

2015/2016-1

President's Message

**London and Area
Chapter
Board of Directors
2014/2015**

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The *Condominium Act (1998)* remains the same; however, amendments in the form of "Bill 106" have been widely publicized since the bill addresses condominiums. So what is Bill 106? The short title is "Protecting Condominium Owners Act, 2015". On the website of the Legislative Assembly of Ontario (www.ontla.on.ca) Bill 106 is described as "An Act to amend the Condominium Act, 1998, to enact the Condominium Management Services Act, 2015 and to amend other Acts with respect to condominium. " It passed the first of three readings in the provincial legislature on May 27th, 2015; the second reading scheduled for this September.

We will certainly hear more about Bill 106 as it progresses through the provincial legislature. All of us in the industry will be following its progression through legislature readings. If it becomes law, the proposed legislation would overhaul the *Condominium Act* and introduce the Condominium Management Services Act.

At the recent ACMO/CCI-London & Area Chapter Conference on July 17th, Armand Conant, partner, Shipley Righton LLP and Dean McCabe of

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**FALL COLOURS WILL APPEAR SOON
ENJOY!**

Newsletter Deadlines

Our newsletter is sent out quarterly. It would be a tremendous help if the contact person from member corporations would ensure that the CCI Administrator is provided an updated Board of Directors listing, along with their mailing particulars, whenever there is a change and certainly prior to each mailing—no later than **August 1st, November 1st, March 1st and June 1st**. There is usually, although not always, a change in the board after an annual general meeting. This is a good time for the contact person to send the new board listing to CCI. You can call, write, or email the Administrator with this information. Please do not await your property manager to fulfill this request.

Telephone
(519) 453-0672

Email
ccisw@cci-sw.on.ca

Mailing Address
**CCI-London & Area Chapter
P.O. Box 51022, 1593 Adelaide Street N.
London, ON N5X 4P9**

As well, if the contact person has changed on your Board, it is critical that the CCI Administrator is made aware—**please do not send address or contact person changes to the National Office of CCI or to the Association of Condominium Managers of Ontario (ACMO) for the *Condominium MANAGER* magazine**. The chapter provides the labels, addressed to the contact person, to a mailing service approximately 6 weeks prior to each mailing and they are responsible for the bulk mailings of the magazine to the members. We do not provide ACMO with our mailing lists. We thank you in advance for your attention to this message.

Invitation for Submissions

We welcome your suggestions for newsletter articles. There are many issues that are common to condominium boards and sharing your insight is most helpful. Management issues, building issues, legal topics, engineering information, successful completion of projects are only a few examples of what we are looking for. Please submit to the Administrator at the Email as shown above. We thank you all for your continued support and participation.

The information and opinions contained in this publication are brief summaries of complex topics provided by the authors. The Chapter is without liability whatsoever. Readers should always obtain expert advice on their specific situations.

Approximately 1200 copies of our quarterly *CCI Review* newsletter go out to our local members, other CCI Chapters, members of our local government and members of our National Board of Directors. For membership and/or advertising information, contact the Administrator at 519-453-0672 or visit our website at www.cci-sw.on.ca.

Advertisements in this publication are not an endorsement by CCI of any company or product. Members are encouraged to compare rates and ask for references when contracting for goods and services.

Permission to reprint is hereby granted provided:

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President's Message — continued

Wilson Blanchard Management Inc., provided the participants with a very brief review of the *Condominium Act* reform and the licensing of managers, as well as some insight into the next steps of Bill 106 and some areas that are expected to be addressed. You can view their presentation on our website www.ccisw@cci-sw.on.ca / Events.

Some of the major areas of reform in Bill 106 include (a) Consumer protection – where regulations would simplify and standardize disclosure statements and declarations so that a buyer can understand just what they are buying into when they purchase a condominium; (b) the formation of a “Condominium Authority Tribunal” which would assist with disputes between owners and corporations; this tribunal to be funded by each condominium owner by a fee of anywhere from \$1 - \$3 per month in their condo fees. Corporations would be responsible for collecting and remitting the fee which will add to the operating budget/common expenses; (c) Condominium Management Licensing which would establish the Condominium Management Services Act, requiring both condominium managers and management providers to hold licenses; and (d) required education for potential board of directors in a prescribed format, curriculum and within a prescribed time, so they understand their responsibilities.

CCI will be offering seminars and updates on our website as this very important legislation goes through the process and as they become available.

For those of you who came out to enjoy a day on the links on August 7th, thank you so much for your participation and support. The Board of Directors thanks Séan Eglinton who spearheaded the event.

Our annual AGM is fast approaching, to take place September 22nd at the Mocha Shrine Centre. We hope to see you there.

I look forward to seeing as many of you as possible at upcoming events.

Enjoy the rest of the summer

*Michael Lander, CPA, CA, FCCI
President*

CCI Upcoming Events

Education is an investment in the future of your corporation. We are confident that each and every event will be of interest to you. You can check out our website for more information on the particular seminars or contact the Administrator.

For Seminars—once we have firmed up speakers and seminar titles and descriptions, notices will be placed on our website for your viewing. Sign-in begins at 6:30 p.m. and the presentation start time is 7:00 p.m. and held at the Mocha Shrine Centre, 468 Colborne Street (near corner of Queens). You can RSVP to the Administrator in advance via Email or by phone 519-453-0672.

Your suggestions for seminar topics and/or newsletter articles are always welcome.

**Mark your
Calendars
Now for
2015/2016**

2015 Dates to Remember

September 22 nd	Annual General Meeting & Special Presentation
November 7 th & 14 th	2015 2-Day Condominium Course
November 24 th	Seminar

2016 Dates to Remember

January 19 th	Seminar
March 22 nd	Seminar
May 17 th	“There are no stupid questions!” [Legal experts]

Other titles and their descriptions will be confirmed as they become available.

Please invite those who have chosen condominium as their lifestyle but who may not know of the offerings of the Chapter. We look forward to seeing you at all of our events.

Chapter Communiqué

The London & Area Chapter of CCI was first organized in 1992 and yet 23 years later it seems like just yesterday. We have seen, and will continue to see, tremendous growth in the development of condominiums and ongoing change in the legislation that drives the governance of condominium corporations. And in this latter regard there is more to come. It will be up to all of us to keep up to date with the amendments as they are introduced and approved in the Ontario government. Many of you contributed toward these changes by your offerings to the committee who continue to work diligently to bring changes to protect the owners and the corporations going forward.

The mission of CCI is primarily in education for all the condominium corporations in London and area. So far, we have only touched the surface. There are over 800 condominium corporations in the London area; however our membership spans a far greater area to the east, west, north and south of London. We need your help to reach out to them so we can assist and support them in establishing and operating successful condominium operations through seminars, condominium courses and information articles.

We hope you will join us each and every time we get together to learn and to share the information you receive through CCI with your friends, colleagues and others who may not have been introduced to CCI and its offerings. This is also an excellent opportunity for those looking to embrace the lifestyle that is a condominium community to learn what they are buying into.

CCI also wants to ensure that you have knowledge and access to the professionals and trades who are familiar with and work within the condominium communities and who can assist you with their expertise. It is our objective to assist in promoting partnerships with members to create, encourage and support strong condominium communities. You can share your information about CCI with these experts as well. I am confident they will appreciate your interest in assisting them with growing their businesses.

I do want to take this opportunity to thank those responsible for ensuring there is an up-to-date director listing with addresses and where available Email address on the membership forms. This is tremendously helpful toward keeping the database up-to-date so that we can provide timely notices when we need to and so there are few mail returns.

Every day there is something new in condominiums and perhaps something you can share with the membership. We would like to hear from you anytime you would like to share.

CCI began its fiscal year on July 1st. The Board of Directors continues their hard work in planning the year ahead. Seminar topics and presenters will be confirmed and reported on our website as they happen. Requests to professionals to share their expertise at our seminars and the Condominium Course are positive. We are forever grateful for their ongoing support and contribution of time in their already busy schedules.

We are encouraged by new and renewed memberships; the support of our advertisers for our publications; and sponsors to our seminars. Thanks to you all for this testament of a strong collaboration in our communities.

Thanks so much to those who have presented their condominium communities in the Condominium of the Year Award competition that the CCI Board offers. And while this is only the 2nd year that this award has been offered, we know there are many strong and viable corporations out there in our communities who deserve such recognition and we hope you will start now to put together an introduction to your condominium community for next year. Tell us what makes your corporation a great community and place to live. Do not delay – start now. We would like to read about your condominium in future editions of our *CCI Review*.

As we build our 2015-2016 membership database, the commitment of some owners who have chosen to volunteer to stand for elections to the boards in their communities is remarkable. Over a period of many years we see many of the same names of owners who continue to work so diligently within their communities.

With the membership registration forms we were pleased to see where some of the directors provided Email addresses for us to keep in touch. It is difficult to provide timely communications when needed without this avenue of communication. If you have not provided your Email address and would like to, simply send an Email to ccisw@cci-sw.on.ca and indicate you would like to be included in the group listing for your community –

Chapter Communiqué — continued

please provide your condominium plan number. Please note that with your corporation membership to CCI, all of your owners are included as members. By providing information about CCI to your owners, you will be encouraging education among them to help them understand the sometimes overwhelming tasks and responsibilities that you have assumed as a director and to help them better realize what their own responsibilities are in the community. This may also make your job just that much easier.

Owners participate in their communities in many ways as well. Their green thumbs are often seen in communities as owners beautify the properties in gardening (within the standards of their communities), keep the property clean from blowing garbage on those windy days and in other ways as well. Potential buyers welcomed to these well-cared for communities are impressed and it is likely a testimony to the increase in condominium sales in your community.

Last year the CCI Board created the “Condo of the Year” and “Volunteer of the Year” Awards. While the response was less than expansive, we are grateful to those who took the time to recognize and nominate. Thank you! There are surely those who are deserving of the Volunteer of the Year Award in your community – we need to hear from you for next year’s nominees.

As we work on this *CCI Review*, the CCI Executive will review the nominees for this year’s awards and announcements will be made at the upcoming Annual General Meeting.

As we progress into the year, we will also provide you with helpful items of information you may wish to share with owners in your own community newsletters. Please do so with only one stipulation and that is that it was provided in the *CCI Review – London & Area Chapter*. We hope this will draw owners to looking us up on the website or other social media and to attending seminars.

Please take a moment to view your mailing label and make sure that we have spelled your name correctly and have your correct address for service. If there is an error – please let us know by Email as soon as possible.

If you have had a change in your board listing, please forward a new one by Email.

We look forward to seeing you at upcoming events.

Trish Kaplan, CCI (Hon’s)
Administrative Coordinator

Condo Directors: Be Reasonable! (and prudent!) — by Laura McKeen, LL.B.

Condominium owner-occupiers can find they are in conflict with owners who use their units as rentals, particularly student rentals. Boards for those condominium corporations will have to diplomatically navigate conflict to achieve an outcome that respects the legitimate interests of both sides of such disputes. Above all, the courts have stated that condo directors must act in a “reasonable and prudent” manner when overseeing the conflict. In the recent court case of *Ballingall v Carleton Condominium Corporation No. 111* (“*Ballingall*”) directors were given an expensive tutorial on why their conduct was not reasonable and prudent.

The term “single family” in the context of condominium law was interpreted by the courts in 2011.

Ballingall involved a condominium with about 50% owner-occupied units. Many units were rented to multiple non-related persons, particularly university students. The condo Declaration provided that “each unit...shall be occupied and used only as a private single family residence and for no other purpose...”. The term “single family” in the context of condominium law was interpreted by the courts in 2011, and after that, the *Ballingall* condo Board sought a legal opinion about the “single family” use language in its Declaration, concluding there was a restriction which prohibited many of the student rental occupancies in the building.

One director, who later became the president, mounted an aggressive campaign on behalf of one group of owners (“investors”, including himself) to prevent the Board from enforcing the “single family” restriction in the Declaration. A group of owner-occupiers pushed for enforcement. Ultimately the investors, who opposed enforcement, took control of the Board.

The owner-occupiers took the issue to court to compel the new Board to enforce the Declaration and for a declaration that the president of the Board acted in bad faith by failing to act as a reasonably prudent director. After the litigation began, the new Board tried to compromise by adopting a Rule to give off-side rentals a transition period of 10 years to comply with the private single family use restriction.

The court in *Ballingall* held that, unless the Declaration states otherwise, the meaning of the expression “private single family” use means units cannot be rented to multiple, unrelated, transient persons such as those in many student rentals. The court held that the corporation was legally obliged to enforce the Declaration and even though it had not been enforced in the past this did not relieve the Board from its duty to enforce it now (a non-waiver clause in the Declaration reinforced the court’s reasoning in this regard). The court also determined that the 10 year transition Rule was inconsistent with the language of the Declaration; unreasonable in the circumstances, given its length in time and scope; and, was therefore void.

A reasonably prudent director of a condominium corporation should not:

Importantly for Board members, the court’s analysis and fact determinations in *Ballingall* provides several “teaching moments” for directors on how to behave in a “reasonable and prudent” manner, by articulating what they should NOT do. Specifically a reasonably prudent director of a condominium corporation should not:

- a) actively undermine legitimate Board decisions;
- b) mislead unit owners about the Board’s obligations and its efforts to comply;
- c) encourage unit owners to distrust the Board;
- d) undermine legal advice from the Corporation’s legal counsel, mislead unit owners as to what that advice entailed, provide their own legal advice to unit owners, or post to their personal website legal advice received by the Board, without first obtaining Board consent to do so;
- e) actively foster Board dysfunction;

Condo Directors: Be Reasonable! (and prudent!) — *continued*

- f) promote antagonism and dissent on the Board;
- g) threaten other Board members; and,
- h) put their own economic interests ahead of the legitimate interests of other groups of unit owners.

It is recommended that boards confer with legal counsel before, not after, a dispute has commenced

The court found that a reasonably prudent director would seek a compromise that respected the disparate, but legitimate, interests of all unit owners in the context of the community established by the corporation’s Declaration, By-laws, and Rules. Even where the issues are divisive and directors have strong personal opinions about the corporation’s obligations, directors must submit to their legal duty to act as a reasonably prudent director.

The entire *Ballingall* decision can be found at the link below:

<http://www.canlii.org/en/on/onsc/doc/2015/2015onsc2484/2015onsc2484.html>

Do you have any questions about your obligations as Board Members or need legal advice with about your Corporation’s Declaration, By-laws or Rules? If so, please contact Laura McKeen (mckeen@cohenhighley.com).

Laura M. McKeen is a Partner in the Administrative Law Group of Cohen Highley LLP Law Firm. She is a litigation lawyer with a focus on condominium residential tenancies, municipal, planning and zoning and expropriations. Clients also seek her recommendations for risk management, regulatory compliance matters, and developing best practices. As part of her practice, Laura provides practical advice to businesses about the Accessibility for Ontarians with Disabilities Act (AODA).



Cohen Highley
LAWYERS

Reserve Fund Plan – An Alternative Use

Many aspects of the Condominium Act have a “common sense” component

There are many aspects of the *Condominium Act* that, with some consideration, have a “common sense” component to it. For instance, just recently I was saving my pennies (oops, must be nickels as there are pennies no more) for something special (the item not important). Unfortunately, the dishwasher decided to give up the ghost after 14 years of uninterrupted and good behavior. The technician reviewed the problem, gave us a cost to repair, which to me (who reads sales flyers for no real reason except out of interest) sounded suspiciously close to the cost of a new one and suggested as much. He confirmed that fact, adding that in his experience the newer models were not likely to last 14 years due mainly to the additional bells and whistles that have been added over the years and have the potential to fail. And so, with some disappointment, that something special fell by the wayside to replace the dishwasher.

What would have happened if I had not had this little nest egg? Quite simple, my kitchen would not be welcoming a new dishwasher into its awaiting space.

The corporation’s Reserve Fund Study is a guideline to budgeting and funding

As a condominium owner, I have experienced the success of having a reserve fund study and plan and even more importantly the funds to attend to the repair and replacement of large expensive components in our community. Is the study and plan fail-safe? Not necessarily, and it is not purported to be. It is a guideline to help with budgeting and funding to make sure there are adequate funds to attend to expenses when they are needed. I can’t imagine anyone having the power to be able to make predictions of a true lifespan – there are just too many variables that could potentially derail that prediction. An estimate though is most helpful for planning and allows us opportunities to attend to those repairs that need to be brought forward and those where added time is allocated to replacement. I would suggest that in the grand scheme of things, the plan for replacement will likely balance within the three years between updates. And, quite frankly and in my opinion, it just makes sense. It is good planning.

Adopting an in-house reserve fund plan might be a viable option to good planning

In retrospect, it seems sense then that an in-house reserve fund plan might be helpful. Now that one appliance has failed, it is likely (Murphy’s Law) that others will be nearing the end of their usefulness. And while I know that generations before us did without these timing-saving appliances I can’t quite imagine doing without my washing machine or dryer or the fridge, stove or my computer for that matter. If I calculate the cost it might be to replace these very helpful items of convenience, the dollar value is significant and it would be difficult to finance more than one at a time.

So, a plan of action seems reasonable and sooner than later! It makes sense to create a reserve fund study and plan on my own – one for the components inside the unit that are my responsibility to repair or replace. I see this plan of attack as a win-win situation. Not only will it give me peace of mind when the time comes for a replacement, it will also give me an opportunity to go through my stash of manufacturers’ manuals that I saved with each purchase and get rid of those where I have already discarded the item (you know those ones that seemed ingenious at the time, but are soon put by the wayside because they were less than effective or now not needed) and free of some space at the same time.

An in-unit study or plan is a personal choice and option.

The condominium corporation’s Reserve Fund Study is compulsory

The condominium corporation’s Reserve Fund Study is compulsory. The *Condominium Act* (Section 94) dictates that the corporation conduct periodic studies to determine whether the funding in the reserves and the amount of contributions collected are adequate for the expected costs of the major repairs and replacements of the common elements and assets of the corporation. The *Act* also dictates the prescribed class, when it is first created and the format that updates shall take every

Reserve Fund Plan – An Alternative Use — continued

three years and who shall conduct the study. The cost is a common expense but may be charged to the reserve fund.

According to the *Act*, there are three classes of Reserve Fund Studies:

- ◆ Class I is a comprehensive study.
- ◆ Class II is an update of an existing Reserve Fund Study with a site visit, and
- ◆ Class III is based on an update without a site visit.

Three classes of Reserve Fund Studies:

It is recommended that the reserve fund study schedule be placed on the calendar as a “MUST DO” task and then stick to the timeframes. It is not only important for your corporation it is also essential for an owner who is in the process of selling their unit. The Reserve Fund Study is part of the Status Certificate. Legal counsels will review it carefully on behalf of potential buyers. It is also the Reserve Fund Study that may make the difference between getting special assessed or not. The Auditor also refers to it in the annual audit.

Other uses of the Reserve Fund Studies

So having the study done is step one. The process of the study being approved by the board is the next essential step. Once the board has received the update they have 120 days to review and approve the plan as presented or to propose an alternate plan for future funding. The board may well meet with the qualified person who has performed the study to discuss suggestions or recommendations they may wish to include in the study.

The process of the study as dictated by the Condominium Act

The *Condominium Act* also dictates that within 15 days of approving a plan the board shall provide notice containing the summary of the study, a summary of the proposed plan and a statement indicating the areas, if any, in which the proposed plan differs from the study to all the owners. The notice and study must also be provided to the auditor who performs the corporation’s annual audit. The *Act* also states that the board shall implement the proposed plan after the expiration of 30 days following the day on which the board complies with sending the notice to owners. Often, boards attempt to update the study prior to reviewing the budget for the next fiscal year. Where there have been big projects completed on the property between studies, it is recommended that you have the engineer review and update it.

The need for a Reserve Fund Study is compulsory and valuable. Please make sure your study and plan is up to date and working for you.

When is your Reserve Fund Study Update due?

Put the date your study update is needed and mark your calendar so you can get an early start and have adequate time to include the timelines noted above.

CCI Annual Golf Tournament—Thanks



4th Annual CCI London Golf Tournament

Pine Knot Golf & Country Club



Major Sponsors



August 7, 2015

There was sunshine, blue skies with the appropriate number of clouds and lovely breezes keeping the temperature at just the best for a day on the links. It really was a perfect day for those of us who were able to come out to support CCI's Annual Golf Tournament, have some fun, and catch up with colleagues in the condominium community.

It takes many to organize a tournament and we appreciate all the help that was provided by many hands. A very special thank you to Séan Eglinton for once again taking the helm and conducting the plan of the day just like the pro he is. It really was a symphony of "good times had by all".

The major sponsors of our tournament are so very generous – Stevenson & Hunt Brokers, part of Arthur J. Gallagher Canada Limited (Silver Sponsor) once again sponsored the snack lunch to energize the players as they started out on their mission and TLC (Bronze Sponsor & Drink Sponsor) contributed golf balls and drinks for the players. We also thank On Side Restoration Services (Ont.) Ltd for their sponsorship of "Closest to the Rope" and May McConville-Omni Insurance Brokers Ltd. for sponsoring the \$10,000 hole-in-one tee – that would have been so exciting to see someone accomplish this feat!

We also thank our tee sponsors and the volunteers who manned the stations for their imagination as they had a little fun with the players. There were some very creative side games at the tees. Tee sponsors included:

- CertaPro Painters of London
- Cohen Highley LLP Law Firm
- Huntington Properties Ltd.
- L&K Plumbing & Renovation
- MacNeill Edmundson Professional Corporation
- Neighbour Property Management London Inc.
- Southwest Property Care
- Thorne Property Management Ltd.
- Winmar London

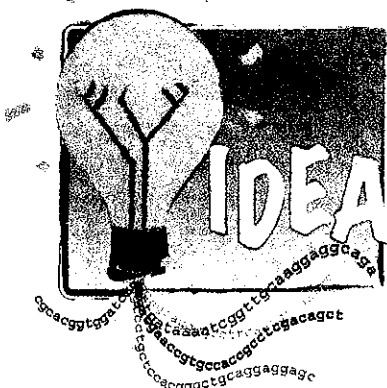
Following a delicious dinner created and served by the wonderful and accommodating staff at the Pine Knot Golf & Country Club prizes were distributed. There was fun and laughter making it a perfect closing to the day. Thanks to the following companies who supported so very generously to Prizes:

- Abbey Caulking
- AddAline Asphalt Maintenance
- CCI-London & Area Chapter
- Glass Canada
- Gore Mutual Insurance Company
- J. Braun General Contracting
- L&K Plumbing & Renovations
- Lander DeVries Chartered Accountants
- May McConville-Omni Insurance Brokers
- Neighbourhood Property Management Inc.
- Neighbourhood Property Management London Inc.
- On Side Restoration Services (Ont.) Ltd.
- Pine Knot Golf & Country Club
- Thorne Property Management Ltd.

We hope you will join us next year for a little fun and catch-up with others in the condominium community.

From the Editor—Share your Ideas

Education in any form brings clarity. In this quarterly newsletter we do our best to pass along information to address issues that may have been present in your community; some that will help guide you towards a strategy and resolution. We are always grateful to the assistance of many people who have embraced the newsletter to assist them in their communities, many who have provided suggestions and expertise. Thank you.



You don't have to be a writer!

Everyone living or working in condominium communities has at least one topic in mind that may be familiar to others. Perhaps you have found something to assist you or need some assistance from others. Perhaps it is some issue that you as an owner and/or director struggle with on your property; or a success story in your community that needs to be shared; or even a comment that could develop into an article that can be shared with the condominium communities.

If you have an condominium related idea for an article, we want to hear from you. Your ideas for newsletter articles are a valuable resource to all.

Deadline for the next issue of the CCI Review is November 1st. I look forward to hearing from you!

Helpful Hints & Notes that have come my way:

I was so excited to receive these great ideas from Grace Heaman of The Westford (a high-rise) in response to our "Share your Ideas" column. Grace shares the following:

Put a shelf in your garbage room for articles too good for the garbage. If the thrifty condominium owners do not need this item it can be disposed of 4 days later. Not to abuse this privilege – install a push button (handicap style) on the door into the garbage shopping cart room) Saves on repair and paint touch-ups.

A goodwill fire drill – inform the owners and add a meet & greet your neighbours component. Consider 1 person per floor as a "check we're all here". Knowing your neighbours should be a good thing to promote. Create lists of those who could use a buddy in such a situation as a fire drill—always a scary sound in the night.

Lubricating Window or Patio Doors

Never use WD40. It is not a lubricant, it is a metal protector and does more damage than repair. We recommend Silicone Spray. You can find it in any hardware store and it is actually made by the same company that makes WD40 and usually resides on the shelf beside it. Clean tracks well and use the Silicone Spray only. (Recommended by Aluminum Associates)

Recycling—Please Sort It

Complaints regarding garbage & recycling are common. Information on sorting recyclables can be found on a poster you can share with your Owners. It can be found on the City of London's website www.london.ca. Search for Recycling and print the pdf file "How to Sort Your Blue boxes". You can also contact the City of London for posters for your garbage rooms es@london.ca.

About the Condominium Act Review

The Condominium Act Review was an 18-month collaborative public engagement process. Condo owners, developers, managers and other experts were given an opportunity to identify issues in condominium communities and to work together to develop long-term solutions. Review the proposed changes on the provincial government's website (www.ontario.ca). And if you would like to follow the 3 stage public engagement process that the review of the Condominium Act took you can do so on the website of the Ontario Ministry of Government & Consumer Services (www.sse.gov.on.ca).

The Condominium Course

THE 2-DAY CONDOMINIUM COURSE
Saturdays, November 7th and November 14th, 2015

The ONLY Condominium Course available to owners, directors and professionals in the condominium arena.

A must for all condominium directors, professionals and condominium owners who are potential directors or those who simply want a better understanding of the way condominiums function and should operate.

Packed with up-to-date information vital to condominium boardrooms and property management offices.

A group of experienced and high profile professionals ... **the experts of the condominium industry** teach the course.

A practical, hands-on course developed by the Canadian Condominium Institute designed to reduce the risks of condominium ownership by equipping condominium corporation directors with the specialized management skills they need, and to assist professionals with their tasks.

In this course you will cover:

Part One: Condominium—The Director's Role

This introductory session will deal with a wide range of condominium terms and definitions. Using the Condominium Act, 1998 as a guide, participants will receive an overview of a declaration, by-laws, rules and regulations. The session will focus on the nature and creation of a condominium, how it operates and the roles, powers, responsibilities and liabilities of the Board of Directors.

Part Two A: Insurance

This session will help you understand the insurance requirements needed to fully protect your condominium and yourself as a Director. Questions of insurance claims, deductibles and appraisals will be addressed.

Part Two B: Property Management

Hear an overview of what a property manager actually does and his duties, including the handling of legal issues, enforcement of the Act and by-laws, coordinating all financial dealings, and communicating with owners. The different types of management will be explained and the advantages and disadvantages of each outlined. Learn how to "direct" the manager to ensure that your condominium community is properly cared for.

Part Three: Dollars & Sense—Budget & Finances

This session unravels the complexities of accounting for condominiums. It makes sense of common element assessments, allocation of expenses, internal controls, the budget process and choosing investments. You will also learn the role of the auditor and his relationship with the Board and Treasurer. This will be your opportunity to learn about the relationship of the various numbers in a financial statement to each other, and you will walk away with the ability to read and understand a financial statement.

Part Four: Reserve Funds

The all-important reserve fund, as stipulated in the Condominium Act, 1998, is discussed during this session; including the legal obligations to establish and maintain one for major repair and replacement of common elements and assets. Learn how to implement a long-term plan and the effect of inflation and interest rates on cash flow projections. Delve also into what makes a valuable reserve fund study. Discuss the scope and format of these studies and who should conduct them. This session will review director's responsibilities. Indispensable information for the Director!

Part Five: Physical Building Management

This session explores the effect of proper maintenance in avoiding expensive repair/replacement of garages, balconies and mechanical/electrical systems. Examine the aging process of townhouse and high-rise condominiums and review the process of

The Condominium Course — continued

**Part Five:
Physical Building
Management**
continued

awarding contracts. This session will review director's responsibilities, including a review of a number of additional Acts and Statutes that come to bear on work being done or decisions within a condominium community. Aside from the Condominium Act, there are other provincial and municipal documents that service providers and condominium Boards should be aware of, not only from the aspect of compliance, but also to learn of available assistance.

**Part Six:
Effective Meetings**

This session demonstrates how to hold and how to chair a successful condominium AGM, Requisition, Special, Turnover and Directors' meeting. Who can attend? What does the Condominium Act, 1998 say about notice, quorum, proxies and other meeting requirements? Learn how to prepare and properly handle typical meeting problems and disruptions. Learn the legal requirements for elections and owner-occupied Board positions.

Cost \$195.00 for CCI Members and \$390.00 Non-Members [A light lunch and 2 coffee breaks will be provided each day.] A completed registration form must accompany your cheque.

Plan for sessions of the 2-day Condominium Course on Saturdays November 7th and November 14th to begin at 9:00 a.m. and go until 5:00 p.m. (Sign-in with coffee & treats begins at 8:30 a.m.) All sessions are held in London, Ontario at the Mocha Shrine Centre, 468 Colborne Street (near corner of Queens Avenue & Colborne Street). Parking can be found at the rear.

Course Material

- ◆ A binder of handout materials is included in the price, reflecting the *Condominium Act, 1998*.
- ◆ A handbook copy of the *Condominium Act* and material specific to each session, plus other useful handouts provided by the guest instructors are included in the price.
- ◆ A course certificate will be provided to any individual having successfully attended **all 6 parts of the Course**.

Refund Policy

- ◆ If the cancellation of a registrant is received 14 days prior to the starting date of the course, a full refund will be given.
- ◆ If the cancellation of a registrant is received less than 14 days prior to the starting date of the course, a credit for the value of the course will be issued for a future Condominium Course.
- ◆ If a registrant has not cancelled and does not attend the course, no refund or credit will be issued.

If you have any questions, please Email the Administrator: ccisw@cci-sw.on.ca. Additional registration forms are available on our website www.cci-sw.on.ca / Events /Condo Course.

You don't want to miss it—plan now to attend.

Deadline for registration:

October 28th, 2015

A Message from The Condo Roundtable

Condominium communities are fortunate to have Owners who give their time and energy to join their Condo Boards & Committees, and participate in the management of their corporations. Many of these Owners & Directors take every available opportunity to learn and understand their roles, to best enable them to fulfil the responsibilities they have undertaken.

- Who attends the Condo Roundtable?** Present & past directors
Potential & aspiring directors
Interested & concerned owners
- Why do they attend?** To discuss common issues & share useful information
To learn about specific condo topics
To share experiences (good & bad, serious & whacky) with like-minded owners
- When & where do we meet?** 12:00 noon, 2nd Wednesday of each month (with exceptions)
Please note: change in venue. **Royal Canadian Legion, Victory Branch, 311 Oakland Avenue, London**
- Cost:** \$15.00 for lunch (exact change is appreciated)
Join us (or try us out): Let us know you are coming by Monday noon (so there is lunch for you)
\$25.00 annual fee per Corporation (for hall rental & administrative costs)

Upcoming dates / topics: [please note change in dates for October & November due to Legion events]. Watch for updates on event descriptions and presenters

- | | |
|---------------------------|--|
| September 9 th | Special Assessments – Causes, Uses, Abuses |
| October 14 th | Enforcing the Rules |
| November 18 th | Hoarding (Rob Mullen, LL.B., ACCI, SmithValeriotte Law Firm) |
| December | No event |

The Planning Committee for the Condo Roundtable includes: Kay Stallard, CCI (Hon's); Marianne Donovan, MCC 173; Mike Thomas, LCC 24; Robin Whimster, P.Eng., MCC 328 and Phyllis Ellis, MSCC 637.

If you have an interest in attending these meetings, please contact the Condo Roundtable at condoroundtable@gmail.com

DISCLAIMER: All information delivered by the Condo Roundtable at meetings is for information purposes only and is not intended to represent a definitive opinion on any particular matter. Recipients should obtain appropriate professional advice and assistance with respect to the particular circumstances of any specific issue.

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CCI Review, the Newsletter of the London & Area Chapter 2015-2016

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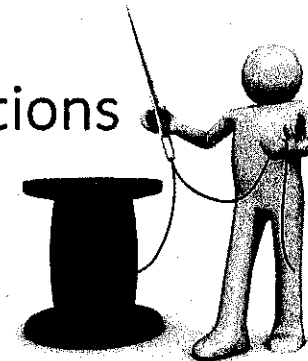


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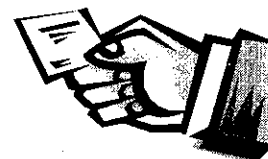
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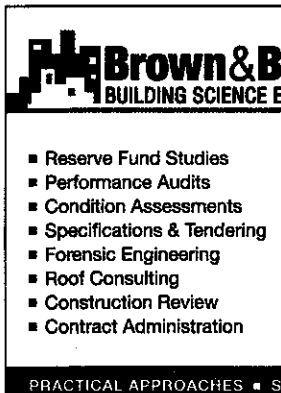


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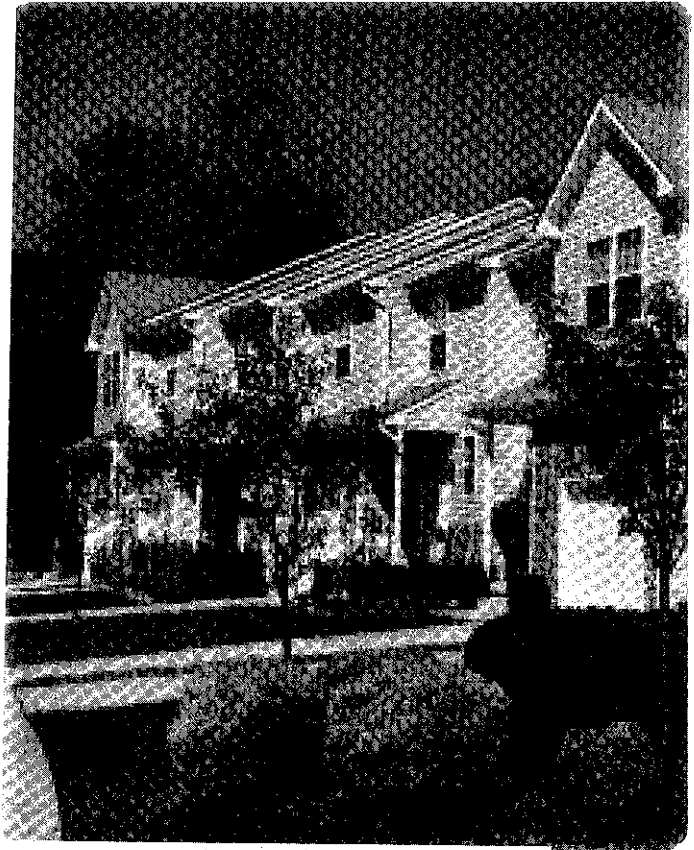
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