



Ryan Coles

My primary goal as the president is to continue to grow our membership, with special emphasis on condo owners. They are the ones who we are all here to better serve.

Ryan Coles
CCI South Alberta Chapter, President

Message from the President

While it didn't get a lot of attention on the news, Bill 19 was announced by Alberta's Minister of Service Alberta, Nate Glubish, on April 21, 2022. This Bill plans to amend the Condominium Property Act, with changes relating to chargebacks to owners for damage, voting methods, and a few other minor items. Stakeholders, including CCI, from across the province were involved over several months and countless hours of meetings with Service Alberta.

While we at CCI didn't get everything we were hoping for, there has been progress, and we can be hopeful that owners will see positive outcomes from this amendment.

One of the news articles about Bill 19 mentions how the new chargeback provisions will help Boards better recoup damage costs. I really wish this had been phrased as condominium corporations, not Boards. There is a sentiment by some people that Boards

have too much power and these changes will cause grief for people who are inappropriately assigned chargebacks. I'll go out on a limb and guess there are more nefarious owners out there than ill-intentioned Boards, so these changes should overall be a positive change for condo owners. There will always be potential for a few bad eggs that expose limitations in the Act and Regulations.

With these latest changes, one of the goals from CCI's input was to make

(continued on page 3) →

join our mailing list



- 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.

in this issue

- 3** Message from the President (continuation)
- 4** Year At A Glance
- 5** How to Run a Great Virtual AGM
- 7** Condo Bylaws and AirBnB
- 13** So you Need to Update Your Condo Bylaws?
- 14** CCI South Alberta Chapter Members
- 22** Notice of Annual General Meeting
- 25** Residential Security Companies – They are worth it!
- 26** Warding off water damage: The Risk of Water Leaks is Abundant, So Are Preventative Solutions



BFL CANADA

Condominium Insurance Brokerage

Proud Gold Sponsor of the Canadian Condominium Institute South Alberta Chapter

Finding the right insurance can be intimidating and confusing, so let us take the stress out of the process and help you make an informed risk strategy. In addition to protecting your investment, the BFL CANADA team can offer guidance focused around claims prevention, coverage education and bylaw review to property managers and condominium boards.

THE CONDO PROTECT ADVANTAGE

Our Condo Protect insurance package is designed to cover the risks faced by condominium corporations. It includes:

- Eleven specifically designed coverages that exceed the Condominium Property Act requirements
- Manuscript wording designed for condominiums
- Access to more insurers than any other broker
- Dedicated condominium proactive claims support unit
- National Condominium team of 150+ people across Canada

FIND OUT HOW WE CAN HELP INSURE YOUR PROPERTY, CONTACT US

BFL CANADA Insurance Services Inc.

1-888-451-4132
albertarealestate@bflcanada.ca

bflcanada.ca |   





Canadian Condominium Institute
South Alberta Chapter

**THE VOICE OF
CONDOS IN CANADA**

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

To lead condominium owners and industry members through education and advocacy with integrity and professionalism.

**2021 - 2022
BOARD OF DIRECTORS**

President

Ryan Coles

Vice President

Tony Reed

Treasurer

Walter Wakula

Secretary

Maria Bartolotti

Directors

- Adrian Breitwieser
- Dionne Levesque
- Laurie Kiedrowski
- Lauren Larre
- Andrew Fulcher
- Abbie Thurgood
- Sara Bushnell

Administrator

Elaine Courte, CAE

CONTACT US

PO Box 38107, Calgary, Alberta T3K 4Y0
tel 403.253.9082
admin@ccisouthalberta.com
ccisouthalberta.com

©2022 CCI-South Alberta Chapter. Contents may not be reproduced by any means, in whole or in part without written permission for the publisher. This publication is designed to provide informative material of interest to its readers. It is distributed with the understanding that it does not constitute legal or other professional advice. The views of the authors expressed in any articles are not necessarily the views of the Canadian Condominium Institute and neither CCI nor any other party will assume liability for loss or damage as a result of reliance on this material. Appropriate legal or other professional advice or other expert professional assistance should be sought from a competent professional. Advertisements are paid advertising and do not imply endorsement of or any liability whatsoever on the part of CCI with respect to any product, service, or statement.

Message from the President

(continuation from page 1)

the new wording in the Act as clear as possible to minimize potential legal disputes and ‘grey areas’. In the words of lawyers who are CCI members — they have plenty of work to keeping them busy these days.

If you’ve been following along with the plethora of Condo Act/Regulation changes over the past 5+ years, you may be wondering about the status regarding a tribunal for condominium dispute resolution. This initiative is supposed to be the final phase of changes to the Act/Regulations. At the time of writing this article, the most recent communication from Service Alberta is that the tribunal will not be proceeding at this time. It simply isn’t in the current budget and the government has other priorities. We’re disappointed to hear this but can understand that forming a tribunal is a very complex matter. Personally, I’d like to see results and feedback from BC and Ontario’s condo tribunals, which are still somewhat in their infancy of implementation. A pause in the planning and rollout of an Alberta tribunal may actually result in more positive outcomes, if we can glean lessons learned and requirements from the other two major condo markets in the country. Even within CCI, there are many opinions about exactly what a tribunal would look like; some foresee the tribunal as a process that avoids the need for lawyers, however some believe lawyers would absolutely be engaged for representation in tribunal process.

On the CCI National front, we had a virtual conference on Saturday May 28, 2022. The topics that were covered included electric vehicles, how to keep delivery parcels safe, and keys to building harmonious neighbourhoods. We look forward to November 23-25, 2022, when CCI National Leadership Forum/Conference meets in person in Kingston, Ontario! More information

and registration will be coming soon, be sure to bookmark the link: <https://cci.ca/events/2022/11/23/national-leadership-forum-conference>.

June was eventful, as we had a couple of in person activities. CCI’s annual golf tournament was held on June 7th was held at Bears paw Golf Club. The day of golf started a little soggy but with great anticipation and enthusiasm! Industry suppliers were matched up with condo board members and property/condominium encourage insightful conversation in the groups, providing value to both the vendors and condo clients. We held a Mix and Mingle Networking Event on June 23 at the Wild Rose Brewery, and the opportunity to get to know your peers and service providers. Turns out June was a lot of fun!

We look forward to September as we come together again at the Alberta Condominium & Real Estate Conference, September 16th and 17 at the Calgary Telus Convention Center and at our CCISA 2022 Annual General Meeting September 29th, which will be followed by a presentation on Alberta Builder’s Lien & Prompt Payment at the BWP: Calgary Plaza Hotel. Both of these events will take place in person.

I’ll conclude this message by bringing up inflation (yikes). What does your reserve fund study use for a predicted inflation rate as it relates to future capital costs? Historically, plotting 2% as an average over the funding plan has been the rule of thumb. I only ask this question to stimulate thoughtful consideration for your ownership groups. The current rate of increase is unsustainable over the long term, so one would assume it will come down. In the short term, perhaps owners want to be looking at cost predictions for any large projects in the next few years, and ensure you are well funded to weather this inflation storm.



At a Glance

ANNUAL GENERAL MEETING (HYBRID) -

Thursday, September 29, 2022

BWP: Calgary Plaza Hotel

FIRESIDE CHAT WITH THE EXPERTS ON

- | | |
|-------------------|--|
| October 27, 2022 | Human Resources |
| November 24, 2022 | Roles and Responsibilities of the Board, Condo Manager & Owners |
| January 26, 2023 | Fully Funded Reserves Vs. Partially Funded Reserves... do you know the difference? |
| February 23, 2023 | Consequences of Licensed Managers and Brokers who do not follow the Regulations |
| March 30, 2023 | Bylaw Enforcement |
| April 27, 2023 | Insurance Regulations/Preventative Maintenance in condos |
| May 25, 2023 | Ask a Lawyer |
| June 29, 2023 | Networking Luncheon: Mix & Mingle Social |

*Please note the CCISA Board has decided to continue virtual events for the time being. Please review CCI South Alberta COVID-19 SAFE EVENTS POLICY on the website

! notice

CCI-SA has taken steps to support the temporary social distancing measures currently being implemented to arrest the spread of COVID-19.

Please check our website for updates on events as they become available.

COURSES

Currently, the CCISA Board has placed providing courses on hold. We encourage you to contact our administrator if your condominium corporation or organization is interested in hosting. A list of courses and descriptions may be found on our website.

PEOPLE, PETS + PARKING

Excessive barking giving you a headache?

We can help.



fieldlaw.com

"Field Law" is a trademark and trade name of Field LLP.

FIELD LAW

In Memorandum

It is with deep sadness that we announce the loss of a beloved CCI Member and Contributor, Entuitive Principal, Brian Shedden, who passed away suddenly on May 29th.



Brian was not only a colleague but also a dear friend to many of us, and a dedicated leader in our business. He was a key contributor to the Canadian Condominium Institute (CCI) National and both the North and South Alberta chapters of the CCI. He relished the work and time he put in to getting to know members of the organization better. His renowned inclusiveness, kindness, and humour will be sorely missed.

Our thoughts are with Brian's wife, Cheryl, his four children, and his entire extended family. Please feel free to extend your condolences to the Shedden family here: <https://okt.to/NnwltR>



Scan QR Code to watch a memorial video or go to <https://youtu.be/s9gO25uwjeA>

How to Run a Great Virtual AGM

By: Mark DiPinto, GetQuorum

When planning a virtual AGM, ensuring that all attendees have a positive meeting experience should be a top priority.

Over the past two years, Condominiums and HOAs (Home Owners Associations) across Alberta have needed to alter their Annual General Meetings (AGMs) drastically. Traditionally held in-person and heavily dependent on paper-based voting, the COVID-19 pandemic and corresponding restrictions on gatherings have forced communities across the province to move away from in-person meeting formats and transition to electronic voting and virtual meetings.

Initially viewed as a temporary practice until the situation improved by some, many communities have since recognized the upside of using technology for their meetings. As a result, we have seen virtual meetings quickly becoming the preferred method for conducting governance meetings, such as AGMs for all parties involved, despite easing restrictions and our return to pre-pandemic normalcy.

And while legislation has changed, technology has evolved, and many communities have experience holding at least one meeting virtually, meeting organizers should always ensure they take the proper steps to ensure their AGM is a success. With that said, here are a few tips for running a successful virtual AGM.

What is a virtual Annual General Meeting?

A virtual Annual General Meeting (AGM) is an Annual General Meeting that is conducted through the use of electronic means. The format of a virtual Annual General Meeting mirrors that of an in-person Annual General Meeting; however, electronic means such as webinar software and electronic voting tools are used to conduct the meeting virtually.

Attendee Experience is a Top Priority

When planning a virtual AGM, ensuring that all attendees have a positive meeting experience should be a top priority. And while simply having attendees join a live stream of the meeting through standalone webinar software might appear adequate, it is wholly insufficient for a majority of AGMs. Without a solution with a feature set that can accommodate your communities unique requirements and



Using a platform with a capable feature set will significantly reduce the risk of inaccurate attendance tabulations and duplicate entries and actively stop and prevent fraudulent behaviour that can jeopardize the integrity of their meeting and results.

a designated moderator to ensure the meeting is organized and runs according to plan, providing attendees with a positive meeting experience is a daunting task.

That is why Property Managers and board members should always utilize a virtual meeting platform with a capable feature set and have a designated moderator to ensure all attendees can seamlessly view the meeting, cast ballots, ask questions, and participate equally.

Tracking Attendance Accurately is a Must

Accurately tracking meeting attendance is not only required to determine whether or not quorum has been achieved at your meeting. Knowing exactly who is at your meeting is essential to ensuring the integrity of voting results and preventing fraudulent activities.

And while many Property Managers and board members may initially think that they can simply track attendance manually using the attendance tracking feature commonly found in standalone meeting platform's, without a solution that can clearly identify who is in attendance at your meeting, getting an accurate tabulation for your virtual meeting can be a challenge. Not to mention, manually answering questions about who is present, how unit-weight factors for votes should be allocated, or determining whether an attendee has already submitted a proxy vote is a challenging task and simply can not be answered by standalone meeting software like Zoom. That's why Property Managers and board members should always utilize a dynamic virtual meeting platform that can automatically track the registration and appropriately rename virtual attendees, answer voter eligibility questions, and overall streamline the attendance process. Using a platform with a capable feature set will significantly reduce the risk of inaccurate attendance tabulations and duplicate entries and actively stop and prevent fraudulent behaviour that can jeopardize the integrity of their meeting and results.

Collecting Accurate Voting Results is Essential

Ensuring the accuracy of voting results is crucial to the

success of your AGM. Without a dynamic voting platform that can accommodate your community's unique voting requirements, Property Managers and board members will manually need to account for factors unique to Alberta Condominium's and HOAs, like determining the appropriate weight of votes based on the unit factor of each unit and find answers to important questions, like; Who has submitted a proxy ballot prior to the meeting? Is this owner eligible to vote on this matter? And other various questions to ensure the accuracy of results.

Correctly answering these questions is imperative to the accuracy of voting results. And without having attendees cast their ballots through a voting platform that can answer these questions automatically, finding the answers and having clear, audible recording in case results are contested becomes a daunting, time-consuming task that is prone to errors. That is why using secure electronic voting that can accommodate your unique voting requirements and generate auditable reports on voting tallies is imperative when holding a virtual AGM.

Technical Difficulties Need to be Resolved Quickly

During this time of remote work and virtual gatherings, technical difficulties are something a vast majority of us have struggled with from time to time. And while frustrating when they arise, failing to resolve these issues quickly can be catastrophic to the efficiency and overall success of your virtual AGM.

The last thing anyone wants is unresolved or persistent technical issues throughout their communities AGM. These issues can negatively impact the experience for attendees and →

prevent activities such as conducting an election from being executed. That is why Property Managers and board members should always opt to use reliable platforms and ensure they have the necessary personnel and resources readily available to solve any technical issues quickly if they arise.

All to say, while many of us are eager to return to in-person gatherings, virtual meetings have proven benefits for Condominiums and HOAs of all sizes and triumph when compared to in-person meetings.

And while it's important to remember that virtual meetings have their own unique set of challenges that must be considered, with the right solutions and proper planning, holding a virtual AGM should be a breeze. 

Condo Bylaws and AirBnB

Condominium Corporations in Canada may be eligible to receive compensation under a class action settlement if your condo corporation's common property was used by persons having booked accommodations through AirBnB without the condominium's consent or in breach of bylaws.

Further information and details on how to submit a claim, visit: <https://airbnbclassaction.ca>

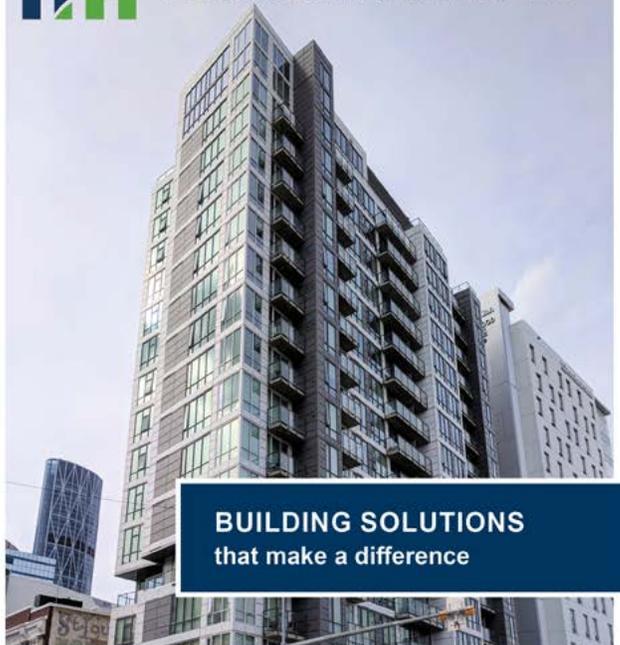


BUILDING SERVICES

Reserve Fund Studies | Technical Audits | Restoration | Investigation | Construction
Building Envelope | Energy | Sustainability | Mechanical | Electrical | Structural



MORRISON HERSHFIELD



BUILDING SOLUTIONS
that make a difference



Michael Ball | 403.246.4500 | mball@morrisonhershfield.com | Suite 300, 6807 Railway Street SE, Calgary

Leading The Way

Since 2005, New Concept Management Inc. has established itself as one of Calgary's leading condominium management companies in Calgary, Alberta

Why we are the best choice...

New Concept Management Inc. prides itself on managing all dealings with a hands-on approach, we listen, we communicate and we follow through. One of our main goals is educating condominium corporations, boards, owners, and residents in order to achieve the highest standard of living possible.



What makes us different...

New Concept Management Inc. believes that maintaining and building relations with all parties involved in condominium management is key to effective communication.

This value ensures that condominium corporations, boards, owners, and residents are all informed and up-to-date on the workings of the condominium.



We are here for YOU... To learn more about New Concept Management Inc. and what we can offer contact us



New Concept Management Inc.

Condominium Management Through Integrity, Fidelity and Professionalism

Stay connected with us...



403-398-9528 • info@newconceptmanagement.com

www.newconceptmanagement.com

Offering financing solutions that meet the needs of condo corporations, property managers and owners.

Common elements we finance include:

- Building envelopes
- Guest and super suites
- Balconies and windows
- Underground parking garages
- Lobbies and recreational facilities
- Energy retrofits
- HVAC systems
- Elevators

Contact our financial specialist

Pierre Sauve,
E: pierre.sauve@cwbsmaxium.com
T: 1-800-379-5888 x399
cwbsmaxium.com



A CWB Financial Group Company



Keep your condominium right on course.

YOUR PROPERTY CAN'T AFFORD A MISSTEP.

We get that, and we can help. McLeod Law's experienced Condominium Law group helps condominium corporations, property managers, boards, developers and owners to prevent issues and solve challenges of all shapes and sizes. We've seen it all.

Visit us at McLeod-Law.com





Building Confidence. Together.

For more than 90 years, we've been a trusted insurance, risk management and consulting partner for businesses, communities and people around the globe. Customizing programs and solutions tailored to your needs. Driving better outcomes for your people and your organization. Helping you build the confidence to handle whatever comes next.

AJG.com/ca The Gallagher Way. Since 1927

403.299.1692 | michael_arnold@ajg.com

© 2022 Arthur J. Gallagher & Co.
Arthur J. Gallagher Canada Limited



Gallagher

Insurance | Risk Management | Consulting

So you Need to Update Your Condo Bylaws?

By Gary Caouette, *Bylaw Consultants*

The first question you probably have is, where do I go from here? Should I take some other condominium corporation's bylaws and modify them for my corporation, or should I update them myself?

The answer is usually no. You should build your bylaws specifically for your corporation and use qualified and experienced professionals to do so, or your bylaws may not serve you as intended. Just as we all wear different-sized clothes, condo bylaws need to fit your condo.

Where do I go for advice?

Some condo managers are pretty knowledgeable, while some are just familiar with the most-used sections of the Condominium Property Act. There are government sources, law firms, and condominium associations that can provide good information on their websites. You will

need to search for what you need and then interpret what you have found, which may not be easy. The process will require many hours of your time, and you may not see all the answers you are looking for.

Consultants and lawyers specializing in the Act and any applicable laws are invaluable and pay for their services many times over when you use them to update your bylaws. You want your bylaws to comply with the Act, stand up to a court challenge, and do what they were designed to do.

Should I use a consultant or a lawyer?

The answer is you should probably use both, depending on your needs.

Lawyers specializing in condominium property law can address all the legal questions you might have and create bylaws that will stand up in court when needed.

Consultants guide you through the process and ensure that you get bylaws that work for your corporation. Consultants minimize your costs by providing services that a lawyer may not be required for.

Consultants can follow up quickly and provide options and answers to many of your questions.

Update versus complete rebuild?

If your bylaws are old, have not been →

Consultants and lawyers specializing in the Act and any applicable laws are invaluable and pay for their services many times over when you use them to update your bylaws.



updated regularly, are non-compliant, or missing new changes to the Act, they may require a complete rebuild.

If your bylaws have been updated regularly and you want to add a new bylaw or update the recent changes to the Act, they may only require updating.

What will it cost?

The cost will depend on what you want to be done and how often you require revisions to each bylaw. Building new bylaws where the Act is silent takes time and research, which may mean extra costs.

Consultants and lawyers may charge a flat fee for services or an hourly rate. Consultants usually charge around \$175 to \$225 per hour, and lawyers charge around \$350 to \$450 per hour. You should budget a minimum of \$7,500 and be prepared to go higher for an entire bylaw rebuild, depending on what you need. (Fees listed in this article are for budgeting purposes only and may not reflect your specific costs).

Get all unit owners involved in the process just before the vote so you can see what they are thinking. What may not be an issue to some unit owners may be a big issue to others.

How long will it take?

How long it will take will depend on how long each group in the process returns the required information as the cycle continues. Eventually, the unit owners get to vote in a special resolution. After a successful vote on the updates, the land titles office will need to register the document before it is enforceable.

Expect it to take a minimum of 10 to 12 weeks or six to nine months, depending on how quickly each task is completed.

Who should be involved in the process?

You have your experienced consultant; you have your experienced condominium lawyer. You have a bylaw committee of three to five people made up of members of the board and some unit owners. Who else is left?

The most important person in this process is the rest of the unit owners. The unit owners will have the final say with their vote. If they are not happy with the revisions, they will not vote yes. All that work for nothing.

Get all unit owners involved in the process just before the vote so you can see what they are thinking. What may not be an issue to some unit owners may be a big issue to others. After getting the unit owners to tell you what they think, you can make revisions that will pass a special resolution vote.

Better bylaws make better-managed properties.

A proper set of bylaws will serve all unit owners well and save your corporation a lot of time and money. One successful court challenge of your bylaws may cover most of the costs of doing it right the first time.





**After a
disaster,
we're faster.**



prostarrestoration.ca

Stay Informed!

Keep up with
the latest condo
industry news
and updates.



 ccisouthalberta.com

Welcome to new members

Individual Member

Pamela Armstrong
Mark Barnaby
Deborah Bradford
Mark Burnaby
Susan Chittick
Maureen Hendry
Guoying Jiang
Suzanne LeValley
Teresa McDonald
Maria Mulcahy
Patricia Tolppanen
Jim Van Iderstine
Christopher Wickens

Professional Member

Gary Caouette, Bylaw Consultants
Jeff Alderman, HUB International
Insurance Brokers
Marty Deemter, Motus Consult Ltd.
Stuart Gray, Scott Venturo Rudakoff LLP
Maeve Duggan, Skyline QS Consultants Ltd.

Condominium Corporation Members

Avenue West End / CC1711770
Copperwood III
Courtyard / CC9011495
Five West Phase II (CC#: 0715974)
North Park Phase 2 (CC#: 8310851)
Riverfront Pointe / CN: 0915127
Rosewood Estates/7910811
Stonewater Corporation /CN: 0714707

Business Partner Member

Mike Berezowski
Alberta Indoor Comfort
Gary Caouette
Bylaw Consultants
Ryan Bedford
Canstar Restorations
Melissa Kesegic
First Onsite
Kevin Lott
Hank's Plumbing & Gasfitting LTD.
Boaz Shilmover
Moby, a Division of Western Fibre
Communications Corp.
Kevin Williams
Oaktree Carpets and Flooring
Stacey McDougall
Read Jones Christoffersen
Laura Henriksen
Red Key Realty &
Property Management

INDIVIDUAL MEMBERSHIP

Pamela Armstrong	Jocelyn Doucette	Guoying Jiang	Maria Mulcahy
Warren Barker	Habiba Elahee	Ernie Johnson	Wendy Noble
Mark Barnaby	Linda Faulkner	Ramsey Kostandi	Frits Pannenkoek
Claire Barnett	Dennis French	Jack Kotyk	Byron Preston
Robert Barradell	Pamela Friesen	Albert Krygier	Cathy Robinson
James Bell	Yves Gagnon	Suzanne LeValley	Martin (Bart) Robinson
Margaret Bell	Shirley Ganong	Laura Lowry	Barry Rosenfelt
Bruce Blight	Terry Gibson	Michelle Lucente	Donna Saari
Deborah Bradford	Nadine Godlonton	Lillian Lupuliak	Glen Schmidt
Linda Brown	Graeme Gorham	Peter Lycklama	Tracy Schuhart
Mark Burnaby	Jonathan Grose	Robert MacLeod	Marie Templeton
John Burton	Jim Haggins	Kathleen McCabe	Patricia Tolppanen
Tannis Carlson	Mark Hambridge	Gail McDermott	Jim Van Iderstine
Susan Chittick	Maureen Hendry	Debbi McDonald	Teresa Van Wee
Therese Cooke	Margrit Henning	Margo McKee	Shannon Walker
Shelley Cooper	Darwin Hoimyr	Patricia Melville	Mairead Walsh
Howard deGa	James Jay	Andrea Morgan	Christopher Wickens
Glenn Dmetrichuk	Maureen Jenkins	Laura Mrochuk	Tom Young



CONDOMINIUM CORPORATION MEMBERSHIP

Agora Condominiums (CP 0010282)	Hunter House - CCN 1412638	Sunvale Place Villas (Condo Corp#: 1513108)
Avenue West End / CC1711770	Lynnwood Village CC #7710274	The Estates at Terrace View (CCN 0711493)
Braeburn Village	Manor Homes of Inverness (Site 1)/ 9610460	The Owners Condominium Plan 9210296
Carefree Resort (CP 8621413)	Mesa at Crystal Shores 9840 CC No, 0510521	The Sierras of Richmond Hill (CC#: 9511939)
CC# 9510648 Southridge Village Mall 648	Mountain View Place CC #1410478	The Tudors at the Landings (CP 0311055)
CC#: 8311933 o/a Madison Heights	North Park Phase 2 (CC#: 8310851)	The View at Sunrise (CC#: 0712458)
Champagne Condominium (CC#: 1311832)	Norwood Grande	Townhomes of Peacekeepers Way CC# 0614675
Christie Point CC#9512707	Oakfield Park Villas No. 0413768	Tuscarora Manor
Coachway Green CP8211095	On the Park Condos - Condo Corp 0614163	Varsity Towers (OCP# 8912018 OP)
Colonial House (CP 9811329)	Park Place (Condominium Corporation #1310141)	Villas at Parkview Estates CCP# 9413081
Condominium Corp #0312860	Park Point #1811544	Villas of Gleneagles
Copperwood III	Pine Pointe Place (CP 982 0328)	Wellington Retirement Residence Partnership (No 051-3792)
Country Lane Estates CC 0311515	Point on the Bow (#9910641)	West Condo (CC#: 0811706)
Courtyard / CC9011495	Poplar Green (CC#: 0012525)	Westchester Pointe Garden
Creekside Village CCN 1311195	Redberry Ridge Condominium (CC# 0915066)	Whitehorn Village Retirement Residence (CP 0210329)
East Glen Horizon Village (CC#: 8810578)	Riverfront Pointe / CN: 0915127	Whitmire Villas NE →
Eau Claire Estates (CP# 8310913)	RiverReach Condominium (Corp No. 1312207)	
Evergreen Village (CP 8911305)	Rosewood Estates/7910811	
Evolution (CCN 1512254 519)	Roxboro House (CC: 7810681)	
Ezra on Riley Park	Sanderson Ridge Condominium Corporation/ 091 2007	
Fairway Greens Condominium (cc 90111137)	Scenic Gardens Condominiums #9410573	
Fairway Village Condominiums (CC# 9910225)	Sheep Creek View Condominium (CC#: 0910178)	
Fish Creek Ridge II /7911483	Sierra Morena Villas (CC#: 9510122)	
Five West Phase II (CC#: 0715974)	Sierras of Country Hills (CP 0012058)	
Gateway South Centre CC #0614475	Sierras of Tuscany	
Gladstone Village (931 2049)	Southridge Village Mall (CC#: 9512009)	
Glorond Place	Stella Nova (CP#: 0414396)	
Groves of Varsity CC # 141 1334	Stonewater Corporation /CN: 0714707	
Hays Farm IV (CC#: 7710419)	Sunrise Heights Villas (CC#: 0811379)	
Heritage Bay CC #8010872		
Heritage Manor (CP 8011110)		
Hidden Hollow Villas CC #9910257		



YOUR CONDOMINIUM ENGINEERS

Keller Engineering is a multi-disciplinary engineering and building science firm that provides building and systems assessment and associated repair and renewal consulting services. Since the company's formation in 1982, Keller Engineering has worked with a diverse range of clients across several markets including condominium, commercial, residential and public buildings.

Our team has the experience and accountability to safeguard your investment.

COMMERCIAL & RESIDENTIAL SERVICES

INCLUDE:

- Building Condition Assessments
- New Construction and Building Additions
- Interior Tenant Fit-ups
- Investigations and Testing
- Energy Audits and Incentive Grant Assistance
- Building Rehabilitation Project Design and Coordination in Occupied Properties
- Mechanical and Electrical Systems Upgrades and Repairs

CONDOMINIUM SERVICES

INCLUDE:

- Reserve Fund Studies
- Performance Audits
- Technical Audits
- Investigations and Testing
- Energy Audits and Incentive Grant Assistance
- Building Rehabilitation Project Design and Coordination in Occupied Properties
- Mechanical and Electrical Systems Upgrades and Repairs

Our management team would be pleased to meet with condominium boards and property managers to discuss our services and how Keller Engineering can assist you with your building maintenance needs.



WWW.KELLERENGINEERING.COM

(403) 471-3492
200,1001 1ST ST. SE,
CALGARY, ALBERTA, T2G 5G3

PROFESSIONAL AND BUSINESS PARTNER MEMBERSHIPS

■ ACCOUNTING/BANKING/FINANCE

Organization	Name	Phone	Email
Canadian Western Bank	Nancy Matheos	(403) 726-8249	nancy.matheos@cwbank.com
Condominium Financial	Jim Critchley	(403) 669-9516	jimcritchley@condominiumfinancial.com
CWB Maxium Financial	Pierre Sauve	1(800) 379-5888 ext. 399	Pierre.Sauve@cwbsmaxium.com
Manulife Securities	Kevin Rendek	(403) 230-3909	kevin.rendek@manulifesecurities.ca
MMCA & Associates	Dorin Mihalache	(403) 402.2679	info@mmcaassociates.ca
Morrison Financial Services Limited	Matthew Solda	(416) 391-3535 ext. 117	msolda@morrisonfinancial.com
Northfront Financial Inc.	Andrew Rodych	(403) 571-8960	andrew.rodych@northfront.com
Rhind & Associates Ltd.	Will Pozzo	(403) 283-1378	will@wjrhind.com
Shahid Naqi Professional Corporation	Shahid Naqi	(403) 407-2647	shahid@shahidnaqi.com
VersaBank	Karl Neufeld	(604) 984-7564	karln@pwbank.com

■ BUILDING SCIENCES/ENGINEERING/RESERVE FUND STUDY

Organization	Name	Phone	Email
Calgary Condominium Consulting Ltd.	Edwin Gnenz	(403) 660-0550	ed@calgarycondoconsulting.ca
Entuitive Corporation	Adrian Breitwieser	(403) 870-6735	adrian.breitwieser@entuitive.com
EXP Services Inc.	Johnathon Bain	(403) 519-6084	johnathon.bain@exp.com
HGC Engineering	Ian Bonsma	(587) 441-1583	ibonsma@hgcengineering.com
JRS Engineering	Mike Dietrich	(403) 615-6619	mdietrich@jrseengineering.com
Keller Engineering	Andree Ball	(613) 224-1594	aball@kellerengineering.com
Morrison Hershfield	Tara Ersser	(403) 246-4500	tersser@morrisonhershfield.com
Motus Consult Ltd.	Marty Deemter	(403) 836-1144	mdeemter@motusconsult.ca
Read Jones Christoffersen Ltd.	Ryan Coles	(403) 338-5818	rcoles@rjc.ca
Read Jones Christoffersen Ltd.	Stacey McDougall	(403) 993-2276	smcdougall@rjc.ca
Reliance Asset Consulting Inc.	Daniel Jablonski	(587) 880-2659	dan@relianceconsulting.ca
Taycon Consulting Inc.	Terry Brown	(403) 519-2693	terrybrown@shaw.ca

■ CONDOMINIUM LAWYERS

Organization	Name	Phone	Email
Carbert Waite LLP	Michael Bokhaut	(403) 850-1316	bokhaut@carbertwaite.com
Code Hunter LLP	Ben Frenken	(403) 716-2380	ben.frenken@codehunterllp.com
Field LLP	Gordon Van Vliet	(403) 260-8523	gvanvliet@fieldlaw.com
Hendrix Law	Niall Burke	(403) 269-9400 ext230	niallburkebl@gmail.com
Hendrix Law	Denise M. Hendrix	(403) 269-9400	dhendrix@hendrixlaw.ca
HMC Lawyers LLP	Kirk Mason	(403) 261-3327	kmason@hmcclawyers.com
McLennan Ross LLP	Jennifer Biernaskie	(403) 543-9120	jennifer.biernaskie@mross.com
McLennan Ross LLP	Madyson Dietrich	(403) 303-0152	madyson.dietrich@mross.com
McLeod Law LLP	Heather Bonnycastle	(403) 873-3703	bonnycastle@mcleod-law.com
McLeod Law LLP	David Cumming	(403) 225-6402	dcumming@mcleod-law.com →

PROFESSIONAL AND BUSINESS PARTNER MEMBERSHIPS

■ CONDOMINIUM LAWYERS

Organization	Name	Phone	Email
McLeod Law LLP	Laurie S. Kiedrowski	(403) 225-6413	kiedrowski@mcleod-law.com
McLeod Law LLP	Daniel MacAulay	(403) 254-3857	dmacaulay@mcleod-law.com
McLeod Law LLP	James Polley	(403) 873-3709	polley@mcleod-law.com
McLeod Law LLP	Stephanie Whyte	(403) 278-9411	SWhyte@mcleod-law.com
McLeod Law LLP	Jeff Wreschner	(403) 254-3837	jwreschner@mcleod-law.com
Miller Thomson LLP	Roberto Noce	(403) 298-2439	rnoce@millerthomson.com
Scott Venturo Rudakoff LLP	Stuart Gray	(403) 231-8208	s.gray@svrlawyers.com
Scott Venturo Rudakoff LLP	Kate Kozowyk		k.kozowyk@scottventuro.com
Scott Venturo Rudakoff LLP	Dionne Levesque	(403) 231-3459	D.Levesque@svrlawyers.com
Scott Venturo Rudakoff LLP	John McDougall	(403) 231-8206	j.mcdougall@scottventuro.com

■ CONDOMINIUM/ PROPERTY MANAGEMENT

Organization	Name	Phone	Email
Asset West Property Management LTD	Alessandro Coppeta	(604) 319-0597	navigator_92@yahoo.it
Astoria Asset Management Ltd.	Samantha Snoek	(403) 948-0337	samantha.s@astoriamanagement.ca
Avison Young Real Estate Management Services, LP	Mandie Barker	(403) 571-4254	mandie.barker@avisonyoung.com
Century 21 Maximum c/o Devereaux Property Management Services Ltd	Bill Hogg	(403) 346-0021	devpropmgt@gmail.com
Charter Property Management	Nadine Buchanan	(403) 800-0292	nadine@charterpm.ca
Citysearch Rental Network Inc.	Lisa Hamielec	(403) 371-1858	lisa@citysearchcalgary.com
Condeau Management Services Ltd.	Louise Challes	(403) 936-4052	Louise@condeau.ca
Condo Relief Consulting	Paula Martin	(403) 831-6820	paula@condoreliefconsulting.com
Connelly & Company Management Ltd.	Brent Hopkins	(403) 736-0071	brent@connellymanagement.com
Converge Condo Management	Dana Bouwman	(780) 394-2056	dana@convergecondo.com
Diversified Management Southern	Joanne Sieb		jsieb@divsouth.com
Emerald Management & Realty Ltd	Jodena Rogers	(403) 237-8600	jrogers@emeraldmanagement.com
Equium Group	Nawaz Damji	(403) 973-4303	nawaz@equium.ca
FirstService Residential Calgary	Lauren Larre	(403) 463-2064	lauren.larre@fsresidential.com
Guardian Advisory Group	Charles Starke	(403) 374-2546	info@guardianag.ca
Insight Condo Services Inc.	Sandra Johnston	(403) 288-1630	sandra@insightcondo.com
Integrity Condominium Management Ltd.	Chris Cook	(587) 227-0913	chris@integritycondo.ca
Jems Condo Management Ltd.	Dara Devore	(403) 928-2719	dara@jemscondo.ca
Karen King & Associates Inc	Cole Romaniuk	(403) 614-6873	cole@karenking.ca
Kidder & Company Real Estate Property Management	Eleanor Kidder	(403) 830-8636	eleanor.kidder@gmail.com
Larlyn Property Management Ltd.	Michael Holmes	(403) 693-0022	mrholmes@larlyn.com
Lenyx Corp.	Carlos Giovanazzi	(587) 475-8800	CGiovanazzi@lenyxcorp.ca
Magnum York Property Management / Associa	Stephen King	(403) 294-0411	sking@magnumyork.com
Mayfield Management Group Ltd.	AJ Slivinski	(780) 451-5192	aj@mmltd.com



**READY WHEN
YOU NEED US.**



**RESIDENTIAL & COMMERCIAL
24 HOUR EMERGENCY**



FIRE



WATER



MOLD



ODOR



STORM



SMOKE



CONSTRUCTION



INSURANCE

*Service***MASTER**
Restore

403-287-7700

smcalgary.com

PROFESSIONAL AND BUSINESS PARTNER MEMBERSHIPS

■ CONDOMINIUM/ PROPERTY MANAGEMENT

Organization	Name	Phone	Email
Monday Management nc.	Pamela Wilson	(403) 546-4292	pwilson@mondaymanagement.ca
New Concept Management Inc.	Maria Bartolotti	(403) 398-9528	maria@newconceptmanagement.com
New Leaf Properties Ltd.	Steve Osmond	(403) 9106-480	Steveo@newleafproperties.ca
Parterre Property Services Inc.	Dwayne Ropchan	(403) 241-2162	dropchan@parterreproperty.ca
Prairie Management & Realty Inc.	Andrew Fulcher	(403) 995-2810	andrew@prairiemanagement.ca
Quarter Park Management	Jason Ager	(403) 852-5096	jason.ager@quarterpark.com
Quarter Park Management	Jason Ager	(403) 852-5096	jason.ager@quarterpark.com
Rancho Realty (1975) Ltd.	Natalia Beilin	(587) 779-5215	natalia.beilin@ranchogroup.com
RC Condo Management	Amy Breznik	(403) 317-4555	info@rcccondomanagement.com
Real Property Management - Bravo	Steve Monteith	(403) 650-7606	steve.monteith@realpropertymgt.ca
Red Key Realty & Property Management	Laura Henriksen	(403) 340-0065	laura@redkeyproperties.ca
Simco Management (Calgary) Inc.	Garey Kirkland	(403) 234-0166	grk@simcomgt.com
Sunreal Property Management Ltd.	Callie Beamish	(403) 343-0200	cbeamish@sunrealgroup.com
Three by Three Inc.	Abbie Thurgood	(587) 703-3311	Hello@threebythree.ca
Unit Management	Pete Dhaliwal	(403) 909-8224	peted@unitmanagement.ca
Urbantec Property Management Inc.	Tim Erickson	(403) -971-1511	tim@urbantec.ca
WExcel Realty Management Ltd.	Jack Liu	(587) 955-9988	admin@wexcel.ca

■ CONSULTING

Organization	Name	Phone	Email
Bylaw Consultants	Gary Caouette	(587) 991-0959	bylawconsultants@gmail.com
Go West Valuations Corp.	Pete West	(403) 680-5050	info@gowestcorp.com
LPM Enterprises	Lisa McGrath	(403) 477-7254	Lisa@lpmenterprises.net
Skyline QS Consultants Ltd.	Maeve Duggan	(833) 390-1040	info@skylineqs.ca
Wapiti Inspections Inc	Harry Koyle	(403) 688-1206	hkoyle@wapitiinspections.com

■ DEVELOPER

Organization	Name	Phone	Email
Blue Jean Property Management	Charlene Francis	(403) 536-7080	cfrancis@bluejeanpm.com

■ INSURANCE/INSURANCE APPRAISERS

Organization	Name	Phone	Email
BFL CANADA Insurance Services Inc.	Tony Reed	(403) 398-2421	treed@bflcanada.ca
Gallagher Insurance	Michael Arnold	(403) 299-1692	Michael_Arnold@ajg.com
HUB International Insurance Brokers	Jeff Alderman	(403) 510-8493	jeff.alderman@hubinternational.com
Normac Appraisals Ltd.	Omar Khan	(403) 918-6566	omar@normac.ca →

PROFESSIONAL AND BUSINESS PARTNER MEMBERSHIPS

■ SERVICE PROVIDER

Organization	Name	Phone	Email
247Condo	Stephen Cassady	(403) 770-2939	stephen.cassady@247condo.com
4-Way Inspection Services Ltd.	Travis Olinek	(780) 473-8464	travis@4wayinspections.com
Abris Construction Calgary	Lindsay Boon	(403) 629-3474	lindsay@abrisconstruction.com
Alberta Indoor Comfort	Mike Berezowski	(403) .230.2691	mjb@albertaindoorcomfort.com
Black Tie Property Services Calgary (INC)	Krishna Nault	(604) 629.9055 ext 509	knault@blacktieservices.ca
Canstar Restorations	Ryan Bedford	(403) 312-6674	rbedford@canstarrestorations.com
Condo Document Inspection Centre Inc	Nina Bhasin	(403) 228-6770	nina@cdcinspections.com
CondoVoter	Sean McKim	(647) 689-7507	sean@condovoter.com
Dimic Law	Steve Dimic	(403) 457-5801	steve@dimiclaw.ca
Fire Ant Contracting Ltd.	Edward Bushnell	(403) 312-5995	ed@fireantcontracting.com
First Onsite	Melissa Kesegic	(403) 312-2975	melissa.kesegic@firstonsite.ca
Flooring Superstores	Cameron Lang	(403) 290-0006	cam@fss-calgary.ca
Fort Sands Construction	Stephen King	(403) 604-5678	sking@fortsands.com
Fountainhead Mechanical Inc.	Bob Henry	(403) 702-6900	info@fountainheadmech.ca
Get Quorum	Mark DiPinto	1 (877) 353-9450	mark@getquorum.com
Hank's Plumbing & Gasfitting LTD.	Kevin Lott	(403) 998-7924	kevin@hanksplumbing.com
Harding's Painting	Matt Whiteley	(403) 700-6770	matt@hardingspainting.com
HazPro Restoration	Matthew Heron	(403) 617-1645	Matt@hazprorestoration.ca
LNN Protection Services Ltd.	Ryan Soptak	(403) 571-1200	ryan@lnnprotection.com
Lydale Construction	Marcy Nielsen		mnielsen@lydale.com
Mircom	Mark Joudery	(403) 462-1778	mjourdery@mircomgroup.com
Moby, a Division of Western Fibre Communications Corp.	Boaz Shilmover		ap@getmoby.com
Multigas Detection Inc.	Shiku Patel	(780) 739-0525	shiku@multigasinc.com
NationWide Restorations Ltd.	Tarik Aziz	(587) 885-1718	tarik@nationwiderestorations.ca
Oaktree Carpets and Flooring	Kevin Williams	(403) 919-9477	kevin@oaktreecarpets.com
Pro Property Services Inc.	Michael Baker	(403) 890-5296	michael@proproperty.ca
ProStar Cleaning & Restoration	Jodi Scarlett	(403) 695-1082	reception@prostarcleaning.com
Pure Restoration	Tyler Scarlett	(403) 984-5300	tyler@purerestoration.ca
Rocky Cross Construction North/DKI	Ryan Thelwell	(587) 888-9805	rthelwell@rccn.ca
ServiceMaster Restore of Calgary A Division of Ordman Corporation	Julie Visser	(403) 287-7700	julie.visser@smcalgary.com
Servpro Calgary	Kai Hochhausen	(403) 671-6409	khochhausen@servprocalgary.com
SIS Supply Install Services Ltd	Jody Roberts	(403) 640-1334	jodyr@sisltd.ca
The Restorers Group Inc	Jonathan Maynard	(403) 462-6633	jonathanm@restorersgroup.ca
Todd Brand Consulting	Todd Brand	(403) 608-2710	toddbrand@hotmail.com
United Supreme Group	Mark Lunnin	(403) 891-1454	mlunnin@unitedsupreme.ca →

PROFESSIONAL AND BUSINESS PARTNER MEMBERSHIPS

■ SERVICE PROVIDER

Organization	Name	Phone	Email
Servpro Calgary	Kai Hochhausen	(403) 671-6409	khochhausen@servprocalgary.com
SIS Supply Install Services Ltd	Jody Roberts	(403) 640-1334	jodyr@sisltd.ca
The Restorers Group Inc	Jonathan Maynard	(403) 462-6633	jonathanm@restorersgroup.ca
Todd Brand Consulting	Todd Brand	(403) 608-2710	toddbrand@hotmail.com
United Supreme Group	Mark Lunnin	(403) 891-1454	mlunnin@unitedsupreme.ca

Notice of Annual General Meeting

September 29, 2022
11:30 am – 12:00 pm

Calgary Plaza Hotel &
Conference Centre
1316 - 33 Street NE

AGENDA

1. Call meeting to order
2. Calling of the roll and certification of proxies
3. Proof of notice or waiver of notice
4. Approval of Agenda
5. Approval of September 30, 2021 Minutes
6. Reports of Officers
7. Financial Report
8. Appointment of Auditors
9. Election of Board of Directors
10. Old Business
11. New Business and Question Period
12. Adjournment

NOTE: CCI South Alberta's Annual General Meeting will take place in person. If you cannot attend the meeting in person, we encourage you to complete the Proxy Form and forward it to the CCI South Alberta Administrator.

To view all AGM documents, use the new log in provided on your 2022-2023 Official Membership Receipt, which was forwarded by email with your Membership Certificate. Please email the CCISA office if you require assistance. Documents include:

- Notice of Annual General Meeting
- Call for Nominations Information
- Consent to Stand/ Nomination to Stand for Election
- Proxy 2022
- Draft 2021 AGM Minutes: September 30, 2021
- Financials 2022
- Letter to the Members from Ryan Coles, CCISA President

Exhibitors & Sponsors

Abris Construction Calgary
Arthur J. Gallagher Canada Limited -
Gallagher Insurance
BFL CANADA Insurance Services Inc.
Canstar Restorations
Condo Control
Condominium Management Software
Solutions
Condo Owners Forum Society of Alberta
CWB Maxium Financial
DS Security
Eco Lighting Solutions
Ecopilot AI
Entuitive
EXP Services
Fire Ant Contracting
First Onsite
FirstService Residential Alberta
Fort Sands Construction
Gasonic Group Ltd
Gorilla Property Services
Go West Corporation
Gorilla Property Services
Great Scott! Construction
Harding's Painting
HGC Engineering
HMC Lawyers LLP
HUB International Insurance Brokers
Keller Engineering
Lydale Construction
MaxTV Media
McLeod Law LLP
Moby
Morrison Financial
Morrison Hershfield Limited
Normac
On Side Restoration
Pro Property Services Inc.
Propty
Real Estate Council of Alberta
Reggin Technical Services
Renew Designs and Renovations
Rhind & Associates
RJC Engineers
Rocky Cross Construction North/DKI
Safesidewalks Canada Inc
Scott Venturo Rudakoff LLP
Suncorp Valuations
Taylor Construction
WINMAR Property Restoration Specialists
YYC Condo Review



2022

ALBERTA
CONDOMINIUM &
REAL ESTATE Conference

\$199

September 16 & 17

Calgary Convention Centre

REGISTER TODAY AT

WWW.ACRCONFERENCE.ORG

The Program

- Dispute Resolution
- Bad board behavior and how the courts are addressing it
- Restoration Best Practices
- Building Envelopes
- Security for Properties
- Current State of Costing, Insurance Appraisals
- Rapid Fire Legal Panel
- More.....



WHO SHOULD ATTEND?

- Residential & Commercial condominium managers
- Board Members
- Real estate professionals - specializing in condominium sales
- Self-managed condominium corporations
- Service suppliers

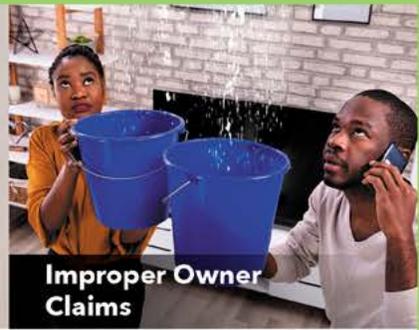
Educational sessions, networking and supplier connections all in one place



Unpaid Condo Fees



Mask and Vaccine Requirements

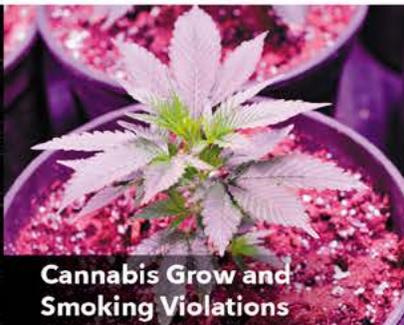


Improper Owner Claims

When it really counts, clients count on SVR.



Evictions



Cannabis Grow and Smoking Violations



Construction Warranty Disputes

For help with any condominium matter, please contact



Dionne Levesque



John McDougall



Kate Kozowyk



Stuart Gray

Scott Venturo Rudakoff LLP's condominium lawyers can provide advice and recommend action on every legal aspect of condominium living.



www.svrlawyers.com

1500, 222 3rd Avenue SW, Calgary, AB T2P 0B4 | 403.261.9043

Residential Security Companies – They are worth it!

By Jennifer Mahoney, HKS Security Group

In Canada, a property crime occurs every 3.8 seconds (burglary, vandalism, arson, and unregistered guest entry). The numbers add up to almost 200 burglaries per hour and nearly 5000 per day. This is just one statistic you should consider when securing your property.

1. Most unregistered guests live within two miles of their target property. Insiders are unlikely to commit such a crime in a crowded building. The fact that they operate in their own neighbourhood allows them to easily locate potential victims and strike at the right time. Night or 24-hour guards are key.

2. 60 per cent of unregistered guests choose to target an alternative building if your building has a 24/7 guard. Residential security will deter unregistered guests from coming into your complex, and they will focus their attention elsewhere.

3. A security system that provides 24-hour protection will help protect your property from intruders. The idea of an open, safe environment is immediately taken away when you have a 24/7 guard on duty.

4. One-third of unregistered guests can be attributed to the tenant leaving the door unlocked or ajar. Unregistered guests are immediately dissuaded from exploring a building with security guards to look for unlocked or ajar doors.

5. Unregistered guests target large and small properties. Unregistered guests will only take 10 minutes in an apartment. That's partly because they target property that is easy to break into. Buildings that are guarded and patrolled minimize this risk.

6. Unregistered guests approach the front door in more significant numbers than any other entry point — this is more than any other entry point. Many people forget to lock the front entryway or make sure no one enters when they enter or leave. Having security guards in the lobby will scare off unregistered guests. Every building needs a security plan in place if it's targeted by theft, vandalism, arson, and unregistered guest entry.

cci

Every building needs a security plan in place if it's targeted by theft, vandalism, arson, and unregistered guest entry.



Warding off water damage:

The Risk of Water Leaks is Abundant, So Are Preventative Solutions

By Ayman Ashebir

As the rapid growth of condominium living in Canada continues, corporations and their suite owners need to be on alert for an omnipresent danger: water damage.

According to Statistics Canada, the share of condominiums among newly built dwellings has increased five-fold since 1980 with as much as 30 per cent of residents in cities like Vancouver and Toronto residing in condos by 2016. For condos housing hundreds of residents, easily addressable leaks of some form can occur at any given moment, whether from a leaky faucet, drain, or appliance. As buildings age, however, there is an increased risk of more significant leaks and floods that can result in considerable water damage.

A KPMG study for the Canadian Institute of Actuaries highlights two primary areas of concern related to the increase in property damage claims: the rise of people living in condominiums and ageing infrastructure. Many condo residents reside in late-twentieth-century buildings that grapple with underlying plumbing and mechanical systems reaching or surpassing their estimated useful life.

The Autorité des marchés financiers in Quebec identified water damage as the leading cause of insurance claims, while internal data from Aviva Insurance found water damage claims doubled over a ten-year period ending in 2012.

While residential home and commercial owners reported 40 per cent of insurance claims being related to water damage, the share for condos is between 60 per cent and 90

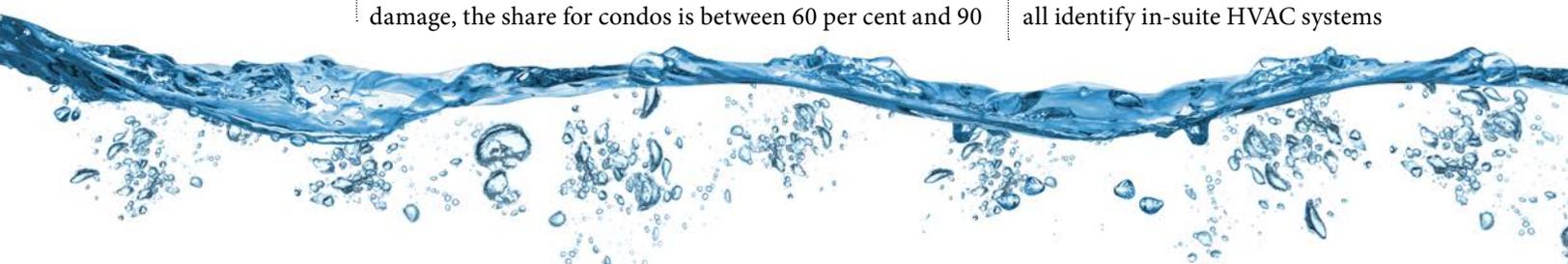
per cent, according to KPMG's study. Unlike in single dwellings where the impact is limited to that home, leaks in condos can become more substantial and widespread.

Sprawling water damage

Even mid-size condos often have more than 100 suites, all with their own set of appliances, plumbing fixtures, and HVAC systems. A broken washer, or leak in the fan coil or vertical heat pump of a suite on the ninth floor, can impact suites several floors below.

Recent news reports of sprawling water damage in Canadian condos have illuminated troubling causes such as faulty gaskets, frozen pipes and plumbing failures, all of which impacted multiple units.

Just as condo corporations and suite owners need to cautiously maintain their plumbing and appliances, proactive maintenance of in-suite HVAC systems is also critical. The Canadian Institute of Actuaries, Chubb Homeowners Study, and the Privilege Underwriters Reciprocal Exchange all identify in-suite HVAC systems



as a leading area of concern for water damage. Looking at fan coils, for example, here are some of the ways leaks and floods can occur:

1. Over time, drain pans rust and corrode, potentially creating holes for water to escape.
2. Deteriorating insulation within the fan coil cabinet can lead to debris falling into and potentially clogging the drain pan, drain hose, and condensate lines.
3. When turned off for extended periods of time during the winter, the pipes and coils can freeze and burst, leading to significant water damage.
4. As risers expand and shrink throughout the year, considerable strain is placed on the valves which can lead to leaks and cracks over time.

Water damage claims climb

As water damage claims rise Services Authority reports that in 2020, insurance premiums for strata (condominium) corporations in the province increased by about 40 per cent while a Deloitte report on B.C.'s insurance market found water damage deductibles increased by 135 per cent.

According to a 2021 Home Insurance Price Index published by LowestRates.ca, condo insurance rates for suite owners also increased, with year-over-year increases in Ontario, Alberta, and B.C. of 8 per cent, 23 per cent, and 34 per cent respectively, all while residential home insurance rates decreased.

To get water damage claims and rising insurance premiums back under control, corporations and suite owners need to take preventative measures.



Unfortunately, while the damages can be catastrophic, adequate in-suite care remains low.

A 2019 Chubb Homeowners' Risk Survey found that only 20 per cent of homeowners completed even a single water-related risk mitigation activity, and only 19 per cent completed regular inspections of their HVAC systems. In truth, this is more an issue of awareness rather than purposeful neglect. A lack of knowledge was among the principal reasons for the inattentiveness, highlighting the need for increased guidance so corporations and suite owners can use preventative measures to strengthen their protection.

Educating communities about risks Evidently, education is the key to getting ahead of the curve. In addition to actively maintaining plumbing and mechanical systems under its purview, a corporation should take an active approach to educate its community on the need for each suite owner to properly maintain their appliances, plumbing, and in-suite HVAC systems.

Many suite owners are unaware of simple, yet vital, safety tips like keeping their HVAC systems running while on extended absences. Corporations can share knowledge and best practices through notice boards or interactive displays, newsletters, general meetings, and welcome packets provided to new owners.

Corporations should also raise awareness for necessary maintenance, repair, and retrofit work where needed. Semi-annual maintenance services for fan coils often include the removal of debris and water tests for clogs and leaks. Modern components like flood sensors and automatic shut-offs can be added to older plumbing and mechanical systems as helpful safeguards.

Corporations can engage the original equipment manufacturer to provide condition assessments of ageing equipment and estimate its remaining useful life.

In ageing buildings where a complete retrofit is the best course of action, owners should be alerted to the risks of inaction before it's too late.

Ultimately, while the risk of water damage is pervasive, so too are the preventative solutions. And through increased knowledge, shared community awareness and due diligence, many of the risk factors of water damage can be avoided.

Ayman Ashebir is currently the director of sales at Unilux CRFC Corporation. He can be reached at ayman@uniluxcrfc.com / Company Website: www.uniluxcrfc.com

CCISA has reprinted with permission

cci



We deliver
**uncompromising
performance.**

We are Entuitive.

BUILDING ENVELOPE | STRUCTURAL ENGINEERING
BUILDING RESTORATION | SPECIAL PROJECTS | FIRE ENGINEERING
PEDESTRIAN MODELLING | WOOD DESIGN SERVICES
ADVANCED PERFORMANCE ANALYSIS | BRIDGE ENGINEERING
TRANSPORTATION STRUCTURES | CONSTRUCTION ENGINEERING

ENTUITIVE

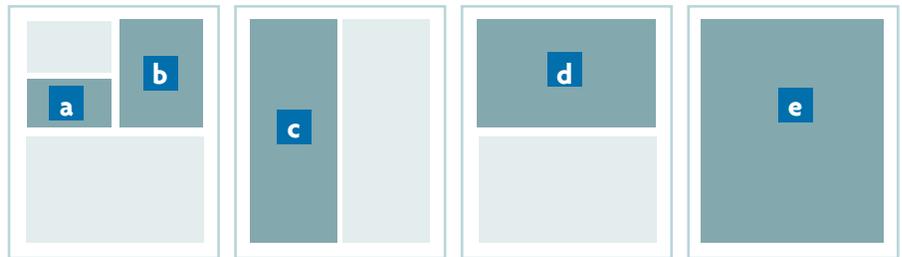
[entuitive.com](https://www.entuitive.com)

VANCOUVER | CALGARY | EDMONTON | TORONTO | NEW YORK | LONDON | EDINBURGH

specs and rates

Showcase your products and services to owners, boards of directors and property managers of Calgary condominiums. The CCI Review is one of the many benefits enjoyed by members of the Canadian Condominium Institute, South Alberta Chapter.

a	Eighth page	3.39 x 2.40 inches	\$75
b	Quarter page	3.39 x 5 inches	\$125
c	Half page (VERTICAL)	3.39 x 10.22 inches	\$250
d	Half page (HORIZONTAL)	7.08 x 5 inches	\$250
e	Full page	7.08 x 10.22 inches	\$400



deadlines

EDITION	SUBMISSION DEADLINE	DISTRIBUTION
Fall	August 30	September 30
Winter	November 30	December 30
Spring	March 30	April 30
Summer	May 30	June 30

production requirements

The CCI Review provides the following specifications to ensure the highest quality for ad reproduction:

- colours must be converted to RGB;
- minimum resolution of 300 dpi for all images;
- completed ad must be submitted as high resolution PDF or EPS;
- all ads, except full page ads, must have defining border on all sides;
- do not use crop marks;
- ensure all artwork is embedded and all fonts are set to outlines.

advertising submission

Advertising in the CCI Review is now even easier! Please go to https://conventionall.swoogo.com/ccisa_review22-23 and complete the online form. With your contact information, ad size, and the edition(s) you would like your advertisement to appear in selected, you directly upload the advertisement and an invoice/receipt is generated immediately. By streamlining the process CCI South Alberta is able to better mitigate a timely delivered newsletter quarterly! Questions or concerns, can be forwarded to: admin@ccisouthalberta.com.