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Condominium News and Views

To the Members and Friends of The Manitoba Chapter • Spring 2023



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!

**RENEW YOUR
CCI MANITOBA
MEMBERSHIP
TO TAKE
ADVANTAGE
OF OUR FREE
LUNCH & LEARN
EDUCATION EVENTS
IN THE COMING YEAR!**



SAVE THE DATE

CCI Manitoba Annual General Meeting Tuesday September 19th

CCI MANITOBA REFERRAL CONTEST! YOU COULD WIN A \$500 VISA GIFT CARD.

We love when our members recognize the benefits of CCI Membership and recommend us to others. For every new member that you refer to CCI Manitoba – whether a Condominium Corporation, Individual, Professional or Business Partner Member, you will be entered into a draw to WIN A \$500 VISA GIFT CARD. The more new members you refer, the more chances to win! Each new member referred between now and September 1st will be one entry into the draw. The draw will occur at the CCI Manitoba AGM in September.

We are excited to announce that all Lunch & Learn education events for the 2023-2024 year will be FREE to all members. As well, we are continuing with our early renewal contest. If you renew your membership between now and July 1st, you will be entered in our draw to win back the cost of your membership. Renew online or by mail. Early renewal draw to be held at our AGM in September.

We hope you take advantage of these exciting offers.

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NEWSLETTER PUBLICATION SCHEDULE

The CCI Manitoba *Condominium News and Views* is published and distributed to members quarterly, with the following schedule and deadlines for advertising and articles:

- Fall Edition (November) with September 30 deadline
- Winter Edition (February) with December 31 deadline
- Spring Edition (May) with March 31 deadline
- Summer Edition (August) with June 30 deadline

If you have content to provide for the newsletter or suggestions for topics or would like to just provide feedback, please feel free to send us an email at cci.mb.news@gmail.com. To help us ensure timely delivery of the *Condominium News and Views*, it would be a tremendous help if 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!

2022-2023 BOARD OF DIRECTORS

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WELCOME TO OUR NEW MEMBERS

INDIVIDUALS: GAYLE CALLIS, GLENN CALLIS, DORIS MCCOMB, DIANA KAUENHOFEN, DUANE ROHNE, CYNTHIA CARR, JAMES WALL, MAUREEN MACDONALD **CONDO CORPORATIONS:** WCC 24, WCC 856, WCC 1037 **PROFESSIONAL:** SEAN RESTALL **BUSINESS PARTNERS:** GREENER SHINGLES WINNIPEG, ANDY JANE PROPERTY MAINTENANCE INC., LADCO - LAKEWOOD AGENCIES COMPANY LTD, CONDOCOMMUNITIES.COM LTD., COMPOST WINNIPEG/GREEN ACTION CENTRE

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PRESIDENT'S AND CHAPTER REPORT



With winter finally fading away and summer on the horizon, it's time to look back at our accomplishments and forward to what will be happening over the coming months with the Canadian Condominium Institute.

While we along with most organizations experienced trying times over the past couple years, we are recovering well and hope to be back to a normal state and beyond very soon.

We have returned to in person Lunch & Learns, hosting them at Smitty's Restaurant on Kenaston. We are quite happy with the attendance. After a slow start attendance has increased with each Lunch & Learn. Upcoming events include Electric Vehicles, Greener Shingles (free) and Automated External Defibrillators. I hope to see you there for lunch, mingling and great sessions. If you have any ideas for future events, please let us know.

We recently held our first Presidents' forum in a few years on April 11. We had a great turnout and enjoyed meeting with the attendees, hearing their ideas and concerns and just having a friendly chat.

As well, we will be having another casual event "Condo, Concerns, & Cocktails" on June 8 from 4:30 to 6:00 PM at Smitty's Family Restaurant and Lounge at 580 Pembina Hwy.

We launched our CCI Manitoba Introductory course last year and I'm happy to see many of our members have registered and taken the course. It's a great tool to help condo boards get a handle on their responsibilities.

On the CCI national front, the next National Leaders' Forum and conference will be held at the Alt Hotel in Saskatoon from May 31 to June 3 2023. This year's theme is "Bridging The Future" and I'm excited to see what will be presented. The Leaders' Forum and Conference is a great opportunity to connect with other individuals from across the country that are involved in the Condominium Industry. It will be filled with discussions and presentations, networking with CCI members and includes some fun filled social events. I encourage you to attend and join us in this great event. I hope to see you there.

We changed our delivery method for our quarterly newsletter. Instead of the usual print version, this is our second edition in digital only. While there has been both positive and negative

feedback, we feel it has been well received and have deemed it successful so far. We will re-evaluate the delivery method once our current fiscal year has ended.

Our Sponsorship and AGM committee is currently planning our Annual General Meeting to be held in late September. The Annual General Meeting has always been a fun event and I'm excited to see what the committee has in store for us.

All our committees have been working hard to address the issues and concerns of our members. The Government relations and advocacy committee recently met with representatives from the Provincial Government to discuss possible changes to and enforcement of the Condominium Act.

Aside from increasing membership, the Membership Committee's first Management Advisory Committee (MAC) meeting was held on March 14. The meeting was well attended by a dozen property managers from several firms. They provided excellent ideas about their daily condo concerns. Stay tuned for more about this committee and their initiatives to improve condominium life.

All of our board members have been dedicated to making CCI-Manitoba a great organization and I know I appreciate the time and effort each of them devote to the Canadian Condominium Institute. I feel our future is bright and I hope you feel the same about your Condominium Corporation.

On the personal side, I will be attending the Leaders' Forum in Saskatoon and I have also booked a vacation to Hawaii August 28th (my birthday by the way). I have some out of town work trips coming up through the summer as well, mostly to the Clear Lake, Dauphin and Russell areas. I'm also hoping to get away next winter, but I don't want to talk about winter at this point.

As always check out our website at [Home - CCI Manitoba Chapter \(cci-manitoba.ca\)](https://cci-manitoba.ca) and CCI National website at [Home - CCI-National](https://cci-national.ca) to find out the latest news in the condominium industry, events here and across the country and a host of other topics.

I'll close by saying I'm looking forward to the National Leaders' Forum and Conference in Saskatoon in May and I would love to see a strong contingent of people from Manitoba. Have a great spring and enjoy the finest summer you'll find in this country.

Stay safe.

JOHN POPOWICH, President
CCI Manitoba Chapter 🍷



2023 EDUCATION AND EVENT PROGRAM SCHEDULE

UPCOMING IN-PERSON AND ONLINE EVENTS

For up to date information about in person and online events, please use <https://cci-manitoba.ca/education-events/upcoming-course-events>. Note that as the effects of the pandemic are fading, we are resuming in-person events and hope to include a live streaming option in the future.

DATE & TIME	TOPIC	FORMAT
APR 11, 2023	PRESIDENTS' FORUM	NETWORKING
APR 20, 2023	ELECTRIC VEHICLES AND EV CHARGERS IN MULTI-UNIT RESIDENTIAL BUILDINGS	LUNCH & LEARN
MAY 2, 2023	GREENER SHINGLES - FREE WEBINAR	WEBINAR
MAY 18, 2023	DO YOU HAVE AN AED (AUTOMATED EXTERNAL DEFIBRILLATOR) IN YOUR CONDO?	LUNCH & LEARN
JUN 08, 2023	CONDOS, CONCERNS & COCKTAILS	SOCIAL & NETWORKING EVENT
TBD	TREASURERS' FORUM	NETWORKING

PRIOR EVENTS

If you missed a Lunch & Learn or webinar session, note that after a few weeks, recordings (sound quality permitting) will be uploaded to our website at <https://cci-manitoba.ca/members-only/podcasts-webinars> along with the association presentation materials if available. Note that you need login credentials to access this part of our website (if you don't know your login credentials, ask us ccimanitoba@cci.ca).

To see what you've been missing, here is a link to the list of all past events <https://cci-manitoba.ca/education-events/past-events>

OTHER EDUCATIONAL RESOURCES

There are numerous resources available including educational videos for self study, podcasts of prior education events, and condo industry articles and publications. Check out the CCI National Resource Centre and the various categories of information <https://cci.ca/resource-centre/overview>

As a CCI Manitoba member you are eligible to participate in educational webinars offered by the other chapters across the country. Many chapters offer free webinars while some require a payment. Take a look at the offerings at <https://cci.ca/events/upcoming-events>.

If you or someone you know is considering the purchase of a condo, the Canada Mortgage and Housing Corporation (CMHC) has a buyers guide. <https://www.cmhc-schl.gc.ca/en/consumers/home-buying/buying-guides/condominium>

CCI MB EDUCATION COMMITTEE 🇨🇦



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REGISTER NOW!

THE CCI MB INTRODUCTORY COURSE IS NOW AVAILABLE ONLINE

Although we can hardly wait to resume our in person sessions, we are looking forward to offering our Courses in an online format to give you, our condo community members the option to grow your knowledge base from the comfort of your home.

WHAT IS CCI?

The Canadian Condominium Institute (CCI) is the Voice of Condominium in Canada. It is a national, independent, non-profit organization dealing exclusively with condominium issues.

Formed in 1982, CCI represents all participants in the condominium community. Interested groups are encouraged to work together toward one common goal: creating a successful and viable condominium community.



your condo connection

The Canadian Condominium Institute (CCI):

- Is the only national association to serve as a clearing house and research centre on condominium issues and activities across the country.
- Assists its members through education, information dissemination, publications, workshops, conferences and technical assistance.
- Encourages and provides objective research for practitioners and government agencies regarding all aspects of condominium operations.
- Lobbies provincial and federal governments for improvements to legislation.
- Advocates for higher standards in all services to the condominium client.

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Buying a Condominium	2
What is a condominium?	2
What are the Basic Elements of a Condominium?	2
What is an Exclusive Use Common Element?	3
What are a Declaration, Plan and By-Laws?	3
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What is the Condominium Corporation?	4
What is the Board of Directors?	5
What are Common Element Fees?	5
Are there any limits in what I can do?	6
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What is a Reserve Fund Study?	7
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What advantages are offered by condominium ownership?	9
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What qualifications are required for a person to become a member of a Board of Directors?	10
What sort of person should become a Director?	10
What is my responsibility as a director?	10
What are my duties as a director?	10
What are the responsibilities of the property manager?	10
What makes a good director?	10
Who is entitled to vote?	10
How are annual general meetings run?	10
What Decisions must be made by the	10

CCI MB INTRODUCTORY COURSE

GETTING STARTED AS A DIRECTOR

A MUST FOR ALL CONDO DIRECTORS, PROFESSIONALS, CONDO OWNERS WHO ARE POTENTIAL DIRECTORS OR ANYONE WHO WANTS A BETTER UNDERSTANDING OF HOW CONDOMINIUM CORPORATIONS FUNCTION.

LEARNING OBJECTIVES

Upon completion of the CCI MB Introductory Course, participants will have a basic understanding of the following:

- Governance and Condominium terminology
- Directors' responsibilities
- How Condominiums are managed
- Basic financial overview
- Legislation that affects Condominium Corporations

A Condo Corporation Board is collectively responsible to set the vision for the Corporation which in turn creates the framework for operations. The learning objectives for this session are to help you get started by outlining the Governance and Directors' Responsibilities, discuss various approaches and options to Property Management and help better understand the Board's planning, financials, and other responsibilities.

THANK YOU TO OUR COURSE SPONSORS



Alan Reiss

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RE/MAX PROFESSIONALS



THE CONDOMINIUM ACT – SUGGESTIONS FOR IMPROVEMENT



We are continuing to receive suggestions to improve the Provincial condo act (The Act) <https://web2.gov.mb.ca/laws/statutes/2011/c03011e.php> and the associated regulations <https://web2.gov.mb.ca/laws/regs/current/164.14.pdf> and we thank you wholeheartedly for your efforts.

We had been compiling the suggestions and were ready for when the Provincial Government was ready to consider updating The Act and consulting with stakeholders. We recently had the opportunity to meet the Minister responsible, [James Teitsma](#), along with the Deputy Minister and the Assistant Deputy Minister. It was a short but productive meeting, and hopefully the first of many. We identified several items that we thought could be dealt with prior to the fall election plus a few others that would take much longer and require much stakeholder consultation.

Now that we have our E-newsletter article library on our website, you can easily find prior submissions to improve the MB Condo Act, by going to our website and doing a search using the text string "Improve the MB Condo Act". https://cci-manitoba.ca/cci-manitoba-magazine?text_query_article=Improve+the+MB+Condo+Act

One of our members submitted four suggestions:

1. "Changes to the verbiage in the Conflict of Interest disclosures to better explain what constitutes a direct & indirect conflict, and requirements of disclosing".

- This pertains to sections 104 through 107 of The Act <https://web2.gov.mb.ca/laws/statutes/2011/c03011e.php#A104>

2. "Developer / Declarant specific rules while serving on Boards (particularly after hand over) - this could include 1 person = 1 vote, regardless of how many units a declarant has remaining (to prevent years of strangle hold)". This pertains to multiple sections in Part 5 - The Declarant and the Declarant's Board <https://web2.gov.mb.ca/laws/statutes/2011/c03011e.php#A62>, sections 62 to 83.

3. "Ability for one party to request mediation and/or arbitration, rather than go through the courts". This pertains to Part 12 - Compliance and Dispute Resolution

- Mediation and Arbitration, sections 220 to 222 <https://web2.gov.mb.ca/laws/statutes/2011/c03011e.php#A220>
- Court Orders, sections 223 to 228 <https://web2.gov.mb.ca/laws/statutes/2011/c03011e.php#A220>
- In lieu of going to the courts, some other Provinces have tribunals that provide a more timely and less expensive process
 - BC - has a Civil Resolution Tribunal (CRT) <https://www2.gov.bc.ca/gov/content/housing-tenancy/strata-housing/resolving-disputes/the-civil-resolution-tribunal>
 - AB - has a project underway to improve the condo dispute resolution process <https://www.alberta.ca/condominium-dispute-resolution-engagement.aspx>

- SK - the Chair of the CCI National Board is advocating for a tribunal <https://globalnews.ca/video/8163354/tribunal-in-saskatchewan-would-go-a-long-way-to-resolving-condo-disputes>
- ON - has had the Condominium Authority Tribunal (CAT) for several years now <https://www.condoauthorityontario.ca/tribunal/>
- NS - has a Condominium Dispute Officer <https://beta.novascotia.ca/apply-have-condominium-dispute-heard-condominium-dispute-officer-form-26>

4. "Reserve Funds - look at how Ontario & BC does its pre-reserve fund study requiring 10% ratio (1\$ reserve contribution for every 10\$ common contribution). New builds in Manitoba are being sorely underfunded". For this topic I recommend reading the report from the Canadian Institute of Actuaries "Longevity of Infrastructure – Reserving and Risk Management in Condominium Maintenance in Canada" <https://www.cia-ica.ca/docs/default-source/research/2022/rp222024e.pdf>. Pages 92-93 of the report discuss minimum reserve fund contributions across the country, and on page 85 provides their recommendation:

"Minimum annual contribution and reserve fund balance"

There is a need for all legislation to review the minimum annual contribution and impose a clear threshold of what should be the minimum amount contributed annually to the reserve fund. In the absence of an up-to-date (not older than 3 years) independent reserve fund study, the minimum annual reserve fund contribution should be 1% of the full reconstruction cost of the condo building.

Also, the reserve fund balance should never be, at any time, below the amount of deductible for property damage on the condo corporation's insurance policy (possibly several multiples thereof). The reserve fund study (not expired) should dictate the minimum annual reserve fund contribution, and be reviewed and updated by legislative mandate every 3 years to insure proper funding."

We encourage you to submit suggestions for improving the Provincial Condo Act to us via <https://cci-manitoba.ca/resources/the-condominium-act-suggestions-for-improvement>. For reference, the Province has a useful website with a guide to the Act and links to the Act itself, and the associated regulation and various related forms. The website link is <https://www.gov.mb.ca/condo/>.

CCI MB COMMUNICATIONS COMMITTEE 🍀

WHY SHOULD A CONDO CORPORATION JOIN CCI?



We get asked this a lot. Quite often the question is posed to us as "If our Property Manager is already a CCI member, why should we have to join?"

As a unit owner in a Condominium Corporation (CC), you are a part of a cooperative. Management of that cooperative, typically your largest asset, is crucial to your financial and mental health. Cooperatives provide economic leverage and community not available in other living arrangements. In this article I'll explore why a CC Board of Directors and their unit owners should be members of the Canadian Condominium Institute (CCI).

As a Director you make the generous offer of your time and talent to be a board member of your CC. Your decisions are impactful upon the whole community and will affect your community for years to come. If your CC is a member of CCI Manitoba, you will have access to some of the best curated information, resources and networking to help you become an exemplary Director.

As a new CC Director you will want to take advantage of the [CCI MB Introductory Course](#). Most CC's cover the cost of the course for Directors. The course is online and can be taken at your own pace and schedule and takes less than 4 hours to complete. CCI's in-house experts designed the course with 14 videos and reference documents presented in four sections:

- Getting Started as a Director
- The Director's Responsibilities and Governance
- Planning, Financial and Other Responsibilities
- Property Management

If you are a Director or Unit Owner of a professionally managed CC, your management company is an important part of day to day and long term management decisions. As a Director or Unit Owner of a self managed CC, it is crucial that everyone involved in your CC decisions is knowledgeable.

Whether your CC is professionally managed or self managed, as a Director, ultimate responsibility lies with you. You have to govern and manage all the affairs of your CC. Wise CC Directors and Unit Owners continually improve their knowledge and understanding of CC management. The best way to expand and improve your knowledge and networking is to attend CCI events, educational sessions, and reading CCI's informative newsletter articles.

As a CCI Member you will have access to these invaluable resources:

- [CCI MB Guidebook](#)
- [CCI MB Magazine](#)
- [CCI MB Online Courses](#)
- [CCI MB Podcasts and Webinars](#)
- [CCI MB Risk Management Articles](#)
- [CCI National Resource Centre](#)

As a member of CCI MB, either as a Director or Unit Owner you will be better able to:

- Learn how to update and reasonably enforce your bylaws and rules.
- Understand what your Property Manager is doing and ask informed questions.
- Better inform yourself about the decision making process.
- Engage and manage contractors.
- Stay up to date on arising issues within the condominium industry.
- Become an effective succession planner for new board members.

[CCI Manitoba's Volunteer Board of Directors](#), is your single point of contact to a network of [18 Regional, Provincial and National Chapters](#), that is the Canadian Condominium Institute. Being a member of this national network of volunteers and professionals provides you access to resources far greater than any one chapter could offer.

In addition to other chapter and national CCI resources, CCI Manitoba has provided over [25 educational opportunities](#) over the past three years. The topics are diverse, including; Mental Health, Insurance,

Electric Vehicle Charging, Condominium Finance and Covid Protocols. Over the next few months CCI MB will host [several more events](#) that as a member you can access in person or online.

As a member of the CCI Manitoba Chapter, you are able to enroll, sometimes free of charge, webinars hosted by any of the other [18 Chapters of CCI](#). For example, earlier this year I attended a webinar hosted by the [CCI Golden Horseshoe Chapter](#), (Burlington Ontario) about Short Term Rentals (STR's) in Condominiums. Two of the speakers were experienced legal professionals that offered specific and general observations about STR's in Condo's.

In January of 2023 the [CCI Huronia Chapter](#) (Barrie Ontario) posted a blog called "Resilient Communities Rise Above the Rest" written by an experienced property manager detailing resilient condominium communities.

In April 2023, the [CCI Northern Alberta Chapter](#) (Edmonton Alberta) produced a webinar about Dealing With Difficult People. The webinar offered best practices for

- How to identify common behaviours that lead to a feeling of disruption, or that one could be seen as 'difficult'
- Solutions for difficult board members
- What support systems and services condo boards and condo managers can access when conflict moves from constructive to destructive.

If your Condo Corporation is already a member, by virtue of being a unit owner, you are a member too. If your CC is not a member, but you want to join CCI MB, we offer individual memberships for \$50 per year. [CCI Manitoba offers several categories of membership](#). If you're a member or a small CC, access to curated knowledge and expertise is essential to the management of your CC. We recently restructured our membership fees to attract smaller CC's and individual members.

[CCI Manitoba's Website](#) is your best local portal to Condominium Management and Condominium Community living. As a Unit Owner or a CC Director, you are part of a community that must be well managed. As a CCI member, you will have access to the best curated knowledge base, professionals, and volunteers in Manitoba. Consider contacting CCI about membership at ccimanitoba@cci.ca.

DUANE ROHNE
CHAIR, MEMBERSHIP COMMITTEE
CCI MANITOBA 🍁

BFL CANADA Realty Insurance Services Market Insights – 2023



In this Market Insights bulletin, we consider a hot topic affecting all Canadians — inflation. We will look at how inflation relates to the increase in insurable values and how it can also influence the performance of the insurance industry.

ADAPTING TO INFLATIONARY TIMES

Throughout 2022, rising inflation has been top of mind globally for many. In Canada, consumer inflation rose to a 40-year high, reaching a peak of 8.1% in the summer, according to Statistics Canada. And, as far as we can tell, it shows no sign of abating in the short term.

How does this impact insurance? Canada's inflation is measured and reported by Statistics Canada as a percentage change, and the effects on insurance can be closely linked. In the current insurance market, inflation presents itself in:



Rising construction costs - which then cause replacement cost valuations to increase.



Rising property maintenance and repair expenses - if there is a claim, it simply costs more to remedy the damage.

RISING CONSTRUCTION COSTS

Completing construction projects on time and on budget has been more challenging with contractor shortages and material delays this past year. We have seen many components of construction projects affected by inflation such as:

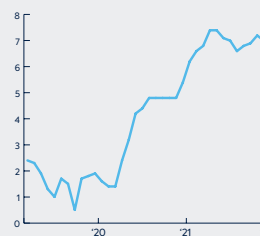
- **Building materials** — cabinets, flooring, lumber, drywall, and paint material have seen prices increase between 35 to 50%.
- **General expenses** — fuel, vehicle maintenance, rents, utilities, site protection, packaging and safety products have been volatile, with expenses rising approximately 20%.
- **Wait times for materials** — appliances, flooring, custom and special-order items such as doors, windows, bathroom showers, tubs and vanities have been highly affected by supply chain challenges, with lead times going from six weeks to six or eight months.
- **Labour shortages** — A lack of skilled workers has caused a delay in getting work started, lengthening the average time for construction projects.

RISING CLAIMS COSTS

For insurers, one of the top impacts on performance is the cost of future claims on current policies. Claims are based on costs at the time of a loss, and costs tend to increase during inflationary times, though not directly in line with the Consumer Price Index. For properties, the values of the insured property are based on the cost to repair or replace the item at the time of loss in almost all cases.

Very few contracts provide a pre-specified fixed value. Therefore, as inflation increases the value of the property, the average cost of claims increases. This means it will cost more than expected to settle claims.

Canadian Price Index - Shelter
Jan 2020-Dec 2022 (12 month % change)



Source: Statistics Canada

Construction Cost Impacts
Summary of construction cost increases



35-50%
Building material price increases



20%
General expense increases



42-180 days
Average wait times for materials

SIGNIFICANCE OF ACCURATE VALUATIONS

Since insurers provide replacement cost coverage, inflationary times require a re-evaluation of risks to ensure clients are adequately insured. Considering replacement costs may have increased due to inflation, clients should check that their insurance coverage reflects the correct valuation.

Benefits of annual appraisals to property managers, boards, councils and individual owners:

- Providing the property with a third-party expert assessment.
- Offering full compliance with legislation that requires stratas and condominium projects be insured to full replacement cost.
- Eliminating the possibility of any shortfall in limits and ensures that an insurance policy adequately protects owners in the event of a loss.

Working with a professional appraisal firm provides a degree of certainty found during a time when there are significant fluctuations in the values of labour and material costs. This year a typical appraisal has jumped by double digits due to the true cost of reconstruction.

RESILIENCE IN DISRUPTIVE AND VOLATILE TIMES

The insurance industry has experienced a market transition, and before Hurricane Ian in 2022 (considered one of the three costliest weather disasters on record) had been showing signs of stabilization. However, economic uncertainty, rising inflation, supply chain disruptions, catastrophic weather and global economic shifts mean that careful underwriting conditions are expected to persist over this coming year.

BFL CANADA commits to being at the forefront of the dialogue, ensuring we monitor this ever-evolving world and provide the best advice to the industry and our clients.

SETH HENOCH, VICE PRESIDENT, [BFL CANADA REALTY](https://www.bflcanadarealty.com)

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GREENER SHINGLES WINNIPEG – AN ALTERNATIVE TO REPLACING YOUR SHINGLES

Greener Shingles Winnipeg is pretty excited about joining the MB Chapter of CCI. My partner Myles, and I believe we have an excellent alternative for condo corps that can save them literally thousands of dollars when it comes to their shingles. Before you replace your shingles, consider **rejuvenating** them.

Our patented and thoroughly lab tested product is taking the roofing industry by storm. Our product can extend the life of your shingles by 5 – 15 years, depending on the state of your shingles today!

We use a 90% bio-based oil derived from soybeans mixed with polymers that will replace the lost oils in your shingles. This oil is non harmful to the environment and is pet friendly. The oil has several key features:

- Can extend the life of your shingles by 5 – 15 years.
- Prevents further curling and drying out of your shingles.
- Increases hail protection.
- Gives better protection from wind damage.
- Returns the shingles to a like new condition.
- Returns the color of the shingle close to the original color.
- Increases granular adhesion by a whopping 85%.
- Improves flexibility of the shingle.
- Quick application, can cover 2000 sq.ft./ hr.

All these features above can be expressed as a "like new" condition. This is what your shingles will return to after spraying. When the oil is first applied it goes on white and frothy looking, but this quickly absorbs within 20-30 minutes and most customers will notice the immediate color change.

"Our patented and thoroughly lab tested product is taking the roofing industry by storm. Our product can extend the life of your shingles by 5 – 15 years, depending on the state of your shingles today!"

Greener Shingles Winnipeg is also an affordable solution for your shingles. Our cost to spray a roof is calculated at \$1.00/sq.ft., with additional charges for steep pitches and height. As opposed to the cost of replacing your shingles which can be anywhere between \$4.50 - \$5.00 per sq.ft., and that does not include ridge capping, ice and water shield.

We will also be presenting a webinar on Tuesday May 2nd so we can better educate all the CCI members on our product, Greener Shingles. [https://](https://cci-manitoba.ca/events/2023/05/02/greener-shingles-free-webinar)

cci-manitoba.ca/events/2023/05/02/greener-shingles-free-webinar

Once again, we look forward to being business partner members to the MB Chapter of CCI.

JIM HUNTRODS
GREENER SHINGLES, WINNIPEG

info@greenershingleswinnipeg.ca

<https://greenershingleswinnipeg.ca>

Extend the life of your shingles by 5 – 15 years!



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Rejuvenating asphalt shingles not only saves you money but reduces landfill waste.

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Energy efficiency upgrades in condominiums not only increase the comfort level for condo owners, but also help them save money and the environment.

Efficiency Manitoba is a Crown corporation that helps Manitobans save energy, money, and the environment by offering programs and incentives for energy efficiency upgrades. They offer a number of programs to property managers, owners, and condo boards that can help reduce energy bills in condominiums. These include their In-Suite Energy Efficiency Program and their In-Suite Appliance Program.

TWO LEVELS OF ENERGY EFFICIENCY UPGRADES FOR YOUR CONDOS



The In-Suite Energy Efficiency Program offers two levels of energy efficiency upgrades so you can pick the one that's right for your building and its residents. The Basic Upgrade is free and includes LED screw-in bulbs, showerheads (both fixed and hand-held), kitchen and bathroom faucet aerators, shower timers, and water heater pipe wrap. A technician from their contracted installer, Ecofitt, will provide and install the products free of charge. During the installation appointment, the technician will also identify any other energy efficiency upgrade opportunities, including the Premium Upgrade available through the program.

Through the Premium Upgrade, Efficiency Manitoba offers a \$150 incentive for advanced heat recovery ventilator (HRV) controls and a \$100 incentive for smart thermostats installed by a certified electrician. Ecofitt will arrange for a certified electrician to install the premium upgrades to ensure that the advanced HRV control and smart thermostat are programmed correctly to maximize energy savings.

All products offered through the In-Suite Energy Efficiency Program come with warranty. There's a 90-day warranty on all services and installations, an additional 10-year product warranty on showerheads and aerators, and a five-year product warranty on LED bulbs.

To take part in the In-Suite Energy Efficiency Program, property managers, owners, and condo boards of multi-unit residential buildings can apply online at efficiencyMB.ca/insuite. Your building must have four or more units in order to qualify and new buildings are also eligible. Once your application is approved, Ecofitt will get in touch to schedule an appointment.



HOW EFFICIENCY MANITOBA HELPED BRYDGES PROPERTY MANAGEMENT SAVE

Brydges Property Management, who oversees 1700-1766 Henderson Highway, recently participated in the In-Suite Energy Efficiency Program. Built in 1979, the condo buildings consist of 150 units. In January 2023, about a third of the condo owners benefitted from the free upgrades offered through the program. Patricia Berry, their Senior Executive Condominium Manager, says the process was straightforward.

Patricia sent out a notice to the condo owners with details about the program and asked who would like to participate. Ecofitt took

EFFICIENCY MANITOBA IS HERE TO HELP YOU IMPROVE THE ENERGY EFFICIENCY OF YOUR CONDOMINIUMS

it from there by scheduling the installations in the suites, completing paperwork, and installing the products. "The information was very clear, very concise, and to the point, with no surprises," Patricia says. "It went really well."

Patricia came across the In-Suite Energy Efficiency Program while researching online for other building upgrades. After learning about the program, it didn't take long for the upgrades to be organized and scheduled for installation. From start to finish, the entire process only took a couple weeks.

"I know some owners are dealing with high bills, so as a property manager, I try to make sure that if I know of something that can possibly help save money for owners, I definitely put it forward," Patricia says. "I always tell people who live in condos that if you're looking to upgrade your windows, or your insulation, or anything, always check out the incentives from Efficiency Manitoba that may be available."

The management company or condo board is responsible for applying to the program, so there's little to no work for the individual condo owners or residents. Patricia said Brydges plans to inform condo owners of this program again this year so even more people can benefit from lower energy bills.

"We're trying to be conscientious of owners' money," Patricia says.



SAVE EVEN MORE WITH APPLIANCE UPGRADES

Energy-efficient appliances use less energy than other models, helping tenants and residents save energy and money for years to come.

Through Efficiency Manitoba's In-Suite Appliance Program, building owners and managers can get up to \$200 in rebates per suite for the purchase of select ENERGY STAR® certified appliances. Choosing ENERGY STAR certified products means you can trust they meet energy efficiency specifications while performing the same or better than standard products.

Efficiency Manitoba offers a rebate of \$150 for clothes washer/dryer pairs, \$100 for clothes washers, and \$50 for refrigerators.

You can find the eligible products list at efficiencyMB.ca/in-suite-appliance-program.

To qualify for the In-Suite Appliance Program, the building must have four or more units. At least half the suites or a minimum of four — whichever is greater — have to participate.

If you'd like your building to participate in the program, building owners or managers can fill out Efficiency Manitoba's In-Suite Appliance Program application form to have the models approved for purchase. Once your application is approved, you'll receive an estimate of how much you'll receive in rebates. You can then purchase and install the new energy-efficient appliances and submit your completion declaration form to Efficiency Manitoba — it's that easy!



MORE WAYS EFFICIENCY MANITOBA CAN HELP YOU SAVE

The In-Suite Energy Efficiency Program and In-Suite Appliance Program are just two ways you and your residents can save on their energy bills. Efficiency Manitoba offers other incentives and programs to assist with upgrades to your building's lighting and envelope, as well as incentives to include energy-efficient technologies in your new commercial construction project. They also offer their Energy Efficiency Assistance Program, which includes free and subsidized upgrades for tenants and residents on a fixed or limited income. You can learn more about these programs at efficiencyMB.ca/property-managers.

Participating in these offers helps property managers, owners, and tenants improve home comfort and affordability, reduce building maintenance, increase property value, and save energy, money, and the environment. This ultimately leads to a healthier home on a small — but impactful — scale in each condo unit and on a large scale for our planet.

DENISE TURANLI

Denise.Turanli@efficiencyMB.ca 🇨🇦



LIST OF INDIVIDUAL MEMBERS OF CCI MANITOBA



We find that our Individual members are some of the most engaged and active members of any membership category, and some of our most staunch supporters.

CCI MB MEMBERSHIP COMMITTEE
CCI MB COMMUNICATIONS COMMITTEE 🇺🇸

Lorrie Armstrong
Mabel Maxim
Sherry Bauldic
Kelly Greenaway
Doris McComb
Sherry Bellamy
Maureen Hancharyk
Jeremy Morin

Gayle Callis
Darryl Harder
Linda Nemeth
Glenn Callis
Denise Hildebrand
Tanis Olson
Judith Cancade
Diana Kauenhofen

Duane Rohne
Cynthia Carr
Ann Krawchuk
Blaine Smith
Douglas Cooper
Maureen MacDonald
James Wall
Millie Diller

Elizabeth Macfarlane
Linda Wiwcharyk
Heather Graham
Andrew Mathewson
Zuzana Zhanel

DID YOU KNOW...

Many of our members do not realize that they are CCI members and hence are missing out on some of their membership benefits. While they do receive this quarterly newsletter and perhaps an occasional email from us, they may not realize why. This may be because many of our members fall into one of two of our group-membership categories - Condo Corporations and Business Partners. When a Condo Corporation becomes a CCI member, all unit owners become members as well, entitling them to this quarterly newsletter and other member benefits as described in a prior article <https://cci-manitoba.ca/cci-manitoba-magazine/article/124>. Similarly, when a company or business, such as a property management firm or a law firm, becomes a CCI member, all of their staff become members as well.

To access our CCI members-only area of our website, just go to <https://cci-manitoba.ca>, click on the Members Only menu item and login (If you don't know your username and password, contact our administrator via email ccimanitoba@cci.ca). In this members-only area you can find resources such as our newsletter archive and recordings of past education sessions. Note that the login credentials change annually and are sent to the primary contact for the membership upon renewal.

LIST OF CONDO CORPORATION MEMBERS OF CCI MANITOBA

Our Condo Corporation members and their unit owners, are by far the most numerous of any membership category and the reason CCI exists. Without condo corporations, there would be no need for CCI to put on education events or for our Professional and Business Partners to join.

Condo Corporations are assigned an ID based on which Land Titles Office (LTO) their corporation is registered. There are six LTOs in Manitoba, located in Brandon, Dauphin, Morden, Neepawa, Portage la Prairie and Winnipeg, and the LTO is designated by the first character of the ID.

BCC 155	WCC 65	WCC 205	WCC 338	WCC 497	WCC 741
BCC 22196	WCC 69	WCC 208	WCC 345	WCC 501	WCC 748
BCC 29017	WCC 73	WCC 209	WCC 347	WCC 502	WCC 787
MCC 12	WCC 75	WCC 234	WCC 350	WCC 504	WCC 805
MCC 28	WCC 76	WCC 237	WCC 352	WCC 510	WCC 812
WCC 2	WCC 78	WCC 238	WCC 353	WCC 511	WCC 814
WCC 4	WCC 80	WCC 245	WCC 354	WCC 513	WCC 849
WCC 6	WCC 85	WCC 255	WCC 363	WCC 517	WCC 850
WCC 8	WCC 87	WCC 271	WCC 366	WCC 526	WCC 856
WCC 11	WCC 88	WCC 274	WCC 371	WCC 527	WCC 861
WCC 13	WCC 90	WCC 275	WCC 380	WCC 534	WCC 878
WCC 14	WCC 94	WCC 282	WCC 392	WCC 540	WCC 880
WCC 18	WCC 99	WCC 285	WCC 394	WCC 547	WCC 913
WCC 20	WCC 105	WCC 290	WCC 397	WCC 563	WCC 935
WCC 21	WCC 118	WCC 294	WCC 403	WCC 564	WCC 943
WCC 24	WCC 119	WCC 301	WCC 406	WCC 572	WCC 948
WCC 27	WCC 120	WCC 307	WCC 409	WCC 581	WCC 957
WCC 30	WCC 125	WCC 308	WCC 418	WCC 586	WCC 958
WCC 31	WCC 131	WCC 309	WCC 443	WCC 589	WCC 969
WCC 33	WCC 134	WCC 310	WCC 447	WCC 597	WCC 978
WCC 34	WCC 147	WCC 312	WCC 464	WCC 601	WCC 995
WCC 36	WCC 149	WCC 315	WCC 465	WCC 619	WCC 999
WCC 37	WCC 150	WCC 324	WCC 466	WCC 632	WCC 1007
WCC 41	WCC 152	WCC 325	WCC 471	WCC 636	WCC 1017
WCC 49	WCC 158	WCC 327	WCC 474	WCC 640	WCC 1037
WCC 50	WCC 163	WCC 329	WCC 477	WCC 647	WCC 1042
WCC 54	WCC 169	WCC 330	WCC 478	WCC 662	WCC 1043
WCC 56	WCC 195	WCC 332	WCC 481	WCC 711	WCC 1068
WCC 61	WCC 202	WCC 333	WCC 484	WCC 719	WCC 1079
WCC 63	WCC 203	WCC 334	WCC 495	WCC 738	WCC 1083

As you can see from the above list, most of the member condo corporations are registered in Winnipeg. We are trying to be more responsive to members outside of Winnipeg by providing more services online, so as to avoid the need to travel. Also, recognizing that most condo corporations outside of Winnipeg tend to be smaller, we restructured our membership fees to improve the affordability. As well, for the past year or so we have been sending copies of our newsletter, the *Condominium News and Views*, to all Provincial MLAs and over 120 municipal councilors and mayors outside of Winnipeg. Hopefully this will get our name out there so that condo corporations looking for education or support will hear of us and consider joining.

CCI MB MEMBERSHIP COMMITTEE
CCI MB COMMUNICATIONS COMMITTEE 🍁

CCI MANITOBA PROFESSIONAL & BUSINESS PARTNER DIRECTORY



PROFESSIONAL MEMBERS

ACCOUNTANTS

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Lori Ricard	BDO Canada LLP	lriscard@bdo.ca	204-928-7194

BUILDING SCIENCES

Debbie Pieterse	Prairie Sky Appraisal.....	debbie@prairieskyappraisal.ca	204-391-5090
Tom van Leeuwen	TVL Consulting Ltd	winnipeg@tviconsulting.ca	204-691-7902

CONSTRUCTION & LANDSCAPING

James Ross.....	JRoss Construction & Landscaping Ltd	info@jrpm.ca	204-831-6445
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INSURANCE

Rod Fox	Lakeview Insurance Brokers Ltd	rfox@lakeviewinsurance.com	204-453-0106
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	204-944-3272
Carl Dalton	Tapper Cuddy LLP	cdalton@tappercuddy.com	204-944-3281
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Mickey Rosenberg	Fillmore Riley LLP	mrosenberg@fillmoreriley.com	204-957-8349
Paul Roy	Roy Johnston TDS	per@tdslaw.com	204-727-0761
Brynn Thordarson	Fillmore Riley LLP	bthordarson@fillmoreriley.com	204-957-8306
Delaney Vun	Fillmore Riley LLP	dvun@fillmoreriley.com	204-957-8379
Brett Williams.....	Tapper Cuddy LLP	bwiliams@tappercuddy.com	204-944-3277

PROPERTY MANAGERS

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Petr Kos	Orbit Property Management	orbitpm@mtsml.ca	431-277-6407
Kerri Melnyk	Cushman & Wakefield Stevenson.....	Kerri.Melnyk@cwstevenson.ca	204-934-6236

REAL ESTATE

Chris Dudeck	Coldwell Banker Preferred Real Estate.....	chris@chrisdudeck.com	204-985-4300
Alan Reiss	RE/MAX professionals.....	areiss@remax.net	204-477-0500

BUSINESS PARTNERS

APPRAISERS

Appraisal Institute of Canada - Manitoba Association	http://aicanada.ca	204-771-2982
Normac.....	http://www.normac.ca	431-777-8258
Red River Group Real Property Solutions.....	http://www.redrivergroup.ca	1-855-371-5833
Suncorp Valuations.....	https://suncorpvaluations.com/	1-306-652-0311

AUDIT,TAX,BUSINESS ADVISORY SERVICES

Fort Group Chartered Professional Accountants Inc	http://www.fortgroupcpa.ca	204-942-0861
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BUILDERS/DEVELOPERS

A & S Homes	https://ashomes.ca	204-256-0863
Streetside Developments	http://streetsidewinnipeg.com	204-233-2451

COMMUNICATIONS SOFTWARE/ENABLEMENT

CondoCommunities.com Ltd.....	http://www.condocommunities.com	1-844-235-8567
CondoVoter.....	http://www.condovoter.com	1-647-689-7507

The above list of Professional and Business Partner Members is provided for informational purposes only and does not imply an endorsement by CCI-Manitoba.

CCI MANITOBA PROFESSIONAL & BUSINESS PARTNER DIRECTORY



CONTRACTORS AND MAINTENANCE

Andy Jane Property Maintenance Inc.	https://andyjane.ca/about-us/	204-381-1585
Greener Shingles Winnipeg	http://greenershingleswinnipeg.ca	204-479-9689
KONE Elevators and Escalators in Winnipeg	http://www.kone.ca	204-880-9527
Mikkelsen - Coward (Mechanical and Electrical)	https://mikkelsen-coward.com	204-694-8900
Powertec Electric Inc.	http://www.powertec.ca	204-896-3446
Winnipeg Building & Decorating Ltd.	https://wbdb.ca/	204-942-6121
Winnipeg Sewer and Drain		204-786-4060

ENVIRONMENTAL ORGANIZATIONS

Compost Winnipeg/Green Action Centre	https://compostwinnipeg.ca/	204-232-0025
Efficiency Manitoba	https://efficiencymb.ca/	1-431-335-2039

FINANCIAL LENDING INSTITUTION

Canadian Western Bank	http://cwbank.com	204-928-8500
Condominium Financial	http://condominiumfinancial.com	780-952-7763

INSURANCE AND BROKERS

BFL CANADA Insurance Services Inc.	http://bflcanada.ca	204-396-7384
HUB International Insurance	http://hubinternational.com	204-988-4884
Marsh Canada Limited	https://www.marsh.com/ca/en/home.html	204-982-6515
Red River Mutual	http://www.redrivermutual.com	204-324-6434
The Standard Insurance Brokers	https://www.standardinsurance.ca/	204-594-3529
Wawanesa Mutual Insurance Company	http://www.wawanesa.com	204-985-3845

LAW FIRMS

MLT Aikins	http://www.mltaikins.com	204-957-0050
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PROPERTY MANAGEMENT FIRMS

A.S.H. Management Group Inc.	http://ashmanagementgroup.com	204-982-7973
Akman Management Ltd.	http://akmanmanagement.ca	204-924-4525
Astroid Management Ltd.	http://astroidrentals.com	204-338-4671
Brydges Property Management	http://brydgespm.com	204-489-9510
Cushman & Wakefield Stevenson	https://cws Stevenson.ca	204-928-5000
Economy Consolidated Enterprises		1-204-325-4753 Ext 228
Genesis Property Management Group Inc.	http://www.genesismanagement.ca	204-619-2295
Imperial Properties	http://imperialproperties.ca	204-272-8799
Karma Property Management	http://karmaproperties.ca	204-415-5712
LADCO - Lakewood Agencies Company Ltd.	https://lakewoodagencies.ca/	204-982-5959
Linden Real Estate Services Inc.	http://lindenrealestate.ca	204-697-0857
Marwest Management Canada Ltd.	http://marwest.ca	204-947-1200
Onpoint Property Management Ltd.	http://onpointproperties.ca	204-325-5248
Pillar Property Management	https://pillarmanagement.ca/	204-667-6777
Rancho Realty Services (Manitoba) Ltd.	http://ranchowinnipeg.com	204-255-9788
Red Door Property Management Services		204-505-1334
Schinkel Properties Inc.	http://schinkelproperties.com	204-257-2640
Sussex Realty Ltd.	http://sussexrealty.ca	204-928-7054
The Smith Agency Ltd.	http://rentcanada.com/smith	204-475-5658
Towers Realty Group	http://towersrealty.ca	204-956-2739
Vionell Holdings Limited Partnership	http://www.vhproperties.ca	204-726-1681

REAL ESTATE

Winnipeg Regional Real Estate Board	https://www.winnipegregionalrealestateboard.ca/	204-786-8854
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RESERVE FUND STUDIES/ENGINEERING FIRMS

Carlson Reserve Planning & Consulting Inc.	http://www.condoreserveplanners.ca	1-306-292-8455
Kach Jablonski Engineering Inc.	http://kachjablonski.com	204-471-3299
NLD Consulting - Reserve Fund Advisors	http://manitoba.reserveadvisors.ca	204-815-5280
WSP Canada Inc.	http://wsp.com	204-477-6650

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PREVENTING TITLE AND MORTGAGE FRAUD



By Ellad Gersh

HOW CONDO OWNERS CAN PROTECT THEMSELVES AND THEIR BIGGEST INVESTMENT

Originally published in Condo Business Magazine on March 30th 2023 <https://www.reminetwork.com/articles/preventing-title-mortgage-fraud/>.

The purchase of a condominium is often the first foray into home ownership for many Canadians. Gaining a toehold in Canada's hottest housing markets is no easy feat; it is the product of good investment decisions, scrimping and saving, and often requires financial assistance from family.

As real estate values have skyrocketed in the past five years, especially in Canada's major cities, so too have cases of mortgage fraud. In fact,

mortgage fraud has recently gained national media exposure from a series of news reports by the CBC. Picture this scenario: you have just returned to your Toronto condo after a lengthy sabbatical only to discover that your key doesn't fit in your front door. You are then met by complete strangers, who believe themselves to be the rightful owner of your condo and have the legal documentation to prove it.


Two types of real estate fraud that are on the rise in the past 12 months:

Fraudsters impersonate individual homeowners and use stolen IDs to sell or mortgage properties. The mortgage or sale happens quickly and the fraudulent proceeds are dissipated outside the jurisdiction almost immediately. The CBC recently reported that a handful of organized crime syndicates are behind these real-estate frauds, in which 30+ homes in the GTA have either been sold or mortgaged without the owners' knowledge.

Fraudsters dupe unsuspecting homeowners into registering one or more mortgages on their properties at "cut rates." The victims of these frauds are normally part of a vulnerable group of homeowners who cannot qualify for a loan from a Schedule I bank. The unsuspecting homeowners end up with one or more mortgages registered on title to their properties on terms they never agreed to while failing to receive some or all of the mortgage proceeds advanced by the lender.

So, how do condo owners protect themselves and their biggest investment from being victims of title fraud or mortgage fraud? Here are some practical tips:


1. Title insurance: title insurance is an insurance policy covering the condition of title or ownership of real property and protects homeowners (and lenders) against losses related to the property's title or ownership, including certain types of mortgage fraud involving identity fraud or



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PREVENTING TITLE AND MORTGAGE FRAUD

impersonation. For a one-time, up-front premium, typically in the range of \$200 to \$500, title insurance provides homeowners and lenders with some peace of mind against title defects outlined in the policy including fraud and forgery. Your title insurance policy will protect you as long as you own your property and will cover losses up to the maximum coverage set out in the policy. It may also cover most legal expenses related to restoring your property's title.

Lawyers strongly recommend to their clients to purchase title insurance when purchasing or financing their home. Title insurance policies can also be purchased by existing homeowners who did not purchase title insurance on their original acquisition. This is particularly advisable where the subject property is mortgage free.

There are four title insurance companies in Canada: Stewart Title, First Canadian Title, Chicago Title Canada, and TitlePLUS, operated by the Law Society of Ontario (LSO).

2. Property searches: if you have any concerns or suspicions that something improper may be occurring to your condo or home, for a nominal fee you can pull a parcel register of your condo PIN [property identifier number] through your province's land registry office, providing you with a snapshot of ownership and all charges registered on title to the property. The parcel register can be accessed by your local real estate lawyer through Teranet or on your own online through OnLand Help Centre.

3. Notify others of any extended absences: if you're going out of the country, for an extended period or even for vacation (and your condo will be vacant), you should notify people whom you trust. They can check up on your condo while you are away and notify the property manager or police if they notice any suspicious activity while you are absent. Fraudsters who steal property titles generally do not list a property on the MLS service, but your neighbours or family members may notice suspicious activity around your condo while you are away. You can also set up a "Google Alert" through your Gmail address. If your condo is listed on MLS, you will get an alert within an hour.

4. Protect your IDs and your signatures: the rules of professional conduct require lawyers to verify the identity of clients in certain circumstances. However, lawyers may also be the victims or the vehicle of mortgage schemes involving stolen identification especially when the lawyer does not actually meet with the client in person. In order to minimize the risk involved in mortgage fraud and impersonation, never give out your government issued photo ID.

Be very careful whom you share your SIN (social insurance number) with. Fraudsters will often only use your SIN, obtained under false pretences or through identity fraud, to open new bank accounts in your name without your knowledge. They can then use the bank account to deposit and disburse fraudulently obtained funds including mortgage advances.

Lastly, do not sign any documents without fully understanding them or having a lawyer explain those documents to you. Fraudsters often prey on unsophisticated peoples or those with language barriers to perpetrate mortgage fraud. Title insurers may not provide coverage where the homeowner signed the documentation used to register a mortgage, even if the homeowner did not understand or appreciate the legal significance of those documents.

5. Check your credit report: reviewing your credit report can help you find out if someone has opened unauthorized financial accounts in your name. There are two credit reporting agencies in Canada: Equifax Canada and TransUnion Canada.

6. Guard your privacy through these precautions: do not give out personal information on the phone, through email or text to people you suspect may be posing to conduct research, surveys, contests, and so on while harvesting your personal information. Unless you have initiated the transaction, do not give out any personal information. Make sure you know and trust your real estate brokers, real estate agents, lawyers, and bank employees. Google everyone: do they have a LinkedIn profile? Who else are they connected to? A Facebook profile? Are the photos the same? Check out Google Reviews, too. Invest in a cross-cut paper shredder. Shred receipts, bank statements, bills from utilities, copies of credit applications, insurance forms, physician statements, and unsolicited credit offers you get in the mail.

Fraudsters still "dumpster dive" and rummage through blue recycling bins because enough people remain lackadaisical about safeguarding their personal information. Lastly, minimize the identification cards you carry with you. Lost or stolen ID cards are useful to fraudsters to perpetrate identity theft.

7. Pay attention to your billing cycles: follow up with creditors if your bills don't arrive on time. Stolen bills are another source used by fraudsters to steal your identity.

Ellad Gersh, a partner at [Robins Appleby LLP](#), focuses on commercial real estate property disputes among landlords, owners, and tenants. He is representing one condo owner who is the victim of a mortgage fraud scheme.

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FIDELITY INSURANCE FOR CONDO CORPORATIONS

If you are a Condominium Corporation (CC) Board member or CC unit owner you may find yourself asking: What is Fidelity Insurance and why should my Condominium Corporation consider Fidelity Insurance?

Fidelity bonding insurance, often referred to as employee dishonesty insurance, is a kind of insurance that protects businesses from fraudulent acts committed by people that may have a trust relationship or employee-employer relationship. If that relationship is breached by a criminal act, such as fraud, criminal mischief, or data theft, that results in financial damage or loss, this insurance is intended to protect the policyholder.

Trust is paramount in all business dealings and managing a CC is no different. As a CC volunteer board of directors, you often don't have the time or resources available to search out references to determine the trustworthiness of everyone your CC must rely upon. As a former police officer, I've met with many business owners that realized too late they have been the victim of a crime that at its core, is a breach of trust committed by an employee or someone in a trust relationship.

While a police service might be able to charge someone with a criminal act and a conviction might be gained, restitution is far from certain. Police investigations and court proceedings could take years, with no certainty of restitution. Even if ordered, would you be able to collect from the responsible party if they have no assets or ability to pay a court order? If the loss is significant, harm to the business and those dependent upon the business may occur very shortly after the discovery of the loss. A recent case in point from the [Manitoba Court of Kings Bench](#) illustrates the potential for loss perfectly. While the exact circumstances of the loss are not one a CC would ever experience, the core fact remains, the loss occurred because of a breach of trust.

In this article, I relied upon the expert advice of one of our CCI Manitoba Board Members, Seth Henoch. Seth is the Vice-President, Client Executive, Real Estate Division of BFL Canada. Seth sets out a very good analysis of the benefits of fidelity insurance. If you're a CC with business relationships, for example, a property management company, maintenance contractors or anyone on the board that has financial authority, fidelity insurance might be worth serious consideration.

A property management firm can carry a fidelity bond, however, this is intended to protect the property management firm as the employer from a dishonest/fraudulent act from one of their employees. The basic premise of a fidelity bond is to protect the employer from the employee. Coverage is purchased by the employer to protect themselves.

In the case of a condominium corporation, the relationship is somewhat similar. The best way to view it is that the condominium corporation is the entity that wants its own money protected. The

property manager is not an employee per se, but they have been hired to manage the affairs of the corporation. Somewhat of an employee by contract. Using the same principles of the employer purchasing their fidelity bond to protect themselves from theft by their employee would apply here. The corporation purchasing its fidelity bond coverage is the best way to approach it.

Management companies should carry fidelity bonds but there are significant potential problems if a condominium corporation relies on a management company's fidelity bond to protect the corporation from losses resulting from the dishonest acts of management principals or management company employees. The following are some of those problems:

1. **Coverage Not Assured.** Most policies are designed to cover theft of management company monies by management company employees. Normally, their policies will not cover the funds of a third party (such as a condominium corporation).
2. **Company As Primary.** A fidelity bond carried by a management company will be in the company's name. Thus, even if the policy offers theft protection, the condominium corporation has no insurable interest and cannot directly collect from the insurer. In other words, if an employee of the management company steals from the condominium, the policy will pay claims to the management company, not the condominium. The condominium corporation would have to rely on the management company to reimburse the board for the loss. Depending on the carrier, condominium corporations can be added as "Joint Loss Payees" on a management company's bond. If the insurer agrees, it will pay jointly to the condominium corporation and the management company in the event of a covered loss.
3. **Principals Not Covered.** Traditional management company policies do not insure against theft by company principals — principals cannot insure against their own misconduct, only that of their employees. That puts condominium corporations at risk if the owner of the company is the one embezzling funds.
4. **Coverage Limits.** Most condominium bylaws in other provinces, and some in Manitoba, require a condominium corporation to carry full limits of fidelity bond equal to the sum of the reserve fund balance at the start of the corporation's current fiscal year, and the balance of the operating account at the beginning of the corporation's current fiscal year. Many Condominium Acts have the requirement as well and you can review the Alberta Act (62.5 (3)(b) if you want a reference. How would a board know that a management company's bond is sufficient without full financial knowledge of the reserves and condo fees of all condominiums managed by the company? If the management company has a



FIDELITY INSURANCE FOR CONDO CORPORATIONS

million-dollar bond, a small portfolio of large corporations would easily blow past that limit, thereby leaving all condominiums at risk and violating legislative requirements. Moreover, the bigger the management company, the bigger the problem. Many insurance policies I have seen have \$100,000 or \$200,000 Crime coverage for this which in many cases is not sufficient, our BFL Canada program has a minimum of \$1,000,000 but we always review with the board and/or property managers to ensure it is sufficient.

Because of the risks described above and because most fidelity bond policies do not automatically include the property manager in their coverage, boards must ask the insurance broker to include in their fidelity bond a "property manager extension endorsement." Putting the fidelity bond in the condominium corporation's name with a "property manager extension endorsement" means the corporation has the right to submit a claim, control coverage limits and receive notification in the event the policy is cancelled or modified. Our BFL Manuscript policy wording includes this already.

Here are some base points to consider:

CONDOMINIUM CORPORATION:

- The funds for an individual corporation belong to the corporation, and as such should be insured by the Corporation.
- Placing coverage under the corporation's policy allows for protection from theft of corporation funds from an employee, director, officer, or property manager (but not all insurers provide this in their policy wording).

- The Corporation owns the policy and therefore as the Policy owner, is the only entity that has the right to cancel this policy.
- The Corporation can ensure that the correct limit is insured, and make changes to the limit at any time.

PROPERTY MANAGER:

- Your property manager, as an agent to the Corporation, manages Corporation Funds, as authorized by the Board.
- Your property manager may have a fidelity bond, of which the intent is to protect the owner of the management company from his employees stealing from him.
- A fidelity bond provided by the manager will not protect the Corporation if a director or officer absconds with Condominium funds.
- A fidelity bond provided by the manager may not have a limit that reflects the exposure of the individual condominium.
- A fidelity bond provided by the manager can be changed or cancelled by the manager at any time, without notice to the corporation.

Fidelity insurance is a component of your CC's risk management practices. By having a clear understanding of your insurance policy and working with your CC's insurance professional, your risk of sustaining a loss because of someone's dishonesty or misconduct will be minimal.

DUANE ROHNE & SETH HENOCH
CCI MANITOBA DIRECTORS



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THE ADVANTAGES OF CONDOMINIUM LIVING



Condominium living has become increasingly popular in recent years, as more and more people are drawn to its many advantages. From the convenience of a smaller space to the affordability of shared amenities, there's no denying that condominiums offer an attractive option for those looking for an urban living experience. In this article, we'll explore the main advantages of condominium living and why it might be the perfect option for you. We'll look at everything from the financial benefits to the lifestyle perks and more. So if you're considering making a move to a condo, read on to learn all about the advantages that come with it.

LIFESTYLE

Condominium living has many advantages over other housing options. For one, condos are often more affordable than other types of homes, such as single-family homes or

townhomes. Additionally, condo living can offer a number of amenities that other types of housing may not have, such as swimming pools, gyms, and on-site laundry facilities.

Another advantage of condo living is that it tends to be more low-maintenance than other types of housing. For example, you may not have to worry about mowing the lawn or shoveling snow in a condo development. Additionally, most condos have homeowner's associations that take care of common areas and common features, such as landscaping and exterior maintenance. This can free up your time to do the things you enjoy without having to worry about home maintenance tasks.

ECONOMICS

Condominium living has a number of advantages, particularly when it comes to economics. For one, condominiums are often more affordable than single-

family homes, especially when you factor in the costs of upkeep and maintenance. Additionally, condominiums tend to appreciate in value at a faster rate than other types of housing, so you can see a good return on your investment if you decide to sell down the road. Finally, because condominiums are typically located in densely populated areas, they offer residents convenient access to all the amenities and services that come with city living.

PROPERTY MANAGEMENT

One advantage of living in a condominium is that the property management takes care of many external repairs and maintenance tasks. For example, they will clear the snow from driveways and sidewalks, mow the lawn, and take out the trash. This can be a big relief for people who are busy with work or other commitments and do not have the time to take care of these things themselves.

Another advantage of living in a condominium is that the property manager is responsible for ensuring that the common areas are clean and well-maintained. This includes things like cleaning the pool, maintaining the landscaping, and making sure that the hallways and elevators are clean. This can provide peace of mind for residents knowing that someone is taking care of these things on their behalf.

Lastly, many people choose to live in condominiums because they offer a sense of community that other housing options do not. Most condo buildings have some type of amenities available for residents to use, such as a gym, game room, or rooftop deck. Additionally, many condos host social events throughout the year which helps residents get to know one another and creates a tight-knit community.

SECURITY

One of the great things about living in a condominium is the increased security that you enjoy as compared to other types of housing. When you live in a condo, you are typically part of a larger community of neighbors who are all looking out for each other. In addition, most condominium complexes have security features such as gated entryways and on-site security personnel that help to keep residents safe.

A.I.

CCI MB COMMUNICATIONS
COMMITTEE

FAKE NEWS IS REAL

Artificial Intelligence (AI) has been repeatedly in the news lately. Speaking of which, what did you think of the prior article, *The Advantages of Condominium Living?* The article was written by Copymatic's AI text generator <https://copymatic.ai/article-generator/> and the image of the 'beautiful and desirable condominium property' was created by OpenAI's DALL-E <https://openai.com/dall-e-2/>.

While we did the prior article as an experiment to better understand the capability of AI and to introduce you to the world of AI, be assured that we have no plans to use AI to create content for CCI Manitoba.

Lots of businesses are jumping on the AI bandwagon and so too are nefarious organizations. As well, there are implications for misinformation, disinformation, fake news, cheating on tests and exams, and many other issues. Some recent examples of AI in the news include:

- Disruptions in the labor force as businesses start to deploy AI - *ChatGPT may reset the world of work as businesses rush to own artificial intelligence*, CBC News, <https://www.cbc.ca/news/business/chatgpt-intelligence-ownership-column-don-pittis-1.6739025>
- Concerns about transparency, inaccuracies, job security and data privacy because of the 'training data' used - *Why regulators in Canada and Italy are digging into ChatGPT's use of personal information*, CBC News, <https://www.cbc.ca/news/world/openai-chatgpt-data-privacy-investigations-1.6804205>

(be sure to watch the embedded CBC News video with Ian HanomanSing)

- Similar to the concerns about who is at fault if an autonomous vehicle is involved in an accident, who can be sued for libel if AI generated text is to blame? - *Australian mayor prepares world's first defamation lawsuit over ChatGPT content*, *The Guardian*, <https://www.theguardian.com/technology/2023/apr/06/australian-mayor-prepares-worlds-first-defamation-lawsuit-over-chatgpt-content>
- Concerns about plagiarism and cheating are discussed in this podcast from the BBC - *Chatbot Plagiarism*, <https://pca.st/7be6ijsz>
- The comic strip *Zits* by Jerry Scott & Jim Borgman has some AI content Apr 17, 18 & 19 <https://www.arcamax.com/thefunnies/zits/s-2810392>
- CTV News reports Impersonation of big name performers on TikTok - *AI-generated Drake and The Weeknd song racks up millions of plays* <https://toronto.ctvnews.ca/ai-generated-drake-and-the-weeknd-song-racks-up-millions-of-plays-1.6358993>

For a good overview of AI, The Economist magazine has run a number of articles and podcasts. Here is an excellent example: *Babbage: Is GPT-4 the dawn of true artificial intelligence?* <https://pca.st/buqrl69v>

ALAN FORBES (HUMAN AND NOT AN A.I.)
CHAIR, COMMUNICATIONS COMMITTEE
CCI MANITOBA 🍁



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Kathleen Vandale

Senior Commercial Account Executive
Kathleen.Vandale@hubinternational.com



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CCI DIRECTOR AND PRESIDENT COUNTS OF CCI PRESIDENTS' FORUM ON APRIL 11TH

The presidents' forum historically had been scheduled twice every year. After a very long absence due to the pandemic, we were able to schedule this in-person event on April 11, 2023.

The forum has always been very highly rated by attendees as it is an opportunity to network with other condominium corporation board presidents. If a condominium board president is unable to attend, another condominium board director can be designated.

The event was held at Reiss Fashions on McDermot Avenue and it was the perfect setting for the group. Many thanks to Alan Reiss, a CCI Manitoba Chapter director and gold sponsor, who provided the venue as well as free parking for all attendees.

Traditionally each person introduces themselves and their condominium and then raises any issue that they feel the group might be able to offer some guidance on. A number of issues were raised, such as reserve funds, insurance, apathy of owners, maintenance, windows, snow clearing and the list goes on and on. In all the years that I have attended and/or moderated this forum, I have always come away learning something new and hearing great recommendations on how to solve issues.

Occasionally we have had a guest speaker, but the event is not so much an educational event as it is a networking event. Feedback over the years has been that CCI members really enjoy the networking aspect of this event.

Because of the success of this event, the CCI Board of Directors is looking at scheduling a treasurers' forum in the near future



and there have also been some very preliminary discussions about a forum that would be open to all interested condo corporation directors.

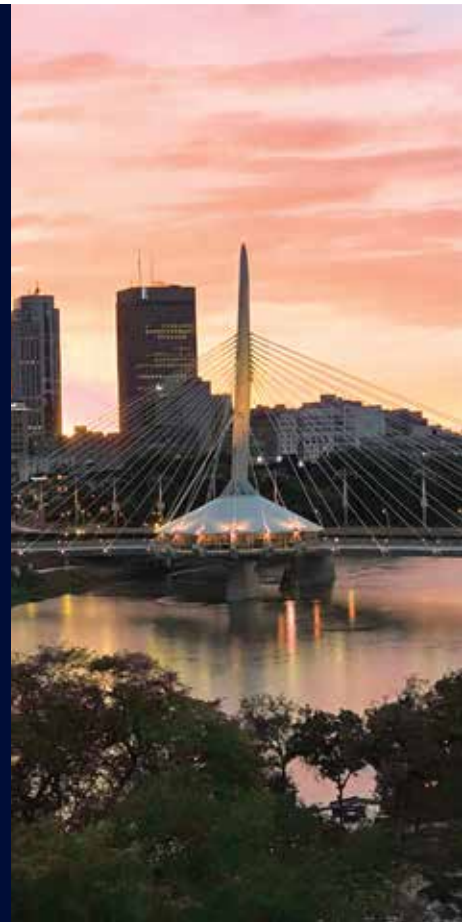
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THE REISS REPORT

CONDO REAL ESTATE BLOG

For the first time we have had two consecutive sales years in which the condo market activity within the Winnipeg Regional Real Estate Board (WRREB) market region exceeded the 2,000 unit threshold. It should not be all that surprising that we are unlikely to see a repeat performance in 2023, given the interest rate environment we are in. Consider the effect of the eight Bank of Canada interest rate increases in 2022, followed by another one this year, resulting in the overnight lending rate of 4.5%. Other factors have contributed to the sentiment that we are unlikely to repeat the performance of the past two years.

- Potential buyers are having increased difficulty in qualifying for mortgages since the Office of the Superintendent of Financial Institutions (OSFI) is holding firm on keeping the mortgage stress test at two full percentage points above the best negotiated rate, so buyers need to qualify for rates above 7%.
- Potential buyers have less disposable income due to the higher inflation rates. While the reason for the rapid rise in interest rates has been to rein in runaway inflation, the effects of the rate increases have yet to reduce the inflation rate to the 2% target. Whether a recession is in the offing is a moot point but there is no question that hot housing markets in general have been a target of the Bank of Canada to cool down and it is working.
- There is decreased demand now. For the past two years many first-time buyers knew they had a golden opportunity to get into the local housing market with record low pandemic-induced mortgage rates. This was borne out in 2021 where sales catapulted to over 2,500 and even despite

higher rates in 2022 with 2,184 sales.

- Many empty-nesters looking to downsize are being diverted from the condo market to the rental market because Winnipeg has experienced a multi-family rental construction boom the last few years.
- One additional factor resulting in reduced demand, as noted in the prior Reiss Report (Winter 2023 edition <https://cci-manitoba.ca/cci-manitoba-magazine/article/134>), is the impact of Federal Government's legislation on foreign buyers. This especially impacts foreign buyers looking for a condo for their children while they attend university here. Looking at the Fort Richmond area, for example, this legislation resulted in a reduction of the sales conversion rate from 96% to 73% in Q1 of 2023 and a conversion rate of only 40% in March.

2023 Q1 RESULTS

How did the Q1 sales of 2023 turn out for the condominium market? Let's see! Sales have essentially reverted back to the pre-COVID sales numbers, keeping in mind that Q1 of 2020 was quite normal since the first reported Covid case wasn't until March 12th, 2020 and the first lockdown was April 1st, 2020. After that, the condo market literally took off for the remainder of 2020 and was exceptionally robust in 2021.

Condo sales for Q1 of 350 are down 34% from 2022 and 40% from 2021 but still up 10% over 2020 levels and a modest 5% over 2019. Single-family sales of 2,251 decreased to a lesser extent by 23% from 2022, however, both single-family and condominiums had identical 52% conversion rates from listing to sales rates. For Q1 of last year, they were both over 70%.

Condo listings in Q1 are down and actually

quite appreciably, when you look at prior years. There were only 4,300 total MLS listings for Q1 of 2023 as compared to 6,000 for Q1 of both 2021 and 2022. The 676 condo listings entered on MLS for Q1 of 2023 are not only down 9% from the 746 in 2022, but well off the 1,015 entered in 2021 (down 33%), the 928 in 2020 (down 27%) and the 1,029 in 2019 (down 34%).

Just looking at active listings for a number of condo MLS areas heading into Q2, there are many with low single digits, however more active MLS condo selling areas like Osborne Village, the downtown, LindenWoods, Waverley West, and River Park South are still in relatively good shape. Osborne Village has the most at 44, the downtown second at 42 followed by Winkler at 41.

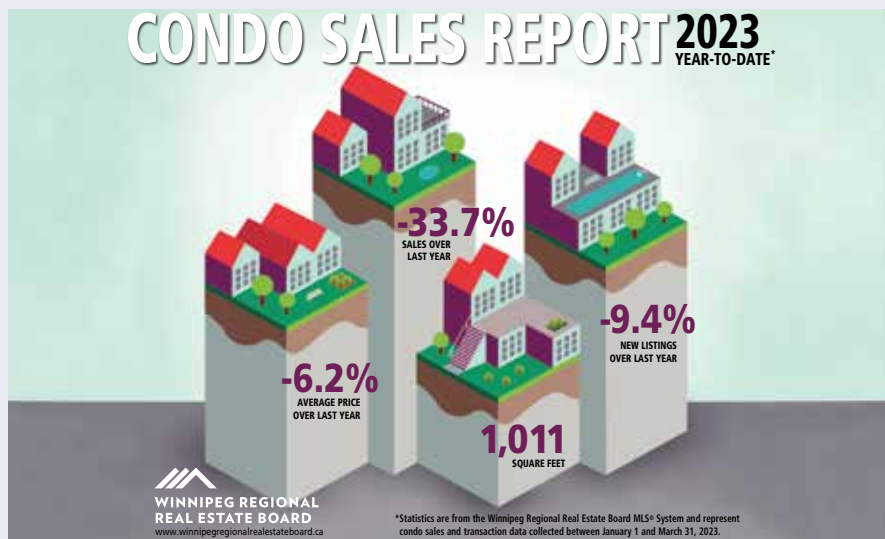
Clearly a number of sellers are sitting on the sidelines in 2023 because of the reduced demand. The Governor of the Bank of Canada has recently signaled more stability in interest rates, but will it be enough to get them into the market this spring or later in year?

The Q1 average condo sale price of \$244,204 was down from the \$260,244 average Q1 price in 2022. It is well documented now as part of the national spike in prices that occurred in 2022 due to buyers rushing in to capitalize on lower mortgage rates knowing they would be heading up as occurred throughout 2022 which started in March. Regardless, the average condo price is still slightly higher at \$244,204 for Q1 of 2023 as compared to \$241,461 for Q1 of 2021, owing to a tighter listing supply than normal. It is also worth noting that Q1 average condo sales price is close to \$5,000 higher than the 5-year average of approximately \$239,000.

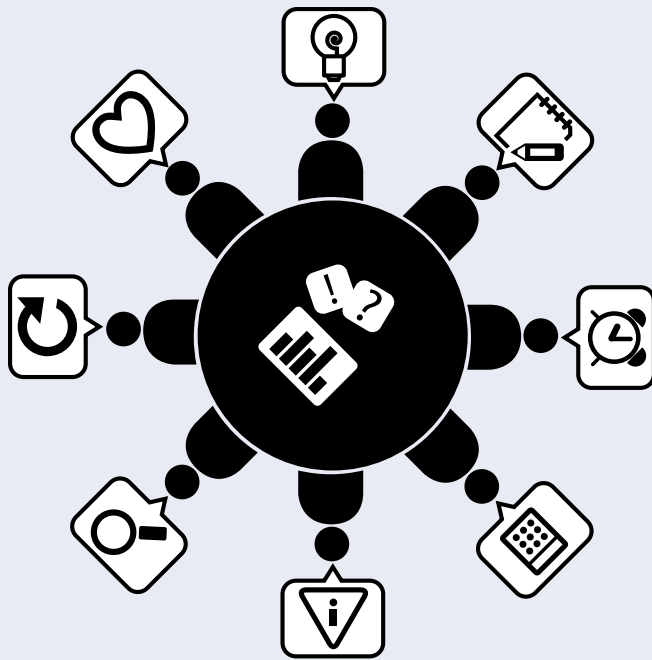
As was the case in prior years, the most active price range for sales in March 2023 was from \$150,000 to \$199,999 with 26% of the sales, and close behind is the next higher price range of \$200,000 to \$249,999 with 23% of the sales. For these sales, the busiest price range had the lowest average continuous days on market (CDOM) at 31 days as compared to the overall CDOM of 54 days. The highest sales price for a condo was a listing that sold for \$950,000.

Looking ahead to the end of Q2 will provide a clearer picture of the condo market in 2023, as there really needs to be an uptick in sales and listings to achieve better results. If the first half of April is any indication, the 73 condo sales represent a decline of 38% from the same time last year, so we are hoping to see better results as the year progresses.

ALAN REISS
CCI MB Newsletter Committee
RE/MAX PROFESSIONAL,
Condo Specialist



ENHANCING COMMUNICATION IN CONDOMINIUM COMMUNITIES: A TECHNOLOGICAL APPROACH FOR BOARD MEMBERS AND PROPERTY MANAGERS



In a condominium community, effective communication is crucial for fostering a positive living environment and maintaining efficient operations. As board members and property managers, you have a greater responsibility to ensure that communication between all parties, including residents, remains open, transparent, and efficient. With advances in technology, new tools have emerged that can help enhance communication between board members, property managers, and residents. This article highlights the importance of communication within condominium communities and explores ways technology can be leveraged to streamline this essential process.

THE IMPORTANCE OF COMMUNICATION IN CONDOMINIUM COMMUNITIES

Enhancing Resident Satisfaction

The satisfaction level of a resident can be directly tied to the quality of their living experience. An integral part of this experience is the ease and effectiveness of communication between residents, board members, and property managers. By prioritizing communications, boards and property managers can improve resident satisfaction in several key areas:

1. **Timely resolution of issues:** When residents encounter problems, they expect prompt attention and resolution. By maintaining open and responsive communication channels, boards and property managers can address concerns quickly, increasing resident satisfaction. Utilizing technology, such as dedicated communication platforms, can streamline this process, allowing concerns to be efficiently tracked and resolved.
2. **Transparency and trust:** Residents want to know that their concerns are heard, and their opinions are valued. Open communication helps build trust between residents, the board, and the property managers. Consistently providing updates on community matters, offering explanations for decisions, and sharing relevant information in a timely manner all contribute to a transparent environment that furthers resident satisfaction.

3. **Empowering residents:** By keeping residents informed and involved in community affairs, they feel both empowered and a sense of ownership over their living environment. When communication is clear and accessible, residents are more connected to the community making them more likely to take an active role in maintaining its well-being.
4. **Setting and managing expectations:** Clear communication by making information readily available is essential for setting realistic expectations and ensuring that residents understand their rights and responsibilities within the community. This can help prevent misunderstandings and conflicts, contributing to a more harmonious living environment.
5. **Proactive communication:** Board members and property managers should strive for proactive communication, anticipating potential issues and providing solutions before they escalate. This not only enhances resident satisfaction but also prevents potential problems from occurring in the first place.

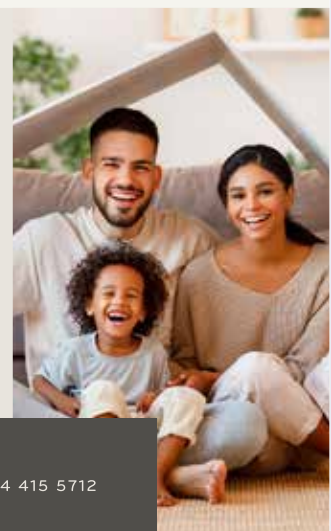
FACILITATING EFFICIENT OPERATIONS THROUGH EFFECTIVE COMMUNICATION

Effective communication is a cornerstone of successful condominium management, playing a crucial role in ensuring smooth operations. By encouraging open communication channels between board members, property managers, and residents, you can greatly improve the efficiency of your community's day-to-day functions.



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ENHANCING COMMUNICATION IN CONDOMINIUM COMMUNITIES: A TECHNOLOGICAL APPROACH FOR BOARD MEMBERS AND PROPERTY MANAGERS

Here are some ways in which effective communication facilitates efficient operations:

1. **Preventing miscommunication and misunderstandings:** Miscommunication can lead to misunderstandings, delays, additional costs, and unnecessary conflicts within a community. By maintaining clear, concise, and regular communication, board members and property managers can prevent such issues from arising, ensuring the successful functioning of operations.
2. **Streamlining decision-making processes:** Efficient communication allows board members, property managers, and residents to collaborate effectively, leading to quicker and more educated decisions. Timely access to accurate information enables stakeholders to make smarter choices that benefit the community.
3. **Facilitating project management:** Property managers often oversee multiple projects within the community, such as maintenance, repairs, and renovations. Effective communication allows for easy coordination between involved parties, including contractors, vendors, and residents. This streamlines project management, guaranteeing that tasks are completed on time and within budget.
4. **Improving maintenance and repair processes:** Effective communication allows residents to report maintenance issues easily and request repairs immediately when they occur, enabling property managers to address these concerns without delay. This helps to maintain the overall condition of the property and contributes to a well-maintained community.
5. **Encouraging proactive problem-solving:** By maintaining open lines of communication, board members and property managers can receive early warnings of

potential issues or conflicts within the community. This proactive approach to problem-solving helps to prevent small issues from escalating into larger, costlier, and more difficult-to-manage situations.

PROMOTING COMMUNITY ENGAGEMENT

By maintaining open lines of communication, board members and property managers can encourage residents to actively participate in community activities, AGM's and decision-making processes. This involvement leads to stronger community bonds and a more harmonious living environment, with benefits such as:

1. **Encouraging involvement in community activities:** When communication channels are transparent and accessible, residents are more likely to feel included building trust in the process, and connected to their community. Organizing and promoting community events such as social gatherings, meetings, workshops, and recreational activities can help bring neighbors together and enhance a sense of belonging. Effective communication ensures that residents are well-informed about upcoming events and activities, encouraging their participation and interaction.
2. **Collaborative decision-making:** A crucial aspect of community engagement is involving residents in the decision-making process. When residents feel that their opinions and ideas are heard, they are more likely to be proactive and involved in community matters. By using technology, it makes it easier for residents to get involved, for example having access to online polls, surveys, or virtual meetings, board members and property managers can solicit input from residents and facilitate a collaborative approach to addressing community concerns and issues.

Continued on page 27

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CHECK OUT OUR BULLETIN BOARD

This Bulletin Board is a place where **YOU** the condo community members can connect, post and share information.

How do I post an item?

That's easy - Simply send us an e-mail to ccimanitoba@cci.ca answering the following questions:

- Tell us about what you would you like to Post?
 - Title of your Post?
- How long would you like the your item/inquiry to remain on live on our page
- How would you like to be contacted about your Post?

Please be sure to include any documents and pictures you wish to include in your post. Once we receive your email, we will review your submission and post it...it's that easy!
<https://cci-manitoba.ca/resources/bulletin-board>



FOR DETAILED AGENDA AND REGISTRATION

<https://cci.ca/events/2023-spring-leaders-forum/program/saskatoon-conference-program>

START TIME	END TIME	SESSION DESCRIPTION
8:00 AM	9:00 AM	NETWORKING BREAKFAST [ALL ATTENDEES WELCOME]
9:00 AM	9:15 AM	OPENING REMARKS / PRESIDENT'S REMARKS / EXECUTIVE REMARKS / LAND ACKNOWLEDGEMENT
9:15 AM	10:15 AM	GOING GREEN - PROTECTING OUR ENVIRONMENT
10:15 AM	10:30 AM	BREAK WITH EXHIBITORS
10:30 AM	11:30 AM	MENTAL HEALTH
11:30 AM	12:30 PM	RENT YOUR CONDO RIGHT AND REDUCE CRIME
12:30 PM	1:30 PM	LUNCH
1:30 PM	2:30 PM	SPECIAL ASSESSMENT? RESERVE FUND? BORROWING? WHAT IS THE BEST OPTION? HOW DOES INSURANCE AFFECT YOUR DECISION?
2:30 PM	2:45 PM	BREAK WITH EXHIBITORS
2:45 PM	3:45 PM	LEGAL PANEL - HOT TOPICS IN CONDOS TODAY - WHAT LAWYERS ARE SEEING

ENHANCING COMMUNICATION IN CONDOMINIUM COMMUNITIES: A TECHNOLOGICAL APPROACH FOR BOARD MEMBERS AND PROPERTY MANAGERS

3. **Open dialogue and feedback channels:** Encouraging open dialogue and maintaining accessible feedback channels allow residents to express their concerns, ask questions, and share ideas with board members and property managers. This builds trust and respect between all parties, resulting in a more cohesive and supportive community environment. Utilizing technology to create online forums or dedicated communication platforms can help streamline the feedback process and provide a centralized location for discussion.

HOW TECHNOLOGY CAN IMPROVE COMMUNICATION BETWEEN BOARD MEMBERS, PROPERTY MANAGERS, AND RESIDENTS...

Integrating technology through dedicated communication platforms and community portals like [CondoCommunities.com](https://condocommunities.com), allows for centralized access to essential information. This simplifies communication by providing residents with a single place to find updates, report issues, and communicate with the board and property managers.

Community portals are online platforms designed specifically for condominium communities to encourage communication and streamline access to essential information. They can be customized to meet the unique needs of each community and offer features such as:

1. Email and push notifications for announcements, updates, and emergencies, ensuring that residents are kept informed in real-time.
2. In-app messaging, allowing for direct communication between residents and property managers or board members.
3. Digital forms for submitting maintenance requests, complaints, or suggestions, making it easier for property managers to track and address issues.
4. Board Approvals
5. Online forums for discussions, allowing residents to share concerns, ideas, and updates while enabling board members and property managers to respond promptly.
6. Event calendars to keep track of upcoming community events, meetings, and deadlines.
7. Access to important documents, such as bylaws, financial statements, and meeting minutes, ensuring transparency and easy access to information.
8. Online payment options for amenity bookings and items that may need to be purchased from management/the board.

By implementing a communication platform like [CondoCommunities.com](https://condocommunities.com), you can greatly improve the flow of information, increase transparency, and enhance overall communication between board members, property managers, and residents.

The importance of effective communication in condominium communities cannot be overstated. By leveraging technology, board members and property managers can significantly enhance communication between all parties involved, resulting in a better-managed community, increased resident satisfaction, and a stronger sense of unity. By staying up to date on the latest technology and integrating them into your communication processes, board members and property managers can ensure that their condominium communities continue to thrive.

RYAN GROSSMAN
MANAGING PARTNER – CONDOCOMMUNITIES.COM LTD. 🍁

INCREASED FUNDING FOR ERIK / TISU PROGRAM



An article in the Winnipeg Free Press on Mar 16, 2023 announced additional funding for the Emergency Response Information Kit program (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". <https://www.winnipegfreepress.com/local/2023/03/16/4-5m-unveiled-in-manitoba-seniors-strategy>

"Another \$600,000 will pay for emergency response information kits (ERIK) that include health information, medical history, next of kin contacts, organ donor forms and other essential information should a medical emergency occur. The kits have a magnet that attaches it to a fridge, and a sticker for the front door so paramedics know to look for it.

The province is investing \$600,000 to produce and distribute 200,000 kits for any adult over 65 in Manitoba by August."

If you are unfamiliar with the ERIK program, check out our 2020 winter edition newsletter article <https://cci-manitoba.ca/cci-manitoba-magazine/article/82>

CCI MB COMMUNICATIONS COMMITTEE 🍁



CCI MANITOBA REFERRAL CONTEST! YOU COULD WIN A \$500 VISA GIFT CARD.

We love when our members recognize the benefits of CCI Membership and recommend us to others. For every new member that you refer to CCI Manitoba – whether a Condominium Corporation, Individual, Professional or Business Partner Member, you will be entered into a draw to WIN A \$500 VISA GIFT CARD. The more new members you refer, the more chances to win! Each new member referred between now and September 1st will be one entry into the draw. The draw will occur at the CCI Manitoba AGM in September.

HELP WANTED - SOCIAL MEDIA & WEBSITE

CCI Manitoba is looking for a volunteer to help us improve our social media presence, including our website. We are estimating that the commitment would be one to two hours per week, working with our Communications Committee and our Chapter Administrator.

QUALIFICATIONS

The volunteer should be familiar with website news feeds and one or more social media platforms including LinkedIn, Facebook, Twitter and Instagram. Familiarity with social media management platforms such as Buffer or Hootsuite would also be an asset. Most importantly, the volunteer should be an active social media user and enjoy interacting with others on social media channels.

This volunteer role could be of interest to a CCI member that enjoys social media, for which the opportunity would allow them to learn more about CCI and the condominium industry, while meeting and interacting with new people. Alternatively, the volunteer could be a student enrolled in a communications or social media program, in which case this would be an excellent opportunity to add to their resume as a community volunteer while gaining practical experience to leverage what they are learning as a student. Likewise, this role could be filled by a social media or communications professional, for whom it would be a great networking opportunity to grow their career.

DUTIES

The selected volunteer would be expected to do the following:

- Post provided content onto our social media channels on a weekly basis;
- Review feedback from our channels, and respond to simple inquiries and forward more complex inquiries to our Communications Committee;
- Provide advice to CCI Manitoba to better tailor content to specific channels;
- Identify potential content for our social media channels;
- Help us develop a plan to use a social media management platform.

CONTACT US

If you are interested in exploring this volunteer opportunity, please contact our Communications Committee Chair via email cci.mb.news@gmail.com.

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 from the Members only section on our website.

BOGO SALE! DON'T MISS THIS EXCITING BUY ONE GET ONE OFFER GET YOUR GUIDEBOOKS TODAY!

Buying a condo or living in a condo? Let us help guide you along the way!

The new and updated *Condominium Guidebook* is an entry-level introduction to the basics of condominium law and procedures. The guide has been developed for prospective condominium buyers and existing condominium owners who want to know more about condominium living.

CCI Manitoba encourages developers, lawyers and real estate agents to have copies on hand to provide to clients.



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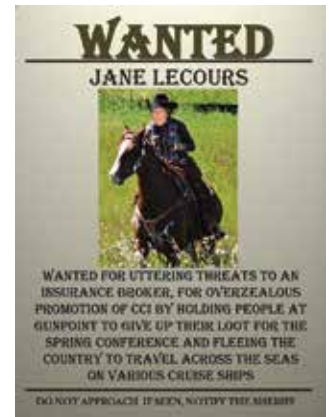
JANE LECOURS VOLUNTEER AWARD

Do you know someone that deserves recognition for their outstanding contribution to the condominium community? Does their dedication, commitment and perseverance as a volunteer deserve recognition?

If so, you can nominate them to be a recipient of the CCI Manitoba Chapter, Jane Lecours Volunteer Award.

This award was developed to honour Jane's memory and in recognition of her outstanding contributions to the condominium community.

To request an application to nominate your volunteer for the award, please send an email to us at ccimanitoba@cci.ca 🍀



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I ♥ MY CONDO

DO YOU LOVE YOUR CONDO?

Send us a few pictures featuring your condominium unit and tell us why you love your condo for a chance to be featured in our next issue.

Please use the link below for your submission:

<https://cci-manitoba.ca/love-my-condo>



ARE YOU A CCI MEMBER?

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✦ \$700 Limited to 6 Exhibitors	✦ \$500	✦ \$350 Maximum of 4 sponsors per session	✦ \$500

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

INDIVIDUAL EVENT SPONSORSHIPS

AGM EXHIBITOR	AGM ENTERTAINMENT/ REFRESHMENTS & APPETIZERS	WEBINAR/LUNCH & LEARN OR EVENING SESSION	WEBINAR/PODCAST
✦ \$700 Limited to 6 Exhibitors <ul style="list-style-type: none"> ✓ Full exhibitor booth to be displayed on-site (size restrictions may vary) ✓ 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 ✓ Thank you placards displayed on-site ✓ Verbal introduction and recognition on-site 	✦ \$500 <ul style="list-style-type: none"> ✓ Listing and information included in AGM Package ✓ Listing, logo and information included in event program ✓ Listing on website and social media pages ✓ Thank you placards displayed on-site ✓ Verbal introduction and recognition on-site 	✦ \$350 Limited to one per session <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 	✦ \$500 <ul style="list-style-type: none"> ✓ Sponsored webinars/podcast are, increasingly, one of the strongest solutions for those looking to generate revenue through their marketing ✓ The sponsor gets more than just sales leads - they get multiple opportunities to build brand awareness over a period of weeks and months, which is something that's harder to replicate with any other type of communication



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<https://redrivermutual.com/insurance/business-insurance/>

Red River Mutual
Your Story is Ours to Protect

CONDO CONVERSATION CORNER: A VIEW & A VOICE

The conversation seems to be muted lately with no new submissions since the prior edition of the *Condominium News and Views*. That said, two items from the prior edition, *Mandatory Director Training and Benchmarking Data* have updates. For the prior article <https://cci-manitoba.ca/cci-manitoba-magazine/article/95>.

If you want to contribute to the discussion, you can make a submission to cci-manitoba.ca/resources/condo-conversation-corner.

Disclaimer

CCI Manitoba is unable to provide specific legal advice. We recommend that you speak to a lawyer regarding the challenges or problems you may be experiencing. For your information, a list of lawyers who are Professional Members of the Manitoba Chapter of the Canadian Condominium.

Note that frequent references are made to Manitoba's Condominium Act (The Act) <https://web2.gov.mb.ca/laws/statutes/2011/c03011e.php>.

PDF-ONLY NEWSLETTER

Here is some feedback from our readers and members regarding our Winter 2023 edition, which was delivered in digital only format with no printed/paper copies.

- from a unit owner - "I prefer to read hard copies of publications, especially those that are text heavy. Content is more readily absorbed and retained in hard copy compared to digital, plus you can more easily save articles, info for future action and reference with a hard copy."
- from a unit owner upon receiving notice that the Winter edition would be PDF only "I sent a message to our PM enquiring why we hadn't been receiving hard copies and only last week did we receive the issue that was distributed in November ... no explanation though. Interested to see when we receive the current issue."
- from a CC VP "Thank you for the heads-up on the changes to the newsletter. Your explanation of the decision for the change is appreciated but does present some challenges for smaller condominium corps such as ours. As a self-managed condo corporation we operate with a volunteer board of directors. As such we have limited resources, equipment and expertise. Also, as an aging population, we have unit owners without access to the internet or limited skills in the digital world. Since we re-joined... the receipt of a hard copy of the quarterly newsletter has been most positive. The forwarding of a pdf document is not a large task but I am not sure how it will be received. Also, to reproduce hard copies of a 34 page document may be seen as onerous."

We do understand that the transition to a digital only newsletter format is significant for many of our members. Be assured we thought long and hard about the decision and had been thinking about it for a few years. Economics are the driving factor though and we can no longer afford the cost. The impact of the pandemic on our costs and our membership revenue necessitated action. Alternatively, we could have raised our membership fees but instead decided to keep them as affordable as possible. For the coming year we are moving to free Lunch & Learn events for members to improve the CCI value proposition.

While the quarterly newsletter was seen by many members as perhaps their only tangible benefit of being a CCI member, we have much more to offer than just a printed newsletter, as documented in our article in the winter edition <https://cci-manitoba.ca/cci-manitoba-magazine/article/124>

CONDO CORPORATION (CC) GOVERNANCE

It is often difficult to get condo owners to volunteer to get elected to their CC's board of directors. In the absence of new directors joining the board, existing directors continue to serve, but at the risk of eventually burning out and departing. One member inquired about acclamation for the case in which the number of candidates equals the number of open board positions or is less than the number of open positions and how this relates to sections 95 and 111 of the Act.

Board elected by unit owners

95 Unit owners must elect the directors of the board in accordance with this Act and the condominium corporation's by-laws.

Election of directors at annual general meeting

111(1) At each annual general meeting, the directors must be elected by the unit owners entitled to vote who are present in person or by proxy at the meeting.

Acclamation is not referenced in The Act or the associated Condominium Regulation so we have posed the question to the pertinent Provincial department, via the Condo Act website and their email address <mailto:MBcondo@gov.mb.ca>.

Robert's Rules of Order does speak to the acclamation issue, but only in the context of if there is a single nominee and that the bylaws do not require a ballot vote. This is also mentioned in some online resources, such as *Civility's Quick Guide: Election by Acclamation*, a 2019 article written by Sarah E. Merkle <https://civility.co/uncategorized/a-quick-guide-to-election-by-acclamation/>. Note that most sources discussing the acclamation issue also include comments that the corporations bylaws may have more to say on the matter.

In the extreme case in which there are no candidates or too few to result in a board that can meet quorum requirements, another member inquired

"What happens if there is no board to govern a building - if the board disbands and no one will take the job?"

As the number of directors dwindles, section 102 of the Act comes into play [https://web2.gov.mb.ca/laws/statutes/2011/c03011e.php#A102\(5\)](https://web2.gov.mb.ca/laws/statutes/2011/c03011e.php#A102(5))

Vacancy results in loss of quorum

102(5) If a vacancy arises on the board and there are not enough directors remaining in office to constitute a quorum, the remaining directors must, within 30 days after losing quorum, call a general meeting of unit owners to fill all vacancies as soon as practicable.

However, a general meeting of the owners may not result in sufficient directors to meet the quorum requirement. In the unfortunate event



CONDO CONVERSATION CORNER: A VIEW & A VOICE

that this would happen, then a unit owner, or a holder of a registered instrument (like a bank holding a mortgage) could apply for an order from the court appointing an administrator. See section 223 of the Act <https://web2.gov.mb.ca/laws/statutes/2011/c03011e.php#A223>

Order – compliance or contravention

223(1) A unit owner, a condominium corporation, a declarant, an owner-developer, an occupant of a proposed unit or a holder of a registered instrument in respect of a unit may apply to the court for an order under this section to remedy a contravention of any provision of this Act or the corporation's declaration, by-laws or rules.

PROPERTY TAXES

How do you feel about property taxes and frontage levies in general? How about specifically for multi-family properties and condominiums? Is your blood pressure rising?

The City of Winnipeg Clerks Office Decision Making Information System (DMIS) <https://clkapps.winnipeg.ca/dmis/> is a trove of information but there is a learning curve to make productive use of it. Since it is budget time, I stumbled across an item in the 2023 Preliminary Budget Operating and Capital Volume 2 document on page 9 which states

"The property tax increase of 3.5 percent together with the frontage levy increase of \$1.50 per foot will result in the average Winnipeg single family homeowner paying \$142 more in 2023. This will ensure that Winnipeg's municipal property taxes remain among the most

competitive in Canada. **Actual increases will likely be significantly lower for residents of townhouses, condo apartments and other multi-family units, owing to substantially lower per-unit liability for frontage on these properties."**

So while taxes will be going up, some solace can be taken in the fact that condo owner tax bills will be increasing less, since we make more efficient use of City services and infrastructure.

MANDATORY DIRECTOR TRAINING

More reader feedback - "As for mandatory training for board members. Yes. Yes. And yes. Virtually every volunteer position I have ever held included a mandatory training component. Given the high-level responsibilities entrusted to board members and management of other people's homes and money, it would seem negligent that the province would not require people in these positions be trained appropriately and accordingly. Owners have requested our board members take training at the past 3 AGMs but have been rebuffed at every turn. They have very little knowledge about CCI, if any, and don't care to know, nor do they feel they need training. Their reason – the management company has training and so board members don't need to spend their valuable time being trained, too."

Should CCI Manitoba advocate for mandatory director training similar to what Ontario has done? We'd like to hear from you. Send your thoughts to cci.mb.news@gmail.com.

CCI MB COMMUNICATIONS COMMITTEE 🍁

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LOOKING FOR THE CCI NEWSLETTER ONLINE - EASY AS 1-2-3

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/members-only/newsletter-archive>
2. LOGON USING YOUR USERNAME AND PASSWORD

If you don't know your username and password, contact our administrator via email ccimanitoba@cci.ca

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



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- Long-time **Canadian Condominium Institute** Member (CCI).
- Appointed as director on the board of CCI's Manitoba chapter in 2020.
- Longstanding owner/investor of multiple condominium units; seasoned and actively serving condo board director.
- CCI course credits include all three courses of the Director Program.
- Directly involved in the CCI's Newsletter and Education committees.
- Contributor to CCI's quarterly newsletter with the *Reiss Report*, an in-depth look at the Winnipeg real estate market.
- Served on several **Winnipeg Regional Real Estate Board** (WRREB) committees including MLS, Public Relations, Membership, Real Estate News and Investigative.
- Member of **Manitoba Real Estate Association (MREA)**, **Canadian Real Estate Association (CREA)**, **National Real Estate Association (NRS)** and **International Real Estate Society (IRES)**.



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As a Condo Corporation or Individual member of CCI Manitoba, enrollment in the National CondoSTRENGTH Program is FREE!

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- Director Networking Events
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NEW TO CONDO LIFE? LET CCI ASSIST YOU IN BECOMING FAMILIAR WITH ALL FACETS OF CONDOMINIUM LIVING. WE OFFER MANY EDUCATIONAL OPPORTUNITIES ON TOPICS INCLUDING BUT NOT LIMITED TO CONDO GOVERNANCE, RESERVE FUND STUDIES AND BRICKS AND MORTAR ISSUES AROUND BUILDING MAINTENANCE. FOR EVERYTHING YOU NEED TO KNOW ABOUT CONDOMINIUM LIFE, CCI IS THERE.

MANITOBA CHAPTER HALF YEAR MEMBERSHIP FEES WILL BE IN EFFECT AS OF JANUARY 1, 2023

CATEGORY	FEE (FULL YEAR)	CONDOMINIUM CORPORATIONS	FEE (FULL YEAR)
Business Partner Membership	\$425.00	2-23 Units	Based on \$10/unit (with \$50 min and \$230 max)
Non-Profit Business Partner Membership	\$225.00	24-49 Units	\$235.00
Professional Membership	\$375.00	50 – 100 Units	\$300.00
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		150 Units and Over	\$410.00