



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.

Message from the President

As I write this message, the thermometer has finally hit 30° C for the first time this year and I'm loving it. I hope you're all getting outside and enjoying the warm weather we've been waiting for. Hopefully you aren't recovering from flood or hail damage from all the deluges we've had this year. Another major hit to the insurance industry is not what we need right now. Personally, I've been working away at repairs to a small basement flood in my own home from that nasty June 13 storm.

This is usually the time we are planning our CCI South AB AGM for September, and lining up another great series of luncheons, evening sessions and ever growing ACR Conference. Instead we are working on things like a continuing series of webinars, for which we hope you will continue to support by way of a nominal fee going forward. We offered a few for free, but we are in need of raising some funds to cover our operations costs, as free services isn't

something that is sustainable for our organization. At this time, our Board is reviewing our options for the AGM and annual Board of Directors election. We'll keep you apprised as we move forward. We are thrilled that the ACR Conference 2020 is going ahead, albeit virtually this year. I encourage you all to continue your support and to help spread the word on this info-filled event that is also filled with networking opportunities.

In our previous newsletter, I

(continued on page 3) →

join our mailing list



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.

in this issue

3

Message from the President
(continuation)

5

Year At A Glance: Webinars

7

Handling mental illness
concerns in condos

9

Insurance Risk
Management

13

Insurance Do's And Don'ts

15

Welcome new
members

17

CCI South Alberta
Chapter Members

23

Update on Borrowing:
Changes in the Condominium
Property Act and Options During
The Pandemic

27

RECA Consultation on Standards of
Practice for Condominium Managers



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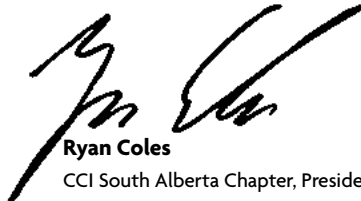
Message from the President

(continuation from page 1)

mentioned a number of stakeholder meetings our Board has been involved with recently, and the action has not stopped. We continue to be involved with meetings with the government and related associations around insurance, prompt payment legislation, the City of Calgary Building Maintenance Bylaw, and of course RECA and the forthcoming actions on licensing of condominium property managers and education of the same. We've been so busy that we had an extraordinary Board meeting in July just to cover all the recent happenings. We typically take a couple months off in the summer, however instead we are currently

engaged in putting several of our Board member's names forward for the various committees related to RECA's Condominium Manager Regulation Consultation that is set to happen between August and November. We continue to represent all our CCI South AB members across many avenues.

Lastly, thank you to all of our members and sponsors who have signed up again to support our chapter for the upcoming year. Share the good word and help us make our CCI community stronger. As always, feel free to reach out if you want to become more involved and volunteer on one of our many committees.



Ryan Coles
CCI South Alberta Chapter, President

Stay Informed!

Keep up with the latest condo industry news and updates.



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At a Glance

WEBINARS

Speedy Board Meetings

Date TBA (11:30am - 12:30pm) registration online via website

Implementing Electric Vehicle Charging in Existing Condominiums and Apartments

August 27, 2020

Rewards and Pitfalls of Self-managing a Condominium: What you should know

Date TBA

Creating Good Working Relationship with Boards and Managers and service provider contracts

Date TBA

EVENT: ACR Conference 2020.

Friday, November 6, 12pm to 4pm.

Saturday, November 7, 9am to 12:30pm

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.



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Handling mental illness concerns in condos

By Maria Bartolotti, ACCI, FCCI, Owner of New Concept Management Inc.

Q Is there anything we can do for a neighbour in our condo who seems to be suffering from depression or some other sort of mental illness?

A This is an important topic that I've previously written about and that continues to come up as a discussion point at board meetings.

First, we must understand what mental health is. Generally, this includes our emotional, psychological and social well-being and it affects how we think, feel, and act. Mental health is important at every stage of life from childhood and adolescence through adulthood.

Condo boards and management companies will find that they will at some point have to address mental health illness and psychological disorders among their condo residents as part of their daily tasks. This is unavoidable!

As a manager, I can tell you from personal experience that dealing with an individual who has a mental health illness can be very difficult and exhausting.

I understand that most managers are not trained and/or equipped in the area of dealing with mental health issues, but as managers and condo boards — and just as a good neighbour — I think it's important to

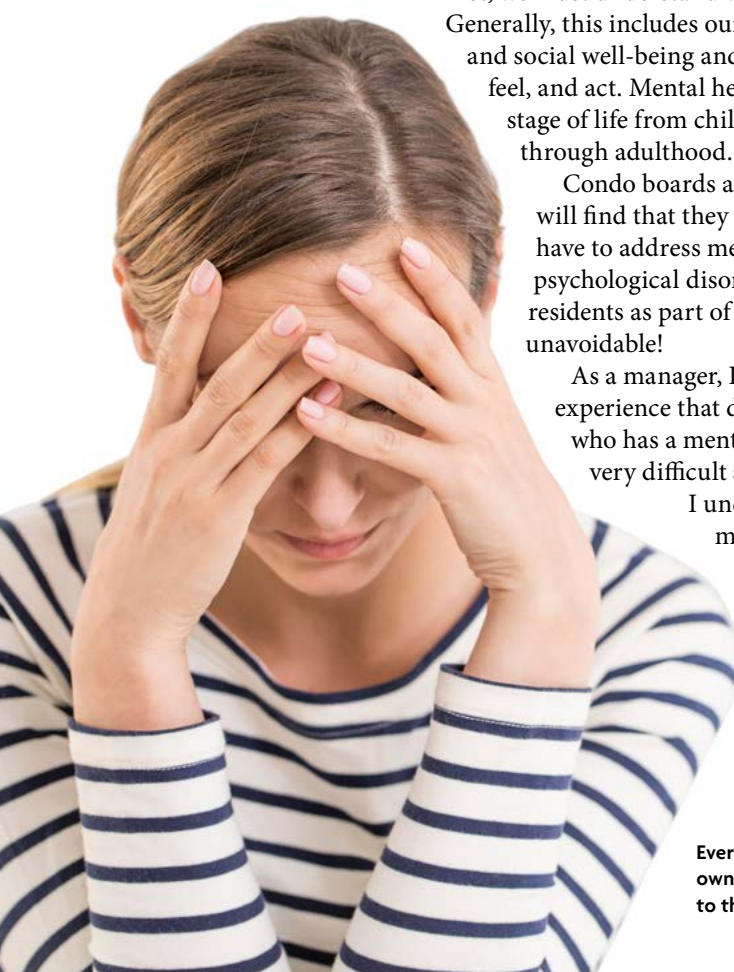
have an understanding on what it is and know how to handle concerns that may arise from someone who has a mental health illness.

So what can you do to help in this situation?

Be supportive, it doesn't hurt or cost anyone to show some compassion towards one another. Kindness goes a long way even in the toughest of situations. Trust me, I know, it's not always easy being a condo manager and I face a lot of challenges in my industry every single day. In fact, I'm thinking about writing a book.

If someone has disclosed that they have a mental health issue. See how you and the board can accommodate their situation. Every condominium in Alberta has a duty to accommodate an owner with a disorder, whether it is a physical or mental one up to the point of undue hardship and upon request. The obligation is set out in the Human Rights Code (the "Code"). The assessment of undue hardship is usually limited to considerations of any significant financial impairment to the condominium or health and safety concerns, but on rare occasions, the courts have considered the effect on the other residents. →

Every condominium in Alberta has a duty to accommodate an owner with a disorder, whether it is a physical or mental one up to the point of undue hardship and upon request.



Condo boards and management companies will find that they will at some point have to address mental health illness and psychological disorders among their condo residents as part of their daily tasks. This is unavoidable!

Gather as much information as possible regarding the nature of the disability and the request for accommodation from the owner, caregiver or family member. It goes without saying, but keep the information confidential.

Most importantly, act in good faith in reviewing the request for accommodation and accept it unless there is a legitimate reason for denial. You may want to seek legal counsel and or review the Human Rights Code.

As an owner with a diagnosed mental health disorder, don't be afraid to reach out to your elected management company for assistance. It's also your obligation to provide

as much information as reasonably possible and cooperate in the process of accommodation. Further, you should be willing to participate in discussions and solutions to better your living environment.

Mental Health is not easy on anyone involved, especially that individual. So don't be so quick to judge; patience, kindness and compassion go along way.

Until next time ...

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ENTUITIVE

Insurance Risk Management

Simple tips to mitigate risks in condos

By Teresa Girardin R.C.M., Condos Plus Property Management

With ever rising insurance premiums on Condominium Corporation's the best thing that Condominium Corporations can do is manage the risk.

Risk management shows insurance carriers that the corporation is doing everything they can to avoid the need to file an insurance claim.

Ways that risk can be managed can include such things as reporting dangerous conditions, repairing leaks as soon as they are found and knowing where the shut off valves are for water in your unit.

Identifying the location of the shut off valves can be the difference between the water continuing to flood your unit or stopping the water from creating further damage.

Check your fuse panel. Is it properly labeled? Try testing the breakers or fuses one at a time to make sure they are properly labeled.

Are there shut off valves on your toilets? Test them to

make sure they are not seized. Does your unit have an individual shut off that allows you to shut the water off to your unit without having to shut the water off to the entire block? If you do not have an individual shut off it is suggested that you have one installed the next time you have a plumber in your unit to attend to repairs.

Do you have a gas powered furnace? When was the last time you had it serviced. Furnaces should be checked and serviced yearly. If you have not done this in a while it would be wise to have it done. Many providers that service such units offer yearly maintenance contracts that ensure your system is working properly every year.

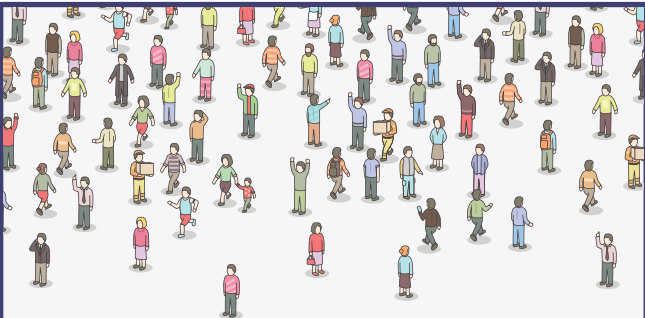
Dryer vents often get clogged with lint etc. Keep the duct work that leads to the outside vent cleared. The most common cause of house fire is related to the clothes dryer.

When you are on vacation do you have someone coming to your unit to check and make sure everything is okay? Make sure they check the basement every time as a leak in a pipe in the basement could go unnoticed and cause excessive damage.

When purchasing a new washing machine remember to purchase new hoses. Old hoses can become brittle and leak or blow due to high water pressure within them.

Dryer vents often get clogged with lint etc. Keep the duct work that leads to the outside vent cleared. The most common cause of house fire is related to the clothes dryer.





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Watch for dangerous conditions outside your unit such as ice on walkways and parking areas that may accumulate between visits from the landscaper. Each corporation has sand boxes on site that are there for the use of residents between visits from the landscaper. Take a bucket and fill it up to have at your unit for such occasions. Report slippery and or dangerous conditions to the management company when you find them so that the landscaper can be notified. Also watch for potential trip hazards such as uneven walkways and report them to the management company.

I have an article in this same issue on Insurance Do's and Don'ts on page 13. Please review it and make sure you have adequate insurance in the event a major loss occurs. The corporation's insurance will only restore to the standard unit definition. You or a previous owner may have done some upgrades in your unit that are your responsibility to repair, replace, and maintain. Identify those areas and check with your home owner's policy to make sure your policy covers the upgrades that are not covered by the Condominium's insurance policy.

When plumbing and electrical work is required in your unit make sure you are using licensed contractors that carry insurance and WCB in the event that something goes wrong.

When making alterations to your unit use licensed and insured contractors and make sure you obtain building permits when they are required. You can verify with the City what requires a permit and what does not.

Be on alert when filling a bath for example. Do not walk away and leave the water running as you could be distracted and allow water to overflow and damage your unit.

When cooking do not walk away and leave things unattended on the stove that could boil dry or catch on fire. When burning candles in your unit make sure that they are in good holders that will keep them from falling over and catching fire. Do not place them too close to curtains or other flammable items that could easily catch fire. Never leave your unit with candles burning.

Many residents do not live alone. Do you have a fire escape plan in place in case something happens? Have a



Most When burning candles in your unit make sure that they are in good holders that will keep them from falling over and catching fire.

location where you can meet up with the other residents of your unit so that you can all be sure that everyone got out safely.

How old is your hot water heater? Do you own it or do you rent it? If it is more than 10 years old it is at a greater risk of leaking. Consider replacing it if you own it. If you rent it contact your provider about having it replaced. Alarms and trays can be purchased for hot water tanks so that you are notified when the tank is leaking. Do you know how to shut the tank off so that it does not continue to fill when it is leaking?

Properly working Smoke detectors and Carbon monoxide detectors are required in all units by law. If you have any detectors that are hard wired in consider replacing them with ones that have a battery backup so that it still works if the power goes out. Smoke Detectors and Carbon Monoxide detectors should be replaced every 10 years. They now come with expiry dates. Check your detectors for the expiry date and make sure they are not past their life. If there is no expiry date then they are too old and should be replaced immediately. Make sure the batteries are working in detectors by testing them monthly. It is suggested that the batteries be replaced twice per year usually in conjunction with daylight savings time starting and ending. Never remove the batteries. If your detectors are going off every time you cook, consider moving it to another location within your unit. Smoke detectors and Carbon Monoxide detectors should be placed outside of all sleeping quarters.

Do you have a bedroom in your basement? This is only permitted under the building code if you have a window big enough to allow escape from a fire.

Do what you can to keep everyone safe. Don't wait until it is too late.

cci



Most condominiums don't Smoke Detectors and Carbon Monoxide detectors should be replaced every 10 years.



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(12:00pm - 4:00pm)

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Insurance Do's And Don'ts

By Teresa Girardin R.C.M, Property Manager
Condos Plus Property Management Inc

I wish to bring forward a topic that often is overlooked by owners. That is Insurance. I often hear unit owners say “I don’t need insurance as my Condo Corporation carries insurance”. This statement couldn’t be farther from the truth.

The Corporation does carry insurance that allows the corporation to restore your unit to the standard unit definition however often owners make upgrades to their units which they become responsible for. An example would be if the unit came with builder’s grade carpeting and you have removed the carpet and installed hardwood flooring, you are now responsible for insuring the flooring.

What types of Insurance should I carry?

- You should always have coverage for the contents of your unit. All personal belongings are excluded from the corporation’s coverage in all circumstances.
- You should have coverage for all betterments and improvements done to your unit. The flooring example is one such betterment.

- You should have coverage for liability in the event that someone is injured within your unit.

- You should have coverage for the corporation’s insurance deductible in the event that the damage is deemed to be the fault of the owner due to neglect or lack of maintenance. If you know there is a leak in a pipe and you ignore it and it blows this is lack of maintenance. If you leave a pot on the stove turned on and it causes a fire this is neglect.

- You should make sure you are covered for alternative accommodation in the event that you are unable to occupy your unit while it is being restored.

- You can also get “special levy” insurance. This does not cover the type of special assessment to top up a reserve but would cover you in the event a lawsuit ensues and the individual is awarded more than what the corporation’s insurance covers.

Condominium Insurance packages are available from most insurance companies. Take your insurance carrier a copy of the Condo Corporation’s insurance certificate and a copy of the standard unit bylaw which is included in your document package and make sure you have sufficient coverage.



Condominium Insurance packages are available from most insurance companies.

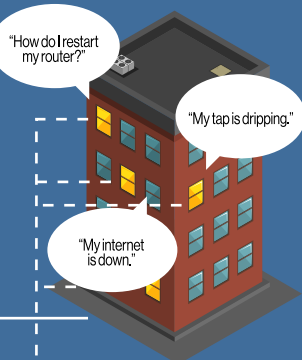


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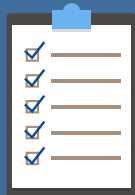


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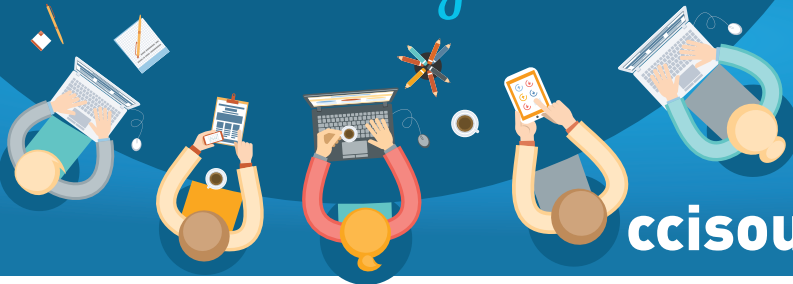
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Lowery Gardens CC #901 1426	Prestwick Place CC# 0810325	Mountain View Place CC #1410478
Pine Pointe Place	Townhomes of Peacekeepers Way CC# 0614675	Madison Heights (CP#: 8311933)
Prince of Peace Village CC#: 9812469	Sanderson Ridge Condominium Corporation/ 091 2007	Meadow Wood Village CC 7821840
Redberry Ridge Condominium	Manor Homes of Inverness (Site 1)/ 9610460	Villas of Wentworth
Riverview Condo (CP#: 9611050)	Sunvale Place Villas (Condo Corp#: 1513108)	Roxboro House (CC: 7810681)
Sierra Morena Villas (CC#: 9510122)	Palm Village Condominium Association (#9012188)	Point on the Bow (#9910641)
Sierras of Country Hills (CP 0012058)	Stonekeep (CC#: 1410248)	West Condo (CC#: 0811706)
Stella Nova (CP#: 0414396)		Townhomes of Patricia Landing (TPL) #051 1003
The Estates at Terrace View		Scenic Gardens Condominiums #9410573
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The advertisement for Max7 cleaning & property services Ltd. features a purple and blue color scheme. At the top left is the company logo, which includes a stylized building icon and the text 'max7 cleaning & property services Ltd.'. To the right of the logo are three circular icons: one with a building labeled 'CONDOS', one with a trash can labeled 'JUNK REMOVAL', and one with a lawnmower and tools labeled 'OUTDOOR MAINTENANCE'. Below these icons is a large photograph of a modern glass skyscraper. On the left side, a yellow rounded rectangle contains the text 'OUR SERVICES'. Below this, a list of services is presented with checkmarks: PROPERTY MAINTENANCE, MOVE OUT CLEANS, COMMON AREA, GUEST SUITE CLEANING, JUNK REMOVAL, OUTDOOR MAINTENANCE, and ENTERCOM PROGRAMMING. At the bottom left, a blue rounded rectangle contains the phone number '(403) 8367377'. Below that, a grey rounded rectangle contains the slogan 'We make your condo shine'. At the very bottom, a purple rounded rectangle contains the website 'www.max7cleaning.com'.

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UPDATE ON BORROWING:

Changes in the Condominium Property Act and Options During The Pandemic

By Pierre Sauvé, CWB Maxium Financial

Condominium Corporations in Alberta have been faced with a number of changes in 2020 from the new Act and Regulations coming into effect at the beginning of this year to initiatives introduced to help Corporations through the pandemic. The following is a brief review of some of these changes and programs related specifically to condo borrowing.

Condominium Corporation borrowing regulations were recently added in Alberta with changes made to the Condominium Property Act (the Act) that came into effect January of this year. Prior to these changes, borrowing was not specifically addressed in the Act. Section 31.7 of the Regulations was added requiring, at a minimum, an ordinary resolution of the unit owners if the amount required to borrow is in excess of 15

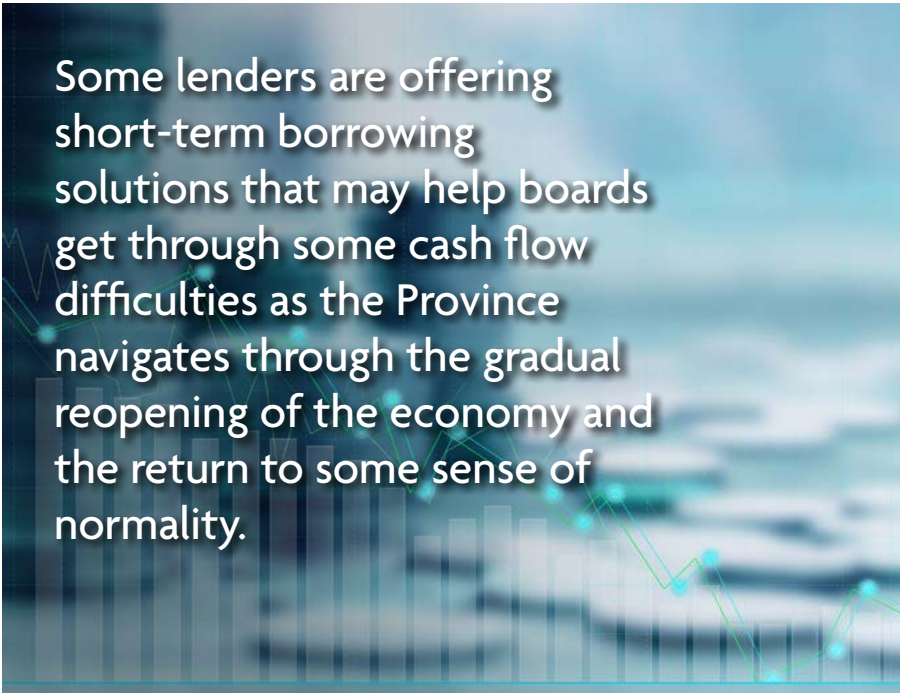
percent of the budgeted revenues for the year based on the most recent financial statements.

This requirement is regardless of what the Corporation's existing by-laws state with

respect to borrowing. However, if the Corporation's by-laws require a special resolution of the unit owners to borrow (common by-law language) then, at a minimum, a special resolution is required. An ordinary resolution is defined as a majority of owners or mortgagees who are present at a properly convened meeting or represented at the meeting by proxy. An ordinary resolution may also be passed if the resolution is signed by a majority of all the persons who would be entitled to vote at a meeting, and who represent more than 50 percent of the Corporation's unit factors. In assessing a loan request from A Corporation, a lender will typically review borrowing by-laws and any existing borrowing, as the corporation may have entered into other borrowings that is within the cap of 15 percent of total annual revenues. The by-laws will also help determine the requirement for an →

Certain lenders remain very supportive of Condominium Corporations in Alberta choosing a term loan as an option to a special assessment.





Some lenders are offering short-term borrowing solutions that may help boards get through some cash flow difficulties as the Province navigates through the gradual reopening of the economy and the return to some sense of normality.

ordinary resolution, or a special resolution if specifically stated.

With a number of changes being introduced in the Act, condo boards are assessing whether it is time to update their existing by-laws to make them consistent with the changes. Section 34.1 of the amended Condominium Property Act (the Act) provides a one-year window, starting January 1, 2020, for Corporations to amend their bylaws by ordinary resolution if their bylaws conflict with the Act or Regulations. Normally, corporations must pass a special resolution to amend their bylaws. If a board believes that the Corporation may want to evaluate a loan option in the future as an alternative to a potential special assessment, a change to the borrowing section may be included as part of an updating of the by-laws. Contact your legal counsel to discuss further.

With the drop in the price of oil and the impact of Covid-19 on the economy, some Albertans are faced with very challenging financial times. In condominium communities, these circumstances may have an impact on the cash flow of a Corporation if some unit owners are struggling to pay monthly fees. In early June, CCI South Alberta communicated news of the Government of Alberta passing an Order in Council making changes to the Condominium Property Act Regulations allowing condominium boards to borrow from reserve funds during states of emergency on condition that funds borrowed are paid back into the reserve within 2 years. Certain rules

apply on the amount transferred, and the passing of a resolution. More details can be found at ccisouthalberta.com/news-updates.

To support Corporations faced with an uncharacteristic increase in receivables, some lenders are offering short-term borrowing solutions that may help boards get through some cash flow difficulties as the Province navigates through the gradual reopening of the economy and the return to some sense of normality. Unit owners may be in need of fee deferrals to address a job loss or other loss of income. However, common expenses still need to be paid. A form of line of credit may help the Corporation manage through an imbalance between fee collection and the paying of common element expenses. Contact your preferred lender to discuss requirements and determine borrowing capacity based on existing by-laws and on the guidelines contained in the Act as outlined above.

Certain lenders remain very supportive of Condominium Corporations in Alberta choosing a term loan as an option to a special assessment. Corporations forecasting larger projects requiring a special assessment (a lump sum cash outflow that may be especially onerous on unit owners during these challenging times) could benefit from a more affordable financial solution that allows them to proceed with the project. In managing through this challenging period on behalf of owners, a board may want to consider the following benefits of a loan option to special assessment or project deferral:

- Affordability provided by the loan option helps minimize the risk of unit owners not being in a position to pay a special assessment, potential foreclosure, and further downward pressure on unit values;
- A loan may help the Corporation avoid costs associated with project deferrals such as ongoing maintenance and repairs, the cost of further damage, and the loss of potential lost savings (i.e. energy projects). In addition, having the flexibility to avoid project deferral and lock in a contractor and construction costs can help contribute to even more project savings;
- Some lenders provide much flexibility in the structure of the loan

such as offering an opt-out of the loan for owners interested in paying a lump, thus addressing the potential financial situation of all owners;

- All owners qualify for participation in the financing without any personal credit checks as a condominium loan is transacted directly with the Corporation and no lien is registered on an individual unit;
- The current low-interest rate environment provides an excellent opportunity to lock in financing costs at the lowest level in history.

The pandemic is an unprecedented crisis which will require Corporations to consider all available relief options and programs to ensure the financial security of the condominium and effective management of cash flow constraints while satisfying the needs of unit owners. The borrowing options described above may assist boards in maintaining financial stability for the Corporation and the owners.

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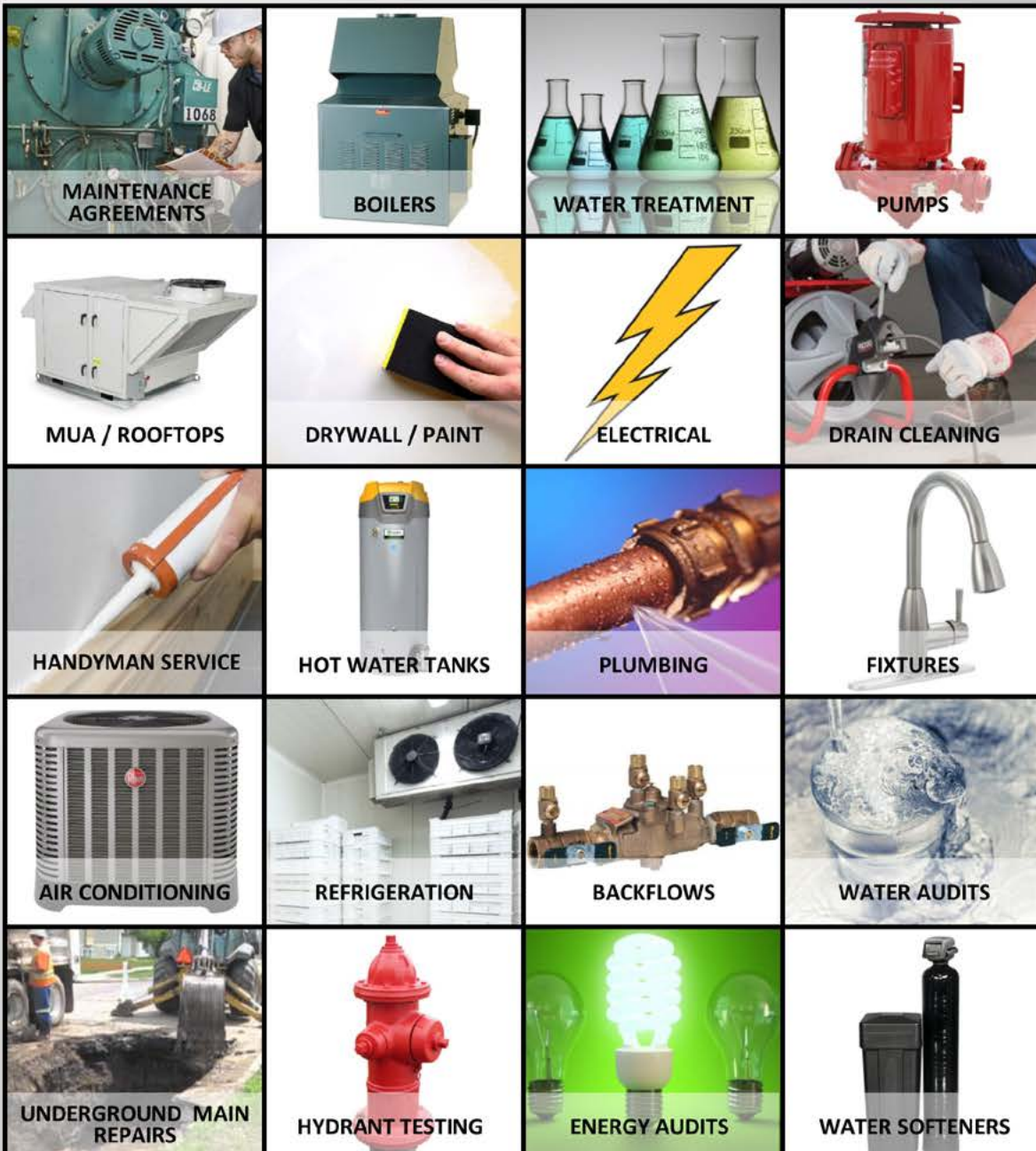
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Upcoming Consultation on the Standards of Practice

For Condominium Managers

The Real Estate Council of Alberta (RECA) has been tasked by the Alberta government with regulating condominium managers. Licensing of condominium managers is expected to begin mid to late 2021. In preparation, RECA is preparing Standards of Practice for condominium managers, which includes required content of service agreements between condominium corporations and condominium manager brokerages.

The consultation will be open to all stakeholders and the general public. The consultation will launch on **Friday, August 14, 2020** and will close **Thursday, November 12, 2020**. Effective August 14th the following will be available through www.reca.ca:

- consultation paper for the Standards of Practice
- proposed rules setting out the Standards of Practice, including required content of service agreements
- online survey, which includes questions regarding general requirements and feedback on the specific rules

As part of the consultation RECA will be holding information sessions. There will be online webinars and subject to COVID-19 restrictions, in person presentations. The dates for these information sessions will be posted on the RECA website when the consultation opens on August 14th.

Paper copies of the consultation paper, Standards of Practice and the survey will be available on request by emailing consultation@reca.ca.

General information regarding the regulation of condominium managers is available on reca.ca.

Included are the results of a previous consultation on the licensing structure for condominium managers.

Please share this information about the upcoming consultation with anyone who might have an interest in the management of condominium corporations.



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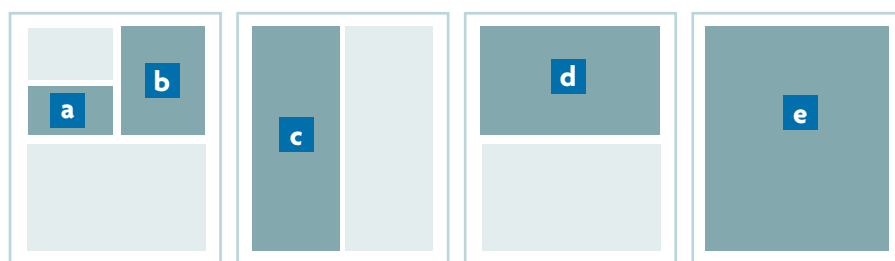
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Questions or concerns, can be forwarded to: admin@ccisouthalberta.com.