



Andrew Fulcher

*The new Board is
very excited to work
together to bring
you new ideas and
direction.*

Message from the President

I am honored to have been asked again to fill the role of President of CCI Southern Alberta for the coming year, and look forward to serving you to the best of my abilities in this role. Our September AGM elected several new members to the Board, and the fact that it was a contested election for the fourth year running, demonstrates the high level of interest amongst our members. The new Board is very excited to work together to bring you new ideas and direction.

The education committee has lined up a superb roster of luncheon presenters. The October luncheon on insurance, presented entertainingly by Richard John, was a sold-out affair. It touched on many important insurance issues including when and how to charge back deductibles, and whether a chronic (meaning an ongoing, long-term) leak is actually an insurance claim at all. November 23rd was also a sold-out

luncheon on Human Rights — Age Restriction legislation presented by John McDougall. In 2018, the fantastic line-up for luncheon presenters continues: a three-lawyer legal panel including Roberto Noce from Edmonton and luncheons on how to run a meeting effectively, legislative changes to the Act... I could go, on but you get the drift. Information on dates and presenters can be found on our website.

(continued on page 3) →

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CCI South Alberta Chapter

- To keep updated on chapter events;
- To receive updates on industry news and condominium related issues;
- To network with other CCI South Alberta members;
- To sign up for future CCI events.

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That is the question!



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South Alberta Chapter

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Formed in 1982, the Canadian Condominium Institute is a national, independent, non-profit organization dealing exclusively with condominium issues and representing all participants in the condominium community

OUR MISSION

CCI's members work together toward one common goal — creating a successful, viable condominium community. CCI's mission is to educate, develop standards, offer referral resources and improve legislation.

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message from the president

(continuation)

We offered the introductory Condominium Management 101 course and the more detailed CM100 course in Calgary, in November. These courses as well as the CM200 and CM300 will be offered in the new year. In addition, we are will be rolling out a new course entitled "Planning a Successful Budget." Keep checking our website for specific dates, times and location.

In the New Year, we are planning to hold courses in Lethbridge

and Medicine Hat continuing our commitment to bring condo education to all of Southern Alberta.

This winter I would like to remind you all, to keep your windows firmly closed, your parking lots and sidewalks freshly shoveled, and your hearts fully open to the joy and wonder of the season. In the words of the great Red Green: "Keep your stick on the ice... we're all in this together!"

Best regards,

Andrew Fulcher

CCI South Alberta Chapter, President

CCI South Alberta has a fresh look!

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bookmark it and
visit it often!



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Taking charge

What to consider if you are Self-managing a Condominium

By Maria Bartolotti

Q: Dear Maria; Our condo board is seriously considering letting go of our current condo management company. We feel that the board is taking on most of the tasks they were hired to do. We're planning on self-managing our condo ourselves. What should we consider if we plan to self-manage?

A: In Alberta, condominiums are either self-managed or managed professionally. In either circumstance, the condominium corporation operates through the actions and decisions of the board.

If a condominium is self-managed, the condo board is responsible for managing all the day-to-day aspects of the property including the financial obligations that go with it, and you must comply with the Condominium Property Act of Alberta in carry out your obligations.

Self-management may seem like the right choice at first, because it gives you control over the property, and you get to save on costs by choosing not to hire a professional condominium management company. But, you must be prepared to deal with property management issues that arise amongst your neighbors and sometimes the board you serve on.

A self-managed Board will play many roles while carrying out their duties, including those that a good and active professional management company would be hired to do on your behalf. If you're not satisfied with the current management company, you may want to consider looking into a

new management company first.

However, if you are going ahead with the plan to self-manage, here are a few things to consider.

Foremost of which — and I cannot stress this enough — it is important that Board members be active and involved when they serve on the Board. Every Candidate for the position of Board member must be willing to devote the necessary time and effort required. Members who cannot devote the time should not be on a board. They must be willing to learn and acquire the knowledge and expertise needed to effectively carry out their responsibilities.

Ask yourself these questions:

- Do you have the time to devote to answering questions, concerns, and maintenance issues from unit owners throughout the day and evening? Are you prepared to respond to emergency calls at 2 a.m.? Emergencies can happen at any time.
- Do you have the experience needed to handle the financial obligations of the condominium corporation? After all, its not just about answering questions. Collection of the condo fees, assessments, paying the bills, making sure the insurance is paid on time, reserve fund accountability. What about producing the budget or monthly financial statements?
- Do you have a network of industry professionals you can call on to help you with your maintenance and capital projects? How do you know that you're



getting the right contractor, at the right price?

- Do you have a strategic plan in place if a member of the board such as the Treasurer or President

moves or resigns their position? Who on the board is willing to take on their role? After all, people move on, whose going to help you?

- How well are you versed in the rules and regulation that govern your condo? Do you have a good understanding of your Bylaws and the Condominium Property Act? What about liability issues or conflict of interest? And are you willing to take courses to educate your self.

- And of course, how much are you willing to do for free?

How ready are you to take on these tasks? If you answered “yes” to all the above, keep in mind that a condo manager does more than what’s listed above. Then perhaps self-management is for you. If you hesitated, then you may want to reconsider and start looking for a management company that can offer you options.

Until next time ...

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Year at a Glance

LUNCHEONS

January 25, 2018

How to Run a Board Meeting/AGM
Pat Knoll, Retired Lawyer

February 22, 2018

Capital Projects – The Lending Model
Pierre Sauvé, CWM Maxium Financial
Laurie Kiedrowski, McLeod Law LLP

March 22, 2018

Lawyer Tri-Panel
Roberto Noce, Miller Thomson LLP
John McDougall, Scott Venturo Rudakoff LLP
Bobby Randhawa, Carbert Waite LLP

April 26, 2018

Dispute Resolution
Janice Kelner

May 24, 2018

Condo Legislative Updates
Mary MacDonald, Executive Director
Consumer Services Programs
Service Alberta

June 28, 2018

Todd Hirsch, Economist
ATB Financial

COURSES

Condominium Management 101 Course (3.5 hours)

January 2018 6:00pm – 9:30pm
March 2018
May 2018
September 2018

Condominium Management 100

February 24, 2018 (9:00 am – 4:00pm)

Condominium Management 200 Course

March 2018
May 2018


Condominium Management 300

April 2018
June 2018

****Please Note:** tentative - and may change with instructor availability

reminders

For all available
EVENT REGISTRATIONS visit
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For more information on
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Registration notices are emailed to
members three to four weeks in advance.

CCI is always **LOOKING FOR**
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Luncheons and Courses: for more
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Amendments to the Human Rights Act: What does this mean for Condominium Corporations?

By Stephanie D. Whyte, Associate at McLeod Law LLP

The Human Rights Act in Alberta previously included “age” as a protected ground under section 3 (publications, notices), but did not include this under sections 4 and 5 relating to goods, services, accommodations, facilities and tenancy. Ruth Maria Adria, the founder of the Elder Advocates of Alberta Society, challenged the Human Rights Legislation and in January 2017 the Alberta Court of Queen’s Bench directed that “age” was to be read into sections 4 and 5. The Alberta Human Rights Amendment Act, 2017, comes into force on January 1, 2018.

The decision to add age as a protected ground would have had the opposite effect to what they were hoping to achieve, taking away a privilege afforded to those who

had attained a particular age. This would have fundamentally changed Condominium living for those who reside in communities that are subject to an age restriction. The Legislature recognized, at least to a degree, the detrimental effect this decision would have on the exact group they were seeking to protect, namely seniors. The Government has allowed for certain exceptions in the application of sections 4 and 5, in the absence of which all age restricted projects would have been no more. →



On January 1, 2018, Condominium Corporations do not need to panic. They have been given time to figure out what the future will hold for their adult-only communities.

What does this mean for Condominium Corporations? The Changes to the Legislation, and more importantly the exceptions, include:

- A Condominium Corporation that has an age restriction in place BEFORE January 1, 2018 will not immediately be offside the Act when this Legislation comes into force;
- In the event the existing age restriction is 55 years of age or older the Corporation need not be concerned. This will continue to be allowed;
- In the event the existing age restriction is for less than 55 years of age, the Corporation has 15 years (to December 31, 2032) in which to become compliant by:
 - Adopting an age restriction of 55 years of age or older. Note that the requirements for amending Bylaws is not impacted by the Human Rights Legislation, and a Special Resolution will still be required. In the event the Bylaws are amended, those who are younger than the newly adopted age restriction shall not be considered non-complaint and may remain in occupancy; or
 - Allowing the age restriction to expire. In the event a Corporation has not amended their Bylaws, on January 1, 2033 they will no longer (legally) be subject to an age restriction.
 - Projects with an age restriction of 55 years or older will continue to be allowed, even if not in existence on January 1, 2018.

So on January 1, 2018, Condominium Corporations do not need to panic. They have been given time to figure out what the future will hold for their adult-only communities.

For further information about this or other issues relating to Condominiums, please contact the author or another member of our Condominium Law Group.

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Myrna Belyea
2017 Volunteer of
the Year Award
Recipient.

2017 Volunteer and of the Year

The Canadian Condominium Institute South Alberta Chapter (CCI-SA) is pleased to announce this year's recipients of the 2017 Volunteer and Condominium of the Year Awards which were presented at the association's Annual General Meeting.

Myrna Belyea, Coach Bluff Villas Condominium, Calgary Alberta, is this year's recipient Volunteer of the Year Award. The award recognizes the volunteers who have been instrumental in making a difference through projects, duration and making valuable contributions within their Condominium community.

Myrna's nomination included one short phrase that resonated with the Committee. "Myrna was involved from the time that she moved in 25 years ago and hasn't stopped contributing," noted Stephen Cassady, Awards and Recognition Committee Chair.

The Committee agreed that Ms. Belyea not only met but exceeded the award requirements by participating in various roles: bookkeeper, board member, vetted



The View at Sunrise
2017 Condominium of the
Year Award Recipient

Condominium Awards recipients

contractors, training new board members and managed major refurbishment projects during her 25 years of volunteering.

The Condominium of the Year Award Winner was also recently announced. The View at Sunrise, a 44 unit condominium in High River, Alberta, is the 6th recipient of this award. This award recognizes the condominium corporation's efforts to make a difference in their community by creating a unique sense of community spirit and coming together to overcome challenges.

The View at Sunrise, surpassed the award criteria of building community and creating a great place to live. With a full schedule of seasonal activities and sense of community which was strengthened during the 2013 flood.

"We had to clarify The View at Sunrise, was only 44 units — it's a little unbelievable that these are nothing more than scheduled events. The activities are all well attended and they are the recipe that pulls the community together," noted Stephen Cassady. [cci](#)

WINTER IS COMING: Have you thought about next year's projects?

By Ben Savage, B.A.Sc.Civ.Eng, E.I.T., Keller Engineering

The leaves are already changing colour and will soon be falling into those seemingly endless blankets on your front lawns. That means one thing: autumn is upon us and, as House Stark has been proclaiming for the last seven seasons, winter is coming! As tempting as it would be to snuggle up by the fire and concentrate on keeping warm during the cold months, now is the perfect time to start planning what projects your condominium corporation might need to address in the upcoming year.

Why start planning now? Time and Money!

The main reason to start planning your spring/summer capital projects in the fall is potential cost savings. Contractors are typically inclined to pursue and price projects more aggressively earlier in the year to ensure

that they have a full project schedule to keep their crews busy. The potential for savings is increased by holding a formal job showing and pursuing a competitive tender.

When work is scheduled to take place early in the season, it is very likely that the project will not carry over into fall or even winter months. This is helpful when concealed conditions that can cause time delays are brought to light, such as wood rot in balcony joists discovered during a wood balcony waterproofing membrane replacement project.

An ideal timeline for projects that aim to begin as soon as weather permits, usually around March/April, is as follows:

- **October to December:** Work with your engineer to develop the project scope of work and overall design
- **January to early February:** Hold the job showing, receive bids, and select the contractor to complete the work
- **February to early March:** Contractor has time to order materials and prepare project schedule, subject for Board review;
- **Late March to early April:** Work commences.

Remember, large projects take time to plan and implement. Going into a project with the "Do this as fast as





possible” mindset can end up costing you more money!

Where do we start?

The first step to any condominium capital improvement project is to review your last reserve fund study (RFS) or capital plan. Ask yourself:

- **What is recommended to be repaired/replaced in the near future?**
Reflect on what work has been completed during the current fiscal year and identify outstanding work.
- **When is the last time the condition of this item was reviewed?**
Review the items in question and familiarize yourself with their current condition. It might be valuable to conduct a condition assessment of the replacement item in question.
- **Are multiple large-scale projects scheduled for the same year?**

Some projects can be completed in conjunction with one-another, others will require separate contractors. Keep in mind that if separate projects are in close proximity to one another, proper sequencing of work may be required to prevent safety hazards, unnecessary delays, and/or damage to recently completed finishes.

• What needs to be prioritized and what can be postponed?

A condition assessment or technical audit may determine that certain work can be deferred and provide with a future timeframe for the projected replacement.

• Do we have the funds to complete everything that needs to be done?

If certain work needs to be completed earlier than anticipated, contact your RFS planner and request them to run the spreadsheet again to check whether annual contributions will need an adjustment prior to the next RFS cycle.

Keep in mind that the RFS sets repair schedules

When work is scheduled to take place early in the season, it is very likely that the project will not carry over into fall or even winter months.



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based on a snapshot of what was seen during the site inspection, which could have been years ago. Reviewing the condition of your building's components will allow you to make better informed decisions on what needs to be done now, and what can potentially wait.

Does it really need to be done now?

Before altering the scheduling of work from the recommendations made in your last RFS, it is important to review the condition of the item(s) in question. A good example of the importance of reviewing condition is a flat roof on a high-rise building with gravel ballast covering the actual membrane. Has the gravel ever been moved to inspect the condition of the roofing membrane? Has a cut test ever been completed to review the adherence of the membrane to the structural deck? Even if the RFS recommends the roof be replaced next year, can it be postponed if the cut test proves the roofing membrane is in serviceable condition?

Especially at larger or older corporations, it is likely that multiple projects are scheduled for the same calendar year. In order to minimize disruption to the owners, recommended work should be evaluated with the more critical work, such as a roof replacement, being prioritized over less critical work, such as corridor carpet replacement.

In summary, scheduling major repair/replacement projects can have a significant impact on the overall budget and length of the project. Corporations should take the necessary steps in planning these projects now to ensure that the best decisions are being made for both the building and your wallet. 

Ben Savage is a Structural Engineer in Training (EIT) with Keller Engineering, a multi-disciplinary building science firm that specializes in restoration and systems maintenance for condominium complexes. He has 5 years' experience in reserve fund studies, technical audits, and contract administration for major restoration projects including exterior cladding systems, roofing systems, and parkades.



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Louise Nielsen
Agora Condominiums

Kasia Mrozinska
Aviara (CP# 9913025)
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Jodena Rogers
Champagne Condominium

Sharon Johnson
Chaparral Adult Village
(CP#: 9810287)

Pamela Wilson
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Myrna
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Margaret Kennedy
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Dorchester Square (CP#: 8911258)

Richard Carrier
East Glen Horizon Village
(CP#: 8810578)

Dave Macfarlane
Eau Claire Estates

Ken Grogan
Edgepark Villas

Tonya Anderson
Evergreen Village

Brenda Morgan
Fairway Greens Condominium

Ronald Noel
Fairway Village

Olga Pollard
Fletcher Village

Charlotte Russell
Gladstone Village

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Bill Glass
Orchard Place

Judy Wallker
Park Place (CP#: 8110442)

Bridget Wilson
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Amber Peters
Poplar Green (CP#: 0012525)

Vivian Drysdale
Prince of Peace Village (CP#: 9812469)

Linda Werthmann
Prince's Crossing (CP#: 9310779)

Welcome to new members

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Shelley Cooper
Lynn Keating
Marvie Kenny
Arlene Kirkpatrick
Elaine Liebelt
Bill McFarlane
Alan Richards
Jeffrey Westman

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MAKE A DIFFERENCE: Join a CCI Committee

As the CCI South Alberta chapter moves toward a more committee-based structure we are encouraging our members to join one of our exciting committees. Six committees are currently seeking new faces. If you feel you have the time, drive and commitment to join our committees, please contact our administrator Elaine at 403.253.9082 or admin@ccisouthalberta.com.

Awards and Recognition.

The Recognition committee oversees and reviews the national ACCI, FCCI and DSA award submissions, as well as local chapter awards and implementing the new Chapter of the Year award.

Communications.

The Communication committee oversees and implements new initiatives in media communications, including the newsletter and website.

Education.

The Education committee is involved in all educational aspects of the chapter, such as our 101, 100, 200 and 300 courses, seminars and monthly luncheons. The committee is responsible for new course development and all educational material.

Membership.

The Membership committee is responsible for recruitment,

membership growth incentives and retaining memberships.

Government Communications Initiative.

The Government Communications Initiative committee is responsible for building relationships with local, municipal and provincial government bodies, as well as responding to their needs.

Trade Show.

The Trade Show committee is working on a joint venture with ACMA and REIC to organize a trade show for the CCI South Alberta chapter and other organizations.

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Thank you to all our attendees, exhibitors and sponsors! Each of you made this year a great success! We look forward to 2018!



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Going away in the winter?

By BFL Real Estate Team

If you are a snowbird, or plan on going on vacation in the winter, there are provisions under your Unit Owner's Policy relating to damage caused by freezing that you need to be made aware of.

Owners in a condominium will have their Unit Owner's Policy with various Insurance Companies. Insurance Companies have many different wordings, and they may have different limitations and subjectivities. It is important to know what owners' responsibilities are if they are going to be away during "the usual heating season", which in Calgary is typically between October and May.

All Unit Owner Policies contain an EXCLUSION for damage caused by freezing during the usual heating season. There are exceptions (listed below), but these exceptions may differ between various Insurance Companies:

An example of how the exclusion would read:

The Insurer does not insure loss or damage:

1. Caused by freezing during the usual heating season:
 - a. Within a heated portion of your dwelling if you have been away from your premises for an extended period of time. The amount of time is determined by your Unit Owners Policy Insurance (some company's state if you are going to be away for more than four (4) days, others two (2) days etc.)

Owners should refer to their personal insurance contract or contact their personal insurance representative to determine this time requirement.

The following provisions may be allowed and grant continued insurance coverage:

- a. Arrange for a competent person to enter your dwelling — how often depends on the individual insurance contract (as mentioned above, we've seen some read every day, every two (2) days, every four (4) days);
- b. Shut off the water supply and drain all the pipes and domestic water containers, or;
- c. If your plumbing and heating system is connected to a monitored alarm station providing 24-hour service. →

It is highly recommended that owners refer to their insurance contract or contact their personal insurance representative to see what provisions will grant continued insurance coverage.

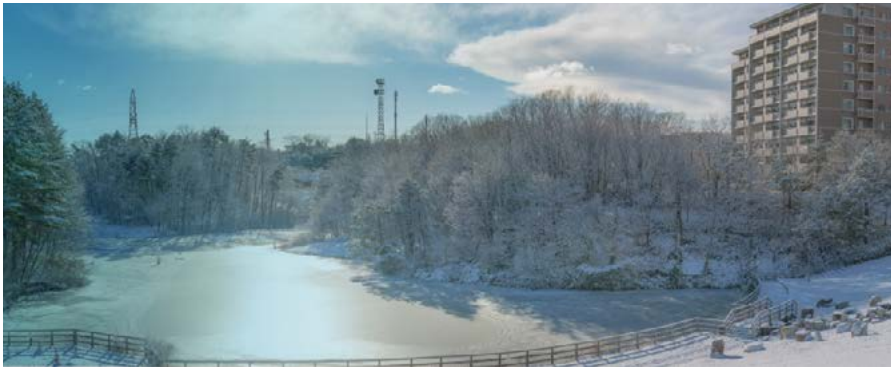
It is highly recommended that owners refer to their insurance contract or contact their personal insurance representative to see what provisions will grant continued insurance coverage.

If there is water damage caused by freezing, the Condominium Corporation's Policy will address and respond to any damage to the unit, including unit owner improvements and betterments

(depending on how the by-laws read), subject to the deductible. If the owner did not comply with the subjectivities for this and is away for an extended period, the owner will not have coverage from their policy:

- Damage to their personal belongings;
- Additional living expenses;
- Deductible assessment.

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BFL's Real Estate Team understands the risks faced by Corporations. In addition to protecting your investment, we offer guidance focused around claims prevention, coverage education and bylaw review to property managers, landlords and condominium boards.

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ENTUITIVE

To rent furnished, or unfurnished? That is the question!

By Drew Spencer, Catalyst Condos

So, you've just bought a second property, and are getting your condo unit ready to rent. Congratulations! This is a huge step toward financial freedom, and one that you should feel proud about and excited to take. You've got some great photos of the place and are ready to start advertising through all the avenues you can think of to get that perfect tenant. There's just one question left to consider: do you want to clear the place out before renting, or do you want to include those furnishings when you lease the unit?

The Benefits of Renting a Furnished Unit

The choice to rent out a furnished condo versus an

unfurnished unit is actually a fairly nuanced decision, and one that could affect everything from the type of tenants you bring in to the monthly returns you see on your property. Renting a fully-furnished unit involves more than just leaving the couch and bookshelf in the unit — you should be providing a space that's entirely functional and essentially move-in ready. Your condo should offer all the same accoutrements that someone would expect to find in a luxury, boutique hotel, right down to the cheese grater and the garlic press! It's also a good idea to take an inventory of everything you're furnishing the unit with, in case anything it gets damaged or goes missing. If you're able to provide this sort of a set-up, there are a number of pros that go along with renting a fully-furnished space, including:

- **Convenience.** Moving is awful. Nobody likes it. With a furnished unit, not only do you not need to move everything out, but the new tenant won't have to move anything in. Win-win!
- **Higher rent.** A fully-furnished unit automatically commands a higher rent than a non-furnished space — up to 25 per cent more than the same space would bring in if it were unfurnished!



- **Quality of tenant.** Oftentimes, with fully-furnished units and higher rental fees, you're going to be looking at catering to a different type of clientele — think professionals, executives, and a generally more mature, affluent crowd. Unfortunately, many of these renters are often looking for something much more short-term in nature and can be difficult to come across, but generally, you can rest easy once you secure a renter, knowing that the unit will be taken care of accordingly in your absence.

There are lots of positives when it comes to renting out a furnished unit, but don't rush to post that "Tenant Wanted" ad yet — there are a few caveats to consider as well.

Maybe Unfurnished is the Way to Go?

For all the benefits of renting your unit out fully-furnished, there are some things worth considering before you rush too quickly into things:

- **Tenants with furniture.** Many people within the rental pool already have their own furniture, and won't even consider a place if it's fully-furnished — what would they do with all of their own stuff?

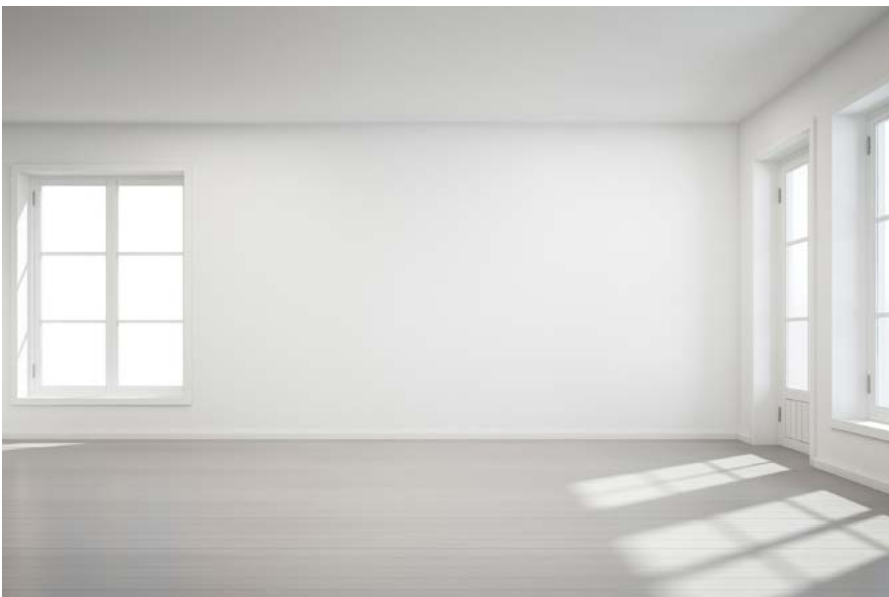
- **Cleanliness.** This can be a sticking point when it comes to fully-furnished units, especially when it comes to bedding. Often, it's not a bad idea to request that a bed is the one thing a tenant furnishes themselves — or that they at least provide their own sheets and linens. This avoids any uncomfortable

Renting out your unit fully-furnished can end up really working out in your favour, but it can sometimes be a bit of a more difficult road that requires the commitment and patience of the owner.

conversations regarding hygiene — either for renters coming in, or during the outgoing walkthrough.

- **Owner comfort level.** It might seem this goes without saying, but it's worth noting that as the owner, you should only offer a fully-furnished rental if you're comfortable with the idea of someone else being there, making use of everything in the unit. Be sure not to leave behind anything valuable — sentimental or otherwise — as it's just not worth the risk of something happening to it. And if you're not comfortable leaving your belongings there for someone else to enjoy, just don't do it!

Renting out your unit fully-furnished can end up really working out in your favour, but it can sometimes be a bit of a more difficult road that requires the commitment and patience of the owner. If you have additional questions, feel free to contact a professional condominium management firm which is familiar in renting fully-appointed units. They will be more than happy to help you determine whether putting your condo on the market furnished or unfurnished is the right choice for you!



Disrupting A 6 Billion Dollar Industry:

A Story Of Two Condo Boards In Southern Alberta Who Chose Two Completely Different Paths...

On a dark, crisp, winter's evening, approximately a year ago, two condo boards had their AGM. Both chose new boards.

Both boards were alike. Each had 8 members representing a similar number of total units and average age. There was equal representation of men and women with similar past board and business experience. All had the same outcomes in mind for their term.

Both boards were eager. Their philosophy was to run the board as a business, not a social club, thereby improving on the status quo. This would in turn have a positive impact on the lives of their owners, while being fiscally responsible and protecting and growing their investments.

Looking back over their term, there was a distinct difference between the boards. One was effective, efficient, thoroughly enjoyed their time on the board (even considered another term), and owners literally praised their progress. The other had dysfunctional communication which infuriated owners, went over budget, were left liable for an oversight on a major building upgrade, and wanted to resign.

What Was The Difference?

It came down to a single choice each board made.

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It became clear when the successful board engaged Mayfield Management Group Ltd. and enrolled in their **Trusted Condo PM Program**, they had made the right decision.

The other board didn't take the time to perform due diligence on their PM company and it turned into their worst nightmare, leaving them at risk of being held liable.

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