimum standards that will need to be met. Your Building Manager



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and Contractor will be able to assist you to learn more about these requirements.

We've worked with clients who, before consulting with us or contacting their condo board, had hired an inexperienced designer to come up with a floor plan for their renovation project. The design required significant changes to mechanical systems to allow for the new layout to work, which the condo board would not approve as it contravened a variety of existing condo bylaws. As a result, the client could not use the design that they had paid for and ended up hiring us to come up with a new design that was fully deliverable as it fully complied with the condo by-laws.

Choose a Contractor with experience in condo renovations. Many contractors underestimate the additional care and effort needed to successfully deliver condo renovation without upsetting residents, condo boards and property managers. Your contractor will need to be considerate of your neighbours, mindful of the building, familiar with condo bylaw and operating protocols, and they require the appropriate liability insurance and licensing.

Exceptional customer service from your Contractor and their team is essential to your project. Your neighbours will be affected by your project, whether its noise, having to wait for the elevator or sharing visitor parking stalls. If you hire a Contractor who treats you well, chances are they'll extend that courtesy to the other tenants in your building. Conflict with a neighbour could potentially harm your project, adding time or unnecessary road blocks along the way and an experienced professional is aware of that.

The Contractor will need to work closely with the Building Manager to ensure that all condo bylaws and building protocols are met. This includes items such as permissible working hours (usually 9-5 Monday to Friday), when they can use the elevator to transport tools/materials/debris, details about preventative care needed in protecting common areas, and securing enough parking stalls for their team, so they don't use all the guest parking spaces. If your Contractor will need to modify plumbing and/or the fire sprinkler systems, they will need to know to facilitate the process, and how to



effectively communicate this with the authorities and to all affected residents impacted by shut downs.

to your project because they add extra time to your project.

Some buildings may require you to put down a damage deposit to cover any damage to common areas in the building. There are logistical issues to consider also, such as having someone wait at the door to accept deliveries or having someone carry oversized materials like standard 14-foot lengths baseboards up 18 flights of stairs because they don't fit in the elevator. Your Contractor will need to know how to remove debris from the site and where to dispose of it. These things may add extra costs

Planning ahead, on-going communication with the Building Manager and the Board, and finding an experienced Contractor will definitely keep your project moving along smoothly. Your renovation may seem complicated, but with the right team in place it can be a walk in the park.

Paul Foster is the President of Contact Renovations. www.contactrenovations.ca - 780-455-4446

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RESERVE FUND PLAN & REPORT

YOUR RESPONSIBILITIES

BY SHARON BIGELOW

One of the most common questions I get asked is – “How do we do the Reserve Fund Plan?” Corporations seem to be intimidated by this requirement. The Reserve Fund Plan can be simple and quick and most likely the information is easily gleaned from your Reserve Fund Study. Boards seem to confuse the Reserve Fund Plan with the Annual Report. The following delineates between the two and gives examples of what they should include.

Reserve Fund Plan

Section 23 of the Condominium Property Regulation states the following:

(4) On receiving the reserve fund report under subsection (3), the board must, after reviewing the reserve fund report, approve a reserve fund plan

- (a) under which a reserve fund is to be established, if one has not already been established, and*
- (b) setting forth the method of and amounts needed for, funding and maintaining the reserve fund*

(5) A reserve fund plan approved under subsection (4) must provide that, based on the reserve fund report, sufficient funds will be available by means of owner's contributions, or any other method that is reasonable in circumstances, to report or replace, as the case may be, the depreciating property in accordance with the reserve fund report.

(6) Notwithstanding that a reserve fund plan has been approved under subsection (4), the corporation must provide to the owners for the owners' information copies of that approved reserve fund plan prior to the collection of any funds

for the purposes of those matters dealt with in the reserve fund report on which the approved reserve fund plan was based and what are to be carried out pursuant that report.

The Regulation indicates that the Board must produce and distribute their Reserve Fund Plan within 30 days of approving the provider's Reserve Fund Report. This should include how the Funds are being collected (i.e.-monthly contributions, special assessment, interest, etc) and the breakdown by Unit Factor or Unit. It must also provide a report of what capital replacements are being planned over the next 5 years including the anticipated costs per project.

Example 1:

123 4567 Condominium Corporation Reserve Fund Plan 2016

The corporation will maintain the current contribution to the Reserve Fund account at \$79,186.00 for the next 4 years (2017, 2018, 2019 & 2020) and then lower the contribution to \$65,000.00 per year thereafter (2021). This works out to \$1,413.00 per year per unit. A Special Assessment of \$184,000.00 will be levied in 2018 to offset upcoming expenses. This Special Assessment works out to \$4,000.00 per unit and will be required on January 15, 2018.

The following schedule will be implemented:

Table 1:

Year	Component	Estimated Cost
2017	— Repair and paint exterior stucco walls	— \$82,875
	— Replace 50 precast steps	— \$49,875
	— Replace all original walkways	— \$182,280
	— Replace vehicle outlets	— \$20,213
	— Repair landscaping concerns	— \$21,000
2018	— Replace poured & precast curbs	— \$17,220
	— Resurface asphalt parking & roadways	— \$75,600
	— Replace all site lighting	— \$17,010
2019	— Replace basement windows and wells	— \$23,310
2020	— No replacement required	— 0
2021	— No replacement required	— 0

>>> continued on page 42



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>>> continued from page 41

Example 2:

**123 9876 Condominium Corporation
Reserve Fund Plan 2016**

123 9876 Condominium Corporation will be increasing the annual contribution to the Reserve Fund account to \$22,000.00 starting January 01, 2017 based on the 2016 Reserve Fund Study. This equates to an annual contribution of from \$700.00 to \$1,065.00 per unit, based on unit factors (chart below). This contribution will be increased by 3.0% each year.

Table 2:

Unit Factors	Annual Contribution	Monthly Contribution
484	\$1,065	\$89
407	\$895	\$75
340	\$748	\$62
320	\$704	\$59

Also Table 1 should be included.

Annual Report

The Alberta Condominium Property Regulation states the following:

29(1) Commencing with the fiscal year of a corporation ending after September 1, 2002, a board must for each fiscal year prepare an annual report respecting the reserve fund setting out at least the following:

- (a) the amount of the reserve fund as of the last day of the immediately preceding fiscal year;
- (b) all the payments made into and out of the reserve fund for that year and the sources and uses of those payments;
- (c) a list of the depreciating property that was repaired or replaced during that year and the costs incurred in respect of the repair or replacement of that property.

The Condominium Property Act and Regulation are ensuring that boards are accountable to the owners. The boards must supply a list of the work that was completed the previous year and its associated cost as well as all transfers into the Reserve Fund account. This report is valuable for the next Reserve Fund study as it would contain all the work that was completed, when & costs.

Example 3:

Condo Corp 012 3456
Reserve Fund Annual Report 2016

The balance of the Reserve Fund account as of December 31, 2016 is \$185,000.00.

\$20,000.00 was transferred into the Reserve Fund account on the 15th of every month.

The following common property was replaced/repared and the funds taken from the Reserve Fund account this fiscal year.

Table 3:

Date	Component	Description	Cost (incl GST)
March 2016	3 rd Floor Carpet	Replaced	\$4,725
May 2016	Eavestroughs & Downspouts	Replaced	\$6,300
July 2016	Elevator	Major Repair	\$12,600
Total Reserve Fund Expenses			\$23,625


Reserve Fund study is approved and should include what the Corporation is planning in the next 5 years. The Annual Report is what happened last year in regards to the Reserve Fund account and the common property.

For more information regarding the Reserve Fund review Section 38 of the Condominium Property Act and Sections 21-31 of the Regulation.

Sharon Bigelow, Reserve Fund Study Consultant



In summary the Reserve Fund Plan is completed after a



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MANY CONDO INSURANCE CLAIMS ARISE FROM LIABILITY

MANAGING RISKS OF WATER DAMAGE, THEFT OF FUNDS, AND SLIP, TRIP AND FALL INJURIES

BY DAVID OUTA

Condominium corporations present claims against their insurance policies for a wide range of reasons. Although, it is important to note that current trends in claims are not necessarily unique to condominiums.

That said, multi-unit residential dwellings and communities continue to present some unique claims challenges for insurers across the country. Experience as an insurance broker specializing in this segment shows that the majority of claims arise from liability — specifically slip, trip and fall injuries, water damage, and theft of funds.

Slip, trip and fall injuries

Liability imposes a legally enforceable obligation for which individuals and entities purchase liability insurance to compensate injured parties. As occupier of the common elements, the condominium corporation has a legal obligation to ensure that people entering and leaving the premises do not encounter hazards that could result in injury to themselves or their property. Generally, for legal responsibility to apply, it must be demonstrated that the corporation was negligent (it either acted contrary to or failed to act how a reasonable and prudent person would in a given situation).

According to Aviva Canada, one of Canada's leading insurers, between 2002 and 2004 slip and fall incidents in Canada represented more than 50 per cent of all injury hospitalizations and more than 10,000 in-hospital deaths. It is the second leading cause of accidental death and disability after automobile accidents.

More challenging from an insurance perspective is that every claim, whether genuine or fraudulent, carries investigation and defence costs, even when no judgments

are awarded. Zurich, another insurer, reserves at least \$1 billion in North America to pay for slip, trip and fall claims.

Slips, trips and falls are a leading cause of insurance claims for condominium corporations. These incidents are mainly caused by slippery driveways, parking lots and walkways during winter, slippery floors, and trips due to uneven surfaces or objects on the ground.

It is true that accidents are unavoidable. However, a condominium corporation and its property manager can reduce the risk of a lawsuit through good risk management. One effective way is to transfer the risk by contract to a reputable, insured contractor.

Standard practices of such a contractor include regular snow and ice clearing based on needs. It's important that the contractor logs the times and dates when services are performed, as this information is crucial in defending claims. Condominium corporations are commonly named as additional insured on the contractor's insurance policy for liability arising out of the contractor's operations.

All owners and property managers should take responsibility for quickly identifying and eliminating hazards, such as wet floors, deteriorating surfaces and ice build-up. It's important for condo residents to remember that a lawsuit against the condominium directly affects them as owners of the corporation. For example, reporting an unusually slippery surface around the community mailbox and having salt applied promptly can eliminate an imminent accident and possible lawsuit.

Water damage

Water is the new fire. Water claims represent a significant cost to insurers, which in turn affects the premiums condominium corporations pay. Historically, fire has been the biggest risk to property insurance with respect to severity. Due to improved fire safety and building code requirements, the frequency and severity of fire claims have diminished, notwithstanding the recent catastrophe in Fort McMurray, Alberta.

Factors such as changing weather patterns, aging infrastructure and human error, among others, have made

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water the leading cause of property insurance claims. Alarming, these events are not only more frequent, but have increasingly become more severe. The flash flood in Toronto in July 2013 was estimated to have cost the insurance industry \$1 billion. Who can forget the images of stranded Go Train riders or the \$200,000 Ferrari submerged and abandoned in waist-high floodwater! Just prior to that, Alberta was devastated by severe flooding causing approximately \$1.7 billion in insurable damage.

Experts warn that such events will become the norm. Changing climate due to global warming has been blamed for the changes in weather patterns that result in these types of incidents. As the insurance industry incurs claims due to severe weather, the cost of flood coverage inevitably increases and is passed on to consumers. In some neighbourhoods, flood insurance coverage has disappeared altogether. It has been argued that the climate change experienced globally is irreversible and the best that can be done is make changes that will slow down the negative impact. However, there are aspects of water damage that can be controlled.

Sewer backup, which can cause severe damage and major insurance claims, can be effectively managed. One strategy is to upgrade storm water systems and replace old infrastructure, especially in urban areas where population density adds undue burden on storm sewer systems. For their part, residential homeowners can install backflow valves, which stop water from flowing back into basements. Another way to reduce the possibility of sewer backup damage is to install sump pumps and ensure they are operational. Also, the simple act of cleaning eaves troughs regularly and directing water away from foundations is yet another way to reduce claims arising from water damage. Some insurers even extend discounts to homeowners who take such preventative measures, recognizing their positive impact on claims.

Water damage is also caused by human errors such as overloading washing machines, neglecting to maintain appliances (e.g. dishwashers), and negligent workmanship during repairs. By being aware of these mistakes and paying attention to prevent them, condo residents can reduce claims and the resulting impact on insur-

ance premiums.

Theft of funds

Theft of funds by board members, property managers and others with access to the condominium corporation's funds is another leading cause of insurance claims. Recently, sensational news from the Burlington and Hamilton area told the story of a property manager who was found to have embezzled a total of millions of dollars from at least 10 corporations. Less sensational stories that go unnoticed because they don't make the news can involve theft of various amounts, which have significant financial implications for condominium corporations.

Insurers offer fidelity coverage of varying limits, which a corporation may claim against in the event of theft. However, condominiums can adopt various checks and balances to reduce or eliminate the chance of being victimized by what is often a crime of opportunity. Such checks and balances include using cheques, preauthorized payments or third party collections instead of cash, and keeping paper trails. It's good practice to require

at least two signatures for cheque payments and have board members initial payments handled by property managers, as well as general oversight of invoices and financial records.

By proactively implementing risk management strategies, condominium corporations can effectively reduce the impact of these major causes of claims.

David Outa, BA, CIP, CRM, is a commercial account executive at Cowan Insurance Group Ltd. David currently serves as a director of The Canadian Condominium Institute – Golden Horseshoe Chapter. He can be reached at david.outa@cowangroup.ca.

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Name: _____		Industry: _____	
Address: _____			Suite #: _____
City: _____	Province: _____	Postal Code: _____	
Phone: () _____	Fax: () _____		
Email: _____		Website: _____	
Annual Fee: <input type="checkbox"/> \$500.00 + GST = \$525.00 <input type="checkbox"/> Small Business (5 employees or less) - \$300.00 + GST = \$315.00			

This section must be completed in order for the membership application to be processed. CCI communicates with its membership via e-mail regarding updates on condominium legislation, CCI events and opportunities, newsletters, and member communications; in accordance with the Canada anti-spam law that came into effect July 1, 2014 you must indicate whether you wish to receive electronic correspondence from us.

☐ I AGREE to receive electronic correspondence ☐ I DO NOT wish to receive any electronic correspondence

Signature _____ Date _____

METHOD OF PAYMENT:

☐ Cheque Charge to: ☐  ☐ 

Card #: _____ Exp Date: ____/____/____

Signature: _____

HST # 89966 7364 RT002

Cheques should be made payable to:

Canadian Condominium Institute - North Alberta Chapter

#37, 11810 Kingsway Avenue NW, Edmonton, AB T5G 0X5

Tel: 780-453-9004 • Fax: 780-452-9003

Email: info@cci-north.ab.ca • Website: www.ccinorthalberta.com

Insite to Condos



Contact the InSite team to place your ad in the next issue:

CCI North Alberta Chapter
#37, 11810 Kingsway Ave NW
Edmonton, AB T5G 0X5
780-453-9004
Email: insite@ccinorthalberta.com

ADVERTISING RATES 2017/ 2018

Ad Type	*Size	Member Pricing		Non-Member Pricing	
Business Card	3.33"w x 1.83"h	gst	\$181.50	gst	\$363.00
			\$9.08		\$18.15
		Total	\$190.58	Total	\$381.15
1/4 Page	3.5"w x 4.75"h	gst	\$392.70	gst	\$785.40
			\$19.64		\$39.27
		Total	\$412.34	Total	\$824.67
1/2 Page	7.0"w x 4.75"h	gst	\$786.50	gst	\$1,573.00
			\$39.33		\$78.65
		Total	\$825.83	Total	\$1,651.65
Inside Full Page	7.0"w x 9.5"h	gst	\$1,179.20	gst	\$2,358.40
			\$58.96		\$117.92
		Total	\$1,238.16	Total	\$2,476.32
Inside Back Cover	7.0"w x 9.5"h	gst	\$1,481.70	gst	\$2,963.40
			\$74.09		\$148.17
		Total	\$1,555.79	Total	\$3,111.57
Back Cover	7.62"w x 8.48"h	gst	\$1,512.50	gst	\$3,025.00
			\$75.63		\$151.25
		Total	\$1,588.13	Total	\$3,176.25

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

Advertising & Article Submission Deadlines

ISSUE 1	Aug 8, 2017
ISSUE 2	Nov 7, 2017
ISSUE 2	Feb 6, 2018
ISSUE 3	May 8, 2018

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

It is the advertiser's responsibility to provide the correct version of the ad for printing by the Advertising & 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).

Creative services available! Please contact insite@ccinorthalberta.com for more info.

CANADIAN CONDOMINIUM INSTITUTE (CCI) – NORTH ALBERTA CHAPTER **INSITE 2017/2018 ADVERTISING BOOKING FORM**

ISSUE#	FALL 2017	WINTER 2017	SPRING 2018	SUMMER 2018	TOTAL
	AUG 8, 2017	NOV 7, 2017	FEB 6, 2018	MAY 8, 2018	
Business Card					\$
¼ Page					\$
½ Page					\$
Full Page					\$
Inside Back Cover					\$
Back Cover					\$
TOTAL PAYABLE INCLUDING GST					\$

GST Registration# 899667364 RT0002

Enter the cost for each issue you wish to advertise in using the advertising rates for 2017/18 page. You may order advertising for one issue at a time, or for the entire year. Invoices will be sent quarterly after each issue has been sent. Submit this page and your artwork to: insite@ccinorthalberta.com.

BILLING INFORMATION	
Company:	Submitted by:
Mailing Address:	
Phone:	Fax:
Email:	

PAYMENT TERMS:

Payment may be made by cheque, Visa, or Mastercard. Do NOT send cash through the mail.

**Make cheques payable to the Canadian Condominium Institute

Choose either:

_____A) To have an Invoice forwarded to you for payment by: ☐ Mail ☐ Email ☐ Fax (please choose one)

Mail to:
CCI-North Alberta Chapter
#37, 11810 Kingsway Avenue
Edmonton, AB T5G 0X5

or

Fax to:
CCI-North Alberta Chapter
(780) 452-9003

_____B) Pay by Credit Card:

If Paying by Credit Card: ☐ Visa ☐ Mastercard

Name as it appears on Credit Card: _____

Credit Card#: _____ Expiry Date: MM/YY: ____/____ Amount to be Charged \$ _____
Total Payable with GST from Above

CCI-North Alberta Chapter
#37, 11810 Kingsway Avenue
Edmonton, AB T5G 0X5
Tel: (780) 453-9004 Fax: (780) 452-9003

Office Use Only:

Date Rec'd: _____
Invoice#: _____



Registration Form

Seminars, Luncheons, Condo 101 and
Condominium Management (CM) 100, 200, & 300 Courses

ADVANCE PAYMENT IS REQUIRED!

Register on line www.ccinorthalberta.com, mail or fax – NO CASH!

FOR CM 100, 200, & 300 Courses

Canadian Condominium Institute
#37, 11810 Kingsway NW
Edmonton, AB T5G 0X5

**Register Early to
Avoid
Disappointment**
(Events may have limited seating)

Space is limited, so please confirm your attendance by registering a minimum of one week prior to the course.

Price includes GST	CM 100, 200 & 300 Courses			Condo 101 GST Included	Luncheons GST Included	Evening Seminars GST Included
	Member Price GST Inc.		Non-Member Price GST Inc.			
Location	First Attendee	Additional Attendees/person*	Each Attendee			
Edmonton	\$288.75	\$210.00	\$577.50	Paid Individual & Paid Condo Members FREE	Member \$35.00	Member \$45.00
Out of Town	\$341.25	\$262.50	\$682.50	Business Partner, Professional, Complimentary or Non-member - \$50.00	Non-Member \$45.00	Non-Member \$65.00

*Members must be from the same condominium corporation or business. GST Reg No: 899667364-RT0002

All paid attendees will receive course material.

Cancellation Policy: If cancellation is received by the CCI office seven days or more prior to the course date, you will receive a refund. Cancelling seven days or less will result in no refund.

CM Courses (Circle one)

CM100 Condo 101
CM200 Luncheon
CM300 Seminar

Event Date

Date Submitted

_____/_____/20 ____/_____/20
Month Day Year Month Day Year

Attendee 1 Name: _____

Daytime phone: _____

Email: _____

Attendee 2 Name: _____

Daytime phone: _____

Email: _____

Attendee 3 Name: _____

Daytime phone: _____

Email: _____

Attendee 4 Name: _____

Daytime phone: _____

Email: _____

Condominium or Business Name: _____

CCI Membership Category _____ Membership Year _____

Luncheon or Evening Seminar Registration

If attending a luncheon or evening seminar, please indicate the session name and date below. Please complete the attendee information above.

Name of Session: _____

Date of Session: _____
Month Day Year

CK # _____ Amount \$ _____
Visa/MC # _____
Expiry Date Mo _____ Yr _____
Name on Card: _____

BUSINESS PARTNER DIRECTORY

<i>Company</i>	<i>Full Name</i>	<i>Phone</i>	<i>E-mail</i>
ACCOUNTANTS			
Barbara L. Surry, CMA	Barbara L. Surry, B. Comm, CMA	(780) 467-0562	blsurry@blsurrycma.com
Colin Presizniuk & Associates	Luu Ho, BCom, CGA, CFE	(780) 448-7317	luu@hocpa.ca
Heather Zeniuk Professional Corporation	Heather Zeniuk	(780) 463-8425	heather@hzcpa.ca
KBH Chartered Accountants	Mohini Kumar, CA	(780) 463-8101	m.kumar@kbh.ca
Lim & Associates	Cheng S. Lim, CGA	(780) 484-8803	cheng@limcgas.com
Profit Line Services	Garcene Kozak	(780) 570-5159	garcene@profitlineservices.ca
Rutwind Brar	Sukhi Brar CPA, CGA	(780) 483-5490	sbrar@rbpa.ca
Scott Dalsin, CPA, CGA	Scott Dalsin, CPA, CGA	(780) 439-9646	scottdalsinpc@telus.net
Seniuk and Company, Chartered Accountants	Laura Marcato	(780) 482-3431	laura@seniuk.com
ARBITRATION, MEDIATION & CONSULTING			
BNA Solutions - Licensed Insolvent Trustees - Debt Counselors	Glenn Steiner, CIRP, LIT	(587) 400-4627	glenns@bnasolutions.ca
HRS Condominium Consulting	Helena R. Smith ACCI, FCCI	(780) 433-8058	helenarsmith1@gmail.com
Rosetree Mediation, Arbitration and Consulting Services	Gerrit Roosenboom, DSA	(780) 982-4355	rosetree_g@hotmail.com
BUILDING INSPECTIONS			
Associated Home & Building Inspections Ltd.	Gaylene Patko	(780) 444-7639	abi4444@telus.net
Excel Bldg. Inspection & Consulting	Stuart Schechtel	(780) 464-5634	excelins@telus.net
CONDOMINIUM MANAGEMENT			
ACRM Alberta Condo Review & Management	Yvonne Harris	(780) 750-9951	acrminfo@gmail.com
	Fatima Salvador	(780) 750-9951	acrminfo@gmail.com
AIM Real Estate Corporation	Dan McDaniel	(780) 424-0397	dmcDaniel@aimrec.ca
Alberta Property Management Solutions Inc.	Colleen Bruce	(780) 714-8889	pm@apmsi.ca; admin@apmsi.ca
Alternate Realty and Property Management Ltd.	Jean-Paul Noujaim	(780) 705-3245	jean-paul@alternaterealty.ca
Aspire Group Realty Inc.	Mohan Maharaj	(780) 423-2911	info@aspirerealty.ca
AV8 Solutions	Brett Binnie	(780) 352-9277	brett@av8solutions.com
Ayre & Oxford Inc.	Roseanne Evans, AMO, CPM, ARM, ACM, Broker	(780) 448-4984	roseevans@ayreoxford.com
	Jill Meger	(780) 448-4984	reception_desk@ayreoxford.com
	Gabrielle Dyck	(780) 448-4984	gabrielle@ayreoxford.com
Bella Management and Realty Ltd.	Alison Pon	(780) 444-2665	info@realtybella.com

<i>Company</i>	<i>Full Name</i>	<i>Phone</i>	<i>E-mail</i>
Braden Equities Inc.	Braden Paquette	(780) 429-5956	Pma4@Bradenequitiesinc.com
Bridgegate Property Management Group Inc.	Tamara Langille, ACM	(780) 266-2778	tamara@bridgegate.ca
Capcity Realty Group	Edris A. Azizi, Bcom, CA	(780) 701-9522	edris@capcityrealtygroup.com
CasaWise Management	Brennan Whitehouse	(780) 413-0275	info@casawise.ca
Celtic Management Services Inc.	Keri Roszko	(780) 784-0028	keri@celticmanagement.ca
Converge Condo Management Inc.	Bruce Fisher	(587) 462-6762	bruce@convergecondo.com
Core Realty & Management Group Inc.	Don Brown	(780) 651-1577	don@coremanagement.ca
Cornerstone Management	Carolyn Flexhaug	(780) 701-7264	carolyn@csmanagement.ca
Coutts & Associates Inc.	Peter C. Coutts	(780) 756-9222	peter@edmontonpropertymanagement.ca
CS Management Inc.	Curtis Siracky	(780) 760-6197	info@csmgmtinc.ca
	Anand Sharma	(780) 760-6197	anand@csmgmtinc.ca
	Jay Siracky	(780) 760-6197	jay@csmgmtinc.ca
	Manuela Kwasucki	(780) 760-6197	manuela@csmgmtinc.ca
Economy Management 2012	Jen Martin	(780) 453-1515	info@economymanagement.ca
Esquire Management Group	Sandra LaCroix	(780) 414-0390	info@emgroup.ca
Estate Properties Inc.	Chester Quaife, ACM	(780) 433-2345	chester@estategroup.ca
First Service Residential Alberta Ltd.	Daniel Barron	(780) 638-0988	daniel.barron@fsresidential.com
FOCHAUS Management Inc.	Corina MacKinnon	(780) 988-1947	corina@fochausmgmt.com
Fort Management Ltd.	Kathy Bowers	(780) 791-3948	condos@fortman.ca
	Becky MacKlem	(780) 791-3948	becky@fortman.ca
Group Three Property Management Inc.	Michele Curtis	(780) 641-0222	mcurtis@groupthree.ca
Hallmark Management	Darcie-Lee Rea, ACM	(780) 819-2108	darcie@hallmarkmanagement.ca
Harvard Property Management Inc.	Tony Prsa, CET, RPA, CPM, Broker	(780) 413-7059	tprsa@harvard.ca
Homestead Property Management	Shirley & Ted Appelman	(780) 203-4105	ted.hpm@hotmail.com
Inland Property Management Ltd.	Bill Begley	(780) 461-1177	broker@inlandpropertymanagment.ca
JLR Property Management Inc.	Lisa Wallbridge	(587) 521-2090	lisa@jlrimgmt.ca
KDM Management Inc	Brian Fischer A.C.M.	(780) 460-0444	bfischer@kdmmgmt.ca
Key Investment Property Management Inc.	Karen Schoepp	(780) 830-1331	info@keyproperty.ca
Larlyn Property Management Ltd	Michael Holmes, MBA, CPM, RCM, ACCI, CMOC	(780) 424-7060	larlyn@larlyn.com
Mac's Realty Ltd.	Liz Frieser, Broker	(780) 875-9449	liz@macsrealty.ca
Magnum York Property Management Ltd.	Dean Dunbar	(587) 393-5088	ddunbar@magnumyork.com
Mayfield Management Group Ltd	AJ Slivinski	(780) 451-5192	aj@mmglt.com
Meyers Management Consulting Group	Tracy Meyers	(780) 748-2500	info@mmcg.ca
On-Site Solutions Inc.	Lyalla Ironside	(403) 346-9077	info@on-site-solutions.ca
Parterre Property Services Inc.	Dwayne Ropchan	(403) 241-2162	dropchan@parterreproperty.ca
Pinnacle Realty & Management Inc.	Rick Murti, ACCI, ACM, e-PRO	(780) 758-4434	rmurti@pinnaclemgmt.ca
Pivotal Property Management Inc.	Jamie Shima	(780) 701-4300	pivotal@pivotalpm.ca
Premier Asset Management Inc.	Elaine Smith	(780) 414-0297	info@premierassetmanagement.ca
Premiere Group	Brent Graham	(780) 756-2840	brent@premieregrp.ca
Premiere Property Management Services Inc.	Pierre Bellini	(780) 756-2840	pierre@premierepm.ca
Prime Property Management	Mark Rousseau	(780) 538-0214	mark@gpprime.net
Prince Property Inc.	Sandi Danielson	(780) 416-9098	sandi@princeproperty.ca
Rancho Realty (Edmonton) Services	Pauline Findlay	(780) 463-2132	pfindlay@ranchogroup.com
Re/Max Commercial Central Property Mge.	Scott Hughes, MBA, AACI, CCIM, SIOR	(780) 447-6979	admin@rccpm.ca
RAYAAR Consulting Group	Lorna MacNeil	(780) 838-8418	lornamacneil@live.ca

Company	Full Name	Phone	E-mail
Realty Executives Progressive	Tracey Stevens	(780) 989-1330	tracey@yegpropertymanagement.com
Simco Management (Edmonton) Inc.	Ray Pratt	(780) 455-4111	simcomanagement@telusplanet.net
Star Property Developments Ltd. (o/a Star Property Managers)	Dianna Morris	(780) 488-5401	office@starpropertymanagers.com
Stellar Condominium Management Ltd.	Alicia & Bernard Jentner	(587) 990-4583	contact@stellarcondos.com
Strategic Property Management	Diane Drew	(780) 739-6619	dianedrew@shaw.ca; leducpropertymanagement@shaw.ca
TEGA Property Management Ltd.	Susan Milner	(780) 757-7828	smilner@tegpm.ca
TRC Realty Management Inc.	Richard Kayler	(780) 962-9300	rkayler@trcmanagement.ca
TREVIC Management Services Inc.	Vickie Brige	(587) 521-8342	v.brige@trevic-inc.ca
Unusual Attitude Service	Sandra Deuchar	(780) 352-9277	sandra@unusualattitude.ca
Veritas Management Services Inc.	Tarek Merhej, RPA, FMA, CIM, ACM, ACom	(780) 328-3929	tarek@veritasms.com
Victorian Property Management Ltd.	Brian Newbert, ACCI, ACM	(780) 463-0066	brian@victorianmanagement.ca
	Jules Leclercq	(780) 463-0066	jules@victorianmanagement.ca
Western Realty Group Inc.	Sarah Wilhauk	(780) 437-2900	sarah@realtygr.com
ENGINEERING			
Aegis West Engineering Inc.	Garett Cochrane, B.Sc., P.Eng.	(780) 238-3418	garett@aegiswest.ca
C3 Engineering Technology Inc.	Cliff Swain, B.A., P.Tech. (Eng.)	(780) 940-5578	c3engineering@shaw.ca
DesignWorks Engineering & Inspections	John Lehnars, P.Eng	(780) 814-5533	johnl@designworkseng.com
Entuitive Corporation	Brian Shedden	(403) 879-1270	brian.shedden@entuitive.com
Keller Engineering	Andree Ball	(403) 471-3492	aball@kellerengineering.com
Morrison Hershfield Limited	Billy Huet, P.Eng.	(780) 483-5200	bhuet@morrisonhershfield.com
Read Jones Christoffersen Ltd.	Nick Trovato, B.Sc., M.Eng., P.Eng. FEC, GFC (Hon)	(780) 452-2325	ntrovato@rjc.ca
ReNu Building Science	Stuart Fix	(587) 782-5078	sfix@renubuildings.com
TCL Engineering	Ted Hagemann, B.Sc. P.Eng.	(780) 907-5554	thageman@telus.net
Tree of Knowledge (TOK) Engineering	Martin Bankey, P.Eng.	(780) 434-2376	mbankey.tok@shaw.ca
Wade Engineering Ltd.	Allan King, P.Eng., ACCI, FCCI	(780) 486-2828	aking@wadeengineering.com
Williams Engineering Canada Inc.	Dan Mitchell	(780) 424-2393	dmitchell@williamsengineering.com
FINANCIAL SERVICES			
AEnergy Capital	Chris Weinhaupl	(403) 318-3349	chris@aenergycapital.com
BMO Bank of Montreal	Joe Polack	(780) 408-0014	joe.polack@bmo.com
Canadian Western Bank	Aaron Drever	(780) 484-7407	aaron.drever@cwbank.com
Condominium Financial Inc.	Jim Wallace	(780) 952-7763	jim@condominiumfinancial.com
Manulife Securities Inc.	Kevin Rendek, FICB	(403) 230-3909	kevin.rendek@manulifesecurities.ca
Matco Financial Inc.	Elizabeth Lunney, CFA	(403) 539-5740	elunney@matcofinancial.ca
Morrison Financial Services Limited	Graham Banks	(416) 391-3535	gbanks@morrisonfinancial.com
VersaBank	Karl Neufeld, B.Comm, CPA, CMA	(604) 984-7564	karlN@versabank.com
William J. Rhind & Associates Ltd.	Will Pozzo	(403) 283-1378	will@wjrhind.com
INSURANCE			
Arthur J. Gallagher Canada Limited	Michael Boisclair, FCIP, CRM	(403) 299-2465	michael_boisclair@ajg.com
BFL CANADA Insurance Services Inc.	Tony Reed	(888) 451-4132	treed@bflcanada.ca
	Greg Cortese	(403) 975-1849	gcortese@bflcanada.ca
	Trinity Player CAIB, CIP, CRM	(780) 732-6880	tplayer@excelrisk.ca
Diverse Claims Adjusters Ltd.	Paul Whitman, FCIP	(780) 756-4222	paul@diverseclaims.ca
Excel Insurance & Risk Management Inc.	Brittany Smith, CIP, CRM	(780) 732-9912	bsmith@excelrisk.ca
	Jason Ploof, FCIP, CRM	(780) 453-9840	jploof@excelrisk.ca
HUB International Phoenix Insurance Brokers	Dawn Mitchell, FCIP, CRM, CAIB, ACCI	(780) 453-8407	dawn.mitchell@hubinternational.com

<i>Company</i>	<i>Full Name</i>	<i>Phone</i>	<i>E-mail</i>
Lundgren & Young Insurance - Ironstone	Ryan Fowler	(780) 439-5927	ryan.fowler@landy.ca
Marsh Canada Limited	Anniesa Henkel, FCIP, CRM, Vice President	(780) 917-4850	anniesa.henkel@marsh.com
MHK Insurance	Carly Gartner, FCIP, CRM, CAIB	(780) 920-8515	cgartner@mhkinsurance.com
PRIMELINK Insurance Brokers Ltd.	Murray Dadswell	(780) 435-3632	Mdadswell.prim-01@insuremail.net
Stevenson Douglas Insurance Services	Dave Douglas, CIP	(780) 758-4144	dave@stevensondouglas.ca
Think Insure Inc.	Heather Cournoyer, CCIB, CIP	(587) 597-5478	heather@thinkinsure.ca
Think Mechanical Inc.	Ken McCullough	(780) 554-9888	ken@thinkmechanical.com
Westgate Perma Insurance Ltd - The Co-operators	Gregory Clark	(780) 448-7137	gregory_clark@cooperators.ca
INSURANCE APPRAISERS			
Reliance Asset Consulting Inc.	Harold Weidman, ACCI, P.App., CRP, DAC	(780)702-7068	info@relianceconsulting.ca
SPECS	Maeve Duggan	(780) 489-5417	mduggan@specs.ca
Suncorp Valuations Ltd.	Sami Dib	(780) 421-7300	sami.dib@suncorpvaluations.com
LAWYERS			
Biamonte Cairo & Shortreed	Scott D. Belland	(780) 425-5800	sbelland@biamonte.com
Field LLP	Paul H.W. Girgulis	(780) 423-3003	pgirgulis@fieldlaw.com
	Sandeep Dhir	(780) 423-9587	sdhir@fieldlaw.com
Gledhill Larocque	Victoria A. Archer	(780) 465-4852	archer@gledhill-larocque.com
Miller Thomson LLP	Roberto Noce, Q.C.	(780) 429-9728	rnoce@millerthomson.com
	Erin Berney	(780) 429-9733	eberney@millerthomson.com
Ogilvie LLP	Robert Assaly, QC, ACCI	(780) 429-6243	rassaly@ogilvielaw.com
Reynolds Mirth Richards & Farmer LLP	Emmanuel Mirth, QC, ACCI, FCCI	(780) 425-9510	emirth@rmrf.com
	Todd A. Shipley, BA, LLB	(780) 497-3339	tshipley@rmrf.com
	Heidi Besuijen	(780) 497-3327	hbesuijen@rmrf.com
Sharek, Logan & van Leenen LLP	David van Leenen	(780) 413-3100	dvanleenen@sharekco.com
Shourie Bhatia LLP	Arun Shourie	(780) 438-5281	ashourie@sb-llp.com
Willis Law	Hugh Willis	(780) 809-1888	hwillis@willislaw.ca
	Natasha Sutherland	(780) 809-1888	nsutherland@willislaw.ca
	Celene J. Silva	(780) 809-1888	csilva@willislaw.ca
	Melissa Stappler	(780) 809-1889	mstappler@willislaw.ca
Witten LLP	John M. Frame	(780) 428-0501	jframe@wittenlaw.com
PROPERTY SERVICES			
8760 Expense Management	Nigel Gamester	(780) 499-1378	ngamester@8760.ca
@Assist	Audrey Charles	(888) 593-2778	audrey@atassist.com
AAA Striping	Dorian Andrews	(780) 435-2214	info@aaastriping.ca
Abris Construction Inc.	Nathan Kawulka	(780) 906-8055	nkawulka@gmail.com
Alberta Beverage Container Recycling Corporation	Sarah Press	(403) 264-0170	spress@abcrc.com
Alberta Lock Solid	Paul Cassidy	(780) 479-5522	paul@albertalocksolid.com
Alberta Roofing Contractors Association (ARCA)	Kevin Kramers	(403) 250-7055	kevin@arcaonline.ca
All Reach Glass Services Inc.	Blaine Adams	(780) 483-9561	office@allreachglass.com
All Weather Windows Renovation Div.	Trevor Derewlanka	(780) 468-2989	tderewlanka@allweatherwindows.com
Andreas Builders Ltd.	Frank Andreas	(780) 220-1238	frank@andreasbuilders.com
Aurora Window Cleaning	Kris Dutchak	(780) 898-7078	accounting@auroraindustries.ca
Best Choice Painters Ltd.	Patrick Aubert	(780) 465-2378	bestchoicepainters@shaw.ca
BHP Mechanical Ltd.	Robert Pallister	(780) 482-2334	info@bhpmmechanicalltd.com

Company	Full Name	Phone	E-mail
BROJAM Construction Construction & Maintenance Ltd.	Jamie Brown	(780) 757-5512	brojamconstruction@hotmail.com
Capitall Exterior Solutions	Craig Hatt	(780) 757-3930	craighatt@capitall.ca
C-Three Electric Ltd.	Rob Thorne	(780) 991-7461	c-three@shaw.ca
Chateau Louis Hotel & Conference Centre	Nigel Swarbrooke	(780) 453-6503	nigel@chateaulouis.com
Christensen & McLean Roofing Co.	Phil Roy	(780) 447-1672	phil@cmroofing.ca
CK Condominium Consultants Ltd.	John Setterlund	(780) 729-0031	johns100@shaw.ca
Condo-Check	Bernie Winter, ACCI, FCCI, CEO	(403) 509-2250	bernie@condo-check.com
Condo Communications	Nicole McLellan Betker	(780) 616-5128	condocommunications@shaw.ca
CondoQuest Inc.	Sharon Blondin	(780) 995-4635	conquest0395@gmail.com
Creative Door	Andy Chamberlain	(780) 732-1785	Achamberlain@creativetodoor.com
D & B Contracting	Doug Dobush	(780) 717-2033	doug@dbcontracting.ca
Development by Design	Darin Poburan	(780) 236-1771	estimating@developmentbydesign.ca
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E & L Custom Homes and Renovation Ltd.	Pio Patrizi	(780) 461-2558	eandlcustomhomes@xplornet.ca
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G & J Parking Lot Maintenance LP	Grant Wall	(780) 454-0700	services@gjparking.com
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GeniePad	Rafal Dyrda	(800) 274-9704	rafal@geniepad.com
Great Canadian Sundeck & Railing Ltd.	Mike Buwalda	(780) 490-5539	gcdecking@telus.net
H & M Carpet Care	Dean Assiff	(780) 456-3644	hmcarpetcare@shaw.ca
Harlow Pest Control Ltd.	Carly Olcen	(780) 757-2999	info@harlowpestcontrol.ca
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Jetco Mechanical Ltd.	Blaine McMurdo	(780) 451-2732	blaine.mcmurdo@jetcomechanical.com
Karlen-Elecom Ltd.	Mickie Poon	(780) 453-1362	mp@elecom.ca
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Lucki's Exercise Equipment Ltd.	Lori Lucki	(780) 423-1155	lori@luckis.com
Lydale Construction	Leeanne Booth	(780) 443-8851	lbooth@lydale.com
Method Energy Corporation	Gord Neis	(780) 757-2828	gord.neis@methodenergy.ca
Middlemen Services Ltd.	Moiria Quirke	(780) 918-6331	mqtralee@gmail.com
Modern Power Vac Furnace Cleaning Ltd.	Rossetti Vollweiter	(780) 475-6484	service@modernpowervac.net
Mop To It Inc.	Holly Proudlove	(780) 446-4464	Holly@MoptoIt.ca
Nordic Mechanical Services Ltd.	Rene Cloutier	(780) 469-7799	rene@nordicsystems.ca
O Canada Contractors Ltd.	Reg Lymburner	(587) 336-7742	ocanadacontractors@gmail.com
Paneless Window Washing Inc.	Matthew Stewart	(780) 707-8835	contact@panelesswindow.com
Peace Power Corporation	Chad Mielke	(780) 668-9493	chad.mielke@peacepower.ca
Peak Installations Inc.	Jim Gibb	(780) 440-2558	jim.gibb@peakinstallations.com
Pop-A-Lock of Edmonton	Ron Murray	(587) 672-5625	ronmurray@popalock.ca
Resort Development Funding Corp.	Randy Westergaard	(403) 728-3010	randy@mylakeresort.com
Renew Services Inc.	Richard Nelson	(780) 544-8060	info@renewservicesinc.ca
Rope Acess Solutions	Tal Yaakov	(780) 757-0099	info@ropeacessolutions.ca
Safety Coordination Services	Ted LeTourneau	(780) 485-3585	ted@safetycoordination.com
SafewithUlli o/a Safe With Ulli Inc.	Ulli Robson	(780) 288-2986	ullirobson@shaw.ca
Saucey's Traveling Tool Box Ltd.	Jason Gordon	(780) 717-6275	jason@sauceys.ca
Seasonal Impact Contracting Ltd.	Keegan Andreas	(780) 504-1317	estimating@simpact.ca
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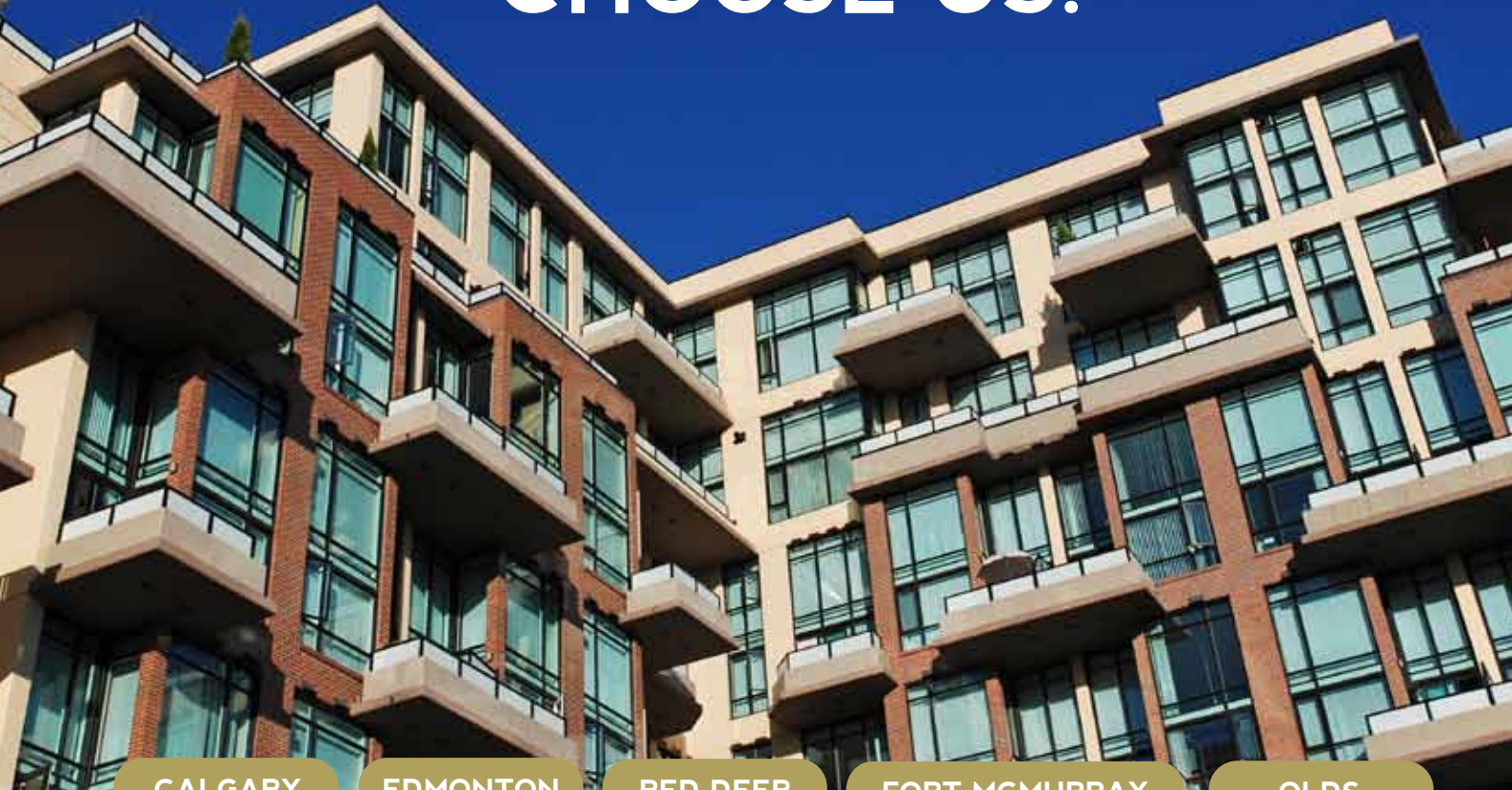
<i>Company</i>	<i>Full Name</i>	<i>Phone</i>	<i>E-mail</i>
Servpro	Andrew MacKechnie	(780) 224-9425	amackechnie@servproedmonton.com
Shaw Communications Inc.	Larry Kennedy	(780) 490-3638	larry.kennedy@sjrb.ca
Solution 105 Consulting Ltd.	Chris Vilcsak	(780) 429-4774	vilcsak@solution105.com
Sunshine Cleaning Services Ltd.	Robert Hennigan	(780) 477-7067	sunshinecleaningsltd@gmail.com
SuperGreen Solutions	Francis Gough	(780) 438-0292	alberta@supergreensolutions.com
Think Mechanical	Ken McCullough	(780) 554 9888	ken@thinkmechanical.com
Trauma Scene Bio Services Inc.	Mike Wiebe	(780) 416-8464	info@traumascenebio.ca
Urban Systems Surveys Inc.	Bruce Drake, ALS, P.Eng	(780) 430-4041	bdrake@urbansystems.ca
VETS Group	Erin Rayner	(780) 434-7476	erayner@vetsgroup.com
Wood Buffalo Housing & Development Corporation	Ed Shirran	(780) 799-4058	ed@wbhadc.ca
Ye Olde Plumber Ltd.	Ken Roskell	(780) 988-0377	ken@yeolde.ca
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Meyers Management Consulting Group	Tracy Meyers	(780) 748-2500	info@mmcg.ca
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Pinnacle Realty & Management Inc.	Rick Murti, ACCI, ACM, e-PRO	(780) 758-4434	rmurti@pinnaclemgmt.ca
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Dynamic Reserve Fund Studies Inc.	Colin Jackson	(587) 881-0100	info@dynamicrfs.com
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Reserve Fund Planners	Brian Barlund	(877) 211-8404	bbarlund@reservefundplanners.ca
Sharon Bigelow Reserve Fund Study Consultant	Sharon Bigelow	(780) 965-0965	sharonbigelow@shaw.ca
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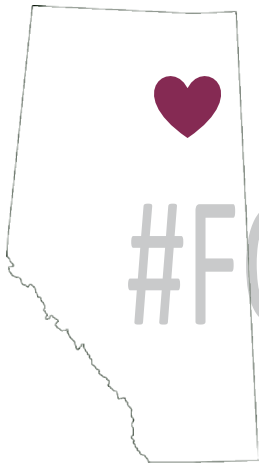
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