

CANADIAN CONDOMINIUM INSTITUTE
NORTH ALBERTA CHAPTER

INSITE TO CONDOS



**Peat Moss: Ancient
Fuel - Modern
Menace**

**CTRL-ALT-DEFEND
21st Century Guide
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**Understanding
Insurance Deductibles**

VOL. 39, ISSUE 1 - FALL 2023



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The Canadian Condominium Institute is an independent, non-profit organization formed in 1982 with Chapters throughout Canada. 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. CCI assists its members in establishing and operating successful Condominium Corporations through information dissemination, education, workshops, webinars, courses, seminars and government advocacy.

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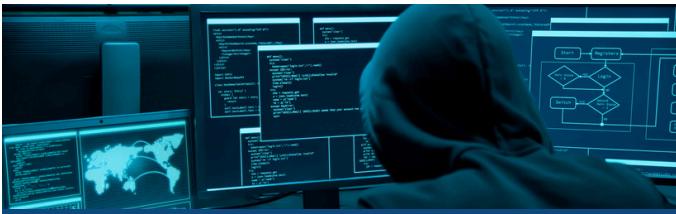
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In the previous issue of Insite to Condos we spoke about the important work of reconciliation our country is undertaking, work that we as an organization and community are committed to as well. This is ongoing work, it will require continual efforts, and this is something we recognize.

One of the ways CCI NA is engaging in this work is by creating space in our magazine. For the 2023 year, we are working with Indigenous artists to create our cover art, with the frame of what condominium and urban living means to them. Our previous cover and this issue have featured the work of four young artists.

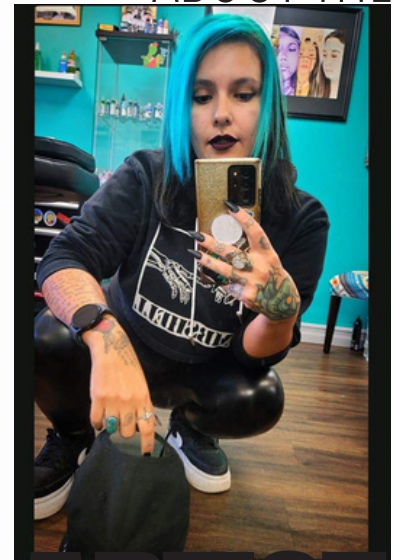
This piece speaks to the importance of remembering to see the beauty that is all around us, especially as nature intersects the urban environment.

We must take time to stop, and look through a different lens to understand our differences and connections. This is what builds a strong and beautiful community.

ABOUT THE



ABOUT THE



ARTIST

My name is Tristen Jenni, I am from Chakastapaysin Band Saskatchewan, I am Plains and Woodlands Cree. Art has been a huge part of my life, at a young age I enjoyed helping my father make regalia, to helping my kookum make star blankets. We were always busy creating in some way. I had been blessed enough to have my father teach me about our culture. I am truly thankful for my parents and all they have endured.

Watercolours are my medium, I paint portraits and works as a muralist and tattoo artist here in Edmonton. My art is political and paints a message of resilience, strength. I always bring the teachings I have been brought up with thru my art. Sharing knowledge has always been an important part of art, I love story telling thru paint.



MESSAGE
FROM THE

P R E S I D E N T

President's Report: Fall Edition of Insite to Condos

Greetings. The summer season has concluded, marked by notable events and preparation for the upcoming months by the team at CCI North Alberta.

In August, we held our yearly Golf Mixer at the Northern Bear Golf and Country Club. The event served both as a fun networking platform and as a charitable endeavor supporting Food Banks Alberta - a charity we hope to continue to support.

Educational continued throughout the summer and into September. Of note was our Insurance Night, attended both in person and virtually, featuring presentations by members Hamish Farmer and Dawn Mitchell. The dialogue from the audience was vigorous and the presenters - engaging. Additionally, a webinar was conducted on the topic of Plaza Decks and Parkades, emphasizing their maintenance and improvement - and we thank our members for sharing their expertise on this topic.

A members' mixer was held on June 15th at Re/Max Field to watch an Edmonton Riverhawks baseball game. Weather allowed for an enjoyable evening. It serves as a reminder that even in our professional endeavors, a sense of community and relaxation plays a vital role.

Looking forward, our Annual General Meeting is scheduled for November 8th at the Prince of Wales Armoury. The agenda includes elections for open board positions, a review of the year's work, approval of financial statements, and our regularly featured legal panel.

I extend my gratitude to our members for their sustained support and participation in our initiatives.

Respectfully,
Anand Sharma
President, CCI North Alberta



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GOVERNMENT ADVOCACY REPORT

DAN NIELSEN

Executive Director, CCI North Alberta

As we feel the chill in the air and see the golden hues of autumn leaves decorating the branches of trees on our boulevards, we say goodbye to summer and start to lament not spending enough time with friends and family outside.

We at CCI NA are also undergoing a seasonal change. Having spent our summer tirelessly advocating for issues that impact our industry, we now pull out our parkas and mitts, unwind our block heater cords, and get ready to do more work into the fall and winter.

At the time of writing, the RECA condo manager licensing tests are only days away from their September 30th deadline. For years, CCI North and South Alberta, in collaboration with the Alberta Real Estate Association (AREA), have been diligently working to provide input to optimize these tests. Yet, as much as we look forward to this deadline, we're aware that the work is far from over. It's a question of balance between the benefits of regulation and the collective experience of professionals in our industry. We want to ensure that condo residents not only receive support from qualified managers but that our members also benefit from a testing process that truly reflects the day-to-day realities of condo management. It's about striking the right balance between regulation and expertise.

Our advocacy doesn't stop there. We will continue to work with RECA, to provide input to improve the existing testing requirements. CCI North and South Alberta both have representatives on a review committee that RECA has established to collect feedback about what is being tested. If you have gone through the tests and have input on how to improve it, please share your input with us here at CCI North Alberta, and we will make sure our representative is able to bring that forward.

This issue of utility rebates for multi-unit buildings that have a common electricity meter has not been resolved, and we will ensure this is top of mind for the incoming government. We will continue to push this issue forward, to ensure our members receive equal treatment to those who live with their own individual electricity meter. More than even, affordability for all is imperative. We must balance the unique needs of our members against a regulatory framework that often seems indifferent to these nuances.

The summer saw our new provincial government settle in after the May election, and this means there were a great deal of introductions to be made, and establishing the goals this government wishes to achieve. To build on the good relationship we already had with the Minister of Service Alberta and Red Tape Reduction, the ministry that most impacts the Condominium Property Act, Premier Danielle Smith re-appointed the Honourable Dale Nally to maintain his leadership in Service Alberta. In the coming weeks, the CCI North Alberta government advocacy team will be meeting with Minister Nally and will be using this to bring forward our policy requests we made throughout the election campaign, and which includes the reintroduction of Bill-19 which clarifies the ability to charge back owners for insurance deductibles and damages as well as strengthen language around voting processes in condominiums. We will also continue our push to establish a Condominium Dispute Resolution Tribunal to streamline equitable outcomes without going through the court system.

Perhaps nowhere is this struggle for balance more evident than in the disturbing news of a structurally unsound condo in Edmonton's north side - where residents were forced to evacuate after an inspection. This is deeply troubling. Provincial and municipal lawmakers often shy away from rigorous safety standards - fearful of causing too many impediments to business or fearful of increasing the price of affordable housing. Yet every tax payer knows that inspections must be done on new builds to prevent this from happening in the first place. It's often assumed by first time home buyers that there's rigorous inspection and enforcement of new builds. That is not the case. There must be an equilibrium between cost and safety - evidence continues to show that we are out of balance and the consumer finds themselves paying the high price of a system that is skewed in favour of new development and builders. No one should be put into such a situation - forced to flee their own home - due to short cuts and negligence left unchecked during construction. We will work to have the government step in with stronger legislation and meaningful action.

The work of your CCI advocacy team is realized through our commitment to balance. Whether it's perfecting licensing tests or fostering relationships with provincial ministries, advocating for equitable utility rebates or pushing for more stringent safety measures on new builds, our goal is always to protect our consumers in a world that constantly pushes at us from multiple directions. This autumn, as you pull out your scarves and mittens, know that we are equally geared up to meet the challenges of our ever-changing landscape. If you would like to provide us with feedback, input or more information to further our advocacy work, please do not hesitate to reach out to the team at CCI North Alberta.



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PEAT MOSS: ANCIENT FUEL - MODERN MENACE

In the lush hills of Northern Ireland, a young lad named Ciaran, a seasoned sheep farmer, found himself chilled one morning. His dimming fireplace barely keeping his fingers from freezing, when he set out to the peatlands. Passing his sheep, memories of times with his father, the shared tradition and art of cutting peat warmed his spirit. With a day's labor, he collected enough peat for a week's warmth. As the cozy scent filled his cottage, he felt profoundly connected to his ancestors, their tales and the land.

Would that it were so simple.

Such a connection to peat isn't unique to Ciaran. Archaeological findings indicate that peat moss was utilized as fuel by Iron Age farmers in parts of Belgium and the Netherlands as far back as 725BC. It still powers electrical plants in Europe and is so prevalent in North America that we often trample all over it while hiking without ever giving it a second thought. This fuel, with energy equivalent to most woods and when treated - even coal - frequently appears as a primary ingredient in potting soils.

Spring often ushers in the excitement of gardening. Residents and gardening committees alike embark on beautifying community spaces and balconies. Yet, as summer advances, enthusiasm wanes. Plants are forgotten, soil dries, and greenery turns to tinder. Planters go unattended, while smokers, often observed but needs ignored, find a resting place for their discarded butts in these very planters.

Sources: Food and Agriculture Organization of the United Nations; The Holocene Volume 27 Issue 11, November 2017.

How potent is peat moss as fuel? A 12-inch round, 12-inch deep pot of soil, primarily composed of peat moss, can emit an astounding 94,000 BTUs if ignited. That's about 800 BTUs per square inch. For reference, a good Barbeque puts out 80 to 100 BTUs per square inch.

Condo life often brings with it the sight of neglected planters. Add a lack of designated smoking areas and ashtrays, which is just as common as neglected planters - and the stage is set for disaster. A casually discarded cigarette butt can smolder in a planter for hours, even days. Additives in the soil, like vermiculite, insulate the smoldering butts – giving them every possible chance to heat up - while other additives, like polystyrene, act as fuel accelerants increasing the temperatures once ignited. Under the right conditions, this can lead to a devastating fire that spreads quickly.

Each year in Canada, cigarette-induced fires account for around \$50 million in economic losses. The gravity of the situation will only intensify with the rise in hotter and drier conditions. In 2018, an apartment complex in Edmonton faced \$14 million in damages from such a fire. While residents escaped, and losses were officially covered - cherished possessions were destroyed.

Safety professionals in the media repeat the usual refrain and underscore the necessity of proper cigarette disposal. Condo communities should have designated smoking areas with proper ashtrays provided, even signage to encourage good and safe habits. As we face rising temperatures, it's essential for condominium communities to think carefully, proactively address the risk, and communicate the hazards of carelessly discarded cigarettes in planters to their communities in a thoughtful manner.

A pot of soil, primarily composed of peat moss, can emit an astounding 94,000 BTUs



Peat moss, while traditionally lauded for its water retention and aeration properties in potting soil, is increasingly under scrutiny for its environmental impact. Harvesting peat moss involves draining and excavating peat bogs, a process which releases significant amounts of stored carbon into the atmosphere, exacerbating greenhouse gas emissions and global warming. Furthermore, these bogs, when left undisturbed, are vital ecosystems that support unique biodiversity and act as essential carbon sinks. Fortunately, consumers today have a plethora of eco-friendly alternatives to choose from, such as coconut coir, composted pine bark, and vermiculite. By making informed decisions and opting for these sustainable choices, individuals can play a pivotal role in reducing their carbon footprint and promoting environmental stewardship. The best way to avoid accidental fires is to remove this potent fuel from your property completely and opt for safer and more sustainable alternatives.

Further mitigation strategies:

- Cater to resident behaviors: designate smoking areas and provide appropriate, commercial grade receptacles. Show the community how important this problem is by buying proper ashtrays.
- Install signage to encourage direct proper disposal of butts.
- Communicate the risk to residents. Use yearly fire inspections as an opportunity so that new owners are always made aware.
- Send out notices during heat waves to all owners about the dangers of potting soil and cigarette butts.
- Set clear roles for groundskeeping, especially during heatwaves.
- Keep soil moist during hot spells, even the empty pots.
- Equip gardening committees and maintenance staff with the necessary tools to keep soil moist.
- Use fire-resistant clay pots where possible.
- Place decorative planters away from flammable surfaces.
- Store unused potting soil and planters safely offseason.
- Trim away dead branches, and plants - maintain plants and trees regularly.
- Always ensure complete extinguishment of cigarettes.
- Update your bylaws and rules as necessary to help tackle this issue.
- Remind residents that the City of Edmonton bylaws allow for fines of \$250 for smoking improperly on city property and another \$250 for littering. Call 311 for help.
- Encourage the entire community to report improperly discarding butts.
- Make sure everyone knows what to do if there is a fire! Distribute a fire plan to all owners.

The potential severity of an event, no matter how rare, merits preventative steps.



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By Bernard Jentner

CTRL-ALT-DEFEND:

21st-Century Guide to Outdated Security

STORY SUBMITTED BY REBEKAH BARRON | REALTY KEY

There's one less obvious threat that deserves our attention and resources: cybersecurity.

Many of us have been dealing with an increase in physical security issues: break-ins, stolen property, damaged vehicles, and the constant need for door and lock repairs due to tampering with screwdrivers and pry bars. There's one less obvious threat that deserves our attention and resources: cybersecurity.

Cybersecurity doesn't leave any marks. It's hidden, secretive, mysterious. But it need not be a complex and intimidating prospect to take on. Most cybersecurity issues aren't as grand as the ones depicted in movies. Instead, they often result from the gradual accumulation of bad habits.

Preparing your organization or condo community for basic cybersecurity is usually time well spent. Unless of course you aren't yet aware of the fundamentals that make such a task possible. In which case, you're better off doing something else, or you can read on...

Older devices can often still be working from default security settings that are easily discoverable through a simple online search. An old router may still be using publicly known defaults. Even your front door intercom might have the default password, granting anyone with internet access the ability to look it up.

Any apartment-style condo with network-connected systems is at risk and the risk grows as devices go without firmware and software updates.

Software-based FOB systems tend to accumulate inactive FOBs over time. A thief who finds a set of keys labeled "Melrose Place FOB" might be inspired to pay that community a visit at 2 AM to grab a new BMX. Software-based intercom management systems might still contain records of past residents, disgruntled, or evicted tenants might come knocking if not diligently managed.

Neglected and forgotten dusty old PCs running Windows XP lurk in the dark corners of many parkade electrical rooms and are a treasure trove for clever thieves. It's astonishing how often these systems are ignored until they are either stolen or break down completely.

- Physical security is the first line of defense
- Proactively inspect doors and locks before problems arise
- Access control protocols reduce unauthorized access to critical infrastructure and endpoints
- Passwords should never be left as defaults
- Audit your FOB system and intercom databases
- Policies to remove residents whenever you add a new one keep things accurate.
- Restrict physical access to critical infrastructure with unique locks and keys.
- Consider installing security measures like cameras and alarm systems.
- Ensure that computer systems, door control systems, camera systems, and other digital security devices are stored in secure locations, behind steel doors with full plate astragals.
- Establish a policy to restrict access to these locations to essential personnel and maintain an accurate list of who has access and when.
- Global admin privileges should be reviewed to detect unauthorized access
- Global admin privileges should be limited to only those who require them
- Multi-Factor Authentication (MFA) for everyone!!!
- External sharing policies should be strict but balanced with productivity needs.
- Principle of least privilege: granting employees the minimum access needed for their roles not because they aren't trustworthy but to mitigate damage of hacks.
- Data classification: categorize data by risk tiers and track data flow to prevent exfiltration.
- Data loss prevention strategies in conjunction with data classification used to configure rules for data movement and prevent loss from happening.

The location of assets like PCs and camera PVRs is often accessible by a shared set of keys for all service contractors. They can be accessed or even stolen if not carefully monitored. This type of attack, where a malicious actor accesses the physical location of a computer running outdated operating systems or software, is classified as an infrastructure or endpoint attack. It can be used to compromise the identities of employees or board members.

For a management firm, the risk is more significant. Storing large quantities of personal data for multiple buildings, including addresses, names, emergency contacts, vehicle information, and banking details for preauthorized monthly transactions - makes knowing the best practices for securely storing data is crucial. Without a robust procedure for preventing and responding to data breaches, the potential damages can be substantial, potentially crippling.

Employee identities are often targeted through phishing emails, where cybercriminals cast a wide net, targeting many people at once with authentic-looking branding or URLs, exploiting elements of scarcity, time pressure, fear, or greed. The hope is that employees, reacting emotionally to the content, will momentarily forget to think logically and click on a malicious link. More concerning are spear phishing emails, which specifically target individuals, using preexisting online information about their preferences, likes, and dislikes. These tailored attacks are designed to take advantage of human nature and are much harder to identify. There is a famous examples called the Bangladesh Bank heist - where phishing scams and targeted social engineering allowed thieves to steal 12 million dollars

Once a cybercriminal gains control of an employee account, they can start stealing data or attempt to elevate their access to steal even more sensitive data. These requests appear normal, seemingly from someone you know at work, but are actually attempts to elevate privileges. Requests for increased access should be treated with reverence. Verify these requests through other means than an email or chat, as these communication channels can be compromised wholesale once an account is hacked.

In the world of cybersecurity, the prevailing wisdom is that it's not a matter of if you'll be hacked, but how many times.

Larger firms have been investing heavily in cybersecurity for years to prevent embarrassing breaches. Smaller firms are now becoming prime targets for more sophisticated attacks. Understanding the motivations of hackers to steal data can help find a path towards a comprehensive approach to the problem. Hackers typically seek to

- Steal intellectual property.
- Blackmail organizations.
- Sell stolen data on the black market.
- Use data to establish a deeper foothold within systems.

Understanding these fundamental goals is the first step towards addressing the issue. Be curious about your security. Start with small steps, such as implementing network segmentation, encrypting all device traffic and drives, and separating identifying user data from accounting functions. Accept that data breaches are inevitable with time. Be prepared for eventual data loss and have a plan to cope with ransomware attacks. If you've been targeted once, you can be sure that you will be targeted again. Do the prep work before you need it. It can be impossible for non-specialist to cope with these kinds of problems once they start.

CCI IS DEVELOPING A COURSE FOR BASIC CYBER SECURITY IN CONDOS FOR 2024. IF YOU WOULD LIKE TO GET ON THE WAITLIST EMAIL EDUCATION@CCINORTHALBERTA.COM

*This article draws upon Microsoft's Zero Trust Model of cybersecurity - visit them to try a free assessment tool.



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Property Restoration

STAGECRAFT AND LOCKBOXES

SETTING THE SCENE FOR SECURE LIVING

BY BERNARD JENTNER STORY SUBMITTED BY HOLLY PICKARD AND SUMMIT LOCK & KEY



Security in a condominium complex operates as the silent backdrop to daily life—like the set design in a meticulously crafted stage drama. While various acts unfold among the primary actors, the residents, property managers, and service providers, the unassuming lockbox consistently performs the role of vital supporting character in a compelling drama.

The Access Enigma

Imagine this: your building is Fort Knox, and you're the keeper of keys. Maintenance crews looking for valves, real estate agents forgetting their client keys—everyone seems to need "the code." Enter the lockbox. Ostensibly secure and designed to simplify access, it often serves as a chink in your security armour for potential intruders.

Consider the chaos when a service provider discovers an empty lockbox, its contents as elusive as a politician's promise. Missing keys lead to frantic calls,

work delays, and an entire sequence of cascading issues. It's time to turn this vulnerability into an asset.

Before we unlock the solutions, let's identify the usual suspects compromising our secure vaults. Keys mysteriously vanish – they just do. Maintain a detailed, up-to-date access list of who accesses the lockbox and when. Proof keeps people honest; you'll find they may go missing for a day or two, but with accurate records they always seem to resurface.

Try setting up separate lockboxes for regular trusted recurring maintenance providers and another for trials with new or less-trusted individuals.

Lockboxes, if not carefully managed, can essentially be billboards inviting criminals. Avoid placing lockboxes in unsecure locations in front of your building on the street. Never attach a label that says exactly what each key is for, and under no circumstance

should you write the building address on the key chain.

Use quality key rings that don't bend and break with time. Never use easily guessed codes, like your phone number or building's address. Regularly update codes and employ Da Vinci Code-levels of complexity.

Unsecured lockboxes often withstand attempted break-ins, at least until would-be thief's stumble upon the right combination - or a big enough hammer.

When that happens, you can preemptively limit damage by making sure only the minimum amount of keys needed for that contractor to do his job are in that box. Avoid using master keys in lockboxes always – nothing spoils a security story like having to rekey the entire building. Lots of angry dramatic enthusiasts will want to rewrite your ending if that happens.

Setting the Stage for Security

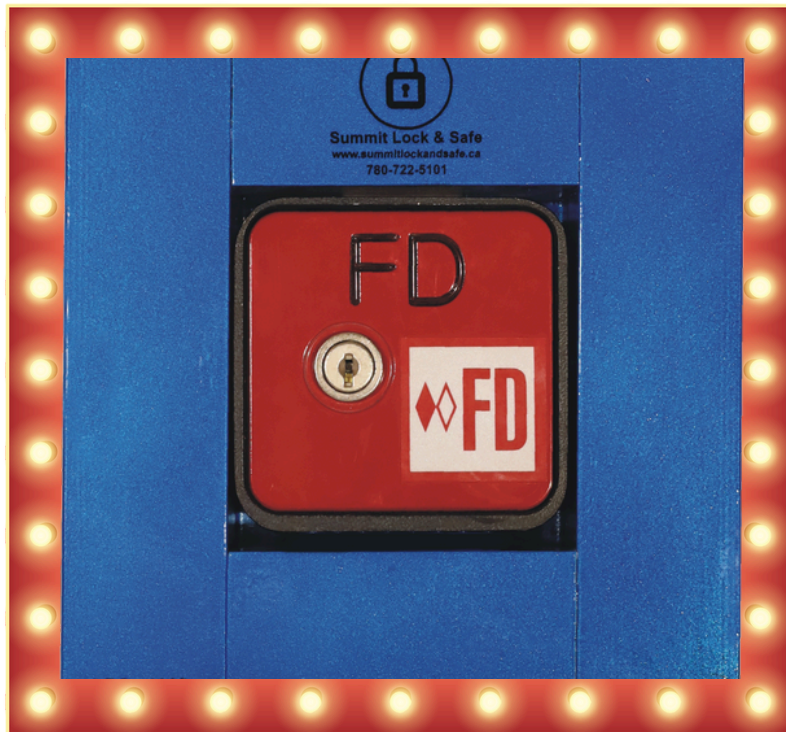
To prevent this disruption to the building's security narrative, try relocating the lockbox into an already secure area. In the theater of condominium living, the lobby serves as the overture, setting the stage for the acts to follow. It's here that the lockbox should make its discreet yet pivotal debut, not putting itself out there in the streets. Accessible via intercom or keyless code, the lockbox remains concealed from potential intruders, reducing the likelihood of opportunistic crimes.

For buildings without an intercom, you can employ a master-slave key system. A lockbox outside opens only the vestibule door, while a second lockbox inside holds the building keys. This reduces the risk and ensures you only have to replace one key if the external lockbox is compromised.

Tips for Service Providers:

- Custom Shrouds: Make the lockbox as impregnable as a bank vault.
- Two-Layer Security: Employ the lockbox-within-a-lockbox strategy, much like a matryoshka doll. A keyless code outside, lockbox inside.
- Keyless Entry: It's 2023; FOB systems can eliminate the need for physical keys. They can be tracked and disabled when stolen.
- Digital Trackers: Gadgets like Elevation Lab AirTags can help locate missing keys quickly.
- Sturdy Key Rings: Ensure your keychains are durable.
- Swift Return: Always return keys promptly.
- Card Tricks: Contractors can leave a business card inside the lockbox for easy contact if keys are forgotten.

In summary, lockboxes can either serve as your condominium's secret weapon or as its Achilles' heel. Make thoughtful choices, place strategically, and maintain rigorously. With everyone playing their roles to perfection, the curtain can finally close on condominium security vulnerabilities, at least those related to lockboxes.



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LETTERS TO THE EDITOR

ANONYMOUS STORIES FROM READERS LIKE YOU.

EMAIL: INSITE@CCINORTHALBERTA.COM SUBJECT: LETTERS

Dear Readers,

Too often my inbox is flooded with stories about situations gone wrong, conflicts, water damage, bad managers, evil board presidents, grand conspiracies that the entire board is a race of lizard people from outer space. While I absorb these stories, I often think to myself: surely these stories can't all be true - can they?

We at Insite seldom hear about why living in a condo is a choice so many people make - 26,000 of our members own condos. There must be a reason. I invite you all to write to Insite to Condos and share your thoughts about what you enjoy about living in a condo.

Dust off your writing desk, find your favorite fountain pen, compose a hand written letter, or pull out that old typewriter and get to work with your two favorite fingers. But I want you to slow down a bit first, really start thinking about what you enjoy about condo living.

Then send me no more than a page about something that made you smile, that made your day, a feeling that keeps you from ever moving out. If you have experienced a thoughtful act, some random kindness that could only ever happen in a condo - share your story. Write to us about something unique to condos. Send in a humorous anecdote about condo living you have always wanted to share. It can be anything really, as long as it's true.

I'll print the best ones next issue, and we can keep talking this way if you like.

Sincerely,

Bernard Jentner,
Editor, Insite to Condos



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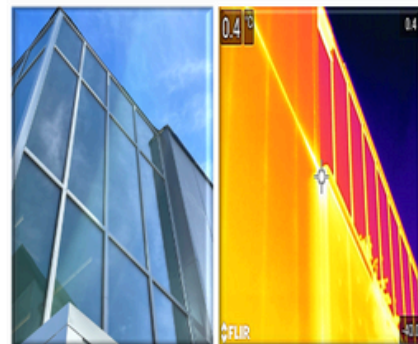
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THE CITY AND YOU

**STORY SUBMITTED BY COUNCILLOR ANNE STEVENSON
WARD O-DAY'MIN (CENTRAL EDMONTON)
CITY OF EDMONTON**

Policies can have different implications for condo buildings compared to single detached homes, as was highlighted in the summer edition of *Insite to Condos*. Three stream waste separation requirements will be rolling out in all of Edmonton's multi-family buildings. While a single detached homeowner may just have to add a new waste bin to their backyard, things get decidedly more complicated with condo buildings that may have limited space or existing garbage chutes that require adjustments. The City team is committed to developing solutions that work, but that can't happen without condo residents' voices being part of the process.

Condo associations have an equally important advocacy role to play to ensure that their residents have access to the same resources as others. The City's Clean Energy Improvement Program (CEIP) pilot provided homeowners and businesses a unique tool to help them invest in energy efficiency and renewable energy projects, like solar panels. CEIP offered 100% financing for these projects at low rates, terms payable up to 20 years - a great way to help homeowners capitalize now on long-term energy savings. To date, this program has only been available for homeowners in low density development, specifically single or semi-detached homes, row houses or multi-family buildings with four units or less.

Alberta's condominium residents are a vital part of their communities. Earlier this summer, my colleague Councillor Michael Janz talked about how condo board residents can get connected to municipal matters. Building on his article, I wanted to take some time to share more about why it's so important to get connected.

Anyone living in an urban setting uses municipal services every single day. From sidewalks and streets, to transit and parks, to waste collection and water rates, municipal services have a direct impact on people's quality of life. Hearing condo residents' voices at the municipal levels is key to ensuring that the City meets their needs.

There is a long standing tendency to create local policies with only the traditional single detached home owner in mind. A good example of this was the first year of the City of Edmonton's boulevard gardening program. While the program made it easy for homeowners to get permission to beautify the space between the sidewalk and the road in front of their home, the rules were more complicated for people living in condo or apartment buildings. Based on feedback, the second summer of this program has removed these barriers to open up the same opportunities for all Edmontonians, regardless of the type of home they live in.

Places where you can fill in a survey:



Register for Engaged Edmonton

Register for Engaged Edmonton and stay up to date on projects that matter most to you. The one-time registration process is short and gives you access to all discussion forums, surveys, polls, and other input opportunities on Engaged Edmonton.

REGISTER



While the City plans to make all multi-family buildings eligible when the program is fully rolled out, Provincial legislation still caps the total loan amount at \$50,000 per residential property. This means that condo residents will have less access to these incentives per capita, even at a time when many condos are looking to improve their buildings' energy efficiency. Existing condo bylaws can also create barriers to accessing this program as they determine what upgrades individual unit owners can make and what is considered common property.

Engaged condo associations play a critical role in ensuring CEIP brings maximum benefits to their residents. They can help to advocate to the Province, along with the City, to increase the current \$50,000 cap. In addition, condos could proactively review their own bylaws to clarify what unit owners are able to do independently and what requires a voting process. Making the most of the opportunities provided by CEIP will not only help to reduce emissions but also ensure condos have more affordable and predictable energy costs in the coming decades.

The City of Edmonton's residential parking program review is also shedding light on some of the inequities that have existed between low and high density development. In higher activity centers, the City has historically provided residents of single detached, semi-detached, and row housing units with free on street parking permits. Anyone living in a building over three storeys was automatically excluded from getting an on street parking permit. The review of this program is an important opportunity for residents of higher density buildings,

including condos, to share their voice on their parking needs and for the City to develop more equitable ways of sharing public streets.

I hope the examples above have demonstrated the important voice that the condo community can bring to the city, and how condo associations can act as a bridge between residents and their municipal government. Supporting that relationship can be as easy as ensuring that condo boards and residents know who their local Councillor is and how to reach them. You can also highlight any engagement opportunities that the local government may have on specific projects, and through platforms like Engaged Edmonton, the Insight Community. On bigger issues, associations and individuals can consider coming out to speak at Committee or Public Hearing meetings to share their voices directly with Council.

Proactive engagement can lead to policies that better reflect the unique needs of existing condominiums. By embracing these opportunities, residents, associations, and local authorities can collectively steer the course of existing condominiums - and our cities - towards greater sustainability, inclusivity, and resilience.

Civic minded residents filling in surveys:



Anne is an urban planner who is passionate about building an equitable city that serves all Edmontonians. Following an undergraduate in international development and economics, she went on to complete a masters in city design. After 10 years of working and traveling abroad, Anne was thrilled to return to her hometown of Edmonton in 2012. She spent 7 years at the City of Edmonton and worked with the Right at Home Housing Society to provide affordable housing solutions to meet the diverse needs of our community. Anne is a proud Edmontonian with deep roots in O-day'min. She lives in a condominium in Oliver with her partner and daughter, and her work takes her to neighbourhoods across the ward. She is an active volunteer and loves taking in the many great amenities that Ward O-day'min has to offer.



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UNDERSTANDING INSURANCE DEDUCTIBLES

STORY SUBMITTED BY MICHAEL GIBSON -
CONDOMINIUM LAWYER - MILLER THOMSON LLP

In January 2020, Alberta introduced new provisions of the Condominium Property Regulation, shedding light on insurance obligations between unit owners and their condominium corporations. One significant change revolved around insurance deductibles.

Absolute Liability for Unit Owners

Previously, when a condominium corporation suffered a loss, they paid the insurance deductible and then sought to recover it from the owner responsible for the loss. However, under s. 62.4 of the Condominium Property Regulation, this is no longer the case. Now, if a condominium corporation pays an insurance deductible for a loss originating in an owner's unit or exclusive use area, the owner is absolutely liable for that deductible. Absolute liability implies that the owner is held responsible solely based on the proof of the loss originating in their unit, regardless of any negligence.

Moreover, this deductible chargeback may even be secured against the owner's unit if the condominium bylaws permit.

But there's a limit: the law caps an owner's liability

for deductible amounts at \$50,000. While owners are "absolutely liable" for deductible costs in their units, they can't be held accountable for more than \$50,000. This limitation shields unit owners from excessive financial burdens arising from unforeseen events.

A Developing Practice

Since these changes to the law on insurance in condominiums, a practice has emerged in which owners' insurers may opt to pay up to the \$50,000 limit, even if no claim is made by the condominium corporation. This practice offers condominium corporations flexibility, allowing them to collect up to the maximum chargeback amount against the owner of the unit where the loss originated without necessarily filing an insurance claim. Though this is still a developing practice and should not be taken as a given.



Understanding Insurance Deductibles

Despite these legal realities, some find the law unfair, and it raises questions. For instance: why should the condominium corporation, and by extension, all unit owners collectively, bear the burden of repair costs – even temporarily - when the cause of the damage originated within an owner's unit?

Accidents happen - without negligence; simple wear and tear alone can lead to losses and damage. This is the nature of property ownership; owners have a responsibility to maintain their property. In the context of collective ownership and condominium living, ownership implies shared responsibilities among owners for the benefit of the entire community.

Exceptions to Liability Limits

The law in Alberta includes an exception to the \$50,000 liability limit. This cap applies only when an owner may be held absolutely liable, irrespective of fault. But...

in cases involving evidence of negligence or intentional destruction, the cap may not protect the owner. Section 62.4(6) of the Condominium Property Regulation preserves the condominium corporation's right to file a civil lawsuit against those responsible for willful property damage and negligence.



For instance, a water loss in a multi-unit residential building can impact multiple units. The law seeks to strike a balance: on the one hand - holding the owner of the unit where the loss originated primarily responsible to a maximum extent – while on the other the condominium corporation is responsible for the remainder as a shared expense. Owners can secure insurance for their individual liability, while the condominium corporation can budget a contingency fund for any potential accidents it may need to absorb.

This ensures that, in cases of negligence or willful damage, condominium corporations maintain the right to seek recovery against individuals at fault, regardless of the deductible chargeback cap.

Despite these deductible provisions being in effect for the last three years in Alberta, some cases continue where condominium boards and managers seek full repair costs from owners, even when the owner's insurance has already covered the \$50,000 deductible *and negligence isn't at play*.

In such cases, it's crucial for boards and managers to have clear evidence of negligence, review the corporation's insurance history, and to know the full background that went into setting the deductible limit before filing a claim.

In many cases, transparency around bylaw amendments can provide clarity for all before a claim is ever filed, providing adequate security for deductible chargebacks in the process. Careful consideration and transparency are essential when navigating the evolving landscape of condominium insurance in Alberta.

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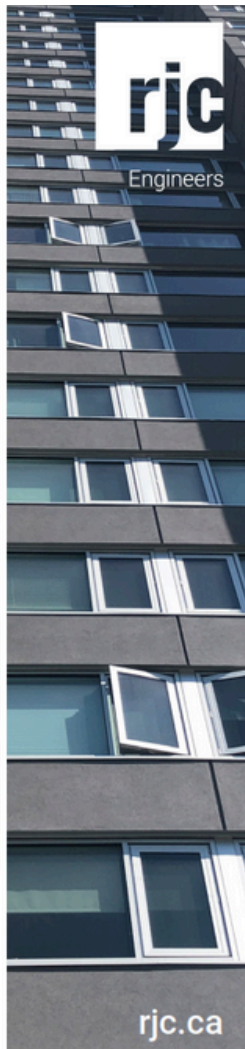


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CCI GOLF MIXER 2023

DAN NIELSEN

EXECUTIVE DIRECTOR, CCI NORTH ALBERTA CHAPTER

At the end of August after what felt like a decade and a half of meticulous planning, CCI North Alberta rolled out the green carpet for our sold out annual golf mixer. On the morning of the event, we found ourselves swimming in thick fog. Nevertheless, each golfer embarked on the dangerous pilgrimage - to journey away from the city's towering monoliths of high density real estate, drawn to the bucolic charm of rural Alberta and the elysian grounds of the Northern Bear Golf and Country Club. Half expecting bagpipers to emerge from the cool mist, many in the crowd made comparisons to the legendary course of St. Andrew's in Scotland. Clearly, Mother Nature wanted to be a part of the day's game. As we all waited for the fog to lift, we warmed ourselves with hot coffee, breakfast sandwiches and nervous conversation - letting the anticipation simmer.

Delayed by over an hour, the horn finally sounded a safe start to the day's tournament. One hundred and forty four golfers headed out in a convoy of comically miniature vehicles - one after another - disappearing into the mist for, maybe not glory, maybe not bragging rights, but to experience a few moments of golfing bliss that will definitely see them back again next year.

The fog eventually lifted and the sun made all our condo comrades feel like winners. Some won WestJet travel vouchers, golf town gift cards, golf bags, whiskey, crib boards, coffee machines, camera - in case sunshine alone wasn't enough to guarantee a good time. Thanks to 50/50 ticket sales money was raised for the Food Bank of Alberta, which serves thousands of families across our province who are experiencing food insecurity. It's inspiring to witness the good that can happen when our members unite - especially when not dealing with floods and other emergencies. Thank you to all who contributed to this important cause.

A huge thank you goes out to all who helped make this event possible, from the CCI North Alberta Golf Committee, to the generous sponsors, the ever helpful volunteers who helped with registration, setup and teardown, the CCI staff, and the Northern Bear staff. Thanks to the combined efforts, the day was an unforgettable success that will be looked back on as a great day, one that will be hard to beat. We're all riding high on the success of this event.

Now that the leaves are starting to change colour, and people swap their golf bags for cross country skis and rifles - or maybe even other non-biathlon related activities - the CCI North Alberta team will be looking back on what went well this year and what can be done even better next time.

Stay tuned for more mixing events throughout the year, as we plan to ride the wave of success we saw at our golf mixer, and make sure that our condominium network can continue to build strong connections, have fun times, and make this community better for everyone.







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| BROJAM Construction & Maintenance Ltd. | Jamie Brown | 780.757.5512 | admin@brojamconstruction.com |
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| Karlen-Kada Integration | Mickie Poon | 780.453.1362 | mp@elecom.ca |
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| Mosaic Home Services | Steven Knight | 780.910.6688 | steven@getmosaic.ca |
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| CONDOMINIUM MANAGEMENT | | | |
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| CS Management Inc. | Curtis Siracky | 780.760.6197 | curtis@csmgmtinc.ca |
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| Inland Property Management Ltd. | Kate Brisson | 780.461.1177 | kate@inlandpropertymanagement.ca |
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| KDM Management Inc. | Brian Fischer | 780.460.0444 | bfischer@kdmgmt.ca |
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| COMPANY NAME | FULL NAME | PHONE | EMAIL |
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| TEGA Property Management Ltd. | Susan Milner | 780.757.7828 | smilner@tegapm.ca |
| The Realty Store | Tamara Janzen | 403.341.5554 | condos@therealtystore.ca |
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| Delnor Restoration Services | Leanne Smith | 780.929.4004 | info@delnorrestoration.ca |
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| Pure Restoration | Tyler Scarlett | 780.475.7044 | tyler@purerestoration.ca |
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| Capt. Clean Window Cleaning & More | Curt McLean | 780.289.0625 | info@captclean.com |
| Christensen & McLean Roofing Co. Ltd. | Phil Roy | 780.447.1672 | phil@cmroofing.ca |
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| Pyramid Concrete & Consulting Ltd. | Cole Goshulak | 780.481.0808 | cole@pyramidconcrete.net |
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| Desjardins Insurance - Scales Insurance & Financial Services | Corey Scales | 780.757.1176 | corey@coreyscales.ca |
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| Reliance Asset Consulting | Daniel Jablonski | 833.737.7839 | dan@relianceconsulting.ca |
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MEET THE STAFF

WE CAN ONLY CALL HIM NEW GUY FOR SO LONG



We have three extra pages to fill, so let's put Bernard Jentner - formerly of Stellar Condominium Management - under the microscope and see how he squirms under pressure. He's been so busy with his many reform projects at CCI, the traditional "meet the staff" interview could only be conducted asynchronously via text messages . Here is the result of that exchange:

July 24, 9:00am

What is your favourite family movie of all time?

July 24, 5:00pm

The new Barbie movie is by far the best movie that we all enjoy. It appeals to my girls as much as it does to the adults. It has high rewatch value too. I am predicting an Oscar win for Best Picture and it will be studied in film schools for decades

July 24, 5:01pm

What is the best praise or advice you've received?

July 31, 2:34am

I find praise uncomfortable. I did, however, many years ago now, get some useful advice from a friend: to learn to be better at receiving praise. I thanked him for noticing, and it really felt great to hear that.

August 1, 9:32am

Which three words do people use to describe you?

August 4, 5:32am

Neurotic, weird and bald. Though to be fair that's a fluid, ever changing description. When I was younger people thought I was: neurotic, weird and less bald.

August 4, 7:42am

Do you have any nicknames?

August 4, 7:43am

I'm sure I do.

August 4, 7:44am

What are some of your favourite past-times?

September 4, 12:31am

I enjoy reading, writing fiction, watching HBO, participating in competitive Fortnite matches, practicing yoga - competitively, running, working out at the gym, and performing home improvement and carpentry tasks. I find pleasure in online trolling, but balance that bad habit with actual political activism, attending protests. Preparing fine cuisine and scientifically gardening are also hobbies of mine. I contemplate the inevitability of death and engage in philosophical musings about the stars. Recently, I taught myself to play piano, and I'm currently at a grade 6 level, which is impressive for an adult with short ugly sausage fingers. I also play guitar and produce music under the moniker "melodrame." Lastly, I partake in moments of meditative stillness between meals and at red lights.

September 4, 2:44am

Anything else?

September 4, 2:45am

Oh yes, there's allot more...

September 4, 4:05am

Yuk.

Okay, let's get this over with.

September 4, 4:06am

What's your favorite family tradition?

September 25, 8:55pm

Watching reruns of Futurama.

Where else can you get amazing lines like these: "Fry, you can't just sit here in the dark listening to classical music."

"I could if you hadn't turned on the lights and shut off the stereo."

September 25, 8:56pm

If you could redesign the food pyramid without any dire health consequences, what would the base of your diet be?

September 30, 4:30am

Well I hope this reference doesn't generate too many complaints, but definitely *Soylent Green*.

September 30, 4:30am

Which skill would you love to learn?

September 30, 4:31am

Python 3.8.15

September 30, 4:31am

What are some of your biggest challenges working in the condominium industry?

October 12, 9:00am

The biggest challenge is getting everyone to acknowledge managing condominiums well - is difficult.

October 12, 10:27am

What do you mean?

October 12, 10:28am

It is work that resists proceduralists' attempts at standardization. It requires constant practice, an agile and reactive mind. Rules of thumb only go so far and great practitioners internalize exceptions while always thinking and always improving. They do this under conditions of persistent long term stress, working long hours, dealing with conflict, and at times for less than ideal compensation. Acknowledging these realities would be a great start to improving work conditions for good condo managers.

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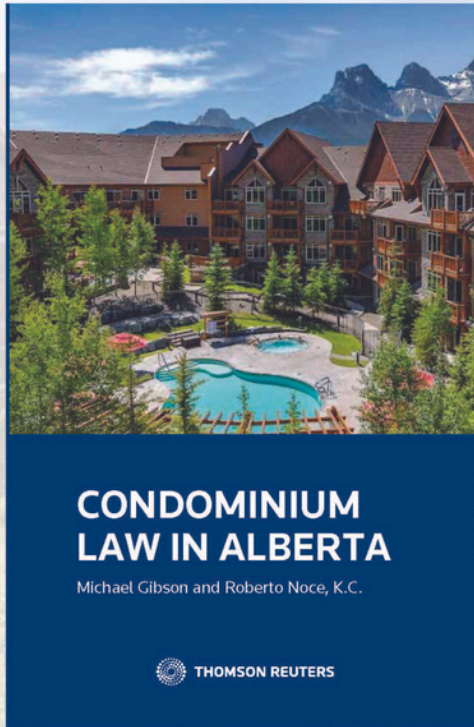


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