

Condo Voice

For North Saskatchewan

October, 2013

Maintenance of Your Condo

By Kevin Skauge
District General Manager
FirstOnSite

Regular monitoring of any property eliminates surprises. The Condominium Association may be able to catch minor problems and correct them before an expensive repair is needed.

The Condominium Association should schedule routine maintenance for a number of reasons:

- It eliminates unexpected replacements and breakdowns.
- It keeps costs down because repairs are not made on an emergency basis.
- It extends the life cycle of expensive elements and reduces the need to use reserve funding.
- It resolves problems before they occur.
- It allows the condominium board to be on top of a variety of projects in the most economical and efficient way.

Condominium maintenance - who has responsibility for what?

The easiest way to understand the concept of condominium ownership and responsibility is to remind yourself ownership extends inward from your interior walls floors and ceilings.

The Condominium Association is a partner with all residents in the Association regarding the exterior structure, foundation, exterior walls, and roof as well as any common areas and amenities such as swimming pools, clubhouses, tennis courts etc.

In most cases the Condominium Association will take care of the common elements. The first step in determining the Condominium Association's responsibility is to review bylaw documents that should outline these responsibilities. If you are unsure seek professional advice from a lawyer or the appropriate industry specialist who can advise you of the bylaws and how to interpret them.

Occupant safety should always be paramount when doing any inspections or reviews. Consider the users of your facility and how they would cope in the event of an emergency or in a matter of great stress. Would the appropriate support or required help be able to gain access to whatever area of our complex that would be required. Fire sprinkler or suppression systems and fire panel and other life safety systems must be inspected and ensure certification is up to date.

Preventive maintenance checklists should always include a roofing inspection at least twice a year and after any significant weather event. Clearing roof drains of debris and ensuring drainage away from the building must be done annually as some warranties may be invalid if this is not done.

Heating Ventilation Air Conditioning (HVAC) should also be inspected twice a year with seasonal start up and halfway through the year. Should boilers for heating or cooling towers be involved in your condo complex you should be encouraged to engage the appropriate qualified mechanical contractor. There are a number of excellent contractors in Saskatoon and area.

Plumbing should be inspected at least annually and always be sure to investigate any leaks or unusual noises from the water booster and circulation pump systems. One must also do an inspection annually checking all couplings for leaks. Sump and sewage ejection pumps need to be inspected and replaced as required. Plumbing services within your condo can be a nightmare should any of the systems fail. This is one area that needs expert advice and a seasoned professional to do inspections.

Lighting must be inspected at least annually or when lamps begin to fail. Lighting may have accessories such as spread lenses or glare baffles that should be routinely checked. Exterior lighting should be checked for torn cables screws and appropriate hardware. Clean lamps for dust and dirt and re-align as necessary.

Other systems such as cameras, parking and outdoor lighting and electrical vehicle parking and electrified gates are also to be included and reviewed. Parking garages may have ventilation systems that need maintenance as well a all parking surfaces need to be reviewed and cleaned.

Good condominium maintenance is a simple as ensuring the routine maintenance and cleaning is done and those responsible are held accountable. Regular inspections, stick to you regular cleaning schedule, reapply all sealants and perform equipment tests are some of the simplest ways to find that maintenance is done.

Set aside a reasonable and site appropriate budget and be sure things are done early and regularly. Trying to save money by scrimping on preventative maintenance expenditure may save a small amount in the short run but you stand to lose a much larger amount when you see the bill for a full scale repair or replacement. Set aside enough money to spend wisely on preventive maintenance.

Preventative Maintenance Samples are freely available on the web if you do some creative web surfing. CMHC also has resources available for condominium boards. Most home or commercial Inspection Checklists are a good place to start to develop your custom inspection checklist for your condo. The important thing is to do it regularly and do the inspection thoroughly. Have a second pair of

eyes review the same items as that person may see things from an alternate perspective.

Should you have any problems or addition questions or need a sample Maintenance Schedule for your condo board please feel free to contact me anytime.

Kevin Skauge kskauge@firstonsite.ca
(306) 978 6600

North Saskatchewan Chapter, CCI Annual Meeting

The annual Meeting of the North Saskatchewan Chapter CCI will be held on

October 30, 2013 7 P.M.

Nominations for new Board members are being received. If you wish to nominate someone to the Board, Please visit the NSCCI website to obtain a nomination form.

Completed forms should be mailed to:
NSCCI, Box 774, Saskatoon SK S7K 1J1

How To Access the CCI Website

There is an abundant amount of valuable information on the Canadian Condominium Institute website. The website address is www.cci.ca.

Part of the website is for members only. To access the members section you will be asked for your ID number and password. Please contact a member of your condominium board for that information.

North Saskatchewan Chapter

Annual Meeting & Seminar

Maintenance Needs of Your Condominium

Wednesday, October 30, 2013
7:00 P.M.

Registration at 6:45

Louise St. Community Church of the Nazarene
3042 Louise Street

Speakers: Donna Singbeil, ICR Licenced Property Manager
Kevin Skauge, FirstOnSite General Manager
Elaine Pegg, Insurance Broker

Topics: Responsibility of the Condominium Corporation vs. individual owners.
Annual inspections: What they are and why they are necessary?
How to set up a maintenance schedule.
Insurance and risk coverage on maintenance of equipment and buildings.
Reserve Fund Studies and their effect on maintenance requirements.

Question and answer period follows.

Cost: CCI member \$10.00 - maximum of \$50.00 per corporation
Non Members \$30.00 . Couples \$50.00. Can be applied to joining fee.

Presented by the North Saskatchewan Chapter, CCI

Human Rights in Condominiums

By Suzanne Anton, Lawyer, WMCZ
B.Comm., LLB

To understand how much of an impact condominium living is having on the Saskatchewan landscape, one needs only to drive through some major city centres. Townhouse and apartment style condominiums are going up in every new neighbourhood, and in older neighbourhoods apartment condominiums exist as both new developments and conversions in older buildings.

Many are drawn to the apparent “worry-free” lifestyle of condominium living, however unit owners and specifically a condominium’s Board of Directors still have obligations that will govern their behavior. Condominium living is not necessarily “move in and forget it”; an owner must still be conscious of his or her obligations and mindful of the rights of others.

This is clear with respect to human rights, an idea known by many but which may not be specifically contemplated in regards to condominiums. On a very basic level, discrimination may be found where there is a restriction, preference, or distinction made based on someone’s personal characteristics. Saskatchewan has a Human Rights Code that lists all the prohibited grounds of discrimination, and includes grounds such as family status, sex, age, and disability.

What role does human rights have when living in a condominium complex?

As a part of a condominium corporation, there is an obligation to be cognisant of human rights in a variety of situations. For example, the corporation may become an employer for various service providers and on-site staff. When dealing with these employment situations, the corporation must be careful not to infringe on human rights when deciding who to hire, promote, terminate, etc.

Other human rights issues may stem from the bylaws or potential bylaws of a corporation. The bylaws of a corporation must take a back seat to human rights legislation in the event of a conflict.

For example, can a “No Pets” rule jive with the requirement of an owner to use a Seeing Eye dog? Obviously not. Despite a condominium Board’s best efforts to make enforceable bylaws, the human rights legislation will always take precedent. However, the above is a fairly obvious example of how a restriction on pets may not withstand scrutiny. There are cases in other jurisdictions where owners have attempted to challenge pet restriction bylaws by more unique means, for example on the basis that the owner requires pet companionship as a way to manage his or her mental disabilities. The results of these bylaw challenges are very fact specific, and currently none have been put before Saskatchewan Courts. Should you face such a challenge, please contact a lawyer versed in condominium law.

Certain bylaws that attempt to prohibit the devolution of property, for example limiting owners to a certain age group will be unenforceable. Our Saskatchewan legislation already states that bylaws which prohibit the devolution of property are unenforceable, but even without the provision such bylaws could also be unenforceable due to the infringement of human rights. Certain examples include restricting ownership to over age 65 in a complex, or restricting a complex to “adults only”. While condominiums may continue to be advertised as such, there is no legal way to enforce it and refusal to allow young people and/or young families into such complexes could be considered discrimination.

Age restrictions may apply not only to ownership, but also to use of facilities. Are there age restrictions on the use of swimming pools or tennis courts? If so, there may be an argument that these restrictions are discriminatory and unenforceable.

A proactive and rights-conscious condominium Board will consider whether physical barriers currently exist in the complex, and if there are any ways to remove and prevent barriers that may infringe on current and potential owner rights. An

obvious example is entrances. Is the building wheelchair accessible?

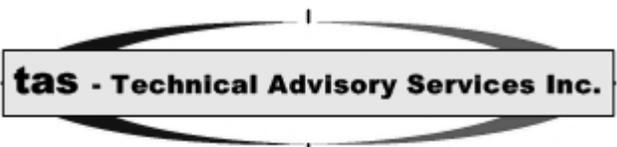
There may be a duty to accommodate various physical and mental disabilities, up to the point of undue hardship, so if you are on the Board of Directors of a corporation and receive a request for accommodation, please seek legal advice as to your obligations. Certain requests for accommodation which have made their way to the Court system have included:

- Requests for wheelchair ramps;
- Railings at stairwells; and
- Level door handles in the place of door knobs.

Keep in mind that when a request for accommodation is made, it may not be as simple as saying “yes” or “no” to the request. The obligation may require creativity and a good-faith effort to ensure the request can be met in some form or another.

Some unusual requests may also be made as a way to circumvent bylaws. For example, can a “No Smoking” bylaw be enforced if a unit owner claims to have an addiction to smoking? What if a unit owner requires the use of medical marijuana? These issues are currently untested by Saskatchewan Courts, but it may not be long before our Courts are forced to consider these issues.

Condominium living has clearly been growing in popularity. Therefore both condominium developers and condominium Boards would do well to turn their minds to the potential impact that human rights legislation will have on the creation and operation of a condominium.



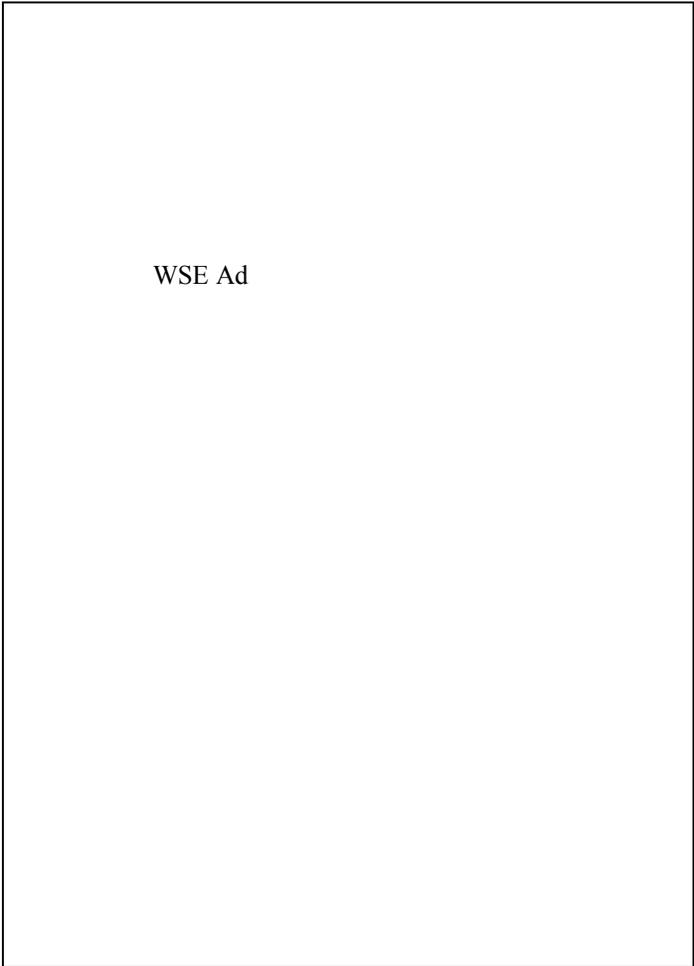
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Advertisements

Consider placing an advertisement in this newsletter. It can provide you with the opportunity to contact a large number of people in the condominium community. It is distributed to approximately 4,000 households, primarily in Saskatoon.

We publish two issues per year - spring and fall - in advance of our seminar.

Compliance Letters: Magic Bullets...or Marketing Tools?

By Allison Peryea

By the time a board member or manager sits down to draft a notice of non-compliance, he is often pretty irritated by the owner whose conduct prompted that task. This sharply reduces the odds that the owner will be receiving a friendly reminder not with bunnies and hearts in the margins. Indeed, at that point the board is a lot more likely to reach for a war drum than a peace pipe.

But it is important to remember than an enforcement letter is not a magic bullet that will automatically solve the problem. No matter what the governing documents say about how an owner should act, the owner ultimately controls her actions in response to receiving a notice of violation. The association can only take steps to influence that owner's conduct. The most cost-effective strategy accordingly is to try to convince the non-compliant owner to choose to take the action that, otherwise, the association will have to spend a great deal in legal fees and time to get a judge to order her to take.

In other words, the association should approach the task of trying to obtain compliance as a marketing campaign: Your goal is to try to sell the idea of compliance to the non-compliant owner. (And if that fails, to sell the judge on the idea that the non-compliant owner was offered a decent deal from the board who bent over backward[s] to be fair and reasonable.)

A warning notice is typically the association's first formal opportunity to make the sale. But it is easy to think of these notices as obligatory boxes to check off on the march toward compliance. This may result in the drafting of impersonal form letters and (often frustration-fueled) demands to comply that are perceived by recipients as threats from faceless bullies rather than a group of volunteer neighbors. After sparring with a particularly difficult owner, associations may even take the bait and resort to passive-aggressive and sarcastic language, which (while probably a cathartic exercise to the drafter) in all likelihood will escalate the conflict.

There are several methods to drafting a notice letter that can increase the chances that an owner will voluntarily comply.

1. Provide Options, Not Demands.

Nobody likes being told what to do, especially when it involves how they live in their own homes and communities. Experience shows that owners who feel cornered by the association do not necessarily back down – instead, they fight back and may even hire a lawyer, which often raises the stakes considerably. Instead of ordering an owner to bring his conduct into compliance, present compliance as one of the multiple options.

2. Make Compliance the Easy Option.

Show an owner what is behind Door A (compliance) and Door B (continued non-compliance). Present the consequences behind Door B so it is clear that the time and expense of choosing that door outweighs the potential benefits. (For example, removing an unsightly couch from a patio with a friend's help could cost nothing; conversely, forcing the association to remove it at your expense could involve hiring a professional for \$200.) Make it implicit that the association is not unilaterally levying these consequences upon the owner – instead, the owner is accepting these consequences as a result of his own decision making.

One way to make compliance even easier is to remove any hypothetical barriers to compliance. This can include offering to waive compliance related attorney's fees and fines (which may be cumbersome to collect anyway) in exchange for compliance by a certain deadline. (Keep in mind that what can feel to an association like "concessions" are not really bargaining chips to fast-forward compliance.)

3. Assume the Best.

Unpleasant communication or encounters with non-compliant owners can cause board members or managers to focus on the owner rather than the behavior. This can make an owner's chronic failure

to put his garbage can away after trash pick-up feel like a crime against humanity deserving of a violation notice packed with harsh words. For that reason, a good rule of thumb is to write a notice letter as if the violator is the most likeable person in the world – say Betty White or Ellen DeGeneres – who simply slipped up, even if in reality she is more likely the long-lost twin of Cruella De Vil. This helps prevent the association from coming across as personal or punitive.

4. Appeal to an Owner’s Sense of Community.

People want to fit in. And people feel good about doing what is right. (Example: Recycling can be a pain. But I always feel like a Good Samaritan when I throw my scrubbed-out sauce jar into the recycling bin with all my neighbor’s recyclables.) Explain to the owner how the provision he is violating is designed to make his community better, and how the community is better because owners comply with that provision. Explain how, if he complies with the

provision, he is personally and directly benefitting his community. An owner [who] feels warm fuzzies from fixing his conduct is more likely to do so. (Do not resort to the barebones “everybody else is complying but you” argument. That will just encourage the owner to identify other non-compliant owners and use their lack of compliance as an excuse not to comply.)

Some boards hesitate to send what they perceive as “nice” enforcement letters. But it is important to remember that recipients of enforcement letters are neighbors, fellow association members – and potential future board members. And keep in mind that letters designed to sell compliance rather than force it up on an owner are more likely to result in a positive (and cost-effective) outcome for the association.

Reprinted from the May 2013 issue of the Community Associations Journal

Dave Anderson ad

New Neighbors

How many times have you had to deal with a new homeowner or tenant who inadvertently, in most cases, breached one of your condominium Rules, failed to pay their common expenses on time, or didn't know that they couldn't park their U-Haul trailer in the visitor's parking for the weekend. When you or management approach them, they say, "*No one told me.*"

Most corporation directors assume that a condominium buyer or tenant will know everything there is to know about the condominium before they move in. This is largely wishful thinking. While it is becoming more common for buyers to obtain a Status Certificate package before they commit to purchasing a unit, they or their solicitor often don't go further than reviewing the financial information contained in it. If they are lucky, such buyers will deal with a real estate or a solicitor who will make a comprehensive review of the documents including pointing out various Rules that might affect them such as having to reserve an elevator in advance of their moving date, or that pets are not allowed. In addition, there is some information that just won't be included in a Status Certificate, such as the dates of upcoming meetings or social event. What can you do as a corporation to make a new buyer or tenant's adjustment easier?

The following are a few tips drawn from other condominium corporations:

1. Develop a new owner/tenant information letter or package that can be inserted in your Status Certificate. Try not to overburden the purchaser by putting in too much at this point. This would be used simply to alert the new owner of certain key issues, for example, relating to their move, such as reserving an elevator through the superintendent, or about the condominium generally, such as no pets, and let them know that someone from the corporation will be contacting them (either personally or by dropping off an information package) shortly after they move in. That letter or package should include a statement, preferably in large bold letters, something to the effect of, "Please provide this to our new owner immediately upon receipt" and may be followed by a general introduction which should start, "Dear Neighbor",

and then list in summary fashion the key points that they need to know about moving into the condominium. Consider sending a similar package to any new tenant that you become aware of as well;

2. Develop a welcoming committee whose sole job is to personally visit new owners or tenants to welcome them to the complex. This is especially important for a larger complex where new owner or tenants may feel somewhat overwhelmed by the sheer number of their neighbours:

3. Develop a welcome to the community package. This package should be simple but should include such things as a copy of the Rules, a list of the directors, the superintendent (if applicable), emergency telephone numbers, a copy of the corporation's fire safety plan, a calendar of upcoming meetings or social events, a list of social committees or clubs, a list of the recreational amenities within the complex, copies of the most recent newsletters for the corporation, (to give them a little history) and information relating to payment of the management company and payment of common expenses;

4. New homeowners should be recognized and welcomed at the next available owners meeting or social event, by reading off their names and inviting them to stand to identify themselves. Care should be given not to discuss personal information or to give a unit number or address if the new owners would be uncomfortable with that;

5. In addition to this package, should your corporation have some types of "community plan" which outlines various policies or procedures, this should also be brought to their attention and a copy provided;

6. The new owner/tenant should be asked if they might enjoy one of the social committees or groups, and if so, either their name should be passed on to the applicable committee, or they should be given a telephone number of someone in the committee that they can talk to;

7. A personal visit may also reveal that an owner or tenant or member of their family suffers from a

disability. Care should be taken to keep this information confidential to the unit file, but it should be noted such that in the case of an emergency, such as a fire, rescue personnel can be alerted to that issue;

8. In smaller communities, one or more Board member may take on the role of the welcoming committee, but in any case, any persons or volunteers chosen for this role, should hopefully have a sunny disposition. This person should also not be one who is prone to gossip or tell off-color jokes. Think of these people as your condominium's "ambassador". In large complexes a number of volunteers may be needed so as not to burden one or two with this task;

9. Be sensitive to the timing of your visit. New owners might not appreciate a long visit while they are in the midst of unpacking. Call ahead if you have their number, drop a note in their mailbox, or even just stop by, say a quick hello and let them know you would like a chance to talk about the condo when they have time;

10. While most new owners and tenants would likely welcome friendly contact from their neighbours, there may be some who are not comfortable with it and anyone involved in welcoming new owners should be sensitive to that.

Should you not be prepared to have a "live" welcoming procedure, at least reduce it to writing and send a package of information discussed in these tips to the homeowner or tenant with a friendly letter of welcome and an offer to assist them with any questions, or concerns they may have.

And finallysmile. These are your new neighbors and potentially your new friends.

Reprinted from CCI Review Fall 2010 issue

We Invite You to Become a Member

CCI welcomes all persons and businesses with interests in the condominium community to become members. Join the CCI Chapter in your area and receive the benefits of belonging to the only national condominium organization in Canada.

CCI membership entitles each member to:

- ◆ One vote at the Chapter general meetings
- ◆ One vote at the National Annual General Meeting in Toronto
- ◆ The right to run for office at the Chapter and National levels
- ◆ Copies of Chapter and National newsletters
- ◆ Access to Chapter education programs at member rates
- ◆ Information about member trades, services and professionals
- ◆ Access to an informal network of condominium professionals across Canada.

Each Chapter may provide additional membership benefits. Membership fees are set by the Chapter.

Why join CCI?

As a resident or condominium director, a host of valuable membership benefits are available, including:

- ◆ direct access to the certified experts in the field and profit from their experience.
- ◆ the benefit of membership rates when you register for CCI sponsored Condominium courses, seminars and other events.
- ◆ chapter and national newsletters with up-to-date information, news and events.
- ◆ significant discounts when attending the CCI National Annual Convention...see the latest ideas and newest products at the trade show.
- ◆ network with industry leaders...CCI's events present excellent networking opportunities.
- ◆ support CCI's lobbying efforts for better reforms to government on behalf of all condominium owners.

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- ◆ Network with business leaders.

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Property Insurance and the Condominium

By Karen Reynolds,
ACCI, FCCI, RCM, AIHM

Simply put, any individual owning or living in a condominium must carry liability and property insurance. Liability coverage is quite straight forward, however property insurance is probably one of the most confusing subjects regarding condominium lifestyle. What does the corporation insure, what does the owner insure, what does the tenant insure and what happens when a claim is filed? The intent of this summary is to discuss property insurance only and the following should provide basic answers to these questions and hopefully clarify the insurance responsibilities.

A standard condominium corporation is comprised of the units, common elements and exclusive use common elements, the boundaries of which are provided in each corporation's documents and in every standard condominium. It is the corporation's duty to insure all three components for the full replacement value. Exclusive use common elements are those areas of the corporation of which unit owners have sole use such as a driveway, or rear yard in a townhouse or a balcony in a high-rise building. If the unit boundaries extend to the curb at the front of your unit and the fence line at the rear of your unit and have no vertical boundaries, then everything in between is considered "unit" and therefore insured by the corporation's policy excluding improvements.

In that same scenario it is unlikely there would be any "exclusive use" common elements as the remainder of the corporation would be common elements so all would be covered under the corporation's policy for major perils such as fire, lightning, smoke, windstorm, hail-storm, explosion, water escape, vandalism or malicious acts, to name a few. With respect to property, the owner is responsible for insuring any betterments to the unit, including those installed by a previous owner, and any personal belongings. If the developer has not turned over a standard unit definition at the turnover meeting, the Act includes a provision which allows the corporation, with majority consent of the unit owners, to modify the standard unit by passing a "Standard Unit By-law". Betterments or

improvements are defined within the "Standard Unit By-law", which can eliminate specific aspects such as floor coverings or counter tops or can limit the standard of those features to, for example, builder's grade. It is important to familiarize yourself with the corporation's standard unit by-law and provide a copy to your insurance broker to eliminate the possibility of any gaps in your coverage.

If you are not an owner but reside in a condominium unit, a tenant's package is sufficient as you are responsible for carrying coverage on your personal belongings and public liability. As an absentee owner, if you have made improvements to your unit and lease your unit you are still required to insure those betterments.

To determine what the "full replacement value" of the property might be, it is necessary to enlist the services of a reputable insurance appraiser and have an appraisal conducted. Many declarations include a provision to this extent spelling out the frequency with which the appraisals should be undertaken.

It is when damage occurs that the water seems to get muddied and many managers, boards and owners have difficulty understanding whose insurance will respond and who will pay the deductible. The easiest way to remember how insurance works in a condominium is that it does not matter what caused the damage or where the cause originated but who is paying for the insurance coverage on the damaged property. If the unit or common elements are damaged, then the corporation's insurance will respond. However if it is personal property or an improvement to the unit then a claim against the homeowner's policy will be made.

Deductibles also present some confusion because if damage is a result of an act of negligence or omission on the part of the owner and contained within their unit, the corporation can charge back an amount up to an amount equivalent to the deductible. Owners may obtain insurance to cover the amount of the deductible through their homeowners policy. With the majority consent of

the owners, these circumstances can be expanded by passing a by-law which would make the owner of a damaged unit responsible for the deductible for damage that neither they nor the corporation caused to their unit, another owner's unit or the common elements. Otherwise, if a damage claim is processed, the condominium corporation is responsible for the deductible.

This summary addresses property insurance only in a very basic and brief manner and in no way is intended to provide a comprehensive review. It is also important to note that we have addressed only standard condominiums. If you own a vacant land or common elements condominium unit, the obligation to insure any structure on the unit is the owners. Your assigned property manager will be able to provide additional, more detailed information with respect to other insurance coverage owners and corporations require, the Standard Unit By-Law and also with interpreting your Declaration, and Description to determine unit boundaries and common elements.

Insurance Appraisal

As noted above, in a standard Condominium Corporation the Corporation must insure the units and common elements for their full replacement value. How do you, as members of the Board, know what that value might be? Many rely on the increases implemented by their insurance carriers each year when the policy renews. This is not a recommended practice. If a major catastrophe occurs where property is substantially damaged and the insurance coverage is inadequate, where do the funds come from to repair and/or replace the damage? That's right, the owners. It is well worth the fees charged by a reputable company to have an appraisal undertaken and values adjusted accordingly. Many condominium declarations include a provision which stipulates the frequency with which the appraisals must be done. For example, prior to each renewal of the insurance policy.

Insurance Trustee

Many condominium declarations provide that the corporation shall retain an insurance trustee. The purpose for this provision is primarily to protect the interests of mortgage lenders as well as the owners. In the event of a large claim (typically in excess of \$25,000.00), the cheque is issued to the insurance

trustee to prevent the funds from being deposited in the corporation's bank account where, at the discretion of the Board, it may be used for other purposes rather than repairing any damage or worse yet, becoming a temptation for fraud.

Set-up fees and annual costs to a trust company can be expensive and therefore unattractive to a corporation who is trying to keep maintenance fees as low as possible. However, corporations may find that potential purchasers may experience difficulty obtaining mortgage funds for properties where an insurance trust agreement is not in place. As a more reasonable alternative, many professional firms such as lawyers and/or accountants will provide the corporation with written confirmation that, in the event a trustee is required, they will act in that capacity. This documentation is kept on file for the corporation and provided either with the status certificate or upon request.

What About Volunteers/Committees?

We are often asked about the liability exposure to a Corporation that utilizes volunteers or committees to tackle projects within the Corporation in an effort to keep costs down. Depending on the level of risk involved with the tasks they undertake, it can be as simple as providing your insurance broker with confirmation of the committees and their anticipated role. Providing the volunteers are not endangering themselves or other residents, it is not a problem and they can be covered under the Corporation's policy for a nominal, if any, amount. We have even arranged for coverage in a Corporation where one owner agreed to use his snow blower to remove the snow from all interior walkways. Contact your insurance provider for specific details to determine whether your situation qualifies for additions to your coverage and/or premium to cover the volunteers within your community.

What Does Management Do in the Event of Insured Property Damage?

When water escape or penetration is causing damage to a unit the obvious first action is to locate the cause and shut the water off or have the problem repaired. The manager will then arrange to have a reputable contractor visit the unit to extract any surface water and take all necessary steps to avoid any contamination of the area as a result of grey water or the possibility of mould. The manager will work with the corporation, the owner, service providers

and insurance adjuster to ensure the unit is restored as quickly as possible.

Assuming that emergency personnel have already been contacted, in the event of a fire, smoke, windstorm or explosion the first concern of the manager is the safety of all occupants of the unit and any neighbouring units. It is not the manager's responsibility to provide lodging for unit owners who may be displaced. Unit owners and tenants should ensure they have sufficient coverage within their condominium package or tenant's package to cover the costs should they be forced to lodge outside of their home for an extended period of time.

Again, once the cause of the damage has been ascertained, the manager will work with the Board, the owners, service providers and insurance adjuster to ensure the unit is returned to a livable condition as quickly as possible.

Karen Reynolds,
ACCI, FCCI, RCM, AIHM
Director of Property Management
Wilson Blanchard Management Inc.

We Want To Hear From You

The NSCCI Board would be pleased to receive your comments about articles in the newsletter or presentations at the seminars. Were the topics helpful for you? Do you have questions you wish the Board to answer?

Are there topics you would like the Board to address either in the newsletter or at a seminar? You can write or e-mail and we will make every effort to answer your request.

Have you faced a difficult problem in your condo for which you found a solution. Perhaps others have also had the same experience. - why not share your success stories.

If you submit a letter to the editor, with your permission it will be published in the next issue.



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CCI-North Saskatchewan

E-mail Blasts

CCI North SK has established a new way to get information out to our members - short informational e-mails to members regarding condominium issues, educational items, news items, legal cases, etc.

To get on our list, if you have not already done so, you must provide us with the following:

Name

Condominium Corporation

E-mail Address

To be added to the list send your request to northSaskatchewan@cci.ca

We suggest each condominium create an e-mail address with hotmail for their condo. One member of the Board could be assigned to monitor the e-mails. When that e-mail address has been established NSCCI will always have a current address at which to contact you, even if there is a change in Board members.

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For more information visit the CCI website
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Condo Voice Advertisement Prices Per Issue

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To book an advertisement space or for more information contact Mona Chappell - monachappell@sasktel.net.

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