

Condominium News and Views



To the Members and Friends of The Manitoba Chapter • Winter 2020



The Canadian Condominium Institute - Manitoba Chapter
leads the condominium industry by providing education, awareness and access to expertise by and for our members. We are your Manitoba condo connection!

UPDATE - CCI ADVOCACY AGAINST CITY OF WINNIPEG CUTS TO CONDO GARBAGE SERVICE

Continued on Page 8

2019-2020 SPONSORSHIP & ADVERTISING OPPORTUNITIES

CCI Manitoba events have a strong attendance from our condominium community, from directors and owners to professionals working in the industry. Sponsorship of our events provides an excellent venue for our professional and business partner members to gain industry wide recognition and networking opportunities, while also supporting CCI Manitoba. We offer several options for Sponsorship & Advertising and are confident that one of these will meet your company's needs.

Opportunities are limited so book early to avoid disappointment! Please visit our website for more information.



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MANITOBA CHAPTER
P.O. Box 48067 LAKEWOOD PO
Winnipeg, MB R2J 4A3
204-794-1134
ccimanitoba@cci.ca
cci-manitoba.ca

KEEP US UPDATED

The CCI Manitoba News and Views newsletter is published and distributed to members on a quarterly basis.

It would be a tremendous help if contact persons from member corporations ensure that the CCI Chapter Administrator is provided with updated information whenever there is a change of Management Company, quantities required and distribution address, etc.

Please call, mail, or email this information to our Chapter Administrator. Thank you in advance for your assistance!

CCI MANITOBA IS LOOKING FOR YOU!

Our Chapter is looking for motivated individuals interested in joining one of our committees or volunteering their time to help with our upcoming sessions and events.

If you are interested please contact us at ccimanitoba@cci.ca.

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PRESIDENT AND CHAPTER REPORT



Another very busy season for the CCI Board of Directors as we grapple with the many issues facing the condominium community.

There are always the day-to-day issues that members of CCI as well as the public come to us about as they look for advice or assistance. Most times, we are able to help them or at least point them in the right direction. Other times we encourage them to seek legal advice, contact their Board of Directors and/or their Property Manager.

As well, we offer our monthly Lunch and Learns, which are a tremendous benefit to condominium owners, condominium Board Directors and others who work in the condominium industry. The topics are always timely and address emerging and ongoing issues. These workshops are open to everyone and I encourage anyone reading this to attend. The workshops are listed on our website.

The big issue that we are grappling with at the moment is the budget proposal going to city council, that will eliminate garbage collection by the City of Winnipeg at multifamily dwellings and of course, that includes condominium corporations.

We have, as much as possible tried to encourage condominium owners to contact the Mayor and their City Councillor to protest this, as I call it, "ridiculous proposal." Many owners have done so but one of the problems we encounter when reaching out to condominium owners is that we have very few unit owners email addresses. We are looking at various ways to improve our ability to reach out to owners directly.

In the meantime, we rely on Property Managers to communicate our message. Property Managers have a lot of responsibility and put in many hours looking after their respective condominium corporations and so their assistance to CCI is very valued and much appreciated. We can't thank them enough.

Our CCI Board of Directors is discussing ways that we can assist them in terms of possible workshops we might offer exclusively for Property Managers and as well, ways in which we can show our genuine appreciation for helping us be an effective organization and to grow our membership.

But, back to the "garbage issue". The owners that have been emailing their City Councillors are by and large reporting favourable outcomes. Unfortunately, some councillors were not even aware of what this proposal might mean to condominium owners and so some of those emails were very informative to city councillors as well.

Some condominium owners have written letters to the editor in our daily newspapers and CCI has reached out to the media as well. The Canadian Condominium Institute, Manitoba Chapter leads the condominium industry in Manitoba by providing education, information, awareness and access to expertise by and for our members. We are making efforts to ensure that when there is a breaking news story on a condominium issue, we are the "go to" organization that the media contacts.

The CCI Board of Directors will be making a presentation to the City of Winnipeg Waste and Environment Committee as well as the Executive Policy Committee on March 18th and March 19th.

We are making efforts to ensure that when there is a breaking news story on a condominium issue, we are the "go to" organization that the media contacts.

You will find other articles in this newsletter on the subject, so I will leave it at that, except to say how inspired I am by the CCI Board of Directors, all volunteers who have worked tirelessly on this issue. It has been at least three months so far of extensive research, reaching out and putting in countless hours. Everyone has contributed a lot but I know that they will not feel slighted if I single out one of our newest Board members, Alan Forbes who has gone above and beyond as he

seems to do on whatever he tackles. Bravo Alan. Thank you so much on behalf of all our CCI members and on behalf of all condominium owners. A job well done.

On that note, I will sign off for now. I hope you enjoy our newsletter, as much as we enjoy bringing it to you.

It is nearing the end of February as I write this and I believe we can see the light at the end of the tunnel. Spring is just around the corner. On that note, I wish you warmth, blue skies and sunshine. Until next time. ❄️

MAUREEN HANCHARYK, President
Manitoba Chapter



DO YOU KNOW ERIK?



Are you familiar with E.R.I.K.®, which is the acronym for *Emergency Response Information Kit*, or en français T.I.S.U.® for *trousse d'information sur les interventions d'urgence*? This is a kit developed by the Winnipeg Fire Paramedic Service (WFPS) for seniors, care givers, independent residents with medications and/or who are chronically ill, and for residents that have language or communication issues. The kit contains information that can be used by WFPS personnel in emergency situations at your home, allowing them to more quickly provide appropriate medical attention. More information is available on the City of Winnipeg website https://www.winnipeg.ca/fps/Public_Education/EMS_Presentations/E.R.I.K.stm along with links to instructions and the associated forms.

Basically you fill out the form with your personal information, your emergency contacts, medical history, medication list, health care directive, etc and place the form in a clear plastic pouch on your fridge. As well, you place the red E.R.I.K. / T.I.S.U. sticker on the outside of your home by the front door. In case of an emergency,

the responding WFPS personnel will see the sticker upon arrival and go to the fridge to review the information. This can save precious minutes in an emergency. You can obtain the kits from any WFPS station. 🇺🇸

Emergency Response Information Kit – Health Information Form Trousse d'information pour les situations d'urgence – Formulaire d'information sur la santé (Please print and keep information updated / S.V.P. imprimer et mettre à jour régulièrement)	
Personal Information	
First Name / Prénom	Middle Name / Autres noms
Address (Street, Apt. #, Box #, Civic # / Adresse (rue, app. C.P., n° mun)	
City or Town / Ville ou Village	Province / Province
Phone # / N° de téléphone	Birth Date (dd/mm/yyyy) / Date de naissance (jj/mm/aaaa)
Manitoba Health Registration # / N° d'immatriculation Santé Manitoba (68)	Personal Health ID # / N° d'identification personnelle (99)
Other Medical Plan & No./Autre nom et n° d'assurance santé (eg. Blue Cross/Croix bleue)	
Contacts	
Family Doctor(s) / Médecin(s) de famille	Phone # / N° de téléphone
First Emergency Contact Person / Première personne contact en cas d'urgence	
Address / Adresse	
Phone (home & work) / N° de tél. (maison et travail)	Relationship / Lien de parenté
Second Emergency Contact Persons / Deuxième personne contact en cas d'urgence	
Address / Adresse	
Phone (home & work) / N° de tél. (maison et travail)	Relationship / Lien de parenté
Medical History	
Do you have / Souffrez-vous	
<input type="checkbox"/> heart disease / d'une maladie de coeur	<input type="checkbox"/> diabetes / de diabète
<input type="checkbox"/> high blood pressure / d'hypertension artérielle	<input type="checkbox"/> breathing problems / d'une maladie pulmonaire
<input type="checkbox"/> other medical concerns (provide detail below) / autres problèmes médicaux (précisez ci-bas)	
Past Medical History (illnesses, surgeries) / Antécédents médicaux (maladies, chirurgies)	
Allergies / Allergies	

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TOP TEN REASONS TO RENEW OR BECOME A MEMBER OF CCI, MANITOBA CHAPTER

- 10.** We are the only national condominium organization in Canada.
- 9.** Monthly Lunch and Learns on emerging and ongoing issues affecting condominiums.
- 8.** Informative and educational quarterly newsletter sent to every individual member.
- 7.** President's Forums held twice yearly to assist condo corporation Presidents.
- 6.** Annual General Meeting held every September and open to every member.
- 5.** Opportunities to volunteer on the many CCI committees.
- 4.** Condominium Courses to assist Directors of condominium corporations.
- 3.** Opportunities to network with experts working in the condominium industry.
- 2.** CCI Manitoba Chapter leads the condominium industry by providing education, awareness and access to expertise by and for our members.
- 1.** We are a fun group.



2019-2020 EDUCATION & EVENT PROGRAM SCHEDULE

CCI holds a strong belief that Education is key in supporting the condominium industry. The main focus of the CCI Education Committee is to provide consistent, current, quality content and delivery based on the best practices in the Canadian Condominium Industry and in accordance to the Condominium Act.

DATE	TOPIC & LOCATION	TIME
Thursday March 19, 2020	LUNCH & LEARN Insurance Claims Yes Or No? Assumption of Responsibility Canad Inns Fort Garry, 1824 Pembina Highway, Ambassador Room A	11:30 AM-1:30 PM
Thursday April 16, 2020	LUNCH & LEARN Condo Act: Best Practices - Air BNB Canad Inns Fort Garry, 1824 Pembina Highway, Ambassador Room A	11:30 AM-1:30 PM

REGISTER TODAY – SPACE IS LIMITED

All Unit Owners in a CCI Member Corporation are entitled to register at the Member Rate. See full education listings and register online at: <http://cci-manitoba.ca/education-events/>

Please note that if your payment has not been received by mail prior to the session you will be required to pay by cheque or credit card at the door.

LUNCH AND LEARNS

Veteran condominium owners, recent condominium purchasers and both newly elected and long-time board members can all attest to the fact that there is **always** something new or of interest when it comes to the condominium lifestyle experience.

Amendments to legislation, changes in insurance markets, air BnB issues, reserve fund studies ... the list goes on (and on).

The main focus of the CCI-Manitoba Education Committee is to provide consistent, current and quality educational content based on the best practices in the Canadian condominium industry and in accordance with *The Condominium Act* (Manitoba). CCI-Manitoba holds a strong belief that education is key in supporting the condominium industry in general and condominium owners in particular.

One of CCI-Manitoba's greatest accomplishments is the education of condominium corporation directors. The responsibilities of the directors in serving their condominium corporations, be they newly registered or well established, can be complex and overwhelming.

In addition to articles published in the quarterly newsletter issued by CCI-Manitoba, the Education Committee sponsors monthly *Lunch and Learns* - educational events on a wide variety of topics of interest to condominium owners and directors alike.

RECENT TOPICS HAVE INCLUDED:

- **Insurance** – this session hosted by HUB International focused on both condo corp insurance and unit owner insurance. This event also addressed the current “hard” market with respect to condominiums and in particular, how global natural disasters have affected insurance premiums, with expected double-digit percent increases.
- **Reserve Fund Study** – this session was hosted by WSP and focused on not only how a Reserve Fund Study is conducted according to legislation, but how a unit owner can benefit from an effective reserve fund study from when purchasing a condo; living in a condo for many years; through to selling a condo.
- **Condo Corp Financing Options vs Special Assessments** – this session was hosted by CWB Maximum Financial and focused on an alternate method of financing capital projects in the form of a loan to the condo corporation.

Recently CCI has begun uploading podcasts of the *Lunch and Learns* to its website in an effort to reach out to both rural members and those owners and directors who are unable to attend the *Lunch and Learn* sessions in person. These podcasts are archived and available for future use by CCI members as needed.

Members can now access *Lunch and Learns* at their leisure simply by accessing the CCI website:

Web Address: cci-manitoba.ca

User ID: **Member2020**

Password: **CCICommunity**

Topics for upcoming *Lunch and Learns* are also featured on the website.

Lunch and Learns are conducted in a casual setting with participants seated at round tables of 8. The informal setting encourages participants to mingle with other condo owners over lunch and also provides an opportunity to discuss the varied and, more often than not, very similar issues facing other condo corporations.

Lunch and Learns are held in the Ambassador Room, Canad Inns on Pembina Highway. Sessions begin at 11:30 a.m. for lunch, networking and socializing, and with the approximate hour-long presentation portion starting by 12:30.

The member rate for *Lunch and Learns* is \$25.00 but Non-members are welcome to attend *Lunch and Learns* at a registration fee of \$50.00.

Lunch is not included in the registration fee but a buffet lunch is available. Tea and coffee are complimentary.

Sign up and give it a try ... you might like it!

Remember – if your condo corporation is a member of CCI, each unit owner is also a member and entitled to attend at the member registration fee. Member registration fee for a *Lunch and Learn* is \$25.00. 🍁

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NATIONAL UPDATE

CANADIAN CONDOMINIUM INSTITUTE UNVEILS NEW RESOURCE CENTRE

The Canadian Condominium Institute leads the condominium industry by providing education, information, awareness and access to expertise by and for our members. We work hard to provide members educational opportunities through courses, seminars and networking to equip condominium directors, homeowners, and suppliers the skills and knowledge necessary to conduct the affairs of the corporation in a proper and diligent manner.

Sharing and educating through information has always been important and we are VERY excited to share that finding information has become much easier for you! Through our National organization, the National Resource Centre is now online! You can search by newest content, most popular, category, province/territory, chapter or multiple filters at once! Choose from educational videos, articles & documents, podcasts and more. For those who are new to being a director on your Condominium Board, there is a tab just for you to help you get started or provide a refresher. The newest information will always be shown first.

The information in the Resource Centre is a library of material. Not all the information has been created, provided or vetted by CCI and some information is only applicable to individual provinces. Where the information cannot target your specific concerns or questions arising from the material, nor any changes in legislation or case law, we do encourage you to obtain professional advice regarding specific circumstances.

Once you've had an opportunity to kick the tires on it, we would love to hear from you, please let us know what you think! We hope you are excited by this resource as we are! 🇨🇦

To access the 'Members Only' pages of the CCI National website:

Web Address: www.cci.ca
User ID: Member2020
Password: CCIconnect



UPDATE - CCI ADVOCACY AGAINST CITY OF WINNIPEG CUTS TO CONDO GARBAGE SERVICE



In November, City of Winnipeg departmental budgets were presented to various Council Committees to meet the budget constraint for minimal property tax increases. The proposal to the City's 'Water and Waste, Riverbank Management and Environment Committee' (wow, that is a mouthful) to "Discontinue garbage bin collection for multi-family, charity and commercial customers ... Impacted customers would select service directly through private contractors" caught the attention of CCI-MB Directors and condo owners alike.

In January, CCI-MB sent a bulletin (see opposite page) to all condo property managers in the City (both member and non-member companies) asking them to forward to their unit owners. As well, we sent to all individual unit owners for whom we had contact details and also posted on our website. We'd like to thank all of you that have communicated with your City Councilor, the Mayor's Office and with us (*many hands lighten the load*).

In early February, the City announced the key dates for the budget process

- Release of preliminary budget on March 6th,
- Environment Committee budget meeting on March 18th,
- Executive Policy Committee (EPC) budget meeting on March 19th,
- EPC presents final budget on March 20th
- Council to vote on the budget on March 25th.

We have contacted the City Clerk's office and have been added to the delegate list to present our case on the 18th and 19th.

Additionally, we have approached the local print and broadcast media to get our views known. As we go to press with the winter edition of your *Condominium News and Views*, we have had the following coverage:

- Global News CJOB Radio Geoff Curier - *No More Pickup?* <https://globalnews.ca/winnipeg/program/geoff-curier/>
- CBC News - *City should turf proposal to end garbage pickup, condo owners group says* <https://www.cbc.ca/news/canada/manitoba/city-winnipeg-budget-multi-family-garbage-collection-1.5468447>
- CTV News - *Proposed budget cuts may have condo owners paying for garbage and recycling pick up* <https://winnipeg.ctvnews.ca/proposed-budget-cuts-may-have-condo-owners-paying-for-garbage-and-recycling-pick-up-1.4821172>

Best case our efforts to date will have removed the proposal from the preliminary budget that will be presented on March 6th, but it is likely that our presentations to the Committees on March 18th and 19th will be required nonetheless. Hopefully your efforts and ours will stop this additional tax unfairness for condo owners. 🍀



Ken Depoe
Business Development

1280 Pembina Hwy
Winnipeg, MB R3T 2B2
kend@curtiscarpets.com

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Phone 204.452.8100
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WHAT'S THE REAL VALUE OF A 1000 SQ FT CONDO IN WINNIPEG?

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AICanada.ca/Manitoba

Appraisal Institute of Canada
Manitoba

BULLETIN - CITY OF WINNIPEG BUDGET AND SERVICE CUTS TO CONDOS

Don't know if you've been following the City of Winnipeg's deliberations on their budget and potential service cuts but the Manitoba Chapter of the Canadian Condominium Institute (CCI-MB) wants you to be aware that as condominium owners, you may be impacted! On November 14th, the Water and Waste Department presented their budget proposal to the Environment Committee, which included a recommendation to "Discontinue garbage bin collection for multi-family, charity and commercial customers ... Impacted customers would select service directly through private contractors". On November 29th, Councilors on the Environment Committee voted to endorse the proposed service cuts, and forward them to the budget working group which will likely include all of the EPC (Executive Policy Committee).

The termination of garbage pickup service to condominiums could result in a non-trivial impact to your Condominium Corporation's budget and your monthly fees. Depending on the Condominium Corporation, the annual increase to the fees for each unit owner could be \$150 to \$250 for termination of garbage services and double that if the proposed service cuts includes recycling pickup services. As condominium owners, you pay the same mill rates and frontage levies as owners of detached homes with large yards, yet receive fewer services. In many cases your Condominium Corporation maintains your own roads, curbs, sidewalks, fire hydrants, sewers and water mains. As well, you pay for your own snow clearing, and all of these costs are passed on to you, the owners, through your monthly fees.

Asking condominium corporations to now pick up the tab for garbage pickup just adds to the overall unfairness in the property tax system.

This property tax unfairness flies in the face of all levels of government's stated desires for improved sustainability, not only for the physical infrastructure in cities, but also to mitigate the risks of climate change. Condominiums support higher population densities, which reduce the demands to increase the number of streets, bridges, parks and other infrastructure. As well, higher density residential housing, with shared walls, floors and ceilings, reduces the amount of energy required for heating and cooling, thereby lowering the carbon footprint. Also consider the greenhouse gas emissions from a large truck emptying those plastic wheelie bins from 50 or so detached homes versus emptying a single dumpster from a condominium corporation.

CCI-MB encourages you, as a condominium owner and tax payer, to contact the Mayor of Winnipeg and your City Councilor, asking them to reject the proposed cuts to garbage service for condominiums and take a step in the right direction to improve the fairness of the property tax system and to make our cities more sustainable. You can find their phone, fax and email details at <https://winnipeg.ca/council/contact.stm> or you can write to them at 510 Main Street, Winnipeg, Manitoba, R3B 1B9.

Respectfully,

BOARD OF DIRECTORS
CCI Manitoba Chapter
<https://cci-manitoba.ca>, ccimanitoba@cci.ca



CONDOMINIUM INSURANCE RATES ARE RISING

Note that this article was originally authored for the British Columbia jurisdiction where the term strata is used whereas in Manitoba the term condominium is used. For example, where you see references to strata councils in the article this refers to condominium boards in Manitoba.

HERE'S WHY AND WHAT STRATA COUNCILS AND UNIT OWNERS CAN DO. ANSWERS TO FREQUENTLY ASKED QUESTIONS.

WHAT HAS CHANGED?

Over the course of 2019, strata corporations across Canada either received notice of a premium and/or deductible increase on renewal of their building insurance policies, or were advised that they should budget for increases on their next renewal.

In B.C.'s Lower Mainland region, where an estimated half of its total 2.7 million residents live in strata-titled property, these increases are having a widespread impact. One real estate insurance brokerage advised its Vancouver strata corporation clients that they should budget for a 25%+ increase in insurance costs for 2019, possibly higher if the property had suffered losses. Some renewals have reportedly increased anywhere from 50% to 300% and the deductibles to cover claims have also increased substantially, from \$25,000 per claim to as high as \$250,000 and \$500,000; at least one building has had its deductible increased to \$750,000.

WHAT DO STRATA INSURANCE POLICIES TYPICALLY COVER?

The owners of individual units in the strata building all own a proportionate share of the common property. To help ensure that all owners' equity is protected, the *Strata Property Act* requires strata buildings to be insured for full replacement value of all common property, common assets, and fixtures. This includes the original construction, including finishing attached to the building. The insurance valuations must be based on recent appraisals.

Because of the ownership structure of stratas and their commercial-grade systems (plumbing, boilers, electrical, heating and ventilation), strata buildings are insured with a commercial property insurance policy, which is typically used for businesses but modified for strata property.

Strata unit owners insure their contents, plus upgrades made to the unit, under a "condo" homeowners' policy. These policies include two crucial coverages: 1) liability insurance to cover damages from losses that originate in the unit and extend to the common area or other units, and coverage for a portion of the strata building's deductible in the event of a major claim.

WHY ARE STRATA BUILDING INSURANCE PREMIUMS INCREASING, AND WHY IS THE INCREASE SO HIGH?

For any business, when cost increases threaten to cause deficits, remedial action is needed. That is especially true for insurance: insurance companies must maintain reserves to meet the demands of future claims, and they must disclose financial information to the federal regulator, the Office of the Superintendent of Financial Institutions, to demonstrate that they are meeting its requirements.

Like other financial instruments – interest rates, for example – insurance rates are constantly being revised in reaction to market forces and emerging trends. Such is the case now with commercial insurance in general and strata building insurance in particular. The past years of growth in B.C.'s strata-housing market created a protracted and highly competitive market where normal-level premiums were unduly suppressed. Along with housing prices and financial products, insurance rates tend to follow market cycles.

Other factors leading to strata insurance premium increases include:

The number of claims has increased. When a water failure or fire occurs in multi-unit buildings, multiple units are often affected. The result is a higher likelihood that the cost of repair will be substantial. The increasing growth in the number of strata developments, the aging of strata buildings (many date back to the 1970s and '80s) and the natural reluctance of strata owners to undertake major system upgrades until problems occur with more frequency all add up to increased insurance claims and repair costs.

If your building has a history of claims relating to water escape from system failures and/or resident activities, or it has an aging building system with a poor record of maintenance, its increased risk profile will also add pressure to the costs and levels of deductibles.

The cost of rebuilding has increased. B.C. saw real estate property values increase a few years ago. Even though government has imposed measures to cool the market down, property values remain high and construction costs in the Metro Vancouver region have risen between 7 and 15% in the past year.

The local market is affected by global losses, which are increasing. The increase in frequency and severity of fires, floods, severe storms, and earthquakes elsewhere in the world reminds us that we face a similar escalation of risks here at home.

Recent advances in technology and computer modelling are making more information available about areas that may be at higher risk of fire, flood and earthquake. This modelling technology, plus the actual insured costs of recent major Canadian losses, has allowed insurance companies (also referred to as insurers) to make more accurate evaluations of how much insurance should cost in a given area.

To keep the cost of insurance as low as possible, insurers are allowed to transfer the need to maintain reserves for catastrophic losses (those over \$25 million) to other insurance companies known as reinsurance companies. While this has the benefit of keeping premiums lower, it also makes local insurance rates vulnerable to losses that occur elsewhere in the world.

Catastrophic losses from weather-related incidents are a leading reason for current premium increases. As reported by the world's largest reinsurance company, Munich Re, 2018 was the fourth-costliest year since 1980 for insured losses. And 2017, with hurricanes Harvey, Irma and Maria, was the costliest. With major weather-related payouts occurring annually, companies are incorporating that risk into pricing because it's now the new norm.

Increasingly, smaller, regional insurers are leaving the strata-building market to the larger, national insurers, which is reducing the competitive options for strata corporations.

HOW DOES THIS IMPACT OWNERS OF STRATA UNITS IN B.C.?

Strata unit owners should be aware of impact on the building policy and their unit policy:

If your strata corporation is faced with a substantial increase in insurance rates, the cost will be reflected in your annual budget that determines your annual strata fees. If the deductible is dramatically increased to \$100,000, for example, it means any claims under \$100,000 are not covered by insurance and, subject to your bylaws, each owner is likely responsible for damages to their strata lot with the strata corporation responsible for the cost to repair common property.

The result is many of the repair and replacement costs that have been covered by the policy of insurance taken out by the strata corporation will now be downloaded onto the affected owners in the event of a claim.

Coverage for owner liability more important than ever.

The *Strata Property Act* establishes building insurance deductibles as a common expense, but also allows the strata to sue an owner to recover the cost of repair or the deductible portion of a claim if the owner was responsible for the loss.

To save the potential legal costs of suing an owner to prove their negligence caused the loss, many stratas have passed bylaws making owners “strictly liable” for any losses that originated from their units. Review your strata bylaws: How does your strata approach this issue?

Condo policies can include coverage for this transfer of the deductible costs to owners.

If an owner is responsible for a claim (for example, their washing machine hose fails, and escaping water causes damage to other units and common areas), the owner could be responsible for the \$100,000 deductible or the full cost of repair if it is less than the deductible. *Now, more than ever, unit owners will want condo homeowner insurance that covers their liability in the event of a claim for damages to their unit, as well as the cost of a deductible or the risk of being sued by other owners if they cause a claim.*

WHAT CAN YOUR STRATA DO TO LIMIT THE RISK?

Strata Councils:

1. Be aware that being able to demonstrate long-term stability and a proactive approach to building maintenance will put your building in the best light and the best position for risk assessment. In these current market conditions, switching insurance brokerages or insurers may not be in your strata’s long-term best interests.
2. Review your strata’s depreciation report to ensure your strata is meeting regulatory requirements, and that the report’s recommendations are reflected in the building’s maintenance and repair plan for items that pose a risk such as roofing, water lines, and drainage systems.
3. If the strata corporation is faced with a change in insurance, dramatic increases in cost and deductibles, or the possibility of no coverage, *immediately give notice to all owners regarding the changes*. Early disclosure will help owners understand the situation, work together toward a solution. Provide the new summary of insurance as soon as it has been renewed so that owners can amend their unit coverage accordingly in a timely manner.
4. If your building fails to obtain insurance, contact a lawyer to identify determine the potential liabilities and risks for owners and council members and what next steps you should consider.
5. Repair access or building issues that may risk an injury. Address broken sidewalks, or security issues.
6. Work with owners to manage risks:
 - 6.a) Ensure that all owners have access to the water shut-off to their units so they can quickly shut the water off themselves in the event of a leak.
 - 6.b) Verify that all units with washing machines have upgraded their hoses to braided steel. Failed rubber hoses in cramped closets and spaces are a chronic cause of water damages.
 - 6.c) Remind owners that thanks to the soft water in the Lower Mainland they can reduce the amount of soap they use in dishwashers or washers. For later model appliances, use the high-efficiency soap that is recommended. Excess soap suds can build up and temporarily block pipes.
 - 6.d) Owner activities, such as smoking, barbecues on balconies, balcony gas heaters, in-suite hot water tanks, and storage of flammable materials increase the risk of a fire or flood.
7. Update your bylaws: Bylaws that present a risk of human rights complaints also increase your risk. Comply with the *Strata Property Act* and enforce your bylaws. Failure to properly enforce bylaws or comply with any enactments of law can result in claims with the Civil Resolution Tribunal, the B.C. Supreme Court, or the B.C. Human Rights Tribunal. All of these increase your risk and ultimately the cost. Past decisions relating to stratas are available online (see links below.)

All Owners:

1. The strata council and all owners should work closely with your insurance broker. Brokers are working tirelessly to place coverage for all strata corporations, but in some circumstances because of values and claims history, there may also be a limit to coverage. Invite your insurance broker to attend your annual general meeting to explain the changes to the building’s insurance.
2. *It is imperative that you as a unit owner have proper condo insurance for your unit.* Your strata corporation is required to provide all owners with details of all building insurance policies and warranties in effect. Be sure you understand your strata building’s coverage, limits, and deductibles, and how the strata council and/or your strata bylaws may apportion or assign responsibility for deductible or under-the-deductible losses. Relay those conditions to your insurance broker, who will explain your coverages and options.

FURTHER RESOURCES

Condominium Home Owners Association of BC

<https://www.choa.bc.ca/>

Click on “Search CHOA’s 1000+ Resources and use key word “insurance”

B.C. Housing Policy Branch Guide to Strata Housing

<https://www2.gov.bc.ca/gov/content/housing-tenancy/strata-housing> Click on “Operating a Strata”, “Finances and Insurance”

Civil Resolution Tribunal

<https://civilresolutionbc.ca/> Click on Resources > Decisions

B.C. Human Rights Tribunal

<http://www.bchrt.bc.ca/>

Rebound

<https://www.bcbroker.ca/rebound/>
Click on “Strata”

Insurance Bureau of Canada

Industry Facts Book 2019 http://assets.ibc.ca/Documents/Facts%20Book/Facts_Book/2019/IBC-2019-Facts.pdf

Condominium or Strata Coverage

<http://www.ibc.ca/bc/home/types-of-coverage/condominium-or-strata-coverage/>

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CONDOMINIUM RESERVE FUND STUDIES – THE NEXT STEPS

SUMMARY

In the summer 2019 issue of the CCI News and Views we published an article “Condominium Reserve Fund Studies – Should There Be More?” where we introduced the concept of the Total Cost of Building Ownership (TCBO) (see side bar). In this article, we will take this a step further to Deep Retrofits and look at approaches to reduce your TCBO.

KEY POINTS FROM THE FIRST ARTICLE

We assume your desire as a condominium (condo) owner and/or a condo board director is to have a well-maintained building, whose value appreciates over time, while **minimizing the cost of ownership for both the condo corporation and the individual unit owner.**

Most condo owners and their boards now understand that the purpose of a reserve fund study (RFS) is to ensure there is an adequate pool of money to take care of repairing and replacing common building components over the entire life of the building. The important part of the RFS is that it should consider the entire life span of the building, not some arbitrary period such as 30 years.

The RFS examines the condition, remaining life and cost of each building component and assumes a “like for like” replacement at the end of life. The costs for all building components are added up to determine how much of your condo fees need to go into the reserve fund. The issue here is that you do not always want a “like for like” replacement. You should look for more durable, sustainable, energy efficiency, and lower life cycle cost components.

WHAT ARE YOUR GOALS?

We have already established two goals, which are to reduce your TCBO and maintain the value of your investment and your home. But there is another goal that will be imposed on us by society and possibly by law at some point. We need to dramatically reduce or stop burning fossil fuels to lower our greenhouse gas (GHG) emissions and help mitigate the risk of climate change. This is tall order and will require a much bigger effort, but we believe there is positive outcome for you as a condo owner beyond saving planet. So your third goal should be to reduce your energy consumption and GHG emissions.

THE TOTAL COST OF BUILDING OWNERSHIP APPROACH

The RFS already establishes the replacement costs for major building components due to aging. However, this is only one part of the TCBO. The TCBO also needs to consider the utilities, mortgage payments and interest, property tax, carbon tax, insurance cost, and repair costs for both the individual owner and common condo costs. The numbers could be separated, but both should be included. This creates the Base Case TCBO. We believe this will be revealing for many condo owners as they often only think about their condo fees. This spending for the Base Case is required regardless of any improvements, as the default is “like for like” replacements. If it is not spent in a timely manner, the building will deteriorate more rapidly and lose value.

The next step is called a Deep Retrofit and considers changes that could be made to reduce the TCBO and make the building more sustainable. A Deep Retrofit results in a building with major upgrades to reduce its energy consumption and GHG emissions, with a goal

of achieving net zero energy consumption. However, the Deep Retrofits should go beyond just energy reduction and also include improved sustainability, by increasing the durability of materials and reducing maintenance costs. In other words, the building becomes a high performance building¹ with a low Total Cost of Building Ownership.

In the Deep Retrofit process, the whole building is evaluated as a sustainable system over its useful life, considering building component life cycles, maintenance costs, energy consumption, property tax, carbon tax, etc. The useful life of the building could easily be 60 years before major renewal is required and this period could be extended considerably by making the building more sustainable and durable. The other key point is that renewal work done as part of the Deep Retrofit must consider the entire building at one time as opposed to addressing upgrades in a piece meal fashion. If the upgrades are not done all at once opportunities for larger savings are often missed. For example, if the boiler or heating systems were at the end of their life, then it would be a good time to look at upgrading insulation levels so the heating system could be downsized.

Often when a building component is replaced, it can be upgraded to meet the Deep Retrofit goals. For example, if you are replacing 20-year shingles on your roof, consider 30-year shingles or a metal roof instead. As well, it might be good to upgrade attic insulation too. In addition, if several components are near the end of their life, they can all be changed at the same time for greater effect. Continuing with example above, if the siding is at the end of its life along with the roof, then an entire building enclosure upgrade may be possible, which would allow for future downsizing of the heating and air conditioning systems.

THE TOTAL COST OF BUILDING OWNERSHIP (TCBO)

Imagine that you have a jar on the kitchen counter and every time you have a bill that is related to owning your condo, you put the bill in the jar. When you eventually sell and move out of the condo, you add up what you have spent. Most people would be astounded at what this cost would be. So what is in the jar of bills? The bills would include your condo fees, which cover your common expenses for operating, repairs, and renewal of building components. As well, the bills also are from your individual cost of ownership, which includes mortgage interest, insurance, property taxes, potentially your own utility bills, plus the ongoing maintenance within your unit, along with replacement costs within your unit, such as for appliances, flooring, countertops, etc. Notice that the TCBO includes both the common element costs and your individual cost of ownership. Both of these are important since the owners provide 100% of the funds for the condo corporation.

The first step of the Deep Retrofit process starts with the data from the RFS. It identifies the major maintenance renewal spending that is required over time. The next step of the Deep Retrofit process is to complete a comprehensive energy audit² in enough detail to look at all building components and systems, to identify where energy consumption can be reduced. This audit includes the building enclosure, insulation levels, air tightness, heating, ventilation and air conditioning systems, etc., as you are looking for major reductions in energy consumption.

The energy audit results should then be analyzed in conjunction with the RFS to look for building components near the end of their useful life to identify opportunities for the Deep Retrofit. The RFS can then be reviewed to assess available levels of funding. If the reserve has insufficient funds to cover the Deep Retrofit, a financial institution can be approached for a loan. Your condo corporation would pay back the loan from your monthly condo fees. There are financial institutions that do this.

These energy audit and RFS results create options that are evaluated in terms of capital cost, maintenance cost, life expectancy, utility costs, property tax, carbon tax, etc. to create the TCBO. The TCBO for each option

is then compared against the other options, compared against the Base Case and possibly against a completely new building. The lowest TCBO option is then your optimal investment.

This process requires the input from an experienced team including, the building owners, RFS auditors, energy auditors, energy



modellers, building scientists, architects, engineers, cost estimators, construction contractors, and TCBO auditors. The team should be chosen carefully from experienced professionals as most will not have done this level of retrofit before so choosing open minded people is critical. Many of the team

members will be used to making decisions based on simple payback analysis, return on investment (ROI), or net present value (NPV), but often for only individual building components, while the Deep Retrofit process helps you make decisions based on the TCBO over the remaining useful life of the building.

This Deep Retrofit process must be started before any major decisions are made. The TCBO evaluation is a decision making tool. By shifting your analysis towards optimizing your investment, rather than just trying to reduce energy costs and "like for like" replacements, your goals of, minimizing TCBO, maintaining value, and reducing energy consumption and GHG emissions are more likely to be achieved. 🍁

JIM NOSTEDT, P. ENG
SEEFAR Building Analytics Inc.
Jim.nostedt@SEEFAR-valuation.com

ALAN FORBES, P. ENG (RETIRED)
Treasurer WCC #619 & CCI-MB Director

¹ A High Performance Building is defined as a building that can integrate and optimize all major building performance attributes, including energy efficiency, durability, life-cycle performance, and occupant productivity. The US National Institute of Building Sciences:
<https://www.nibs.org/page/hpbc>

² American Society of Heating Refrigeration and Air-Conditioning Engineers, (ASHRAE), Level 2 Energy Survey and Analysis

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DO YOU SUFFER FROM PTCD? (POST TRAUMATIC CONDO DISORDER)

Ahh...the carefree condo lifestyle.

That's what is sold isn't it? No more worries about maintenance, cutting the grass, fixing the roof, replacing the windows, servicing the furnace...sounds fantastic!

I think that for those of us who live in and work in the condominium sector, the realities of the 'carefree lifestyle' are really anything but.

The three "P's" of condominium life are: People, Parking and Pets. In no other setting do these three small words conjure up such images of disputes and ill will.

Whether it's the unit owner who is a constant nuisance, the Board member who feels all-powerful, the long-time resident who thinks they know better or the tenant who just doesn't care about anything to do with the corporation, the People aspect of a condo can make life unbearable at times.

Parking...well, who amongst us has not participated in some long drawn out affair about non-residents parking on site, debris in parking spots, moving vehicles for parkade cleaning (or not!) and my favourite: the unit owner who rents out their parking space, providing keys and access to an otherwise secure building!

Pets are pets...we all love them right??? Well not all of them. Ever try to enforce a size or breed condition? Ever have to pursue video footage to determine whose dog has soiled the front entrance? And what about that yappy little dog whose bark pierces even the most sound-proof barriers?

Throw on top of these every day nuisances such fun items as dysfunctional Boards, ineffective property managers, ever-increasing insurance premiums, operating budgets that only know how to go up and my personal favourite, the unexpected and large Special Assessment, rendered necessary by either poorly prepared reserve fund studies or failures to plan by past Boards and it is no wonder that so many folks are suffering the symptoms of PTCD.

And what are these symptoms?

Insomnia, fear of encountering a neighbor, unwillingness to open mail from the property manager, lack of attendance at AGMs, for sale signs and general disengagement within the community.

Fortunately, there is an effective treatment for PTCD: Active participation in CCI.

Monthly, CCI hosts luncheons of import to all involved in condominiums. Quarterly, CCI presents courses for Board members and Condo residents to better understand their rights and responsibilities. And, one of my favourites, you can always reach out

to a CCI Board member for advice. This is a group of the top people in the field and they volunteer their time and efforts to make the condo living experience the best it can be.

I sure hope you take CCI up on their offerings...it sure beats two Tylenol! 🍷

BRIAN SHEDDEN
Entuitive

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for PTCD: Active
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Lou Anna D. Roberts C.E.T., lou.anna.roberts@wsp.com

Timothy Reeve B.Sc., M.Sc., P.Eng., tim.reeve@wsp.com

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Joelle Regnier	Talbot & Associates (Chartered Professional Accountants)	joelle.regnier@talbotcpa.ca	204-269-7460 EXT:215
Lori Ricard	BDO Canada LLP	lricard@bdo.ca	204-928-7194

APPRAISAL SERVICES/ RESERVE FUND STUDY CONSULTANTS

Sherril Carlson, CPM CRP ARM.....	Carlson Reserve Planning & Consulting Inc.	condoreserves@sasktel.net.....	306-292-8455
Karen Daman, AACI, P.App, RFPP, PGCV, CPA, CGA, B.A ..	Red River Group	karen.daman@redrivergroup.ca	204-392-6688
Michael LaPorte, CRP, PRA, AACI, P.App	NLD Consulting-Reserve Fund Advisors.....	mlaporte@reserveadvisors.ca.....	204-815-5280
Debbie Pieterse	Prairie Sky Appraisal.....	debbie@prairieskyappraisal.ca	204-391-5090
Tom van Leeuwen	TVL Consulting Ltd.	tom@tvlconsulting.ca.....	204-691-7902

INSURANCE BROKERS

Kathleen Vandale	HUB International	kathleen.vandale@hubinternational.com....	204-988-4884
------------------------	-------------------------	---	--------------

LAWYERS

Jason Bryk	Pitblado LLP	bryk@pitblado.com	204-956-3510
Frank Bueti	Tapper Cuddy LLP	fbueti@tappercuddy.com	204-944-8777
Carl Dalton	Tapper Cuddy LLP	cdalton@tappercuddy.com	204-944-3281
Doug Forbes	Thompson Dorfman Sweatman LLP Administrative Facilities Limited Partnership	djf@tdslaw.com	204-934-2426
Rob Giesbrecht.....	Pitblado LLP	giesbrecht@pitblado.com	204-956-3515
Kevin Nenka	Taylor McCaffrey LLP.....	knenka@tmlawyers.com	204-988-0397
Mickey Rosenberg	Fillmore Riley LLP	mlrosenberg@fillmoreriley.com	204-957-8349
Paul Roy	Roy Johnston TDS.....	per@tdslaw.com	204-727-0761
Brynne Thordarson	Fillmore Riley LLP	bthordarson@fillmoreriley.com	204-957-8306
Delaney Vun	Fillmore Riley LLP	dvun@fillmoreriley.com.....	204-957-8379

PROPERTY MANAGERS

Petr Kos	Stevenson Management Services Ltd.....	pz@stevenson.mb.ca	204-934-6236
Judi Reimer	Schinkel Properties Inc.....	judi@schinkelproperties.com	204-257-2640

REALTORS

Kenneth Clark	ACT Realty	kclark@actrealty.ca	204-955-3887
Chris Dudeck	Coldwell Banker Preferred Real Estate.....	chris@chrisdudeck.com	204-985-4300
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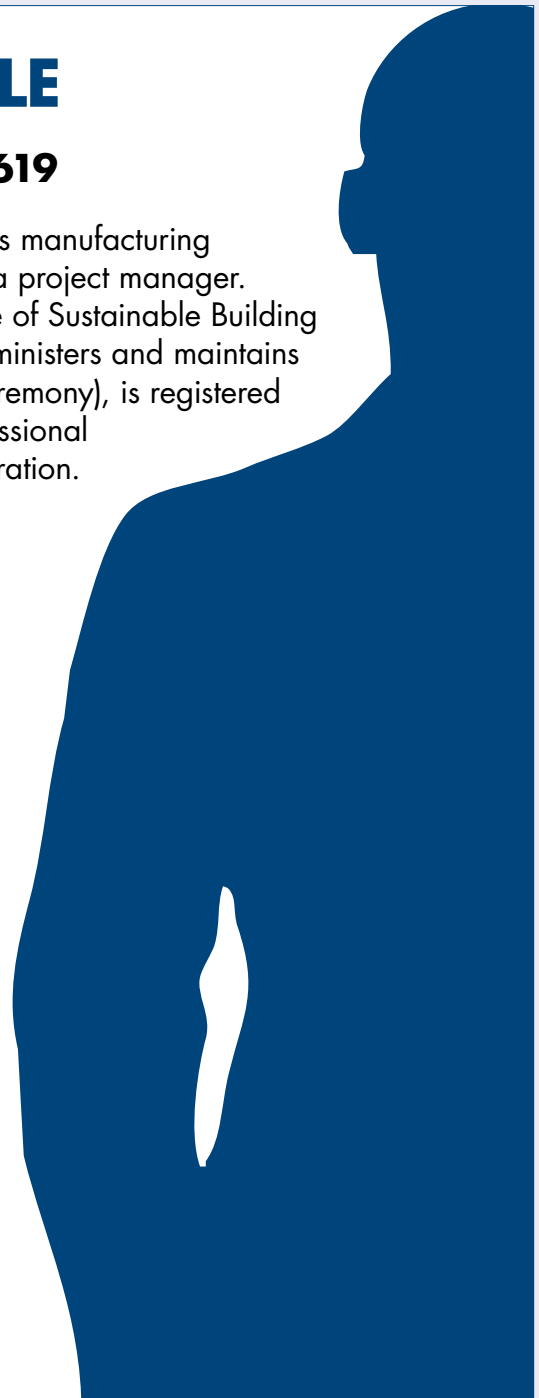
BOARD MEMBER PROFILE

ALAN FORBES, CONDO OWNER WCC #619

Alan retired in 2014 after over 30 years in the electronics manufacturing and computer industries, with most of that time spent as a project manager. Besides CCI, Alan volunteers on the advocacy committee of Sustainable Building Manitoba, is an alternate warden for Camp 8 which administers and maintains *The Ritual of the Calling of an Engineer* (aka iron ring ceremony), is registered with Engineers Geoscientists Manitoba as a retired professional engineer, and has been the treasurer of his condo corporation.

Alan's first condo purchase was in 1985 but it was not a good experience as he got hit with a special assessment within months of moving in. It wasn't until 30 years later that he again owned a condo, moving into Rougeau Gardens with his wife in 2015. In the fall of that year he attended his first CCI Lunch-n-Learn, then after reviewing his condo's initial reserve fund study released for the 2017 AGM, joined his condo board as treasurer. He has continued his education taking the offered condo courses 101/201/301 in the fall of 2017 and attending additional CCI educational events each year since then. In the fall of 2018 he volunteered to join the CCI Newsletter Committee and in the fall of 2019 began a three-year term as a director of CCI Manitoba.

In his spare time, Alan curls at the Pembina Curling Club, enjoys reading (science, current events and murder mysteries) and is a proud Papa to a three year old grandson, and with the help of Mama, look after him a couple of days per week. He and his wife enjoy family camping in the summers and the occasional get away for active touring on foot or on bicycles.



your condo connection

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Dear CCI Member

As you are a valued member of CCI Manitoba, the Newsletter Committee wants to remind you that you have access to resources on our website, including current and past newsletter editions. To take advantage of these online resources, follow the three steps illustrated below

1. OPEN YOUR WEB BROWSER AND ENTER THE ADDRESS FOR THE CCI MANITOBA WEBSITE
<https://cci-manitoba.ca/login>
2. LOGON USING THE CREDENTIALS OF USERNAME **Member2020**
AND PASSWORD **CCICommunity**
3. SELECT THE NEWSLETTER ARCHIVE IN THE MEMBERS ONLY SECTION

Note that you can search for articles too. As well, we encourage you to have a look for upcoming Education and Events that may interest you.

Regards

Your CCI-MB Newsletter Committee



DIRECT ADVICE

You can approach any condominium challenge with confidence when you have a powerful team behind you.



Mickey Rosenberg
TEL (204) 957 8349



Delaney Vun
TEL (204) 957 8379



Jason Roberts
TEL (204) 957 8356



Brynne Thordarson
TEL (204) 957 8306

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Senior Relationship Manager,
Commercial banking
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ARE YOU A CCI MEMBER?

INDIVIDUAL EVENT SPONSORSHIPS

FULL DAY EDUCATION SESSION	HALF DAY EDUCATION SESSION	LUNCH & LEARN OR EVENING SESSION
<p>✦ \$750</p> <p>Limited to one per session</p>	<p>✦ \$500</p> <p>Limited to one per session</p>	<p>✦ \$350</p> <p>Limited to one per session</p>

ADVERTISING RATE OPTIONS CONDOMINIUM NEWS & VIEWS IS PUBLISHED 4 TIMES PER YEAR (FALL/WINTER/SPRING/SUMMER)		
	ONE ISSUE	FOUR ISSUES
Full Page	\$1250	\$1100 per issue
1/2 Page	\$625	\$550 per issue
1/4 Page	\$350	\$275 per issue
Business Card	\$225	\$175 per issue

MANITOBA CHAPTER MEMBERSHIP FEES

Corporations 1-49 units	\$225.00	Professional Membership	\$350.00
50-100 units	\$290.00	Business Partner Membership	\$400.00
101-149 units	\$345.00	Non-Profit Business Partner Membership	\$200.00
Over 150 units	\$400.00	Individual Membership	\$125.00

INDIVIDUAL EVENT SPONSORSHIPS

FULL DAY EDUCATION SESSION	AGM EVENT EXIBITOR	HALF DAY EDUCATION SESSION	LUNCH & LEARN OR EVENING SESSION
<p>✦ \$750</p> <p>Limited to one per session</p> <ul style="list-style-type: none"> ✓ Sponsor listing on Chapter website ✓ Sponsor listing on registration forms ✓ 1 complimentary registration voucher ✓ Thank you placards displayed on-site ✓ Free standing company banners may be displayed on-site (must be provided by sponsor) ✓ Business cards and promotional material can be displayed on-site ✓ Verbal introduction and recognition on-site 	<p>✦ \$350</p> <p>Limited to 20 Exhibitors</p> <ul style="list-style-type: none"> ✓ Exhibitor listing and information included in AGM Package ✓ Exhibitor listing, logo and information included in event program ✓ Exhibitor listing on website and social media pages ✓ Full exhibitor booth to be displayed on-site (size restrictions may vary) ✓ Thank you placards displayed on-site ✓ Verbal introduction and recognition on-site 	<p>✦ \$500</p> <p>Limited to one per session</p> <ul style="list-style-type: none"> ✓ Sponsor listing on Chapter website ✓ Sponsor listing on registration forms ✓ 1 complimentary registration voucher ✓ Thank you placards displayed on-site ✓ Free standing company banners may be displayed on-site (must be provided by sponsor) ✓ Business cards and promotional material can be displayed on-site ✓ Verbal introduction and recognition on-site 	<p>✦ \$350</p> <p>Limited to one per session</p> <ul style="list-style-type: none"> ✓ Sponsor listing on Chapter website ✓ Sponsor listing on registration forms ✓ 1 complimentary registration voucher ✓ Thank you placards displayed on-site ✓ Free standing company banners may be displayed on-site (must be provided by sponsor) ✓ Business cards and promotional material can be displayed on-site ✓ Verbal introduction and recognition on-site

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Krista Corley
Lori Ricard
Debbie Buckingham

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Sue Gagne, Chair
Jane Lecours
Kathleen Vandale
Alan Forbes
Pamela Pyke

CCI MANITOBA IS LOOKING FOR YOU!

Our Chapter is looking for motivated individuals interested in joining one of our committees or volunteering their time to help with our education sessions and events. If you are interested please contact us at ccimanitoba@cci.ca. Download our Confidentiality & Code of Conduct for Volunteers on our website.

EDUCATION • NETWORKING • RESOURCES