

IN DEFENCE OF CONDO BOARDS



There are common misperceptions about the performance and motivations of condominium Boards of Directors. The media often portrays condominium Board Members as cold and unfeeling strangers. One may hear criticism about condominium Boards making decision to the detriment of the owners in their communities. Horror stories abound about large lump sum special assessments along with often unfounded innuendo about what precipitated the need for this money. This article is meant to clarify and defend the manner in which condominium Boards must manage, maintain, and administer condominium corporations in order to observe due diligence and their fiduciary duty. The vast majority of people who volunteer to serve on a condominium Board of Directors care very much about their community. They are volunteers who taken on enormous responsibility, and work diligently to fulfill their obligations and serve their communities.

1. Condominiums are corporations that are much like other business corporations. Condominiums have specific legal obligations, which are outlined in the *Condominium Property Act (Act)*, Regulations and the bylaws of each Corporations. Often, condominium unit owners don't understand the business side of the condominium home they purchased, which makes them prone to react critically when a condo Board makes a decision they don't understand.
 2. Condominium corporations, and the unit owners in them, are legislated to a higher standard of repair by the Condominium Property Act, than are the owners of single family homes. The Act requires condominiums to maintain and repair their common property
- (continued on page 6)

THIS ISSUE
OF THE
NATIONALLY
AWARD-WINNING
NEWS AND VIEWS
FEATURES

CCI MANITOBA
AND CCI
NATIONAL
NEWS AND
REPORTS

PRESIDENTS' FORUM

Tuesday, March 5th, 2013

7:00pm - 9:00pm

(Location to be announced)

Presidents of CCI Manitoba member condominium corporations are invited to register to attend this informal session that provides an opportunity for frank and open discussion among peers regarding issues that affect their corporations. Space is limited to forty (40) Presidents, so register early. Check our website for a registration form or call 204-794-1134 to obtain a form if you do not have access to the internet.

SPONSORSHIP FOR THIS EVENT IS ALSO AVAILABLE!

CONTENTS

Donna Kosmuk Memoriam.....	2
Message from the President.....	3
President & Committee Report 2011-12.....	4-5
In Defence of Condo Boards continued from Cover	6-7
Cell Phones on Towers and the CRA.....	8-9
Water Damage	10-11
Lunch and Learn Program 2013....	12
Professional Directory	15
Newsletter Advertising Rates.....	16
Welcome New Members	16
Directors & Committees.....	16

All contributed articles must be original work. It is understood that submissions may be reprinted and; all previously published works must be accompanied by the publishers' authorization to reprint. Authors are responsible for their expressed opinions and for the authenticity of all presented facts in articles.

CCI Manitoba reserves the right: to edit contributed articles for clarity, length, unwarranted attacks and libelous content and; to refuse to publish any contributed article.

CCI Manitoba does not necessarily endorse or approve statements of fact or opinion made in this publication and assumes no responsibility for those statements. Readers should always obtain expert advice on specific situations.

All advertisements are paid advertising and should not be perceived as being endorsed by CCI Manitoba Chapter.

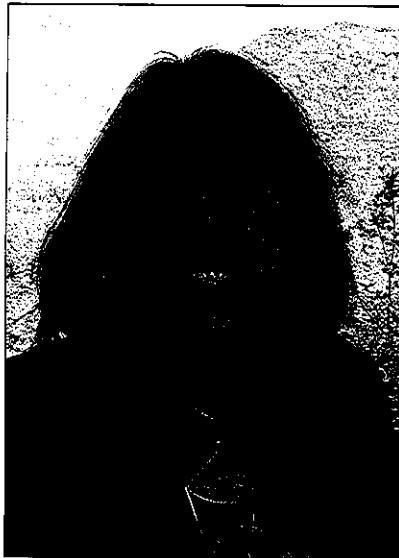


**Canadian
Condominium Institute/
Institut canadien des
condominiums**

MANITOBA CHAPTER
P.O. Box 2517
Winnipeg, MB R3C 4A7
Ph: 204-794-1134
Fax: 204-654-9583
Email: ccimanitoba@cci.ca
www.cci.ca/Manitoba

IN MEMORIAM

Dedicated to the Memory of Donna Kosmuk



This issue of the *News and Views* is a combined August and November newsletter. Our editor and publisher, Donna Kosmuk became very ill in July and despite the seriousness of her illness she was determined to finish off the August newsletter. She did manage to finish it but unfortunately she did not live to see it go to print. This issue is dedicated to her.

Donna was not only the editor and publisher of the *News and Views* since its inception in the 1980's but in the last year and a half she was also our Executive Director.

Donna was a wise, caring soul that challenged life at every turn. No obstacle was too great for this beautiful, multi talented woman, mother, and mentor. From an early age she displayed an artistic flair. This blossomed into a career in commercial art and marketing. She founded her own company, consulting firm, and led many organizations to success in her career.

She volunteered for many organizations. She truly made a difference that helped many people throughout her life. From painting her favorite nature scenes for her loved ones, to making a gourmet breakfast at her ocean front B & B in Gibson, B.C., Donna always found a way to make people feel special and loved.

Donnas' motto for life can be summarized as "Live every day with determination and never let anyone tell you your dreams are unachievable". This was Donna to the very end, determined to get the *News and Views* completed. She was a remarkable lady and I am proud to say that I had the privilege of knowing and working with her over the past nine plus years. I would also like to say "Thank You" to Donna's two children, Stacey and Shawn, for all their assistance with getting this newsletter to print and on behalf of all CCI members offer them condolences on the loss of their mother.

Donna we miss you!

Jane Lecours, President, CCI Manitoba Chapter on behalf of all the members and friends of CCI Manitoba.

President's Message

Jane Lecours, Stevenson Management Services Ltd.



Jane Lecours, Stevenson Management Services Ltd.,
CCI Manitoba President

Our third President's Forum was held on September 27th and was very well attended. It is so nice to see so many of you coming out for these evenings. Thank you to Lou Anna Roberts of GENIVAR Engineering for sponsoring the evening and speaking on Reserve Fund Studies. Also thank you to Sharon Bronstone (W.C.C. No. 54) and Maurice Francen (W.C.C. #21) for offering their clubhouse and hosting the event. The next President's Forum will be held on Tuesday, March 5th, 2013. We are just waiting to confirm location. Please check the CCI Manitoba website for location and registration form. Space is limited to forty (40) Presidents of member corporations.

Our Annual General Meeting was held on Wednesday, October 17th, 2012 at the Norwood Hotel followed by a celebration of our 30th Anniversary. The theme for the evening was the "eighties" which provided a lot of fun with food, music and refreshments from back in "the day" A good time was had by all.

Three new faces joined our Board as a result of the elections at the Annual General Meeting. We welcome and look forward to working with Kristin Bishop of Brydges Property Management, Maureen Hancharyk (W.C.C. No. 495) and Catherine Schellenberg of Re/Max Professionals.

I'd like to say a special "Thank You" to our 30th Anniversary Sponsors who also donated door prizes.

- A & S Homes
- Crosier Kilgour & Partners Ltd.
- Doug Forbes
- J. Hansen & Sons Plumbing
- MJ Roofing
- Shelter Canadian Properties
- Ranger Insurance
- Thor Plumbing

- And to the following who donated door prizes:
- Canad Inn Polo Park
 - Coinamatic Canada
 - J & G Homes (Brandon)

Our Education Committee are continuing with their popular Lunch and Learn sessions while we wait for the

regulations to be finalized for the changes to the *Condo Act*. We are hopeful that this will take place in the first half of 2013 so we can get on with our education programs. Once the new regulations are in place we will need to revamp all of our presentation and education materials. We have a great deal of work ahead of us and I am sure we will face many challenges before everything is in place. Sponsorships are available for our Lunch & Learn sessions, if you are interested in sponsoring one of these popular sessions please call 204-794-1134.

We have been fortunate to find a new Executive Director, Pamela Wylie. She has an extensive background in association management, having spent the past fifteen years with the legal profession (Manitoba Bar Association) a professional health organization (Manitoba Chiropractors Association) and currently working part time with the Appraisal Institute of Canada (Manitoba Association). We are looking forward to a long working relationship with Pamela.

Rob Giesbrecht, Doug Forbes, Pamela Pyke and I attended CCI National's Conference and 30th Anniversary Celebrations in Toronto November 1st and 2nd. Rob co-emceed this event and did a fantastic job.

On behalf of the CCI Manitoba Chapter of Board of Directors I wish you and your families a safe and happy holiday season.



Lori L. Ricard, CA
Associate
BDO Canada LLP / s.l.r.
lricard@bdo.ca
Direct: 204 928 7194

700 - 200 Graham Avenue
Winnipeg MB R3C 4L5
Canada
Tel: 204 956 7200
Fax: 204 926 7201
www.bdo.ca

BDO Canada LLP, a Canadian limited liability partnership, is a member of BDO International Limited and, a UK company limited by guarantee

ACCREDITATION COMMITTEE

Rob Giesbrecht, Chair

The big news from the Accreditation Committee is that much of its workload has been taken away from it. During the past year, CCI National has refined its processes and it is now far more involved in accepting applications for consideration, approving candidates and administering the examinations. The result should be a far more consistent approach to accreditation across the nation. So far, the process has been developed for the legal and property management professions only, but additional professions may be added as the need arises.

Our Manitoba Accreditation Committee will still be involved in recommending applicants for approval and, as needed, in marking examinations and providing Manitoba input.

EDUCATION COMMITTEE

Doreen Kerr, Chair

With the new *Condominium Act* receiving Royal Assent in June, our fall program was pretty obvious. We hosted a series of sessions overviewing the revisions pending with the new legislation. While we were still awaiting details provided by Regulation, these sessions provided an overview of the changes of prime interest to Boards and Property Managers that will need some preparation work.

The Trade Show in September introduced the new *Act*, as well as including a Keynote speaker on security issues from the Winnipeg Police Force, two other educational sessions and several Roundtable discussions. In October we held a session for our Brandon area members on changes pending, including a session on Reserve Fund Studies, which will now be mandated, and therefore of particular interest to Corporations who have not yet undertaken this initiative.

Lunch & Learn Sessions beginning in January included a variety of topics, and we had a great turnout for:

- Condo By-Laws / Education & Enforcement
- Neighbourhood Livability: Winnipeg By-Laws Compliance
- Boards, Owners & Property Managers: One Happy Family
- "You Can't Always Do What You Want" with Common Elements

As of this writing we are waiting for the enactment of the new *Condominium Act* and associated Regulations, anticipated by January. Once we have a better indication of the likely date of enactment of the legislation, we will be scheduling sessions to provide you with the information you will need to revise your specific Condominium processes.

Unfortunately we had to cancel our Condo 201 (Director Workshop) sessions due to insufficient registration, but have included several topics addressed by this series in our Lunch & Learn program for next term.

Education schedules are published in the Newsletters and through direct and electronic mailings. If you would like to be added to our email distribution list, please send a note to ccimanitoba@cci.ca. Information is also continually updated on our website.

Our program is heavily based on suggestions received from attendees, Directors, and Unit Owners. Your comments and suggestions for future education topics are welcomed.

My thanks to the members and guests of CCI Manitoba for the response, and thanks to the Education Committee:

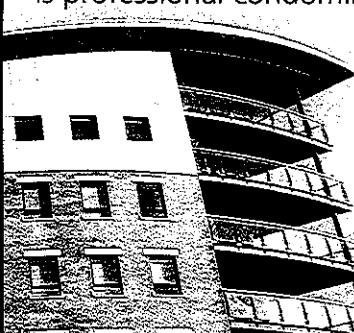
WE PROTECT
YOUR INVESTMENT

Professional condominium management protects and grows the investment you have made in your home.

Professional management means a company that is accessible 24/7, a company with a real person answering the phone when you call, a company that gives you personal attention. We know this because this is what we have been doing for our clients for over 100 years.

Akman Management

is professional condominium management.



Contact Danny Akman
or Edie Lipson at
204.944.9721
pmgmt@akman.mb.ca
akmanmanagement.ca

Brenda Brydges, Lionel Guerard, Pamela Pyke, and Victoria Shaw. We thank also the Property Managers who continue to provide information to member Boards and Unit Owners.

FINANCE COMMITTEE

Lori Ricard, Chair

We are expecting to end the current year with a small profit. The major expenditure for the Manitoba Chapter in the past year was the Annual General Meeting that was held in conjunction with a "Trade Show" on September 27, 2011.

LEGISLATION COMMITTEE

Rob Giesbrecht, Committee Member

Members of the Legislative Committee, as well as several other past CCI directors, have been very involved over the last number of months in meeting with the consultation group put together by government to review the necessary regulations that are needed before the new version of the *Condominium Act* can be proclaimed. This process accelerated throughout the Spring and we feel that the regulations are probably almost complete and ready for publication.

The Legislative Committee has not been advised of an expected effective date and this would be entirely dependent on when the Premier and Cabinet decide to proclaim the *Act* and publish the regulations. It is likely that there may be some advance warning and a bit of leadtime after the regulations are published before they and the new *Act* become effective. We will co-ordinate with the Education Committee to try to get as many education sessions as are practical scheduled in the interim to help our members get up to speed.

MEMBERSHIP COMMITTEE

Deb Deprez, Chair

As June 30th is CCI Manitoba's year-end, all members should have received the membership renewal for 2012 – 2013. If you have not received the renewal, please contact CCI for the renewal form. We ask that you renew your membership as soon as possible to ensure that you receive the many benefits of being a CCI member, which includes each unit owner receiving a copy of the quarterly newsletter.

CCI memberships increased slightly in 2011, including 228 Condominium Corporations. But with nearly 800 Condominium Corporations registered in Manitoba, we still have many Board of Directors and unit owners not receiving the advantages that CCI offers:

Education, Access to Experts that are knowledgeable in the condominium industry, Lobbying and Networking opportunities. The CCI Board will be conducting seminars to the members when the Changes to the *Condominium Act* are finalized which will affect the management of your Condominium Corporation. Also, due to the overwhelming feedback on the President's Forum, CCI will be conducting a second session this fall. CCI would not be able to provide education programs such as the Lunch & Learns, Workshops and Seminars without its members.

All members in good standing have access to the "members only" section by logging on to www.cci.ca. Use the "members only" pull down menu to access the "members only" portion of the website. You will require User ID and a member password. The password is changed annually and is issued to members when the membership fees have been received. We encourage all members to use the Discussion Forums; a feature located on the public portion of the National Website. On the menu click "Forum" to enter this portion of the website.

If you are interested in becoming a member of CCI, we offer Corporation, Professional, Business Sponsorship and Individual memberships. Please contact CCI at 204-794-1134 or by Email: ccimanitoba@cci.ca.

The members are the backbone of the organization and we look forward to your ongoing support and appreciate receiving feedback on how CCI can continue to represent and support your needs.

NEWSLETTER COMMITTEE

Jane Lecours, Chair

I would like to thank everyone who has contributed articles for the Newsletter this past year and to our advertisers, thanks so much for your continued support. Your support enables us to provide ongoing education in condominium issues through our publications to the condominium community who are getting more involved in learning to attend to their tasks of managing a condominium.

We welcome your suggestions for newsletter articles. Should you have a topic you would like us to write about, please contact us at the address on the back page of this newsletter. Our newsletter is sent out quarterly. It would be a tremendous help if you would advise our Executive Director if there is a change of management company or contact person to ensure that you receive the newsletter. We thank you in advance for your attention to this matter.

The vast majority of people who volunteer to serve on a condominium Board of Directors care very much about their community.

“properly” and “to a good and serviceable state”. The owner of a single family home could live with leaky windows or water in their basement because only they would be affected. However, the Board of a condominium must repair or replace such things or they could face a myriad of consequences such as higher repair costs; damage to adjacent common property components; invalidated or cancelled insurance coverage; and personal liability for failing to do their job. Condominium Boards face tough decisions that have to be made to properly maintain the property in keeping with the requirements of the Act. Owners often don't understand that a well maintained property benefits them in many ways, such as providing occupants with a better comfort level in their own home; providing better quality of life; increasing pride of ownership; and maintaining or enhancing resale values.

3. Special assessments are nothing more than multiple condo fees due at once. Special assessments usually become necessary because of improper or insufficient budgeting and/or savings in previous years. Now, when the work is needed, there is not enough money. In the majority of cases, the previous Boards of these condominiums were under tremendous pressure from the owners in their communities to keep condo fees artificially low.
4. Condominium Boards are made up of unit owners in the condominium, who have been chosen from among the owners, by the owners, to run the corporation.
5. Just like any other owner, condominium Board Members also have to pay their share of all expenses. As such, it is an extremely rare occurrence that a condominium Board decides to spend too much money on over-inflated estimates or on something that isn't needed.
6. Condominium Board Members are elected officials, just like Town or City Councillors, MLAs or MPs, who take on the responsibility of carrying out the legal obligations of the condominium corporation. In other words, these corporations are mini representative democracies. Condominium Board Members also take on the liability for the decisions they make on behalf of the corporation. As such, they normally take a great deal of time and do a great deal of research to ensure that they get the best price possible (remember, they have to pay their share too); that any job will be done well by people qualified to do that type of work; that all safeguards are in place; and that all owners are protected. For example, most Boards normally hire only contractors that carry their own WCB and liability insurance. Financial decisions at length and may take many months to implement.
7. Condominium Boards are made up of elected owners, who form a representative sample of the owners. This usually results in a cross section of opinions representing those held by most of the owners.
8. Condominium Boards are held accountable by the owners at election time at their Annual General Meeting.
9. Condo fees or special assessments are based on a formula, wherein every owner has to pay their share for work being done. As such, if the windows are starting to need replacement in a few units, with window replacement looming in a year or two for the other units, it would be both imprudent and unfair for a condominium Board to decide that only a few units get new windows because every unit owner will have to pay for the windows in those few units. Increasing condo fees or implementing a special assessment is not something a condominium Board does to the owners, but rather something they do with them.
10. In most cases, the condominium Board is acting on the advice of independent experts who provide Reserve Fund Studies or Technical Audits on the common property components. Just because one owner “thinks” they don't need new windows, or that the regrading is unnecessary, or they can't afford to pay, does not mean that the rest of the owners can be held to the lower maintenance level expected or

acceptable to that one owner. Also, it is important to point out that once the work is done, all owners will benefit through increased unit value.

11. All condominium owners, including those who serve on their condominium Boards, want the same thing: a nice place to live that costs them the least amount of money and gets them the most money when they choose to rent their units or sell them.
12. There is no rule that says a Board has to get a certain number of bids or quotes for work that needs to be done. In most cases however, because they themselves don't want to pay too much, condominium Boards call for competitive bids.
13. The number of bids obtained can often depend on a variety of things, such as:
 - The nature of the work - if the work is an unusual thing, there may be only a few qualified people who do that kind of work;
 - The timing of the work - is it an emergency, or is it late in the season when many contractors are not taking on any more jobs;
 - The availability of skilled workers - trades people go where the work is and where it is paying the most.
 - Consequently, there may be few qualified to do the work in the area;and any number of other reasons.
14. Although there is no government agency or office that enforces matters in condominium, someone actually does enforce the *Condominium Property Act* and the bylaws, but it is still each Board of each condominium who is charged with that responsibility.
15. Owners who are unhappy with the decisions being made by their Board have several options:
 - a) voting the current Board out - however, this would mean that there has to be other people willing to take their place;
 - b) suing the Board - often a long, drawn out and expensive proposition. Instead, owners should seek to mediate or arbitrate disputes with the Board;
 - c) joining the Board themselves so that they can have a voice in the decisions.

NOTE: In order to vote the Board out or to join the Board themselves, an owner will require the support of a majority of the other owners who attend the meetings.

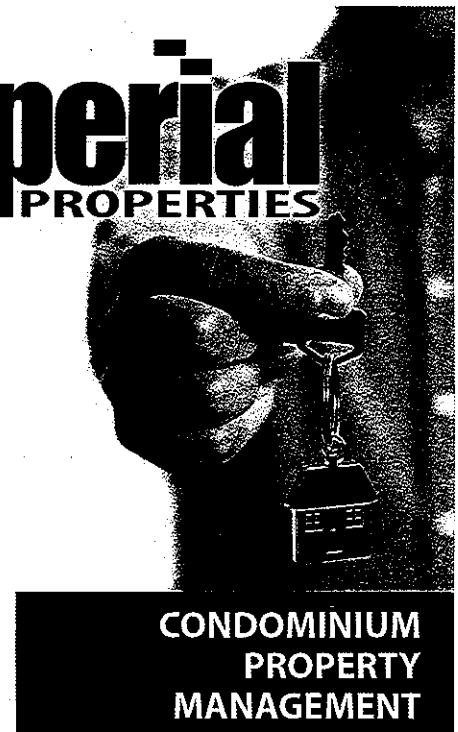
Moreover, owners also have the option and responsibility to pay attention to what is going on in their community all the time, not just when a special assessment occurs. More often than not, condominium Boards have been trying to tell their owners that something is looming (via letters, newsletters, town hall gatherings, information meetings. General Meetings, etc.). It is only when the special assessment is levied that owners pay the required attention and upon occasion get upset. For most people, buying a home is the biggest single investment they will make in their lives, and they should give it the attention it deserves.

The mandate of the Canadian Condominium Institute - Manitoba Chapter is to educate people in condominium. The Manitoba Chapter runs a number of courses, seminars, and conferences each year. As well, a number of the colleges also run condominium-related events. Most of the audiences of CCI are condominium Board Members and Managers. Sadly, very few of the owners attend who are not serving on condominium Boards.

By Sandi Cooper, ACCI, FCCI. Sandi is the owner of Exclusive Condominium Services. Sandi has recently served on the Board of Directors for the North Alberta Chapter of the Canadian Condominium Institute, and as the Chairperson of its Education Committee.

Imperial PROPERTIES

welcome home

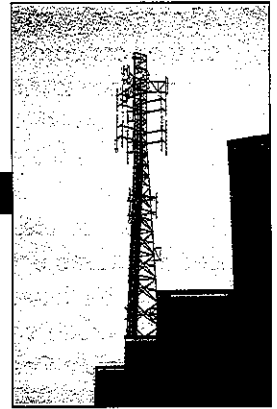


**CONDOMINIUM
PROPERTY
MANAGEMENT**

(204) 272-8799

www.imperialproperties.ca

Just when we thought that Canada Revenue Agency would leave condominium corporations alone, a new challenge has arisen . . . ancillary rental income.



A NEW SOURCE OF RENTAL INCOME

Most residential condominium corporations will likely meet the criteria to be considered a Not-for-Profit entity under paragraph 149(1)(l) of the *Income Tax Act* and thus, although they will have to file a tax return, no tax will be payable.

The proliferation of wireless networks has challenged telecommunications companies to find appropriate sites for their transmission equipment and many have approached condominium buildings, particularly high rises, to lease rooftop space. Depending on the market place and the availability of other rooftops, some condominium corporations have been able to command hefty rents. Some corporations earn \$100,000 or more in rent annually and are more than happy to accept this contribution toward their expenses.

Leaving aside the issue of whether the increased concentration of radio waves associated with a cell tower on the roof poses a health risk (this has been a concern expressed at some condominiums), is it a problem for a condominium corporation to receive rental income? Recently, Canada Revenue Agency has been taking a look at this question and is starting to take the position that the receipt of rental income that is more than ancillary to the main activities of a condominium corporation may lead to the requirement to pay tax, at least on the rental income earned. Because the owners are receiving a benefit from the receipt of the rental (a potential reduction in the common expenses that they have to pay), CRA would argue that tax ought to be paid.

Stevenson Advisors

Stevenson Advisors Ltd. is pleased to offer our services in conducting Reserve Fund Studies to our valued clients. Stevenson Advisors Ltd is able to capitalize on its extensive experience in real estate financial analysis, building construction knowledge and cost estimating, to offer reserve fund studies for condominium corporations.

- Reserve Fund Studies
- Insurance Appraisals
- Property Assessment Appeals
- Commercial Appraisals
- Development Consulting

Please contact Trevor Smith at
934-6221 or 956-1901
www.stevenson.mb.ca

Stevenson Group Inc.
MANAGEMENT·BROKERAGE·DEVELOPMENT·CONSTRUCTION·ADVISORS



Dallas J. Rosenblat
Call ME - I want to help!

**SIGMAR
MACKENZIE**
REAL ESTATE SERVICES LTD.

100 - 575 St. Mary's Road
Winnipeg, Manitoba R2M 3L6
Home Office: (204) 955-2088
Fax: (204) 284-0036
Web Site: www.mts.net/~dallasj/

Experienced and Committed to Serving YOU!

HighClouds

Seminars & Dispute Resolution Services

Deborah M. Howes, President
LL.B., C.Arb., C.Med.
Arbitrator, Mediator, Trainer

Dolores Herman
CHRP, PCM, Personality Dimensions®
Facilitator, Q. Med Candidate
Mediator, Investigator, Trainer

We provide...

- complete range of seminars
- strategic & business planning facilitators
- mediators
- arbitrators
- independent meeting chairs

Ph: 1-877-206-1999 Fax: 1-877-207-1999
info@highclouds.ca www.highclouds.ca

There is also some question as to whether receiving rental income will impair the very status of the condominium corporation as a Not-for-Profit entity. That could have the effect of making all of the corporation's income taxable. Clearly this is not a desirable outcome.

What can you do if your corporation has a roof top lease and receives rental income that is more than merely incidental? We don't know how much rental income would have to be received before CRA pays attention, so this is an area where a judgement call has to be made. One choice would be to declare the rental income and pay the tax. Another would be ignore the situation and hope that CRA doesn't find out. Neither of these approaches may be the best idea.

YOU COULD ADD THE INCOME TO THE RESERVE FUND

Another approach would be to ensure that all rental income received is added to the reserve fund and that none of it is used to defray operating expenses. This could set the corporation up to argue that none of the current owners is receiving an actual benefit. Just as the interest earned on the reserve fund investments is added to the fund to be applied against future expenses, rental income could also be earmarked in this way.

We don't know yet whether this type of approach would shelter the corporation from paying income tax, but it is likely a better choice than using the income to decrease common element fees, which would be more clearly seen as conferring a benefit on current owners.

SEEK PROFESSIONAL ADVICE REGARDING A SIGNIFICANT INCREASE OF CONDOMINIUM INCOME

What is clear is that each condominium corporation that earns income from an outside source, such as a telecommunications company, ought to look carefully on how significant this income is. If it appears to be a material amount, the corporation should seek professional tax advice from its accountant or a tax lawyer to see what it can do to prepare for the possibility of unwanted attention from Canada Revenue Agency.

The information in this article is provided in a general way and should not be construed as tax or legal advice. Each condominium corporation should consider its own circumstances and take such action and seek such professional tax or accounting advice as is appropriate.

On your case.



Mickey Rosenberg
TEL 224 957 9398



Delaney Yun
TEL 224 957 9377



Jason Roberts
TEL 224 957 9378

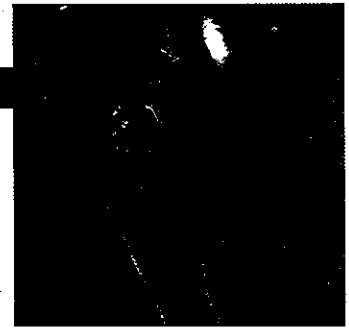
You can approach any condominium challenge with confidence when you have a powerful team behind you. **Decisive. Direct.** That's Fillmore Riley.

www.fillmoreriley.com

FILLMORE RILEY LLP BARRISTERS, SOLICITORS AND TRADEMARK AGENTS

FillmoreRiley

has increased dramatically over the last decade!



THE MAIN SOURCES OF WATER DAMAGE TO CONDOMINIUM AND APARTMENT BUILDINGS

1. More severe weather events caused by changing weather conditions. This increases the chance of a building exterior being breached, which can cause heavy damage to the interior.
2. Human error - such as a sink tap left running, or a door or window left open in the winter - continues to be the case of most water damage.
3. Again and faulty plumbing coupled with uninsulated piping follow closely behind.
4. Water leaks, as undetected silent leaks can be equally damaging as a catastrophic leak. The source of water damage can be from either within a building, or from the exterior.

- "Wet" areas: showers/ baths, steam rooms, laundry, lavatory/ water closet, indoor swimming pools, areas of higher maintained relative humidity.

EXTERIOR BUILDING WATER INTRUSION SOURCES

Rain/ground water, irrigation systems, hard and softscape drainage, septic systems, pools and spas, exterior plumbing (city water supply), adjacent properties - the path of exterior water sources, roofs and roof drains, decks and deck drains, windows and doors, cladding (wood siding/trim), stucco, brick, one coat systems and panelized systems, concrete foundations, basement walls (waterproofing), penetrations and junctions of above sources.

COMMON INTERIOR BUILDING WATER INTRUSION SOURCES

- Plumbing pipes and rains, plumbing fixtures (faucets, toilets, sinks, etc.), equipment (water heaters, dishwashers, etc.), sump pumps and other miscellaneous equipment.
- Mechanical systems: heaters, air handlers, evaporators, condensate drains, chillers, pumps, tanks, boilers, piping, refrigerant lines, reservoirs.
- Fire Sprinklers: piping, sprinkler heads, control boxes, stand pipes.

WATER DAMAGE PREVENTION CHECKLIST

To help protect your building from water damage caused by interior sources, it's important to help minimize the risk by considering the following:

- Are main water valves properly labeled?
- Do your unit occupants know where and how to isolate (turn off) the water supply in their units?
- Have you told unit occupants to turn off water to their unit when absent for an extended period of time and to drain their faucets to clear the pipes?

iFinancial
by **Imperial** PROPERTIES

\$10
per unit
per month*

*minimum charge applies

Accounting & Financial Services
for Self-Managed Condominium Corporations

(800) 976-1620
www.imperialproperties.ca/iFinancial



Ken Clark

"the condo king"

Thinking of Buying?

Call me today
to find the condo
of your dreams!

Thinking of Selling?

I'll get you
TOP DOLLAR
for your condo!

REALTY
EXECUTIVES
PREMIERE

www.204-957-1007.ca

- Are individual unit hot water tanks placed in a drain pan with provisions for the safety valve line to drain without causing damage?
- Do you replace individual unit hot water tanks every 10 years?
- Are large central hot water tanks provided with a working floor drain with sufficient diking or flow to the drain?
- Are the heating boilers (central hot water/steam) located in a boiler room with proper drainage?
- Are radiators and piping protected from freezing?
- Are your unit occupants advised to maintain a minimum temperature of 55F (13C) to keep pipes from freezing?
- Are appliances installed by professionals and connected to the water supply with braided hoses?
- Are all appliances, water heaters, hoses and other equipment kept up-to-date and in good working order?
- Are there at least two sump pumps in each sump (a main and a back-up) and are the pumps tested regularly?

- Do you have any water leak detection systems in place to help identify potential trouble spots?
- Do you tell unit occupants to report any signs of evident water damage?

SUMMARY

Water damage can result from natural occurrences, technological hazards or mechanical failures. However, the vast majority of water-related problems are the result of accident or neglect. As a condominium corporation or apartment building owner, you should have a comprehensive risk management process that includes a scheduled maintenance program for your building, its grounds, and the building mechanical services.

In addition, as a building owner or manager, you should enact a planning guide detailing the correct procedures to be taken to minimize loss when a water damage incident occurs and seek specific advice when dealing with particular situations.

CONDOMINIUM WATER DAMAGE CHECKLIST

WATER MAINS	(YES/NO)		<input type="checkbox"/>
Does the municipal water main connect to the building supply at the side or the interior of the building?	<input type="checkbox"/>	For small tanks supplying each individual condo unit, is each tank placed in a drain pan with provisions for the safety relief valve to drain without causing damage?	<input type="checkbox"/>
Are the retaining rods that connect the water main to the building service mild steel or stainless?	<input type="checkbox"/>	Have the small tanks been replaced within the last 10 years?	<input type="checkbox"/>
Are main water valves labeled?	<input type="checkbox"/>	CENTRAL HOT WATER OR STEAM HEATING	
Do the unit owners know where to isolate their units?	<input type="checkbox"/>	Is proper drainage provided for the boiler room?	<input type="checkbox"/>
		Are radiators and piping protected from freezing?	<input type="checkbox"/>
HOT WATER TANKS		LEAKAGE FROM APPLIANCES	
If there is one large central tank, is there a working floor drain and sufficient diking or flow to the drain to enable the capacity of the tank to drain without causing damage to surrounding property?	<input type="checkbox"/>	Are appliances connected with braided hoses?	<input type="checkbox"/>
Is the large tank drained and inspected internally at the very least every 6 years for parging or corrosion damage?	<input type="checkbox"/>	Were the appliances installed by professionals.	<input type="checkbox"/>
		SUMP PUMPS	
		Are there at least 2 sump pumps in each sump?	<input type="checkbox"/>
		Are the pums tested on a regular basis?	<input type="checkbox"/>

2013 LUNCH & LEARN PROGRAM

FORMAT/DATE

TOPIC

LOCATION

REGISTRATION

<p>Thursday Lunch & Learn January 17, 2013 11:30am - 1:30pm</p>	<p>Director & Owner Responsibilities</p>	<p>Canad Inns 1450 St. Matthews Ave. Ambassador L</p>	<p>Members \$25 plus meal Non-members \$50 plus meal</p>
<p>Thursday Lunch & Learn February 21, 2013 11:30am - 1:30pm</p>	<p>Maintenance Scheduling & Building Management</p>	<p>Canad Inns 1450 St. Matthews Ave. Ambassador L</p>	<p>Members \$25 plus meal Non-members \$50 plus meal</p>
<p>Thursday Lunch & Learn March 21, 2013 11:30am - 1:30pm</p>	<p>Insurance Issues & Management</p>	<p>Canad Inns 1450 St. Matthews Ave. Ambassador L</p>	<p>Members \$25 plus meal Non-members \$50 plus meal</p>
<p>Thursday Lunch & Learn April 25, 2013 11:30am - 1:30pm</p>	<p>Reserve Fund Planning</p>	<p>Canad Inns 1450 St. Matthews Ave. Ambassador L</p>	<p>Members \$25 plus meal Non-members \$50 plus meal</p>

To register simply download our online Registration Form and detailed information PDF Form, complete form and email, fax or mail your completed registration as indicated on the form.

We understand condominium issues.

At Pitblado Law we believe that our people, our culture and the way we do business is as important as the work we do. We seek to become a trusted advisor in our client's business so that we can provide proactive, creative and strategic solutions.

Rob Giesbrecht combines over 30 years of experience practicing law with the FCCI designation to offer condominium owners, developers and managers reliable advice and practical solutions.

Rob Giesbrecht
(204) 956-3515
giesbrecht@pitblado.com



2500 - 360 Main Street • Winnipeg, Manitoba, Canada • R3C 4H6
Phone: (204) 956-0560 • Fax: (204) 957-0227 Email: firm@pitblado.com

Pitblado^{LAW}
www.pitblado.com

TEN WAYS TO BE A RESPONSIBLE CONDOMINIUM OWNER

- 1) Read and adhere to your Corporation's Declaration, By-Laws and Regulations.
- 2) Pay monthly common element fees on or before the first of each month.
- 3) Purchase "Condo Package" insurance with "Improvements and Betterments" coverage.
- 4) Obtain written Board approval prior to making any alterations or changes.
- 5) Attend Corporation Annual and Special Meetings.
- 6) Adhere to municipal noise by-laws.
- 7) Be a responsible pet owner.
- 8) Park only in your assigned stall.
- 9) Uphold community security by not allowing strangers to enter behind you.
- 10) Check regulations re: extended unit absences.

By an Anonymous Unit Holder

It's 10 years from now...

How are you paying for your condo's roof or balcony repairs?

Pinchin's comprehensive Reserve Fund Study tells you what you need to know today to make smart decisions for tomorrow.

A Reserve Fund Study that includes a financial and physical analysis of your building(s) is crucial for protecting the value of any residential or business condominium corporation.

Call PINCHIN to learn more:
204.452.0983



204.452.0983 ■ pinchin.com

Engineering Environmental and
Health & Safety Solutions

Stevenson
MANAGEMENT SERVICES LTD.

Winnipeg's Leading Condominium Managers

WHAT YOU NEED in a Management Company

- Commitment to Service and Excellence
- A Specialized Condominium Division
- Detailed Financial Reporting
- Services Designed to Meet Your Individual Property Needs

Call 204 956-1901 or Fax 204 957-7976
Members of CCI (Man), BOMA and PPMA

www.stevenson.mb.ca

Members of the

Stevenson Group

MANAGEMENT • BROKERAGE • DEVELOPMENT • CONSTRUCTION • APPRAISAL



CUSTOMIZED CONDOMINIUM MANAGEMENT SERVICES

NOT ALL CONDOMINIUMS ARE CREATED EQUAL



For this reason we created and implemented a successful customized condo management program in the following areas:

- Newly constructed condominiums
- Condominiums that were converted from rental
- Financial only for smaller condominiums
- Condominiums established and operating for over one year
- Enquire about our elite property management program

Contact Brydges Property Management to arrange for a customized management proposal tailored to your condominium's needs.

BRYDGES
PROPERTY MANAGEMENT

830 Scotland Avenue
Winnipeg MB R3M 1X7

Phone: (204) 489-9510
Fax: (204) 975-1540

Email: reception@brydgespropertymanagement.com • <http://www.brydgespropertymanagement.com>

ACCOUNTANTS

BDO Canada LLP.....	Lori L. Ricard.....	204-943-4471
Deloitte Touche LLP.....	Kevin Ploegman.....	204-944-3625

BUILDERS/DEVELOPERS

A&S Homes.....	Vince Spezzano.....	204-256-0863 (211)
----------------	---------------------	--------------------

COIN-OP LAUNDRY

Coinamatic Canada.....	Lyle Silverstein.....	204-633-8974
------------------------	-----------------------	--------------

ENGINEERS

Crosier Kilgour & Partners Ltd.....	Kelly Hearson.....	204-943-7501
GENIVAR.....	Lou Anna Roberts.....	204-477-6650

ENVIRONMENTAL / HEALTH & SAFETY

Pinchin Environmental.....	Vince D'Angiolo.....	204-452-0983
----------------------------	----------------------	--------------

INSURANCE BROKERS

AON Reed Stenhouse.....	Pamela Pyke.....	204-934-0234
Arthur J Gallagher (Canada) Group.....	Irwin Kurnka.....	204-631-0732
BFL CANADA Insurance Services Inc.....	Joel Davison.....	204-594-0260
Guild Insurance Brokers Inc (Brandon).....	Kristen Andrews.....	204-729-4949
HUB International Horizon Insurance.....	Kathleen Kolt & Sandy Elders.....	204-988-4800
Ranger Insurance.....	Marshall Broeska.....	204-925-8550

LAWYERS

Fillmore Riley LLP.....	Delaney Vun.....	204-957-8333
Howorth Law.....	Gordon Howorth.....	204-832-8322
Pitblado LLP.....	Rob Giesbrecht.....	204-956-3515
Restall & Restall LLP.....	Ian Restall.....	204-925-2525
Roy Johnston & Co LLP.....	Paul Roy.....	204-727-0761
Tapper Cuddy LLP.....	Frank Bueti.....	204-944-8777
Taylor McCaffrey LLP.....	Kevin C. Nenka.....	204-988-0397
Thompson Dorfman Sweatman LLP.....	Douglas Forbes.....	204-934-2426

PROPERTY MANAGERS

Akman Management Ltd.....	Edie Lipson.....	204-944-9721
Astroid Management.....	Cal Reich.....	204-338-4671
Brydges Property Management.....	Brenda Brydges.....	204-489-9510
Chartier Property Management Inc.....	Bill Marr.....	204-779-0000
Imperial Properties Corp.....	Adrian Schulz.....	204-272-8799
J & G Homes Ltd. (Brandon).....	Jared Jacobson.....	204-728-2235
Karma Property Management.....	Connie Dame.....	204-415-5712
Landmark Agencies Ltd.....	Eli Hiller.....	204-982-9210
Linden Real Estate Services Inc.....	Robyn Pryce.....	204-697-0857
Mainland Commerce Real Estate (MCRE).....	Robert Gregory.....	204-480-0145
Marwest Management Canada Inc.....	John Bruce.....	204-947-1200
Rancho Realty Services (Manitoba) Ltd.....	Sue Gagne.....	204-254-9285
Red Door Property Management.....	Donna Dagg.....	204-223-1982
Shelter Canadian Properties.....	Larry Beeston.....	204-475-9090
Stevenson Management Services Ltd.....	Debra Deprez.....	204-956-1901
Sussex Realty Ltd.....	Richard Macey.....	204-928-7056
The Smith Agency Ltd.....	Stuart Plant.....	204-287-2872
Vionell Holdings Limited Partnership (Brandon).....	Jason Roblin.....	204-726-1681

REAL ESTATE AGENTS

Key-Move Realty Ltd.....	Dale Chatyrbok.....	204-339-1661
Realty Executives Premiere.....	Kenneth Clark.....	204-957-1007
Re/Max Professionals.....	Catherine Schellenberg & Alan Reiss.....	204-477-0500
Sigmar Mackenzie.....	Dallas Rosenblat.....	204-955-2088

RENOVATIONS AND MAINTENANCE

Advance Robotic Duct Cleaning Inc.....	Richard Czajka.....	204-284-6390
Jani King of Manitoba.....	Harry Haid.....	204-989-5925
MX Renovations.....	Garry McBurney.....	204-783-7619
Oakwood Roofing.....	Dan Laing.....	204-237-8361
Prairie Shutter and Shade.....	Keith Burch.....	204-694-0940
Tom Beggs Agencies Plumbing & Heating.....	Tom Beggs.....	204-953-1900

The list of professionals in this directory are members of the Manitoba Chapter. The CCI Manitoba Chapter does not warrant, guarantee or accept any responsibility for work performed by the companies or individuals listed.

Condominium News & Views is published
4 times per year (Feb, May, Aug & Nov)

Member Advertising Rates (per issue)

	One Issue	4 Issues
Full Page	\$ 1,050	\$ 950
1/2 Page	\$ 525	\$ 475
1/4 Page	\$ 260	\$ 240
Business Card	\$ 160	\$ 145

WELCOME NEW MEMBERS

W.C.C. #65 (Viaco Village)
W.C.C. #748 (Ash Creek)
Jani King of Manitoba
MX Renovations
Prairie Shutter & Shade

For all general inquiries and information about
advertising in the News & Views, please contact:

Pamela Wylie at 204-794-1134



Manitoba Chapter Membership Fees

Corporations	1-49 units	\$225.00
	50-100 units	\$290.00
	Over 100 units	\$345.00
	Over 150 units	\$400.00
Professional Membership		\$350.00
Sponsorship Membership		\$400.00
Individual Membership		\$125.00

6 REASONS TO JOIN CCI

- 1 ACCESS TO EXPERTS
- 2 CREDIBILITY
- 3 EDUCATION AT SPECIAL RATES
- 4 KNOWLEDGE
- 5 LOBBYING
- 6 NETWORKING

Directors and Officers

President

Ms Jane Lecours204-934-6434
Stevenson Management Services Ltd.

Vice President

Ms Pamela Pyke.....204-934-0234
AON Reed Stenhouse

Secretary

Ms Debra Deprez204-934-6206
Stevenson Management Services Ltd.

Treasurer

Ms Lori Ricard204-928-7194
BDO Canada LLP

Executive Director

Ms Pamela Wylie.....204-794-1134

Education and Standards

Ms Doreen Kerr (Chair).....204-452-4314
Ms Brenda Brydges.....204-489-9510
Brydges Property Management
Mr. Lionel Guerard.....204-487-0455
Kristen Bishop204-489-9510
Brydges Property Management
Maureen Hancharyk.....204-488-7219

Ethics Committee

Mr. Doug Forbes (Chair).....204-934-2426
Thompson Dorfman Sweatman LLP

Ms Doreen Kerr.....204-452-4314

Ms Lori Ricard204-928-7194
BDO Canada LLP

Ms Delaney Vun204-957-8333
Fillmore Riley LLP

Finance Committee

Ms Lori Ricard (Chair)204-928-7194
BDO Canada LLP

Insurance Committee

Mr. Marshall Broeska (Chair).....204-925-8550
Ranger Insurance

Legislation Committee

Mr. Robert Giesbrecht, FCCI ...204-956-3515
Pitblado LLP

Mr. Lionel Guerard.....204-487-0455

Ms Jane Lecours204-934-6434
Stevenson Management Services Ltd.

Ms Delaney Vun204-957-8333
Fillmore Riley LLP

Maureen Hancharyk.....204-488-7219

Membership & Marketing Committee

Ms Pamela Pyke (Chair).....204-934-0234
Aon Reed Stenhouse

Mr. Doug Forbes.....204-934-2426

Thompson Dorfman Sweatman LLP
Ms Jane Lecours204-934-6434

Stevenson Management Services Ltd.
Ms Catherine Schellenberg204-477-0500

Newsletter Committee

Ms Jane Lecours (Chair)204-934-6434
Stevenson Management Services Ltd.

Ms Pamela Wylie.....204-794-1134

Professional Accreditation

Mr. Robert Giesbrecht, FCCI.....204-956-3515
Pitblado LLP (Chair)

Property Tax Committee

Ms Brenda Brydges (Chair).....204-489-9510
Brydges Property Management

Ms Kristen Bishop.....204-489-9510
Brydges Property Management

Ms Carla Steidl.....204-926-6215
Akman Management Ltd.

Delaney Vu.....204-957-8379
Fillmore Riley LLP



MANITOBA CHAPTER

P.O. Box 2517, Winnipeg, MB R3C 4A7, Fax: 204-654-9583
email: ccimanitoba@cci.ca • www.cci.ca/Manitoba • 204-794-1134