



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

I'm pleased to begin this newsletter with a big Thank You to all of our new/returning members and sponsors for the upcoming year. As you may know, our annual membership and sponsorship enrollments lapse every June. We had a frightful budget preparation process this year as we were worried about a drastic drop in participation and interest with CCI. I'm happy to say our member and sponsor numbers are better than the dire situation we had predicted.

We aren't setting new highs, but we are thrilled with the continued support from our chapter members. We miss seeing you all in person at our lunches, courses, and industry events.

It may seem like our chapter has slowed down, but I promise you the opposite is true. Our Board is busy with various meetings essentially every week. It's difficult to show membership just how much time we spend on the advocacy side of things as it is very much 'behind the scenes'. I doubt we

have ever been so busy with public consultations and stakeholder group meetings. Divide and conquer has been the solution amongst our Board as we have multiple members involved with the rapid planning/changes forthcoming with RECA and the licensing of condo property managers. Rest assured your interests are being represented by CCI as we continue to advocate for all condo owners and stakeholders. The provincial government is also now kicking off meetings about introducing a tribunal

(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.

in this issue

3

Message from the President
(continuation)

5

Year At A Glance:
Webinars

7

The Coming of the
Electric Cars

9

A Fresh Take on
Attic Rain

11

Condo Finance
The Case for Establishing
a Contingency Fund

15

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Chapter Members



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Message from the President

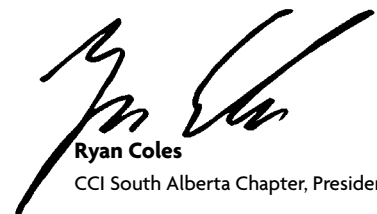
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for condominium disputes in Alberta. We've already confirmed our attendance for these invitation-only meetings. If you have been following the legislation changes for the past 5 years, the tribunal is the third of the three step process that was laid out in by the provincial government's plan to reform the Condo Act/Regulations. There is a survey out there to be done, and surely more to come. Become involved and share your opinion as it looks like condo owners will be paying the fee for the tribunal, similar to Ontario, BC and Nova Scotia.

On the National CCI front, we are anxiously awaiting the results of a business and marketing strategy report from a third party specialist firm that was engaged collectively by all 17 CCI chapters across the country. This was a massive investment, and may result in some major long term changes/plans for our organization. You may have noticed more information and events

in your email from our National CCI coordinators. This is because there has been a push for more National CCI content, involvement and support. If you have thoughts on the matter, please reach out to me for discussion as I represent our Chapter on the National Council.

Our AGM held another contested election. I would like to thank each member who put forward their name and ran as candidates. A big welcome to new/returning Board members. I'm excited to have my term extended for another two-year position and continue with this inspired Board and engaged membership. I am happy to continue in the president position for at least another year. Lastly, if anyone is counting, this is now my third newsletter where I have avoided the typical COVID comments that we are all so sick of reading. Until next time.



Ryan Coles
CCI South Alberta Chapter, President



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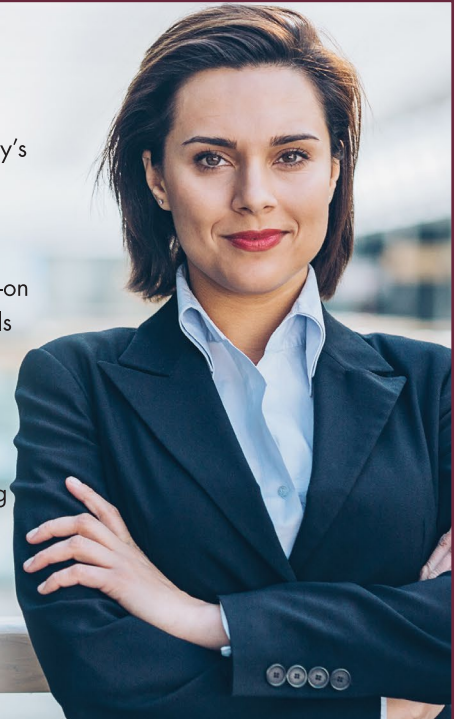
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January 28, 2021 (12:00pm - 1:00pm)

RECA Condo Manager Licensing Update

February 25, 2021 (12:00pm - 1:00pm)

WEBINAR TOPICS:

- **Alberta Home Warranty: Protecting Homeowners and Builders from Day One**
- **Tips & process on how to run an effective AGM**
- **Managers are from Mars, Boards are from Venus: creating good working relationships**
- **Contingency Fund vs Special Assessment**
- **Insurance Industry Update**



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.

EVENT: Course dates and instructors are being confirmed for 2021.

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The Coming of the Electric Cars

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

Q Dear Maria; What should a condo board consider when outfitting the building to accommodate electric vehicles?

A This is a great question that continues to come up. If you're considering adding an Electric Vehicle Charging Station (EVCS) in your condominium corporation, you will want to review the CPA rules, regulations and your bylaws governing the process on how common elements or services provided to owners can be changed.

Electric Vehicles are becoming increasingly popular in Alberta and I would encourage Corporations and Builders to consider adding charging stations in their buildings since it does provide some great benefits to your condo community. It helps modernize your building, brings the building in line with green initiatives, increase property values, and — most importantly — help generate revenue for the condo corporation.

However, this is dependent on capacity, type of condo you live in and how you manage and structure the charging station.

As a board, your initial step is to investigate your options and have a good understanding on the three types of EVCS available to you and how they work. Keep in mind that existing Multi-Residential buildings may not have the capacity to host a charging station and they may need to be retrofitted.

You will then want to assess the costs to the condo corporation for the proposed installation of the EVCS along with any operating, maintenance, cost of power, usage, management fees that are typically part of this process and how the cost will be distributed.

Installation costs will vary depending on the following.

Number of circuits and EVCS installed. If you're planning on installing more EVCS in the future, you may want to add more circuits up front to save on costs.

Power — sharing options may be a way to reduce the number of circuits required for multiple stalls.

Distance between the EVCS and electrical room. Costs will increase depending on where the EVCS is being installed.

Building age — older buildings may require electrical upgrades to support the EVCS.

Hiring a certified electrical contractor will help you to determine your condo needs in this process.

These are just a bit of insight into electrical vehicle charging stations. Do the homework, talk to the experts in this field before committing to a EVCS Solution for your members.

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Older buildings may require electrical upgrades to support the EVCS.



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A Fresh Take on Attic Rain

By Alison Wood, *Entuitive*

At its most basic, attic rain occurs when moisture accumulates and freezes within an attic space in the colder months and then melts as the weather warms. It is common to Southern Alberta (but not exclusive to it), where the climate can experience drastic fluctuations as we transition from the winter to the spring and back in the space of a day.

Unfortunately, attic rain can cause many issues for Property Managers and homeowners, including leaks and ceiling staining. Sometimes a building will develop attic rain several years after construction, or after renovations so it's not just a problem for new buildings. Luckily, fixing and avoiding attic rain is possible.

This article will look deeper into the root causes of this common problem and explore solutions on how to deal with it once and (hopefully) for all.

So, if you are experiencing attic rain, take heart and read on!

Looking Deeper into the Causes of Attic Rain

The root causes of attic rain are many. The most common culprits are ventilation, air tightness, or too much humidity in the home.

The one factor for attic rain we cannot control is weather — prolonged periods of cold weather exacerbate frost build-up that eventually leads to attic rain.

Controlling attic rain is a balance between the airtightness of the ceiling and the effectiveness of attic ventilation. In a perfectly airtight attic, ventilation is not needed because there is no air leakage between the home and the attic space. Sadly, we've never seen a perfect home, so generally we recommend using ventilation to keep the attic dry.

Ventilation issues arise when moist air cannot exit in the way the original design intended. This is exasperated when air leakage enters the attic space, such as when penetrations to accommodate things like pot lights or dryer vents are not sealed to be airtight. The warm air of the interior enters the attic where it can condense within the colder attic space. Over time, this condensation can freeze and continue to accumulate over a cold snap. When the weather warms up, ice build-up melts and drips down.

Design methods regulating ventilation and humidification were →

Dryer Ventilation issues arise when moist air cannot exit in the way the original design intended.



High levels of humidity in the home (over 35 per cent) can lead to excessive moisture buildup in the attic and the production of attic rain as a result.

created at a time when roofs were simpler shapes and these regulations haven't kept up with the new ways that home are being designed. For instance, the design basis for ventilation has not changed since it was first introduced in 1942. Given that we use different materials today and build more complex townhomes and multi-family buildings utilizing attic spaces, it's shocking that we haven't updated our design assumptions. Take the implications of a more complex roof shape. With it comes more framing underneath — and a more complicated air flow path in the attic space, which may prevent proper ventilation in some areas.

Southern Alberta is a relatively dry climate — the greater the difference in humidity between the exterior and the interior a building, the more stress we put on it. High levels of humidity in the home (over 35 per cent) can lead to excessive moisture buildup in the attic and the production of attic rain as a result. There are the obvious sources of moisture (humidifier, bathing) and there are the less obvious sources such as laundry, cooking, and even breathing. We can't prevent all moisture generation in the home, but we do need to take steps to mitigate it such as venting or dehumidification. Keeping humidity to reasonable levels is key to addressing interior condensation as well as attic rain.

Fire safety is also important when considering code changes related to attic spaces. The air flow needed for

ventilation is a double-edged sword when addressing fire spread. As the industry has improved the fire safety for residential attics, it has also reduced the ventilation potential of the attic. Additional ventilation can be part of reducing instances of attic rain. However, we can't compromise fire safety in seeking a solution to attic rain, so our design options become more limited.

How to Fix Attic Rain (and how to avoid it in the first place!)

Every attic is unique, each with its own operating conditions and design. Because there are so many potential causes of attic rain, it is important to hire a professional to quickly find the cause and identify an appropriate solution. Doing so will save you time and money in the long run.

While, sealing leaky penetrations into the attic and making sure existing ventilation pathways are clear and using a Heat Recovery Ventilator if you have one are good first steps, doing so may not eliminate the issue. In fact, the solution is rarely as simple as installing additional roof vents — attic rain a complex problem that requires balancing air flow, ventilation, and insulation within the attic space, as well as adjusting interior humidity if required.

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Condo Finance

The Case for Establishing a Contingency Fund

By Walter Wakula, MBA, ICD.D
President of Foothills Global Capital Group Inc.

My purpose in this article is to describe 'best practices' for a condominium corporation (Corporation) to accumulate financial contingency funds. This can be done by building accumulated operating surpluses to a target level of three months of expenses in the operating fund for contingency purposes and/or by creating a separate contingency fund similar to the capital replacement reserve fund (Reserve Fund). I have described how to do this using the operating fund in my article "Condo Finance — The Case for Condos Building a Financial Cushion" which was published in the Spring edition of the CCI South Alberta Chapter Review available here: [www.ccisouthalberta.com/sites/default/uploads/files/CCI-Review-Spring2020-FINAL\(1\).pdf](http://www.ccisouthalberta.com/sites/default/uploads/files/CCI-Review-Spring2020-FINAL(1).pdf)

This article will focus on establishing a contingency fund.

The overall objective for having a contingency fund is to avoid a surprise special assessment and to enhance the value of the Corporation and thereby the properties of condominium owners. The main reasons for having a contingency fund are to pay for unusual unbudgeted expenses, to cover unusual revenue shortfalls and for a special purpose such as covering the cost of common area work deficiencies left by a developer. A contingency fund can also be used to accumulate funds to pay for big ticket capital expenditure items such as a new security system, a new solar panel driven electricity system or a new network of electric vehicle charging stations. Capital expenditures do not qualify as items to be paid for from the Reserve Fund. A contingency



The overall objective for having a contingency fund is to avoid a surprise special assessment and to enhance the value of the Corporation and thereby the properties of condominium owners.

fund allows the Board to segregate funds for the specific reason or reasons specified for the fund, and no others, to make sure these monies are spent for the purpose or purposes intended. For example, consider the case of a developer that has gone bankrupt just as construction is completed of the condo complex leaving no easy way for the Corporation to pay for these common area work deficiencies. A special assessment is needed to pay for these deficiencies and is collected in two or →

three installments over one or two years. The proceeds of these special assessments deposited to a contingency fund will assure owners and the Board that the program of expenditures on deficiency projects will be spent only on deficiency projects and not on operating fund or reserve fund expenditures.

Although there are many advantages for establishing a contingency fund, a disadvantage is the increased amount of accounting and administration needed to maintain such a fund and properly disclose it in the Corporation's financial statements. The Board must approve expenditures from the contingency fund and must give its property manager proper charge information so that expenditures can be recorded to the proper fund. Furthermore, the financial statements will need to report the results of operations for this fund and its financial position.

The contingency fund may be created from the proceeds of a special assessment made for a specific purpose and from a portion of annual contributions.

Occasionally a Corporation will add to its common property in a transaction which is called creating a capital expenditure. There are different kinds of capital expenditures which are beyond the scope of this article. The money for these capital additions cannot be taken from the reserve fund but can be paid for from operating fund reserves (if these are large enough), by making a special assessment to the owners, by borrowing the money

or out of a contingency fund. Few Corporations have borrowed money or set up operating lines of credit due to the expense, Board time and the administrative difficulty involved in setting up, reporting under and otherwise maintaining such lines of credit or other borrowings. Also, few Corporations have sufficient funds in their operating surpluses to finance a larger capital acquisition. That makes the contingency fund an attractive alternative source of financing for these.

There are some requirements that condo boards have to comply with as part of the approval process for capital expenditures. Such purchases normally require the approval of owners by special resolution with at least 75 per cent of owners and 75 per cent of unit factors (Special Resolution) in favour of the purchase. However, this is a hurdle which is difficult to attain and not practical to pursue for smaller purchases by the Board of a larger Corporation. Nevertheless, the contingency fund itself and the criteria

for accumulation and spending of monies in this fund will need to be approved either by Special Resolution of the owners or by creating a bylaw for creation of this fund. The following language can be proposed for such a Special Resolution or bylaw as an additional power of the Corporation, subject to legal advice from the Corporation's counsel:

"In addition to the powers of the Corporation set forth in the Condominium Property Act, the Corporation through its board of directors, may and is hereby authorized to provide and maintain a fund to pay for expenditures not properly chargeable to the capital replacement reserve fund or for expenditures which would exceed the opening annual balance of the operating fund. The fund shall be called a contingency fund and shall be used to cover the cost of any unexpected or abnormal repair, expense or replacement not budgeted or not covered by the operating budget or the capital replacement reserve fund. The contingency fund shall also be used for the purchase of smaller items of personal capital property at the discretion of the board of directors, and for the purchase of real capital property subject to approval by owners of a Special Resolution. The contingency fund may be created from the proceeds of a special assessment made for a specific purpose and from a portion of annual contributions. Annual contributions to the contingency fund shall not exceed five (5) per cent of the operating budget for the year of the contribution."

The language for a contingency fund bylaw can, of course, be tightened up to further restrict the use of these funds by a Board or to require some oversight by owners at annual general meetings of the Corporation.

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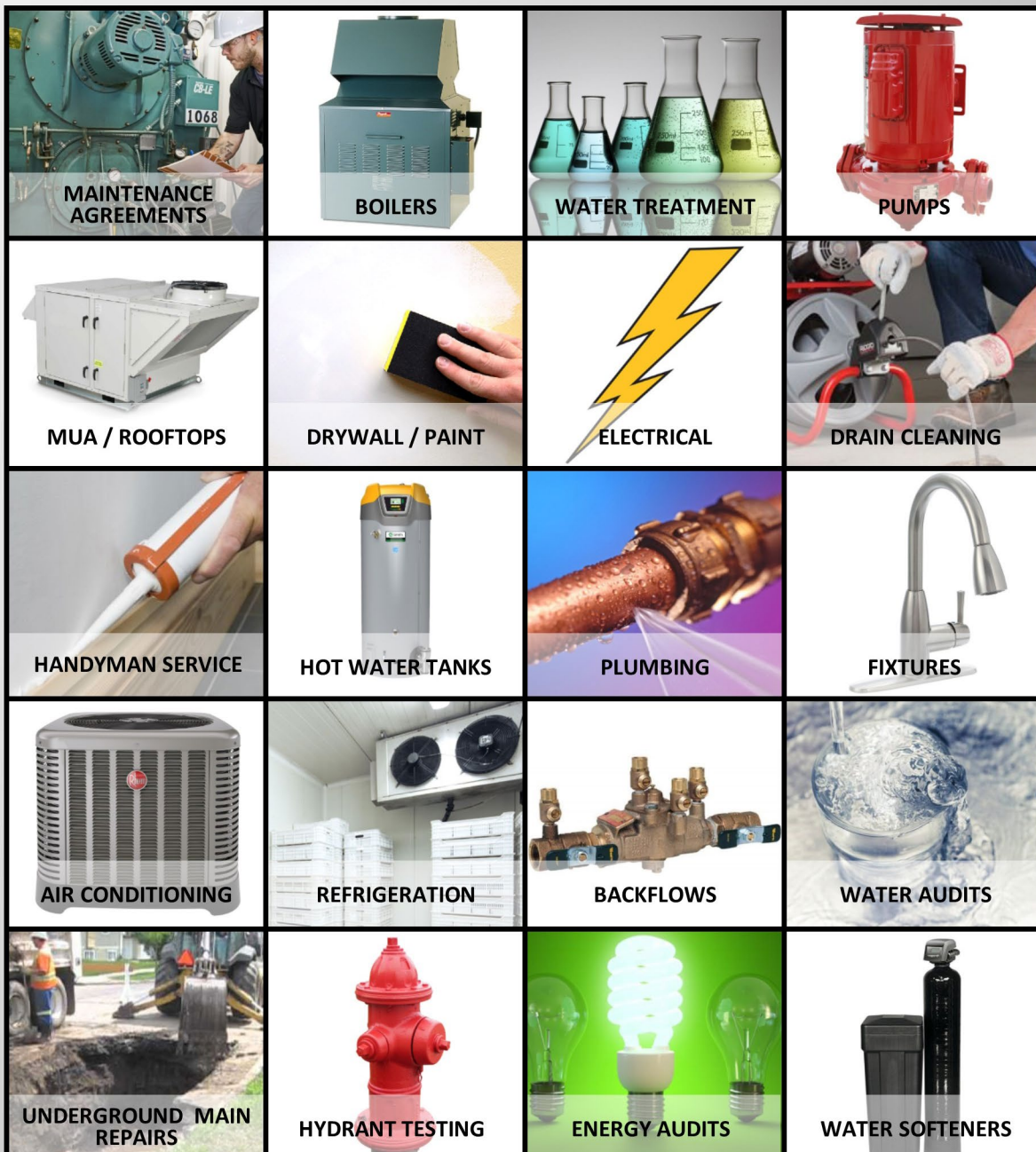
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Membership expired on July 1

Your membership renewal was sent in June 2020. If you have not received it please contact the office. Your 2019-2020 login access to the Members' Only area on the website will no longer be valid after August 30.
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Todd Brand

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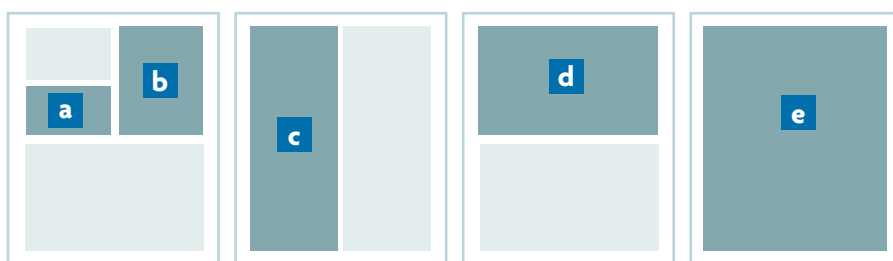


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