

# INSITE <sup>TO</sup> CONDOS

SPRING 2024

AI AND CONDO BYLAWS

THE IMPORTANCE OF PROACTIVE  
PROPERTY MAINTENANCE

BORROWING MONEY BY  
CONDO CORPORATION

SPRING CLEANUP

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North Alberta Chapter

VOLUME 39, ISSUE 1 - SPRING 2024





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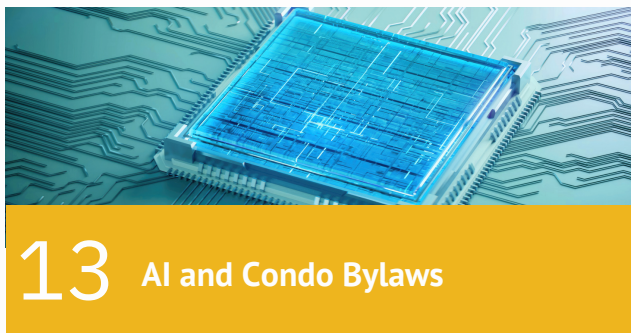
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Dawn Mitchell	Direct # 780-453-8407
Matt Cruikshank	Direct # 780-391-2116
Kelly Barclay	Direct # 780-453-8415
Randy Frost	Direct # 780-453-8427







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Susan Milner - TEGA Property Management  
P: 780.757.7828 E: smilner@tegapm.ca

### President/Government Advocacy Co-Chair

Anand Sharma - 113 West Management Ltd. P:  
780.784.3003 E: anand@113west.ca

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P: 780.229.3780 E: hfarmer@bflcanada.ca

### 2nd Vice President/Education Co-Chair

Dawn Mitchell - HUB International Insurance Brokers  
P: 780.453.8407 E: dawn.mitchell@hubinternational.com

### Treasurer

Jeremy Dalgliesh - Converge Condo Management  
P: 587.920.3550 E: jeremy@convergecondo.com

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Cody Hodson - Off The Ledge - Communications Co-Chair  
P: 587.873.2020 E: cody@offtheledge.ca

### Directors

**Bereket Alazar** - Entuitive - Education Co-Chair  
P: 1.587.926.6054 E: bereket.alazar@entuitive.com

**Chris Vilcsak** - Solution 105 Consulting  
P: 780.945.9606 E: vilcsak@solution105.com

**Steven DeLuca** - WADE Consulting Inc.  
P: 780.995.8439 E: sdeluca@wadeconsulting.ca

**Darcie-Lee Rea** - Hallmark Management  
P: 780.819.2108 E: darcie@hallmarkmanagement.ca

**Jayson Wood** - Paul Davis Restoration  
P: 780.370.8997 E: jayson.wood@pauldavis.com

**Sandi Danielson** - Prince Property  
P: 780.416.9098 E: sandi@princeproperty.ca

**Todd Shipley**, BA, LLB - Reynolds Mirth Richards & Farmer LLP  
P: 780.497.3339 E: tshipley@rmrf.com

**Gary Caouette** Bylaw Consultants  
P: 587-991-0959

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Dan Nielsen - CCI NAB

### HOW TO CONTACT US

#37, 11810 Kingsway NW Edmonton,  
Alberta T5G 0X5  
P: 780.453.9004  
F: 780.452.9003  
E: info@ccinorthalberta.com  
WEB: <https://www.ccinorthalberta.com>



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## Insite to Condos Team:

### Contributing Editor:

Dan Nielsen  
Michael Gibson  
Gary Caouette  
Rebecca Medel

### Cover Image:

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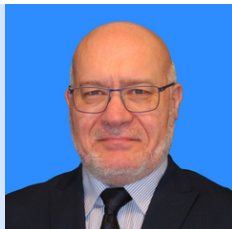
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# Meet Your Board of Directors



## CCI North Alberta New Board Member, **Gary Caouette**

***What inspired you to join our board and contribute to elevating the condo industry's educational standards? Any memorable "aha" moment?***

"After attending all of the CCI courses (except for one) and benefiting from this newfound knowledge, I felt it was time for me to support the community and give back as so many others have."

***Can you share a brief anecdote from your experience that exemplifies the positive impact of quality education on condo owners?***

"The more you know the more you can make your community a better place to live. Education will minimize the issues and challenges you will experience living in a condo community as you become more proactive in developing your community, its policies, and its culture into the best version it can be."

***In your opinion, what modern challenges are most pressing for condo owners, and how can education help address them effectively?***

"Many condominium corporations are suffering from unit owner apathy and many boards have a number of board positions vacant. Unit owner knowledge is even more important now that the resources to manage a condo community are far less than in the past."

Education is one of the most important tools in helping owners understand their rights, obligations, and responsibilities to the community they interact with on a daily basis."

"Educated unit owners have a much better chance of getting along, working, and living together in their community."

***As part of our mission to provide quality education, what innovative approaches do you think we should explore to engage a diverse audience, including our seasoned members?***

"There is a wealth of knowledge hidden away in many seasoned condo owners and it would be advantageous to get them to share that knowledge with us. I would bring industry experts and the right seasoned owners together to share both their knowledge and their experience when engaging an audience."

Nothing better than a good story to get people to listen and engage."

***Given your expertise, what piece of advice would you offer to a condo owner who's just starting their journey in this complex world of property management?***

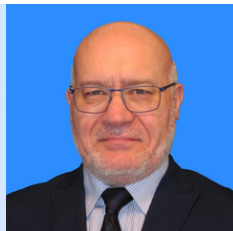
"I explain to new owners that living in a condo is much different than owning a detached home. I quote them the following:

**“ When you buy a condo, you are buying shares in a corporation; the corporation will give you a place to live in exchange for your shares and just like in a public corporation, it has more than one shareholder who all have a say in how it is run. ”**  
**Gary Caouette**

Continues on page 6



# Meet Your Board of Directors



## Gary Caouette

***Could you tell us about a moment when your knowledge of condo management made a significant difference in a challenging situation?***

“As a member of the board of directors of my condominium corporation I have been able to use my industry knowledge to educate and support the other members of our board to benefit our community in a positive way.

When you have the industry knowledge you need, you are able to manage most situations successfully that may come your way from unit owners, board members, condominium managers and service providers.”

***In your view, how can we make learning about condos more enjoyable and accessible to our older audience, who may not be as tech-savvy as younger generations?***

“Many older condo owners prefer in-person information sessions where they can ask questions and interact with a person rather than a machine. I enjoy the interactions more in person as well.

I find that education through stories and antidotes in-person will keep an audience engaged more than just providing facts and figures in a virtual setting.”

***What's a unique skill or perspective you bring to our board that you believe will benefit our mission of enhancing condo education?***

“As a service provider to the industry, I support individuals seeking to purchase a condo, to manage situations unique to condos, improve their corporation bylaws, or to improve their current skills on the board.

I have been a condo owner of twenty-two years (22) and I have served in every capacity on the board of directors for twelve (12) years.

My personal experiences as a condo owner allow me to connect well with other condo owners. Having been through many of the same experiences as they have, it gives me an insight and perspective that only comes from living in a condo.

The most valuable skill you can have as a condo owner, board member, or service provider is to have a good sense of humour. Condo living is not for everyone, but it can be, if you take the time to learn a little and laugh a little.

***Lastly, to lighten the mood, if you had to pick a fictional condo resident from a movie or TV show to join our board, who would it be and why?***

“I would want “Mork” from Mork and Mindy to be on my board. If you are spending all your time laughing, you will have less time to be frustrated.”





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11 BUILDING DEFICIENCIES CONDO BOARD MEMBERS CAN EASILY SPOT BY WALKING AROUND

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# GOVERNMENT ADVOCACY REPORT



**The work of our Government Advocacy team never ceases. We are happy to say that we continue to build on our strong relationship with the Provincial Government. We have continued to stress the importance of the proposed amendments to the Condominium Property Act, and with it, the need to make sure condo board volunteers are afforded the same protections that other not-for-profit organization boards are provided through the Freedom to Care Act.**

This point has been made to the Minister of Service Alberta and Red Tape Reduction (our main point of contact with the Provincial Government) as well as with the Minister of Arts, Culture and Status of Women (the minister responsible for the Freedom to Care Act). We will continue to work with both ministries on the proposed amendments.

CCI North Alberta has also been fundamental in Service Alberta's Provincial Condominium Stakeholder Working Group. We were able to provide significant input into the consultation guide informing the public of the possible amendments.

At the time of writing this article, the public engagement is still open - seeking input from the condominium sector on issues such as chargebacks, the design of a Condominium Dispute Resolution Tribunal, accountability of an interim board, developer turnover meeting timelines and contributions and technical analysis requirements for new builds.

We distributed opportunities for participation in this public engagement through our weekly newsletter. We hope you took the time to participate in this way. There is also always the opportunity to connect directly with the Minister of Service Alberta at

Continue on next page





[ministersa@gov.ab.ca](mailto:ministersa@gov.ab.ca). Your insight and advocacy to help improve the condominium sector in Alberta is valuable.

Finally, we have received word that work on updating the Condominium Manager Licensing process is nearing completion. This means that the education and testing required for those who are working to become a licensed condo manager will now be more aligned with the necessary skills and knowledge applicable to the job.

This significant step forward is thanks to work by representatives from CCI North and South Alberta and the Alberta Condominium Manager Education Consortium. Many thanks to members of our team who took on this important work. The Friday afternoon education session presented by RECA at this year's Alberta Condo Expo will be an excellent opportunity to learn more. Make sure that you get your tickets and sign up for this session!

As always, CCI North Alberta is committed to continuing the work of engaging the government on issues important to the condo community. As we move forward, we will be looking to our members and stakeholders to participate in our advocacy work. Your voices are pivotal to the government's understanding of the importance of the legislative changes of interest to our community.

Please do not hesitate to reach out if there are issues that you would like to bring to the attention of our Government Advocacy team. You can reach our office at [info@ccinorthalberta.com](mailto:info@ccinorthalberta.com).







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# ARTIFICIAL INTELLIGENCE AND CONDOMINIUM BYLAWS

Article submitted by Michael Gibson  
Miller Thomson Law

**In June 2023, two New York lawyers were sanctioned for using fake cases in legal brief that were fabricated by an AI program the lawyers used to help draft their briefs of argument. In February 2024, a Vancouver lawyer was sanctioned with Court costs for citing non-existent cases in a family law matter.**

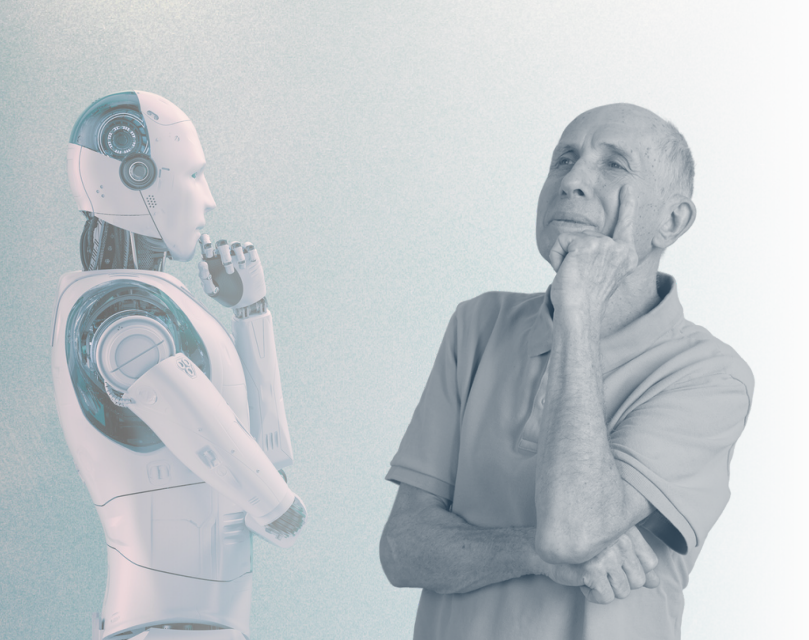
Artificial Intelligence (AI) tools are taking on an increasing role in our daily lives. In the professional context, the reliance on AI can be dangerous, as the cases of the New York and Vancouver lawyers shows. As a tool, AI has many benefits and many draw backs. It can assist with sorting through and organizing vast amounts of data that no human could possibly do in a lifetime. That said, AI is not capable of understanding or critically questioning the data it compiles and provides, so the human touch will still very much be needed.

With the increasing use of AI in both personal and professional settings, unit owners and condominium boards may be tempted to use AI to put together meeting minutes, AGM packages, and even for drafting new bylaws. The dangers and pitfalls of relying AI tools for professional and legal documents are lessons tragically learned by the lawyers in the above-cited cases. Condominium boards should take note to ensure that they do not make similar mistakes, to the detriment of their owners.

What can go wrong for boards? How bad can AI bylaws or minutes be? To answer these questions, we should first start with the basics of how such AI programs operate.

AI chat programs are generally a type of AI computer program based on large language models (or LLMs). These models are a kind of online tool that can produce coherent, comprehensible responses to pretty much any prompt, almost as if a human typed the response. The AI program achieves this by studying and compiling examples of written texts and behaviours across the entirety of the internet to produce a fitting result for whatever prompt was fed into the program. In this way, AI programs actively read and attempt to understand user prompts, in order to produce a sensical response.



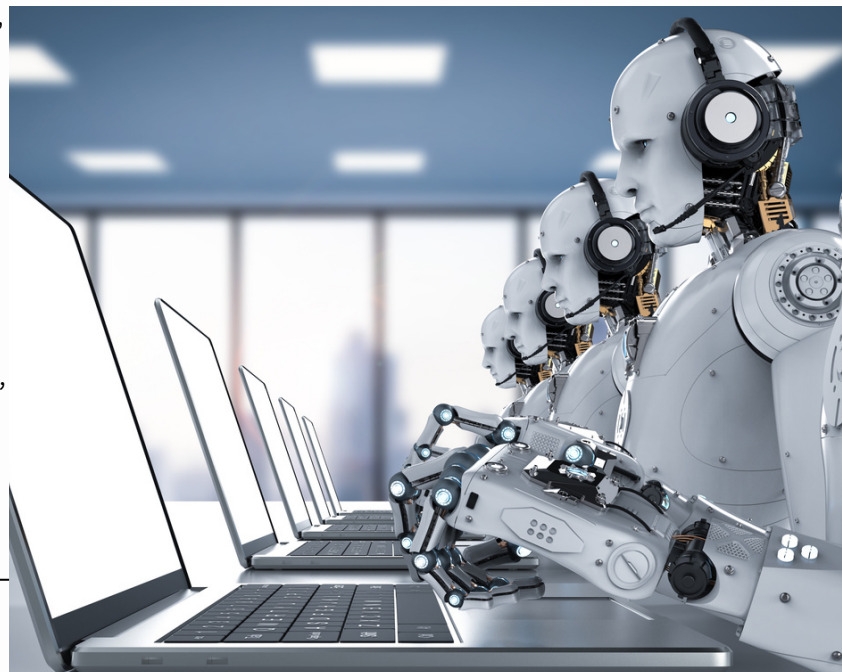


By sifting through all of the text on the internet (a disorganized web of data initially), AI programs use the prompt inputted by a person and produce an approximation out of all of that web-based text data that is grammatically coherent and readable by a human. The problem with such systems is that they are prone to “hallucinations,” or non-sensical responses to factual questions. In short, AI can produce a readable product based on a user input, but the chances of that product being factually or legally accurate in any meaningful way are not good. Often times, it will be a grammatically readable amalgamation of unrelated and potentially contradictory or factually incorrect information that is not usable for any real-world setting.

In this regard, a recent study on AI tools in the legal industry found that AI programs produce these types of hallucinations in up to 88% of results. For lawyers, these hallucinations produced by AI lead to citations of fake cases. For condominium boards, they can lead to factual errors in minutes, erroneous references to non-existent past decisions, and can be especially damaging in bylaws, which may wind up including illegal provisions that are unenforceable. Take, for example, a potential set of condominium bylaws drafted by AI. Because AI programs work by examining the entirety of the internet for relevant content, and reorganizing that data into a reasonably fitting response to the prompt inputted, there are no practical or territorial limits to the information that an AI program might compile and then incorporate into the draft bylaws.

In this example, if a condominium board inputted “draft new condo bylaws for an Alberta condo” into an AI program, the program would look worldwide for relevant information about condo bylaws and would produce a set of bylaws. Even if the program focused on Alberta, it would generally be expected to incorporate some wacky results. The problem, as we have seen in our office, is that these results are anything but workable, and often includes:

1. **Restrictions and prohibitions contrary to Alberta law;**
2. **Erroneous provisions that make no sense in our legal landscape;**
3. **Erroneous reference to non-existent courts or tribunals;**
4. **Word-for-word copies of irrelevant laws or legal documents from Alberta or even other provinces and other countries;**
5. **Terms that contradict registrations affecting the condominium titles, such as restrictive covenants that may be registered against the units; and**
6. **Erroneous reference to Bills, which are not law.**





These types of issues create serious problems for condominium boards. Obviously, no condominium corporation would want bylaw provisions that are blatantly offside the law, impractical, erroneous, unnecessary, and just plain unworkable. AI-drafted condominium bylaws are all of these things because they come from an amalgam of a number of different template documents and other source material found by the AI program, with provisions clearly taken from a host of irrelevant sources, including from other provinces and countries even. The fundamental problem is that AI programs produce a response based on a non-specific data set covering the entire internet, in an attempt to exclude irrelevant data and reconstruct what is left over into a comprehensible response, significant portions of that response can be expected to be entirely fabricated, crafted by the AI program to fit the context of the task. The result for documents like condominium bylaws will be almost entirely unusable.

Bylaws are specific to each condominium corporation in Alberta. Every condominium is different and your bylaws will need to be compliant with the applicable laws as well as setting out workable rules for your community that are enforceable and practical. Having bylaws that require compliance with foreign rules, reference non-existent amenities, or go on at length on hypothetical issues about the use of radioactive materials or the operation of brothels and the use of drugs in condominiums (yes, we have seen all of these from AI bylaws) will create significant administrative and legal challenges for your condominium.

The essential point is that AI does not know your community nor does it care about your community's needs. By obtaining proper, professional service early on in the process, you will be able to develop a set of Bylaws that are specific to your condominium, compliant with applicable laws, and practically usable. AI will give you a set of "bylaws," but they will probably not be the bylaws you want or need.

See:

1. <https://www.reuters.com/legal/new-york-lawyers-sanctioned-using-fake-chatgpt-cases-legal-brief-2023-06-22/>
2. <https://www.canlii.org/en/bc/bcsc/doc/2024/2024bcsc285/2024bcsc285.html?autocompleteStr=2024%20BCSC%20285&autocompletePos=1&resultId=becbf075cf1442c4be9164678a0a1832&searchId=2024-03-08T12:54:08:356/275406bf8d25441e852b7e19c7771dd0>
3. Matthew Dahl et. al., "Large Legal Fictions: Profiling Legal Hallucinations in Large Language Models" (2024) arXIV:2401.01301





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  - ✓ Present Course ~ illustrates current funding practices and factors in interest & inflation.
  - ✓ Reasonable & Sufficient ~ illustrates future funding recommendations/scenarios and factors in interest & inflation.
  - ✓ 30-Year major repair/replacement schedule.

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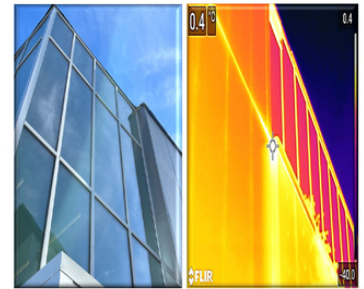
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# THE IMPORTANCE OF PROACTIVE PROPERTY MAINTENANCE FOR MULTI-FAMILY RESIDENTIAL BUILDINGS IN ALBERTA



In the heart of Canada's prairie region, Alberta's multi-family residential buildings stand against some of the most challenging weather conditions in North America. The province's unique climate brings extreme weather and temperature changes that can wreak havoc on buildings. This article delves into the critical importance of proactive property maintenance in such an environment, as advocated by Fort Sands, a leader in property revitalization and building envelope solutions.

## Understanding Alberta's Weather Patterns

Alberta's weather is a force to be reckoned with. The Chinook winds, a meteorological phenomenon, can cause temperatures to rise rapidly, leading to freeze-thaw cycles that are particularly damaging to structures. These cycles can cause expansion and contraction in building materials, leading to cracks, leaks, and other forms of structural damage. It's not just the cold that poses a threat; summer storms bring heavy rains and hail that can also damage properties.

## The Role of Regular Walkarounds and Inspections

Fort Sands emphasizes the value of regular walkarounds and inspections to catch issues

early. A simple yet effective strategy, regular walkarounds by condo owners and board members can identify potential problems before they escalate. This hands-on approach to property maintenance is a cornerstone of Fort Sands' philosophy.

## Comprehensive eBook and Checklist

To aid property owners in their maintenance efforts, Fort Sands has published an eBook complete with a checklist for thorough walkarounds. This valuable resource, available for free download at [Fort Sands' website](https://info.portsands.com/walkaround), <https://info.portsands.com/walkaround> provides a step-by-step guide to identifying and addressing common maintenance issues.



### Proactive vs. Reactive Maintenance

The difference between proactive and reactive maintenance can be the difference between minor repairs and major overhauls. Proactive maintenance involves regular assessments and timely interventions, while reactive maintenance often means dealing with the aftermath of neglect. Proactive strategies not only preserve the structural integrity of buildings but also maintain their market value.

### Spotting Deficiencies: A Closer Look

Here's an expanded look at the 11 deficiencies board members can spot during their walkarounds:

1. Rainwater Management System: In-depth inspections of gutters, downspouts, and drainage systems are essential to prevent water damage and soil erosion around the property.
2. Roof: A thorough check for missing or damaged shingles, signs of water damage, and proper flashing is crucial for maintaining the roof's integrity and preventing interior damage.
3. Exterior Walls: Close inspection of walls for damage, cracks, and gaps is necessary to prevent heat loss and water ingress, which can lead to mold and structural issues.
4. Foundation: Vigilant monitoring of the foundation for signs of damage, such as cracking or bulging, is vital for the overall stability and safety of the property.
5. Windows & Doors: Regular checks to ensure windows and doors are in good condition contribute to energy efficiency, security, and the aesthetic appeal of the building.
6. Balconies & Decks: Inspecting the surface condition, railings, waterproofing, drainage, and connection to the building is necessary to ensure resident safety and prevent water damage.
7. Fences: A detailed examination of fence posts, boards, and gates for damage or infestations is crucial for maintaining property security and aesthetics.

8. Landscaping & Drainage: Assessing retaining walls, erosion, water damage, and drainage systems helps prevent issues that can lead to costly repairs and safety hazards.
9. Sidewalks & Parking Lots: Inspecting surfaces for concrete or asphalt damage, tripping hazards, water pooling, and drainage issues is essential for resident safety and property accessibility.
10. Parkades: Regular checks for concrete damage, salt damage, lighting, ventilation, fire protection, pavement condition, and cleanliness are essential for the functionality and safety of parking areas.
11. Common Areas: Routine inspections of common areas for wear, damage, leaks, and functionality help maintain a welcoming environment for residents and visitors.

### The Long-Term Benefits of Proactive Maintenance

Proactive property maintenance is not just about fixing what's broken; it's about preventing issues from arising in the first place. By adopting a proactive approach, multi-family residential buildings in Alberta can better withstand the region's challenging weather conditions and maintain their value over time.

### Fort Sands' Commitment to Excellence

Fort Sands' unwavering commitment to quality, expertise, and proactive maintenance strategies serves as a beacon for property owners looking to protect their investments. With a focus on long-term sustainability, Fort Sands equips property owners with the knowledge and tools necessary to ensure the longevity and desirability of their buildings. Visit Fort Sands at [www.foresands.com](http://www.foresands.com)





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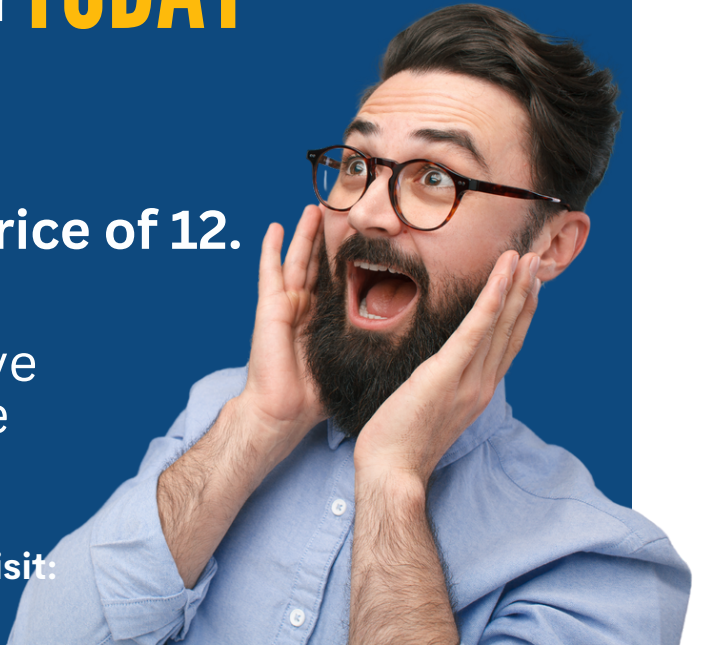
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## ALBERTA CONDO EXPO primer

Spring is in the air! Although there may be a few more snow storms to get through, we are in the season of change and on the cusp of another Alberta Condo Expo and Trade Show.

Building on last year's success, this year's event will once again be held at NAIT's newest building, the Productivity and Innovation Centre.

Just like April brings the snow, this year's event will feature some familiar elements, such as the Friday Night Social, the in-demand Legal Panel, the Trade Show showcasing the services and products that help keep the condominium community running, and of course draw prizes from our sponsors!

Speaking of the season of change, ACE offers a few changes you can look forward to this year.

We added a Real Estate Council of Alberta (RECA) education session on Friday afternoon for condominium managers. RECA will provide updates on the condo manager licensing process - where things are at now, and a look into the future. This will be a valuable session for all those who have gone through the condo manager licensing process or who may be considering becoming a condo manager. While this session is open to all ticket holders, the content focus is primarily for condominium managers.

Saturday features a full day of 9 different education sessions on topics that matter to the condo community. Attendees have the opportunity to choose 3 sessions on a wide variety of topics: condos going green, effectively updating bylaws, running a successful meeting, realtors and expectations around condominium documents, among many other important issues that impact condo managers and boards.

The conference concludes with our very popular and in-demand Legal Panel, moderated by our President Anand Sharma. Attendees can submit their questions to the CCI office in advance or ask them live at the event to our panel of experienced and entertaining Lawyers.

If you have questions about issues impacting your condo building, the Alberta Condo Expo is the place to get the answers you need from the experts. Tickets are on sale now until April 23rd through eventbrite - find the information you need on our website ([www.ccinorthalberta.com](http://www.ccinorthalberta.com)).

As a reminder, CCI North Alberta members receive discounted ticket prices. If you need to renew your membership or are considering becoming a member, now is a great time to get that membership.

If you have any questions about the Alberta Condo Expo or any other initiatives CCI North Alberta is undertaking, do not hesitate to reach out: [info@ccinorthalberta.com](mailto:info@ccinorthalberta.com) or 780-453-9004.

**We look forward to seeing you on April 26th and 27th for the best Alberta Condo Expo yet!**



## 2013 Conference Event Lineup

### Friday April 26, 2024

3:45PM - 5:00PM

#### **Condominium Manager Focused Session**

**Description:** This session is geared towards Condominium Managers, but is open to everyone. You will be provided with an update on RECA and the licensing plans, as well as an opportunity to allow Condominium Managers to give some feedback on - going forward - areas they may wish to have further educational training on.

Speakers: **Doug Dixon** (RECA), **Kristian Tzenov** (RECA)

5:30PM - 9:30PM

#### **Friday Night Social**

Come and have a beverage and snack and meet your fellow tradespeople and presentors!

### Saturday April 27, 2024

#### **Conference Breakout Session 1**

9:15AM - 10:30 AM

#### **Realtors and Expectations Around Condominium Documents**

**Description:** What are the obligations of the Board to provide documentation to an Owner/Potential Owner pre sale/post sale. What about when Management Companies change?

Speakers: **Sheldon Johnston**, **Maurice Perrault** and **Todd Shipley**

#### **Community and Mental Health in Condos**

**Description:** Strategies for dealing with difficult people, aging in condos, hoarding, "support animals", and establishing effective boundaries (both for boards and residents).

Speakers: **Erin Berney** - Field Law and **Heidi Besuijen** - RMRF

#### **Condos Going Green**

**Description:** Energy Efficiency and Strategies, Energy Retrofitting in buildings, grants available, what may you be able to do in your building?

Speakers: **John Clarke** - Niche Developments and **Hayden Francis** - Alberta Eco Trust

Breaout Sessions continue next page



## Conference Breakout Session 2

11:00 AM - 12:15 PM

### Slip & Fall - Bodily Injury, Incident Reports, Preventing & Follow-Up

**Description:** Tips and Tricks for Board Members and Condominium Managers to identify, reduce or manage those hazards that may lead to injury to a person on the property. What area's is the Condominium responsible for? What to do if a loss does occur, completing incident reports, notifying all the proper parties. What does the general liability policy provide coverage for? When to report.

Speakers: **Hamish Farmer** - BFL Canada and **Dawn Mitchell** - HUB International

### Governance and IT

**Description:** It's a Digital World! As technology becomes more advanced, and electronic meetings become far more common, we must adapt to make sure our recording keeping is accomplishing what is required.

Speaker: **Adam Arcuri** - CondoVoter

### How not to Half-Ass(essment) It!

**Description:** Well-intentioned condominium boards and property managers occasionally approach building envelope and structural assessments of their properties with less-than-ideal strategies. Whether it's assuming a minor leak was adequately addressed with just half a tube of caulking, placing too much reliance on free contractor estimates, or depending solely on visual observation instead of conducting necessary exploratory openings—these missteps can have repercussions. Proper planning and expertise are often necessary to ensure you're not opening a foreseeable can of worms.

Speakers: **Join Heather Elliot**, P.Eng. - Keller Construction and **Justin Tudor**, P.Eng., Entuitive

## Conference Breakout Session 3

1:30 PM - 2:45 PM

### Running a Successful Meeting

**Description:** Running a Successful Meeting Electronic voting? Online vs In Person, AGMs and Board Meetings.

Speakers: **Dave Bodnarchuk** - President of ElectionBuddy, **Darcie-Lee Rea** - Hallmark Management and **Jennifer Beyer**

### Finance - Why not a loan?

**Description:** When a condo corporation finds itself in need of finances to cover necessary costs, there are a number of options available. In this session, we'll dive into why a loan in the right circumstances can be a great opportunity, what a board must be aware of and consider before moving forward on taking out that loan.

Speakers: **Luka Milidragovic** - Morrison Financial Services Limited, **Kelly McFayden** - CWB Maxium

### The Good the Bad and the Bylaws

**Description:** It has been 5 years since the Condominium Property Act was updated, 4 years since the last major change to the Regulations. What are the top 5 items that your Bylaws should encompass, what may now be redundant in your Bylaws, what would benefit your Corporation?

Speakers: **Hugh Willis** - Willis Law and **Helena Smith** - HRS Condominium Consulting

## LEGAL PANEL

3:15 PM - 4:30 PM

**Description:** Back by popular demand, our Condominium Legal Panel returns to answer your questions! We are bringing together an all star panel of legal experts who specialize in condo law. You'll have an opportunity to pepper our panel for clarity and direction on the topics of your choosing (within reason, of course!).

Speakers: **Todd Shipley** - Reynolds Mirth Richards & Farmer LLP, Partner and **Hugh Willis** - Willis Law, Lawyer



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- Condo bylaws
- Board Members' responsibilities
- Reserve fund management and use
- Minutes and meetings, and others

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Invitations to National Condominium Conferences and CCI Chapter and National Annual General Meetings.

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

Access to member only sections of the North Alberta Chapter's website at [www.ccinorthalberta.com](http://www.ccinorthalberta.com)

All members in good standing will have access to the "members only" section by logging on to [www.cci.ca](http://www.cci.ca).

Use the members only pull-down menu to access the "members only" portion of the website. There are several different topics that may be accessed. More information will be available as it is received and loaded.

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#### Member Password:

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

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

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



## DID YOU KNOW?

**If your condominium is a CCI NAB member then ALL owners of the condominium can take advantage of the membership benefits?**

### Ambassador Program

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

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

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## Membership Categories

### Condominium Corporation Membership

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

Cost:

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

### Individual Membership

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

Cost:

\$140 + GST

### Professional Membership

A Professional Member is an individual who participates professionally in a field of endeavour related to condominiums.

A Professional Member of CCI has access to the knowledge and experience of other members, receives materials published by CCI, and becomes a candidate for professional association with the Institute.

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

An ACCI individual must maintain their professional membership.

Cost:

\$375 + GST

### Corporate Sponsors Membership

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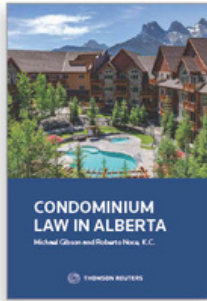
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# Borrowing Money by Condominium Corporations

## How Does it Work?

**Article submitted by Jim Wallace, Condo Cash Program Inc.**

*CCI North Alberta Issue 3, 2012/2013*

The purpose of this article is to provide a basic overview of how Condo Corps can use powers granted to them to borrow funds on behalf of the owners. The article will give as much info as can be packed into it but will not be able to answer every potential question the reader may have.

### **The first question generally asked is “why would the condominium need or want to borrow?”**

The response may sound familiar to you; “repairs are needed to the common property and there is not enough in the reserve fund to cover the costs”. This response is true if the property is 30 years old needing repairs for wear & tear and upgrading, or if it is a newer property less than 10 years old that may need to correct construction defects or any age and situation in between.

Condo Boards are required by law to repair common property when necessary and cannot refrain from completing necessary repairs or absolve themselves of a difficult decision by deferring the repairs to a later date. This means they need to have the money in their reserve fund or acquire the amount needed for the repair if they currently do not have the money. Condo Boards, and the Property Managers that help them, historically have only had one option

available to them, this being the Special Assessment model where each owner is responsible for paying their share of the total amount and a due-date for the payment to be made.

### **What are the challenges with the Special Assessment model?**

There is a strong possibility that a portion of the owners are unable to obtain the funds within the timelines of the Special Assessment, as the owners may not be approved for additional loans or funds from their financial institutions. This in turn could negatively impact the ability of the Condo Board to sign the repair contract as the full amount of funds are not readily available to cover the repair costs due. This is one of the benefits to borrowing through the Condominium Corporation as it offers immediate relief for Condo Boards and owners alike, by alleviating the anxiety of owners who cannot raise the funds and taking the stress away from the Condo Boards needing the work to be completed.



### BORROWING MONEY BY CONDOMINIUM CORPORATIONS

The following is an account of one of the Condominium Corporations I had an experience with to illustrate how the process can work. I will be using first person terminology for comprehension purposes only and in no way intend for this to be taken as marketing or advertisement. I believe sharing this example will help explain the steps involved in the borrowing option and sincerely hope it will assist you if you encounter this issue in the future.

In 2011 I had the pleasure of working with a Condominium Corporation where the owners were facing a Special Assessment in excess of \$20,000 per unit to repair their common property. Although the Condominium Corporation had been diligent in managing their reserve fund, it is not always possible to project the exact costs associated with repairing the common property until the time comes to actually do it. When the board released the Special Assessment to the owners, naturally there were many questions and uncertainty about how the individuals would be able to raise the funds to complete the needed repairs.

I was contacted by a board member who was hopeful for a viable solution to their problem and what could be done for their owners. I met with this board and explained the borrowing option; answered the many Frequently Asked Questions; discussed the positive and negative benefits of engaging this alternative; and how it would affect the owners. I described how the loan would be obtained and what decisions the Board would need to make to get it. I gave the assurance that I would work with the board throughout the process from start to finish to help answer any questions or address any concerns they may come across.

Some particular points of interest to the board was that; all the required funds can be borrowed to cover the entire amount of repairs without having to remove monies from the reserve fund; there is no caveat registered against an owners unit because of the loan; in addition an owner's condo fees would not be raised; and in the future should the owner sell their unit, the loan is transferred to the new owner.

The Board had all the information that enabled them to decide if this was a potential option for their Condominium Corporation, and after carefully deliberating & discussing the issue, determined to initiate the first stage of the loan process which is getting a proposal from a lender. The proposal is based on a review of all the Condominium Corporation documents, such as the year end financials, bylaws, minutes, budget, just to name a few.

I explained that they did not need to have an exact dollar figure for the repairs as they can obtain the proposal with an estimated amount, this can save time for the Condo Board and eliminate waiting too long to start repairs while engaged in the loan process. Many other things can be done simultaneously during the loan process such as; getting scope & specs from an Engineer for repairs; waiting on tenders from contractors; having an information meeting for owners. It is not required to finish one of these tasks before starting the next, the optimum result is to have the loan approved and the repair contractor ready to go at the same time.

The importance of the proposal is that it outlines the parameters of the loan with key points such as, **how the loan will be transferred to the condo, interest rate, amortization, monthly payments, renewal information and legal wording.** Once the parameters are known, the Board can decide if they wish to take it forward to the owners to vote on the Condominium Corporation agreeing to the loan.





## BORROWING MONEY BY CONDOMINIUM CORPORATIONS

I met with the board again to share the proposal and to examine any further questions they may have, before they had their evaluation of whether this was the right action for them. The Condo Board affirmed that this was a viable solution for their situation and brought the proposal forward for the owners to vote on and it was ratified. The Condo Board then proceeded with the commitment from the lender and legal loan documents were then transferred to the Condominium Corporations lawyer for preparation and signing by the Condo Board. Once all documents were completed and verified the funds were ready for dispersal.

The Condo Board was impressed with the ease of the loan process and the quick turnaround time in which they were able to have the funds released to begin repairs. Overall, the Board felt that borrowing was not as complex as they had envisioned or expected. In conclusion there are a few other observations to offer;

**A major hurdle facing a Condo Board or their Property Manager in finding a borrowing solution for the Owners is they discover that the major banks or financial institutions in Canada are unwilling or unable to provide this lending due to the simple fact that common property cannot be put up as collateral.**

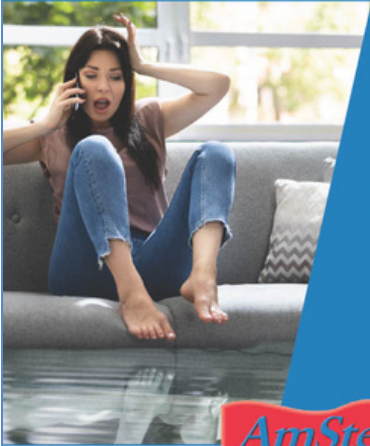
Lending to Condominium Corporations is a very specialized market and there are only a few institutions in the whole country that know how to do it and are willing to do it.

It is important to remember that proposals from different lenders will not always have the same parameters, make sure you are aware of the differences and the specific circumstances or requirements that your Corporation may need when choosing a proposal.

Condominium Corporation loans can be a beneficial and workable resource for Condo Boards and owners alike, who are faced with the difficult reality of Special Assessments when their reserve funds do not have the adequate amounts necessary to cover repair costs. Condo Boards and Owners want a solution that maintains or increases the equity value of their homes and the borrowing option can help produce that result. I hope that this article has been helpful & educational for you and I thank you for your time in reading it.



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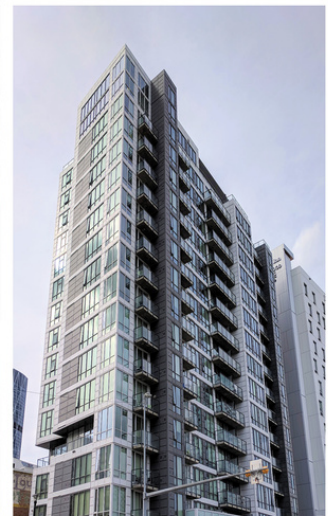
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# Spring Cleanup: Dealing with all those Skeletons in the Closet

**Longer days bring maintenance work and major renos to the forefront**

**Rebecca Medel** (*Insite Magazine Spring 2018*)

**The days are getting longer, the air is warmer and it's safe to say that everyone is happier that six months of winter has ended. And you know what that means for condominium corporations—spring cleanup.**

The projects that were held over from 2018 (or longer, depending on your reserve fund), the dirt and debris that has piled up over the winter and the general maintenance that needs to be done in warmer weather, are now items that can be tackled. Does your corporation have go-to contractors that you routinely use for maintenance and renovation projects or are you in the market to find the right crew? Either way, it's a good idea to review the basics when hiring anyone to work on your building. A great property manager can act as a go-between with contractors and the condo board, but choosing those contractors in the first place comes down to the board.

*"Spring is probably the most important time of year to conduct a visual review of your property and building, from the lowest level of the parkade to the rooftop," says Brian Shedden, Principal at Entuitive, a consulting engineering practice. "A spring thaw reveals a lot of things that may have gone unnoticed before, things like a leaky roof, loose equipment, uneven concrete or paving, failing sealants or foggy window glazing."*

Before a contractor even steps on site, when the contract is at the tendering stage, the condo board should be asking them to provide a valid certificate of insurance that shows a

minimum of \$2 million in liability coverage, preferably \$5 million, according to Dawn Mitchell, Senior Commercial Account Executive of HUB International Insurance Brokers.

*"It would change depending on the scope of the work," Mitchell adds. "If they're going in and doing a one-day thing like trimming trees that are not close to any buildings or any property, then the lower limit is fine. But if they're going in and doing a major job where they're ripping siding off and going to be onsite for a while, they should have a higher limit."*

Another thing? Don't hire condo owners as handymen. "We really frown upon having board members or members of the corporation do work." She says unless that handyman has their own insurance, the corporation is either going to hire them as an employee, in which case they're going to be covered under the corporation's insurance, but then the corporation is going to have to purchase WCB to cover them as an independent contractor. And definitely don't allow owners to have their friends and family do major work on their units.

*"We had one corporation where the owner was doing a bathroom reno and their friend was soldering the pipes in the bathroom and set the unit on fire," Mitchell recalls. "If they had hired a contractor, the contractor would have had the proper coverage. As it was, it was just a friend of the owner and there was no ability to seek restitution back for the damages caused by the person that started the fire."*

## Spring Cleanup: Dealing with all those Skeletons in the Closet

The fire ended up damaging all four units of this townhome as all four bathrooms were connected via pipework on the inside. Mitchell says the corporation's property insurance responded against the damage, but the insurers had no one to claim damages from. Now it shows as a huge claim on the corporation's policy.

Having a list of questions prepared for any potential contractors is a good idea, you might even want to create a checklist that the board can have readily at its fingertips. Most important are to make sure the contractor adds the condominium corporation as an additional insured on its insurance and has WCB coverage for its workers, even when hiring general maintenance work like snow shovelling and lawn mowing.

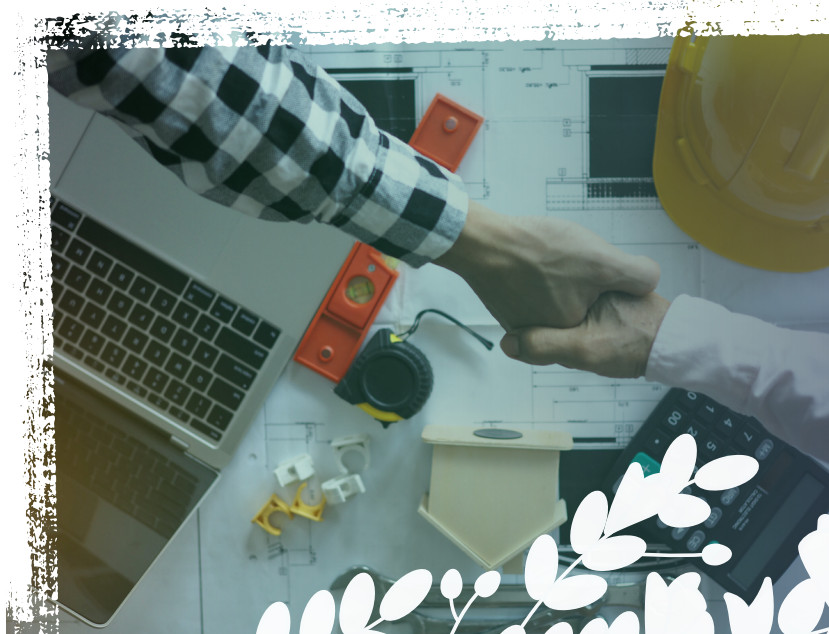
*"What that does, especially with snow removal contractors, because we all know we have snow and ice, is if somebody slips and falls and breaks their leg, the lawyer's going to cast the widest net that they possibly can. If [the corporation is] added as an additional insured on the contractor's policy, then the contractor's required to defend the condominium corporation through their insurance as opposed to using the corporation's coverage. If the corporation didn't do anything to cause the injuries, they're not the ones that should be responsible for it," Mitchell says.*

If someone is injured or damages happen because of the corporation's negligence, there's a really good chance there will be legal involvement. Mitchell says winter is not the only time ripe with opportunities for injury or damages. If a contractor is mowing the lawn and they hit a rock that flies and damages a vehicle, then the owner will likely want reimbursement. If the contractor does not have insurance, then the corporation is responsible.

Beyond routine maintenance work, spring and summer tend to be the time when major renovations and other big projects get underway. Not every board has the time to properly vet contractors and often property managers play a big role in acting as go-betweens. Sometimes the communication line between the property manager, condo board and contractor could use some work if, for instance, the property manager hasn't properly explained what's happening to the board.

Dean Amundson, Project Manager for The Restorers Group, says if you've got good communication between the contractor, board and property manager, it makes the whole process smoother for everyone. It's usually a good idea to have contractors meet with the board before work begins so that introductions can be made, and questions can be answered.

*"It should be a fairly seamless process," Amundson says. "For myself, as a contractor, it's to educate the board, be there to help and make sure we're doing the best we can, not be the fly by night contractor who is in and out."*



## Spring Cleanup: Dealing with all those Skeletons in the Closet

Coming from the world of consulting to contracting, Amundson previously worked at Entuitive, he has a good understanding of when a board should be able to handle a project directly with a contractor and when hiring a consultant might make sense. Involving a consultant can offload responsibilities and paperwork from the board, while ensuring the contractor adheres to the project contract documents.

*“I’ve seen both sides now,” Amundson says. “I’ve been a consultant and I’ve been a contractor, there really isn’t a set-in stone project value for involving a consultant, rather the scope of work should play a role in helping with your decision. Reaching out to both contractors and consultants for their opinions, can sometimes feel like you are going in circles, however I feel it is a worthwhile exercise in order to develop and establish the appropriate course of action.”*

What about getting a few projects done at once? Since the contractors will already be onsite, maybe it makes more sense to have them handle a number of projects at once. There’s no definitive answer, but Amundson recommends forecasting and developing a well thought out plan to execute concurrent projects located at one building, before awarding them to a contractor. This process could involve discussions between the contractor and board to develop an accurate scope of work and construction schedule. Ultimately you want to make sure that there is no overlap in scope of work where there could be a risk of incurring duplicate project costs.

*“Let’s say you have a contractor working at your building, and you would like to address a few landscaping issues. Prior to performing the landscaping, current or future projects should be considered. For instance, if the buildings balconies are to have new vinyl membrane installed this season, it might make sense to defer the landscaping, as construction activity from the membrane replacement work could potentially impact this landscaped area.”*

Pricing for projects can vary depending on the time of year and you might want to consider booking your contractors when their workload is not at capacity. Amundson gives the example of a heated parkade restoration project that would likely see better pricing if issued to contractors later in the year, as opposed to spring, with work commencing in the fall and winter months.

At the end of the day, it all comes down to good communication between all parties involved: boards, property managers, contractors and consultants.

*“The condo market is filled with tales of woe when it comes to having work done on a building or in a townhouse community,” Shedden says. “It is important to remember that as a board, you are running a multimillion-dollar business on behalf of each unit owner. There are way too many AGMs that go completely off the rails when a project has failed, usually by contractor error, and you must weigh the risk you are willing to take when not retaining a professional to act on behalf of the corporation. It is far too easy to be penny wise and pound foolish.”*





## Spring Cleanup: Dealing with all those Skeletons in the Closet

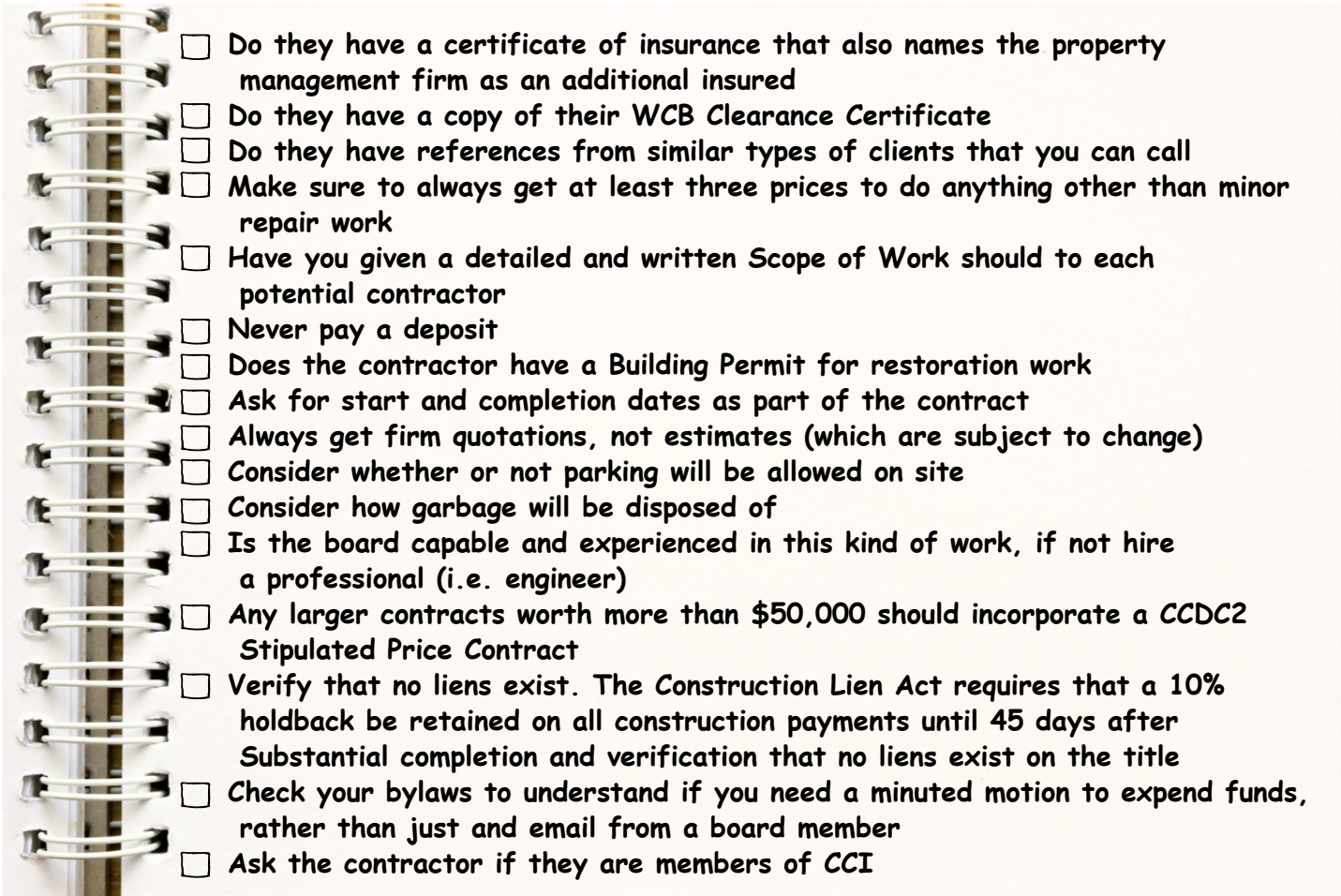
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At the end of the day, it all comes down to good communication between all parties involved: boards, property managers, contractors and consultants.

## Put your mind at ease and keep this checklist on hand for all contract work

- 
- ☐ Do they have a certificate of insurance that also names the property management firm as an additional insured
  - ☐ Do they have a copy of their WCB Clearance Certificate
  - ☐ Do they have references from similar types of clients that you can call
  - ☐ Make sure to always get at least three prices to do anything other than minor repair work
  - ☐ Have you given a detailed and written Scope of Work should to each potential contractor
  - ☐ Never pay a deposit
  - ☐ Does the contractor have a Building Permit for restoration work
  - ☐ Ask for start and completion dates as part of the contract
  - ☐ Always get firm quotations, not estimates (which are subject to change)
  - ☐ Consider whether or not parking will be allowed on site
  - ☐ Consider how garbage will be disposed of
  - ☐ Is the board capable and experienced in this kind of work, if not hire a professional (i.e. engineer)
  - ☐ Any larger contracts worth more than \$50,000 should incorporate a CCDC2 Stipulated Price Contract
  - ☐ Verify that no liens exist. The Construction Lien Act requires that a 10% holdback be retained on all construction payments until 45 days after Substantial completion and verification that no liens exist on the title
  - ☐ Check your bylaws to understand if you need a minuted motion to expend funds, rather than just an email from a board member
  - ☐ Ask the contractor if they are members of CCI



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Mosaic Home Services	Steven	Knight	(780) 910-6688	steven@getmosaic.ca
Reliant Residential Services	Tony	Bulman	(780) 485-0101	service@reliantresidential.ca
Taylor Construction	Kristine	Opp	(403) 244-5225	office@taylorconstruction.ca
The Restorers Group Inc.	Dean	Amundson	(780) 239-6760	dean@restorersgroup.ca

Condominium Management				
Company Name	First Name	Last Name	Phone	Email
113 West Management Ltd.	Anand	Sharma	(780) 784-3001	anand@113west.ca
20/20 Management	Katie	Ekroth	(780) 714-0812	katie@2020management.ca
AIM Real Estate Corporation	Dan	McDaniel	(780) 424-0397 x235	dmcdaniel@aimrec.ca
Alberta Property Management Solutions Inc.	Georgina	MacNeil	(780) 715-7270	accounting@apmsi.ca
AV8 Solutions	Brett	Binnie	(780) 352-9277	info@av8solutions.com
Ayre & Oxford Inc.	Roseanne	Evans	(780) 448-4984 ext. 322	roseevans@ayreoxford.com
Bella Management and Realty Ltd.	Alison	Pon	(780) 444-2665	info@realtybella.com
Blueprint Condominium Management Inc.	Ibrahim (Ab	Butt	(780) 665-5350	ibrahim@blueprintmanagement.ca
Bridgeway Property Management Group Inc.	Tamara	Langille	(780) 266-2778	tamara@bridgeway.ca
Canwest Management & Realty Inc.	Shenandoah	Dramer	(780) 461-2447	canwestmgmt@gmail.com
Celtic Group of Companies	Keri	Rosko	(780) 784-0028	keri@celticmanagement.ca
Condo Bridge	Shaun	Sidhu	(888) 760-9981	info@condobridge.com

Condo Management Solutions Inc.	Carrie	Plett	(780) 278-8373	carrie@cms2020.ca
Converge Condo Management Inc.	Jeremy	Dalglish	(587) 920-3550	jeremy@convergecondo.com
CorBec Management Group Inc.	Laura	Lindbeck	(780) 445-4928	laura@corbecmanagement.ca
Core Realty & Management Group Inc.	Don	Brown	(780) 651-1577	don@coremanagement.ca
Coutts & Associates Inc.	Peter C.	Coutts	(780) 756-9222	peter@edmontonpropertymanagement.ca
CS Management Inc.	Curtis	Siracky	(780) 760-6197 ext. 502	info@csmgmtinc.ca
Esquire Management Group	Michael	McNeil	(780) 414-0390	m.mcneil@emgroup.ca
Evolution Condominium Management	Sandra	Deuchar	(780) 361-3121	sandra@evolutioncondo.ca
FirstService Residential Alberta Ltd.	Alicia	Jentner	(780) 229-3882	alicia.jentner@fsresidential.com
Fort Management	Sean	Hearn	(780) 838-3951	sean@fortman.ca
Fort Management Ltd.	Kathy	Bowers	(780) 791-3948	condos@fortman.ca
Gleniffer Lake Resort & Country Club	Tammy	Campbell	(403) 728-3010	tammy@mylakeresort.com
Group Three Property Management Inc.	Sharon	Zhang	(780) 641-0222	accounting@grouphree.ca
Habitat for Humanity	Connie	Pitruniak	(780) 453-2979	cpitruniak@hfh.org
Hallmark Management Inc.	Darcie-Lee	Rea	(780) 819-2108	darcie@hallmarkmanagement.ca
Inland Property Management Ltd.	Kate	Brisson	(780) 461-1177	kate@inlandpropertymanagement.ca
JLR Condo Specialists Inc.	Lisa	Wallbridge	(587) 521-2090	lisa@jlrmt.ca
KDM Management Inc.	Brian	Fischer	(780) 460-0444	bfischer@kdmgmt.ca
Key Investment Property Management Inc.	Kyle	Miller	(780) 833-5555	info@keyproperty.ca
Laidley Management	Nancy	Ternowski	(780) 423-1516	info@laidley.ca
Larlyn Property Management Ltd.	Michael	Holmes	(780) 424-7060 ext. 3304	larlyn@larlyn.com
Magnum York Property Management Ltd.	Barry	Meckelberg	(780) 486-7134	bmeckelberg@magnumyork.com
Manhattan Realty Inc.	Evgeny	Fialkov	(780) 221-9739	info@manhattanrealestate.ca
More Property Management Inc.	Travis	More	(780) 488-5401 ext. 6621	travis@moreproperty.ca,office@moreproperty.ca
Parterre Property Services Inc.	Clare	Toth	(403) 241-2162	cto@parterreproperty.ca
Pinnacle Realty & Management Inc.	Rick	Murti	(780) 758-4434 ext. 108	rmurti@pinnaclegroup.ca
Pivotal Property Management Inc.	Jamie	Shima	(780) 701-4300	jamie@pivotalpm.ca
Prime Property Management	Kathleen	Bildson	(780) 513-3060	kathleen@gpprime.net
Prince Property Inc.	Sandi	Danielson	(780) 416-9098	sandi@princeproperty.ca
Re/Max Commercial Capital Property Management	Scott	Hughes	(587) 525-8787	admin@rccpm.ca
Realty Canada Inc.	Dan	Lachambre	(780) 434-2222 ext.117	dan@realtycan.com
Realty Key Group Inc.	Rebekah	Barron	(780) 719-0100	info@realtykeygroup.com
Roots to Peak Management Ltd.	Melissa	Southorn	(780) 860-6707	melissa@rootstopeak.com
Royal LePage Summitview Realty	Nancy	Caul	(780) 852-5500	jasper@royalalpage.ca
Royal LePage, The Realty Group Grande Prairie - Property Mng	Angie	Peters	(780) 532-3400	angiepeters@royalalpage.ca
Servis Realty Inc.	Geoff	Spero	(780) 415-5414	info@servisrealty.ca
Shift Management Services	Kelly	Bertrand	(780) 872-4556	info@shiftmanagement.ca
Simco Management (Edmonton) Inc.	Ray	Pratt	(780) 455-4111	simcomanagement@telusplanet.net
Skyline Property Management Inc.	Seang	Hem	(780) 577-1761	shem@skylineproperty.ca
Strategic Condo Management & Consulting	Diane	Drew	(780) 739-6619	diane@strategiccondo.com
TEGA Property Management Ltd.	Susan	Milner	(780) 757-7828	smilner@tegapm.ca
The Realty Store	Tamara	Janzen	(403) 341-5554	condos@therealtystore.ca
Victorian Management Ltd.	Anthony	Canada	(780) 463-0066	anthony@victorianmanagement.ca

Consultants & Mediators				
Company Name	First Name	Last Name	Phone	Email
All Things Condo	Suzanne	LeValley	(403) 510-3210	suzanne@allthingscondo.ca
Bylaw Consultants	Gary	Caouette	(587) 991-0959	bylawconsultants@gmail.com
CK Condominium Consultants Ltd.	John	Setterlund	(780) 729-0031	johns100@shaw.ca
Condo Check	Bernice	Winter	(403) 509-2250	accounts@condo-check.com
Condo Doc Review Ltd.	Murray	Doherty	(780) 886-0869	admin@condodocreview.com
HRS Condominium Consulting	Helena R.	Smith	(780) 433-8058	helenarsmith1@gmail.com
Rosetree Mediation, Arbitration and Consulting Services	Gerrit	Roosenboom	(780) 982-4355	rosetree.g@gmail.com
Skyline QS Consultants Ltd.	Maeve	Duggan	(780) 920-9962	mduggan@skylineqs.ca
W3E - Wild 3 Enterprises	Tracy	Wildermuth	(780) 235-8121	tracy@wild3enterprises.com
CQ Network	Ronnie	Tallman	(780) 449-5545	ronnie.tallman@cqnetwork.com
Excel Bldg. Inspection & Consulting	Stuart	Schechtel	(780) 464-5634	excelins@telus.net



Disaster Restoration				
Company Name	First Name	Last Name	Phone	Email
360 Remediation Ltd.	Nikita	Reynolds	(587) 643-6653	nikita@360remediation.ca
All About Abatement	Kyle	Davidson	(780) 920-0040	kyle@all-about.ca
AmSteam Restoration Services	Sarah	Nedeljak	(780) 487-0184	sarah@amsteam.com
Belfor Property Restoration	Yolande	Gerber	(403) 479-0021	yolande.gerber@ca.belfor.com
Delnor Restoration Services	Leanne	Smith	(780) 929-4004	info@delnorrestoration.ca
Fairway Environmental	Aaron	Vokey	(780) 919-6533	avokey@fairwayenviro.com
First General Edmonton	Moe	Barzagar	(780) 903-0402	moe.barzagar@firstgeneraledm.ca
First Onsite Property Restoration	Robin	Chuchmuch	(780) 296-0035	robin.chuchmuch@firstonsite.ca
Jasart Services Inc.	Jason	Norgard	(780) 454-0624	admin@jasartservices.com
Kalloway Property Services	Ken	Allman	(780) 436-8090	kenallman@kalloway.com
Lydale Construction	Leeanne	Booth	(780) 443-8851	lbooth@lydale.com
Nationwide Restorations	Diane	Doyle	(587) 377-0266	diane@nationwiderestorations.ca
On Point Restore	John	Wegner	(780) 701-3891	contact@on-point.ca
Paul Davis Restoration	Ryan	Bubenko	(780) 454-4047	ryan.bubenko@pauldavis.com
Premier Fire & Flood Restoration	Kimber-Lee	Kuyvenhoven	(780) 446-8500	kimber-lee@pfrr.ca
Pure Restoration Inc.	Robyn	Scarlett	(780) 475-7044	admin@purerestoration.ca
Restruction Alberta Ltd.	Janu	Subramaniam	(780) 454-7762	janus@restruction.ca
ServiceMaster Restore Edmonton	Jason	Miller	(780) 443-4338 ext. 221	jason.miller@svmrestore.ca
Titan Construction 1989 Ltd.	Brandon	Van Unen	(780) 483-3426	bvanunen@titan89.com
TRU North Restoration	Michael	Anderson	(780) 994-0504	michael@trunorthrestoration.ca

Engineering				
Company Name	First Name	Last Name	Phone	Email
Aegis West Engineering Inc.	Garett	Cochrane	(780) 238-3418	garett@aegiswest.ca
AME Consulting Group Ltd.	Kyle	Keep	(780) 962.3573	kylekeep@amegroup.ca
Aspect Building Consulting	Kevin	Haugen P.Eng PMF	(780) 718-1842	aspectalberta@gmail.com
Dalwing Roofing Consulting Ltd.	Munro	Williams	(780) 717-2837	mwilliams@dalwing.com
Entuitive Corporation	Adrian	Breitwieser	(403) 879-1270	adrian.breitwieser@entuitive.com
EXP	Steven	DeLuca	(780) 203-8605	steven.deluca@exp.com
Keller Engineering	Andree	Ball	(403) 471-3492	aball@kellerengineering.com
Mertz Engineering Inc.	Michael	Mertz	(780) 231-7331	michael@mertzeng.com
Morrison Hershfield Ltd.	Jose	Fernandez	(780) 483-5200 x 1042272	jfernandez@morrisonhershfield.com
RJC Engineers	Jamie	Murphy	(780) 452-2325	JMurphy@rjc.ca
Tree of Knowledge (TOK) Engineering	Martin	Bankey	(780) 434-2376	mbankey.tok@shaw.ca
Wade Consulting Inc.	Billy	Huet	(780) 486-2828	bhuet@wadeconsulting.ca
Wade Consulting Inc.	Derek	Zilke	(780) 486-2828	dzilke@wadeconsulting.ca
Williams Engineering Canada Inc.	Marla	Snoddon	(780) 910-9968	msnoddon@williamsengineering.com

Exterior Maintenance				
Company Name	First Name	Last Name	Phone	Email
APS Landscaping	Troy	Fougere	(780) 246-5106	troy@apslandscaping.ca
Ardent Roof Systems Inc.	Derrick	Lukin	(780) 488-4900	derrick@ardentroof.ca
Ascend Cleaning Services Inc.	Robert	Panchuk	(780) 667-7263	info@ascendcleaningservices.ca
Capital City Tree Service	Matthew	Desfosses	(587) 735-6383	info@capitalcitytreeservice.ca
Cavalry Fence Inc.	Jonathon	Machinski	(780)-965-5228	jon@cavalryfence.ca
Christensen & McLean Roofing Co. Ltd.	Phil	Roy	(780) 447-1672	phil@cmroofing.ca
CR Concrete Lifting	Kyle	Wright	(780) 940-5976	<a href="mailto:estimate@crconcretelifting.ca">estimate@crconcretelifting.ca</a>
Davey Tree Expert Company of Canada Limited	Kevin	Cassells	(780) 433-8733	kevin.cassells@davey.com
Donewell Property Services	Cam	Massie	(780) 906-9495	cam@donewell.ca
Epcor	Heather	Callicott	(780) 554-5313	hcallicott@epcor.com
G & J Construction Group LP	Grant	Wall	(780) 454-0700	services@gjparking.com
LETY Construction Ltd.	Wes	Sutherland	(780) 4676960	admin@letyconstruction.ca
No Water Roofing	Thomas	Cicak	(587) 990-7663	info@nowaterroofing.ca
Off The Ledge Inc.	Cody	Hodson	(587) 873-2020	contact@offtheledge.ca
Osco Mudjacking & Shotcreting Ltd.	Don	Moroz	(780) 469-1234	don@oscomudjacking.com
Paneless Property Services Inc.	Matthew	Stewart	(780) 707-8385	contact@panelesswindow.com
Pyramid Concrete & Consulting Ltd.	Cole	Goshulak	(780) 481-0808	cole@pyramidconcrete.net
RBKS Construction	Ryan	Barlow	(780) 554-0545	ryan@rbksconstruction.com
Safesidewalks Canada Inc.	Jeff	Adolf	(780) 278-4434	jeff@safesidewalks.ca
Shack Shine	Dustin	Grainger	(780) 660-2586	dustin.grainger@shackshine.com
The Concrete Doctors	Jamie	Landry	(780) 257-8642	sales@theconcretedoctors.com
The Restorers Group Inc.	Dean	Amundson	(780) 239-6760	dean@restorersgroup.ca
Trusty Tree Services	Kolton	Canning	(780) 860-5500	info@trustytree.ca

Financial Services				
Company Name	First Name	Last Name	Phone	Email
BMO Bank of Montreal	Dejan	Dimic	(780) 408-0416	dejan.dimic@bmo.com
Condominium Financial	Jim	Wallace	(780) 952-7763	jim@condominiumfinancial.com
Condominium Lending Group	Ryan	Griffiths	(905) 537-3557	ryan.griffiths@condolending.com
CWB Maxium Financial Ltd.	Kelly	McFadyen	(604) 562-5403	kelly.mcfadyen@cwbmexium.com
Manulife Securities Inc.	Ryan	Ardron	(403) 230-3909	ryan.ardron@manulifesecurities.ca
Morrison Financial Services Limited	Luka	Milidragovic	(416) 391-3535 x111	lmilidragovic@morrisonfinancial.com
RBC Royal Bank	Jose	Camina	(780) 904-1553	jose.camina@rbc.com
Rhind & Associates	Will	Pozzo	(403) 283-1378	will@wjrhind.com
Servus Credit Union	Tammy	MacKenzie	(780) 638-8492	Tammy.mackenzie@servus.ca
VersaBank	Karl	Neufeld	(604) 984-7564	karln@versabank.com

Insurance - Appraisers				
Company Name	First Name	Last Name	Phone	Email
Balance Valuations Ltd	Cassidy	MacDonald	(780) 296-2323	cassidy@balancevaluations.com
Go West Valuations Corp	Pete	West	(587) 356-1555	pete@gowestcorp.com
Normac	Omar	Khan	(780) 935-8258	omar@normac.ca
Suncorp Valuations Ltd.	Devin	Baker	(306) 652-8373	Devin.Baker@suncorpvaluations.com

Insurance - Brokers & Adjusters				
Company Name	First Name	Last Name	Phone	Email
Arthur J. Gallagher Canada Limited	Bryce	Tickner	(403) 299-1290	Bryce_Tickner@ajg.com
BFL CANADA Insurance Services Inc.	Hamish	Farmer	(780) 229-3780	hfarmer@bflcanada.ca
Desjardins Insurance/Scales Insurance & Financial Services	Corey	Scales	(780) 757-1176	corey@corescales.ca
Diverse Claims Adjusters Ltd.	Paul	Whitman	(780) 756-4222 ext. 222	paul@diverseclaims.ca
HUB International Insurance Brokers	Dawn	Mitchell	(780) 453-8407	dawn.mitchell@hubinternational.com
Katherine Hanna Insurance Agency Inc.	Katherine	Hanna	(780) 464-6858	katherine@katherinehanna.ca
T & L Adjusters Ltd.	Cory	Gilliam	(780) 395-2222	cgilliam@tladjusters.com
Westland Insurance Group Ltd.	Jason	Ploof	(780) 453-9840	jploof@westlandinsurance.ca
Zensurance	Zak	Barbary	(888) 654-6030	info@zensurance.com

Janitorial Services				
Company Name	First Name	Last Name	Phone	Email
Cleaning Extraordinaire	Rhonda	Koenig	(780) 982-2223	rhonda@cleaningex.com
Cosmopolitan Cleaning Ltd.	Mark	Oprecio	(780) 937-7611	info@cosmoclean.ca
Sunshine Cleaning Services Ltd.	Robert	Hennigan	(780) 477-7067	sunshinecleaningsltd@gmail.com
The Fresh Living - Carpet Cleaning & Flood Extraction	Frank	Qian	(780) 232-8888	thefreshliving@live.com

Lawyers				
Company Name	First Name	Last Name	Phone	Email
Archer Law	Victoria A.	Archer	(780) 465-4852	archer@archer-law.ca
Field Law	Erin	Berney	(780) 429-7856	eberney@fieldlaw.com
Miller Thomson LLP	Ryley	Schmidt	(780) 429-1751	rschmidt@millerthomson.com
	Michael	Gibson	(780) 429-1751	mgibson@millerthomson.com
	Roberto	Noce	(780) 429-9728	rnoce@millerthomson.com
Ogilvie LLP	Robert P.	Assaly	(780) 429-6243	rassaly@ogilvie.com
Reynolds Mirth Richards & Farmer LLP	Todd	Shipley	(780) 497-3339	tshipley@rmrf.com
	Emmanuel	Mirth	(780) 425-9510	emirth@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	JSheldon@sb-llp.com
Willis Law	Amber	Nickel	(780) 809-1888	anickel@willislaw.ca
	Hugh	Willis	(780) 809-1888	hwillis@willislaw.ca
	Melissa	Stappler	(780) 809-1888	mstappler@willislaw.ca
	Rachael	Hovan	(780) 809-1888	rhovan@willislaw.ca
	Brian	Anslow	(780) 809-1888	banslow@willislaw.ca
Witten LLP	John M	Frame	(780) 428-0501	jframe@wittenlaw.com



Mechanical, Electrical & Plumbing				
Company Name	First Name	Last Name	Phone	Email
4-Way Inspection Services Ltd.	Travis	Olinek	(780) 504-7896	travis@4wayinspections.com
Acclaimed! Heating, Cooling & Furnace Cleaning	Mallory	Caudron	(780) 413-1655	mallory@acclaimedfurnace.com
BJ Electric Supplies Ltd.	Kent	La Rose	(780) 461-2381 x023	kent@bjelectric.ca
Concept Controls	Amy	Hann	(403) 899-7633	AmyH@conceptcontrols.com
Environmental Dynamics Ltd.	Nicole	Boudreau	(780) 421-0686 ext 1003	N.Boudreau@edl.ca
E-Pro Canada	Jeff	Chamberlin	(780) 235-3576	jeffc@eprocanada.com
Hydro-Flo Plumbing & Heating Ltd.	James	Tingey	(780) 203-2230	james@hydro-flo.ca
Nordic Mechanical Services Ltd.	Rene	Cloutier	(780) 469-7799	rene@nordicsystems.ca
Points West Mechanical	Daniel	Reid	(780) 488-2195	daniel@pointswestmechanical.ca
Polar Electrical Contracting Ltd.	Cory	Peters	(587) 985-6403	info@gopolar.ca
Renew Services Inc.	Richard	Nelson	(780) 544-8060	info@renewservicesinc.ca
Total Plumbing & Heating	Ian	Bassinger	(587) 989-0741	ian@totalph.ca

Property & Technology Services				
Company Name	First Name	Last Name	Phone	Email
Alberta Ecotrust Foundation	Kate	Woloshyn	(403) 209-2245	k.woloshyn@albertaecotrust.com
CondoGenie	Rafal	Dyrda	(800) 274-9704 ext. 701	rafal@condogenie.com
CondoVoter	Alexis	Barrett	(647) 689-7507	info@condovoter.com
CQ Network	Ronnie	Tallman	(780) 449-5545	ronnie.tallman@cqnetwork.com
Edmonton Eviction Services Inc.	Donald	Gray	(780) 974-8427	don@edmontonevictionservices.com
ElectionBuddy Inc.	David	Bodnarchuk	(855) 386-8464	sales@electionbuddy.com
Electrogas Monitors Ltd.	Ashley	Hoffer	(780) 449-0954	jason.paige@electrogas.ca
Epcor	Heather	Callicott	(780) 554-5313	hcallicott@epcor.com
GetQuorum	Mark	DiPinto	(877) 353-9450	mark@getquorum.com
Habu Wireless & Security	Frank	Langenecker	(587) 983-4228	frank@habu.ca
HKS Security Group Canada Inc.	Jennifer	Mahoney	(780) 216-2776	Jennifer@hkssecurity.ca
SafewithUlli o/a Safe With Ulli Inc.	Ulli	Robson	(780) 288-2986	ulli@safewithulli.com
Summit Lock & Safe	Holly	Pickard	(780) 722-5101	info@summitlockandsafe.ca
UB Connex	Erik	Kehat	(647) 468-2277	e.kehat@ubmedia.ca
Unico Power Corp.	Rich	Turski	(825) 437-6260	rturski@unicopower.com
VendorPM	Sam	Shankel	(416) 688-6913	sshankel@vendorm.com
Yardi Canada Ltd.	Peter	Altobelli	1-800-866-1124 EXT 7069	nafisa.khan@yardi.com

Real Estate				
Company Name	First Name	Last Name	Phone	Email
Canwest Management & Realty Inc.	Shenandoah	Dramer	(780) 461-2447	canwestmgmt@gmail.com
Liv Real Estate	Sheldon	Johnston	(780) 486-8655	sheldon@livrealestate.ca
Manhattan Realty Inc.	Evgeny	Fialkov	(780) 221-9739	info@manhattanrealestate.ca
McLeod Realty & Management Ltd	Robert F	McLeod	(780) 453-1108	info@mcleodrealty.com
Pinnacle Realty & Management Inc.	Rick	Murti	(780) 758-4434 ext. 108	rmurti@pinnaclegroup.ca
Realty72	Salman	Rajani	(780) 716-0777	srajani@realty72.ca
Royal LePage Summitview Realty	Nancy	Caul	(780) 852-5500	jasper@royalalpage.ca
Royal LePage, The Realty Group Grande Prairie - Property Mgm	Angie	Peters	(780) 532-3400	angiepeters@royalalpage.ca
XplorTek Property Inspections Ltd.	Sue	Faraschuk	(587) 357-7940	sfaraschuk@xplorTek.ca

Reserve Fund Study Providers				
Company Name	First Name	Last Name	Phone	Email
Aegis West Engineering Inc.	Garett	Cochrane	(780) 238-3418	garett@aegiswest.ca
Balance Valuations Ltd	Cassidy	MacDonald	(780) 296-2323	cassidy@balancevaluations.com
Bigelow Reserve Fund Studies	Sharon	Bigelow, CRP	(780)-965-0965	sharonbigelow@shaw.ca
Excel Bldg. Inspection & Consulting	Stuart	Schechtel	(780) 464-5634	excelins@telus.net
EXP	Steven	DeLuca	(780) 203-8605	steven.deluca@exp.com
Kalham Consulting Ltd.	Shantel	Kalakalo	(587) 743-0555	shantel@kalham.ca
Keller Engineering	Andree	Ball	(403) 471-3492	aball@kellerengineering.com
Morrison Hershfield Ltd.	Hafsa	Salman	(780) 483-5200 ext.1042280	hsalman@morrisonhershfield.com
Reliance Asset Consulting	Daniel	Jablonski	(833) 737-7839	dan@relianceconsulting.ca
Reserve Fund Planners Ltd.	Brian	Barlund	(403) 348-5444	bbarlund@reservefundplanners.ca
RJC Engineers	Jamie	Murphy	(780) 452-2325	JMurphy@rjc.ca
Tree of Knowledge (TOK) Engineering	Martin	Bankey	(780) 434-2376	mbankey.tok@shaw.ca
Williams Engineering Canada Inc.	Marla	Snaddon	(780) 910-9968	msnaddon@williamsengineering.com
XplorTek Property Inspections Ltd.	Sue	Faraschuk	(587) 357-7940	sfaraschuk@xplorTek.ca