

## Condominium News and Views



To the Members and Friends of The Manitoba Chapter • Summer 2019



**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!

## CCI MB INVITES YOU TO ATTEND THE 2019 CCI AGM

Register via <https://cci-manitoba.ca>

Our Annual General Meeting will be held on Thursday Sep 26th, 2019 at the Assiniboine Park Zoo, please stay tuned for more details. We hope you will come out and join us for an evening of networking, fun, and fabulous prizes!

### CCI MB AGM 2019 SPONSORSHIP OPPORTUNITIES

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

Opportunities are limited so book early to avoid disappointment! See the back cover for details...



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## KEEP US UPDATED

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

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

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

## CCI MANITOBA IS LOOKING FOR YOU!

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

If you are interested please contact us at [ccimanitoba@cci.ca](mailto:ccimanitoba@cci.ca).

## 2018-2019 BOARD OF DIRECTORS

Maureen Hancharyk, *President*  
Delaney Yun, *Vice-President*  
Lori Ricard, *Treasurer*  
Krista Corley, *Secretary*  
Doug Forbes, *National Executive Chairman, Past President*  
Jane Lecours, *National Council Representative*  
Susan Champagne Shapiro, *Director*

Connie Dame, *Director*  
Rob Giesbrecht, *Director*  
Petr Kos, *Director*  
Debbie Buckingham, *Director*  
Sue Gagne, *Director*  
Patricia Berry, *Director*

## WELCOME TO OUR NEW MEMBERS

## Streetside Developments

## THANK YOU TO OUR 2018-2019 SPONSORS

### GOLD SPONSORS



### SILVER SPONSORS



### BRONZE SPONSOR



## PRESIDENT AND CHAPTER REPORT



**T**ime flies when you're having fun and being involved with CCI, Manitoba Chapter is rewarding and fun. It is hard to believe that we are once again concluding our fiscal year, which ended on June 30, 2019.

Our summer edition includes all of our 2018-2019 year end reports and helps us to celebrate another successful year. A year of providing education, awareness and access to expertise by and for our members.

The CCI Board of Directors are to be commended for their commitment to our organization. The Board consists of volunteers who give countless hours to CCI throughout the year. They attend monthly Board meetings, respond to members, attend and chair CCI committee meetings, participate in monthly lunch and learns, CCI National conferences and other CCI events. Thank you so much for all of your time and the skills, talents and passion you bring to CCI.

Thanks also to the Executive Committee, Delaney Vun, Vice President, Lori Ricard, Treasurer and Krista Corley, Secretary. As per the CCI bylaws, the Executive Committee meet regularly to assist the President with the general management and supervision of the affairs and operations of the Chapter. The Executive Committee also acts as the Finance Committee.

Deniz Frass is now contracted directly with CCI, Manitoba Chapter in the role of Chapter Administrator. Deniz was previously with Ethero Events and Management who contracted their services to us. Many thanks to Deniz for her commitment to CCI, Manitoba Chapter.

The Board of Directors meet monthly from September to June. This past year we welcomed Sue Gagne and Debbie Buckingham to our Board and they have both brought a wealth of experience, expertise and knowledge to our Board of Directors.

Brenda Brydges and Paul Therrien resigned from the Board of Directors this past year and many thanks to both of them for sharing their skills and talents with CCI.

The CCI Manitoba Chapter bylaws allow for fifteen directors of which every year, five terms expire. This results in five positions being available for election every year. The term for a Board Director is three years. Condominium owners are always welcome and encouraged to run for election, as are those who work as business partners and professionals in the condominium industry. Elections are held yearly at our Annual General Meeting. Board orientation takes place before the October Board meeting and this year, we plan on having a Board of Directors team building and planning session in November in order to assist the newly elected CCI Board members to transition into their Board of Directors role. Board members are strongly encouraged to sit on at least one CCI Committee. The President is included in all of the CCI committees as ex officio.

The Education Program led by Susan Champagne Shapiro and her team of committee members continue to bring informative, fun and interesting topics to our members at monthly Lunch and Learns. Education sessions are open to all members and if you are receiving this newsletter, you are a member. While many Condominium Directors attend, it is not necessary to be a Director to attend these events. We also encourage our Business Partners and Professional Members to attend. One of the other benefits of attending the Lunch and Learns is the opportunity to network with other condominium owners.

The Newsletter Committee led by Sue Gagne and her team continues to provide an excellent resource to all of our members. The newsletter is sent to all unit owners that are members of CCI, Manitoba Chapter. For many, it is the only point of contact with CCI. The feedback is that it is one of the best benefits of membership in our organization. If you have ideas for articles, please let us know or perhaps you might want to contribute an article. I Love my Condo is always looking for submissions.

President's Forums are held biannually and are well attended. The forums are open to all Condominium Corporation Presidents or their designate. Presidents find the forums extremely helpful as they discuss common condominium issues and share creative solutions and ideas. Attendees

leave the sessions with some great new suggestions to assist them in their role as a condominium corporation President and director.

Rob Giesbrecht and the Government Relations teamwork on issues related to the Condominium Act, issues arising around the changing of bylaws and declarations, Human Rights legislation and other government related issues brought forward by members and the CCI Board of Directors.

Delaney Vun chairs the Communication and Membership Committee. This committee was previously two separate committees, which had similar mandates. The newly formed committee is responsible for approving all communications and marketing and promoting CCI to members and non-members. This year they planned a member appreciation and outreach event, "Condos & Cold Ones."

Another new committee this year is the AGM and Sponsorship Committee led by Krista Corley. The committee has done some outstanding work this past year and are still in the midst of planning for an exciting AGM. It will be held on Thursday, September 26th at the Assiniboine Park Zoo. I encourage all of you to attend. You won't be disappointed. Not only is the location a huge draw but there will be lots of refreshments, appetizers and great prizes. Go to our website and register today, as space is limited. The committee is also looking at sponsorship in general. Sponsors are invaluable in assisting CCI to hold our events for little or no cost to members and we want to ensure that sponsors are appreciated and are getting good value for their contributions to our organization.

CCI National events are held twice yearly in different locations across Canada. There are 17 Chapters from across Canada and over 4000 National members. The Fall Leaders Forum was held November 7-10, 2018 in London, Ontario and included the CCI National Awards Banquet, The CCI National Annual General Meeting and the 1st Annual National Trade Show.

The Spring Leaders Forum was held in St. Johns, Newfoundland May 29-June 1, 2019, and it too included informative sessions and a National Trade Show. The Chapter President attends on behalf of CCI Manitoba and other Chapter Board members often attend as well. It is an opportunity to network with chapters from across Canada, take part in discussions on National issues and attend educational panels, forums and presentations.

Jane Lecours serves the Manitoba Chapter as the National representative on the National Council. The role of National Council has grown a lot in the past two years under Doug Forbes leadership. The National Council and the National Executive meet frequently at National events and by teleconference. Doug continues to serve on the National Executive in the role of chairperson. Thanks to Jane and Doug for giving so much of their valuable time to both our provincial Chapter and the National organization.

Nonboard Member Volunteers who currently participate on CCI Committees are Alan Forbes, Pamela Pyke, Lou Anna Roberts, Brenda Scoular and Carla Steidl. They are strong supporters of CCI Manitoba Chapter and we thank them for their time and commitment. CCI committees are elected at the October CCI Board meeting and if anyone is interested in participating on a committee, please let us know.

Thanks to all our presenters, donators of prizes, sponsors of events and CCI members who regularly attend most of our sessions and events. You are all so appreciated and we are successful because of you.

### THANKS TO OUR 2018-2019 SPONSORS:

*Gold Sponsor, WSP*

*Silver Sponsor, Stevenson Management Services*

*Bronze Sponsors, Karma Property Management Ltd*

*Schinkel Properties*

And last but not least, thanks to all of our members for another successful year.

Hope to see many of you at the Annual General Meeting. 🍁

MAUREEN HANCHARYK, President  
Manitoba Chapter

## 2019-2020 EDUCATION & EVENT PROGRAM SCHEDULE

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

DATE	TOPIC & LOCATION	TIME
<b>Tuesday</b> August 13, 2019	<b>Member Appreciation Event</b> <b>Condos &amp; Cold Ones - Stone Angel Brewing</b> 9-1875 Pembina Highway	7:30 PM-10:00 PM
<b>Thursday</b> September 19, 2019	<b>LUNCH &amp; LEARN</b> <b>Board Orientation: Creating Orientation Package</b> <b>Recruiting New Board Members</b> Canad Inns Fort Garry, 1824 Pembina Highway, Ambassador Room A	11:30 AM-1:30 PM
<b>Thursday</b> September 26, 2019	<b>CCI MB ANNUAL GENERAL MEETING</b> ASSINIBOINE PARK ZOO, Gateway to the Arctic Building	6:00 PM-9:00 PM
<b>Thursday</b> October 17, 2019	<b>LUNCH &amp; LEARN</b> <b>Communication - How to communicate effectively as a Board &amp; with the owners</b> Canad Inns Fort Garry, 1824 Pembina Highway, Ambassador Room A	11:30 AM-1:30 PM
<b>Thursday</b> November 21, 2019	<b>LUNCH &amp; LEARN</b> <b>Asbestos - Control Plans</b> Canad Inns Fort Garry, 1824 Pembina Highway, Ambassador Room A	11:30 AM-1:30 PM
<b>Thursday</b> January 16, 2020	<b>LUNCH &amp; LEARN</b> <b>Condo Speed Networking - Experts on Maintaining Your Building</b> Canad Inns Fort Garry, 1824 Pembina Highway, Ambassador Room A	11:30 AM-1:30 PM
<b>Thursday</b> February 20, 2020	<b>LUNCH &amp; LEARN</b> TBD	11:30 AM-1:30 PM
<b>Thursday</b> March 19, 2020	<b>LUNCH &amp; LEARN</b> <b>Insurance Claims Yes Or No? Assumption of Responsibility</b> Canad Inns Fort Garry, 1824 Pembina Highway, Ambassador Room A	11:30 AM-1:30 PM
<b>Thursday</b> April 16, 2020	<b>LUNCH &amp; LEARN</b> <b>Condo Act: Best Practices - Air BNB</b> Canad Inns Fort Garry, 1824 Pembina Highway, Ambassador Room A	11:30 AM-1:30 PM

## REGISTER TODAY – SPACE IS LIMITED

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

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



your condo connection

**FIRST  
DRINK  
ON US!**

## CONDOS & COLD ONES

MEMBER APPRECIATION AND OUTREACH NIGHT

**Tuesday, August 13 7:30 PM - 9:30 PM**

BRING A NON-MEMBER FRIEND!

Stone Angel Brewing • 9-1875 Pembina Highway

**CCI MB invites you to our Member Appreciation and Outreach Event.  
Come out to meet and mingle with fellow Condo Owners and Directors.**

Attendance is limited for this free event; Register yourself and your guest  
via the CCI MB Website at [www.cci-manitoba.ca](http://www.cci-manitoba.ca)

*If your condo corporation is a member you are a member*

**SNACKS  
ARE ON  
US!**



## YEAR END COMMITTEE REPORTS



### COMMUNICATIONS

This past year, the Communications and Membership Committees were merged to form a single committee. This new committee is tasked with increasing both the membership of CCI-Manitoba, as well as the Chapter's outreach to the greater condominium community.

We are constantly on the lookout for avenues to grow the name recognition of CCI-Manitoba as the source for condominium education, resources and networking. We also want to make sure we are organizing events that are fun and valuable to our members, which is why we spent the tail end of the 2019 fiscal year planning CCI-Manitoba's first Condos & Cold Ones which will take place on Tuesday, August 13 at Stone Angel Brewing. It will be an opportunity for members to mingle and to introduce potential new members to CCI-Manitoba while enjoying one of our local craft breweries! **Space is limited so if you are interested, please register on the CCI-Manitoba website.** Your first drink is on us!

If you have any tips or suggestions for us on outreach or how we can add value to your membership, we want to hear from you!

I would like to thank the Committee members: Jane Lecours, Sue Gagne, Debbie Buckingham and our non-Board member volunteer, Lou Anna Roberts, for their hard work and contributions this year.

Thank you.

DELANEY VUN, Chair  
Communications Committee

## EDUCATION

Another year of LNL, courses and events have ended for the summer. The Education Committee has created an exciting list of topics and speakers for the upcoming 2019/20 educational year. A copy of the LNL and courses are listed in the newsletter while other events are still being planned in order to meet the needs of all CCI Members.

Our CondoSTRENGTH event held at Royal Oak Gardens was well attended and the Success Stories shared by fellow board directors were well received and can be found on the CondoSTRENGTH.ca website. Board directors helping board directors is the key to the program and we look forward working with the next Condominium Corporation that would like to host an event.

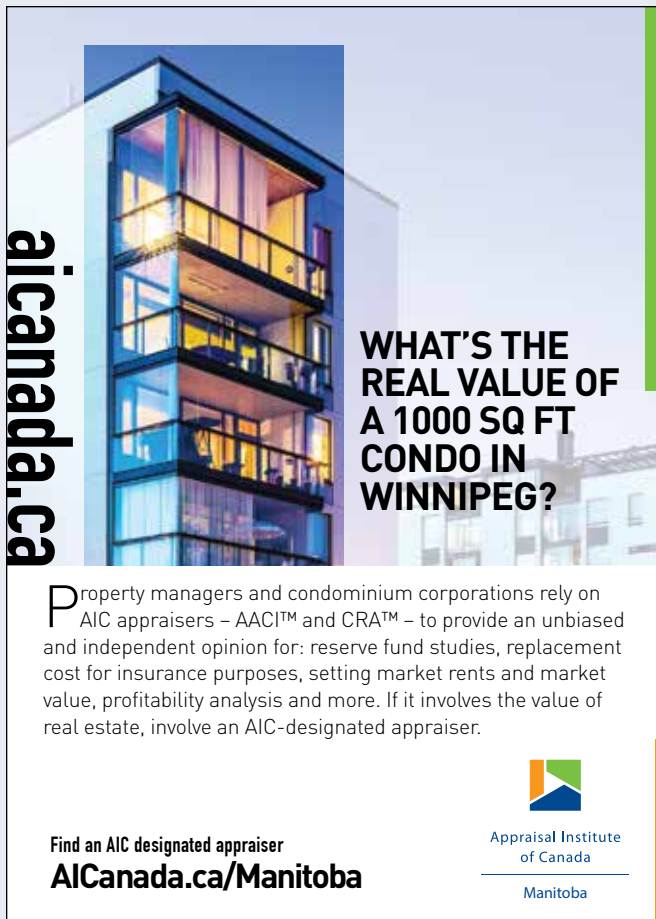
On behalf of the Education Committee have a great summer and we thank you for your ongoing support, suggestions and enthusiasm at our events. We look forward to seeing you in September and wishing you a wonderful and safe summer.

SUSAN CHAMPAGNE SHAPIRO  
Education Chair, CondoSTRENGTH Team Leader

## FINANCE

CCI Manitoba expects to finish the year with a deficit, as we did not meet our revenue targets. The deficit will be funded by our accumulated surplus from prior years. The board has decided not to implement a membership fee increase for the upcoming year ending June 30, 2020. However, due to increasing costs and our desire to provide increased services and benefits to our membership, the board may consider increasing membership fees for 2021.

LORI RICARD, Treasurer  
Finance Chair




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## YEAR END COMMITTEE REPORTS (CONTINUED)

### AGM SPONSORSHIP

It has been an exciting new adventure over the past year. The new AGM/Sponsorship Committee has been busy planning the 2019 AGM and is coming to the end of its first year.

The 2019 AGM is scheduled for Thursday, September 26, 2019 at the Gateway to the Arctic Building at the Assiniboine Zoo. Parking is free and there is no charge to attend. Space is limited, so please register at [cci-manitoba.ca](http://cci-manitoba.ca).

This is a member only event. However, if you are a condominium owner and your corporation is a member; you are a member also.

The event will include a report on what CCI MB has been working on over the past year. It will also be an opportunity to network and meet other condo directors, owners and a contractor or two.

With the help from our generous sponsors, especially HUB International, we have been able to provide refreshments, hors d'oeuvres, prizes and a gorgeous event space.

Upcoming, the AGM/Sponsorship Committee will be looking at creating more opportunities for our business partners and as a result provide more services to our condominium community.

If you are a service supplier to condominiums and interested in opportunities to participate, sponsor and network, please contact us by emailing [ccimanitoba@cci.ca](mailto:ccimanitoba@cci.ca).

KRISTA CORLEY, Chair  
AGM/Sponsorship Committee

### GOVERNMENT RELATIONS

CCI Manitoba Government Relations Committee Report Over the last year, our focus has been on examining The Condominium Act, re-enacted and proclaimed effective February 1, 2015. We have sought member input as to what works and what does not. The good news is that we have received very little negative input. By and large, the new act seems to be working well. Some of the areas where we thought there would be pushback, such as mandatory reserve fund studies, have actually met with general acceptance and, indeed, approval. We have seen many corporations ramping up reserve fund savings and, while many corporations' funds are still far below their ideal balance as set out in the reserve fund study, some are approaching the ideal balance and many corporations are now confident that they will be able to manage capital replacement projects without the need for special assessments. One area where there appears to be the need for change relates to audited financial statements. Currently, the exemption from the need for audited statements focuses around size, as measured by the number of units. Corporations having fewer than 10 units can, if all owners consent, dispense with audited financials. While this exemption is good, there may also be a need for an exemption based on another criterion of size, namely amount of the corporation's budget. Some corporations, which because of their nature, provide very few services and have limited budgets, find themselves paying 10% or more of their annual expenditures on obtaining an audit. It may be that a further exemption, based on an annual budget of \$100,000.00 or less, would be appropriate. On the topic of audits as well, while most lawyers and CPAs agree that a "review engagement" financial statement would satisfy the requirement for an audit, this matter is not entirely clear and clarification in the legislation would be helpful. Another area where we have received feedback is the requirement that an annual general meeting must be held within 6 months of a corporation's fiscal year end. While timely reporting to owners is, of course, always a good goal, some corporations are having difficulty getting their audited financial statements in time. Perhaps 9 months would be a better deadline. Another issue that continues to worry some CCI members is dispute resolution. Some members are concerned that the only way to achieve certainty around some issues appears to be application to the Court, a process that is expensive and time consuming. A number of members have expressed the wish that there were an authority that could resolve disputes between corporations and their members or between condominium neighbours without the need for Court action. Both Ontario and British Columbia have recently enacted legislation that sets up condominium authorities that can settle disputes at a low cost and without the need to involve lawyers. While Manitoba is a much smaller jurisdiction than either Ontario or British Columbia and our government has not yet signalled that it is willing to deploy resources toward establishing the infrastructure needed to support such an authority, perhaps it is time to signal to government that this should be a priority. CCI Manitoba welcomes further input from its members. If you have any concerns about how The Condominium Act works, please let us know.

ROB GIESBRECHT, Chair  
Government Relations Committee



## NEWSLETTER

I have just completed my first year as the chair for the Newsletter committee. It has been both challenging and rewarding. I have watched the newsletter evolve over the many years that it has been in publication under the care of Pamela Pyke and Jane Lecours who are former chairs. It is because of them and their dedication to the CCI that the News and Views has become the magazine it is today. Members have told me many times that they look forward to the publications and have stated that they find the information valuable and informative.

As a committee, our commitment is to look to incorporate new, fresh and relevant articles of what is happening now in the condominium communities.

Some of the changes we have made this year is the committee has adopted an ad policy as it pertains to advertisements in the newsletters. The Policy states:

- 1) The newsletter committee reserves the right to reject any advertising and/or articles they believe are not in keeping with the publication's standards.
- 2) Articles or advertising deemed to be promoting services in competition with CCI will not be accepted.
- 3) A single ad may not be used to advertise more than one member.

The committee has introduced a draw for those that submit "I love My Condo" article for publication. At the end of every year all submissions will be entered into a draw and the winner will be presented with a \$100.00 Visa gift card. If you would like to submit, "I Love My Condo" article for publication or would like more information regarding it please contact us.

I would like to extend my sincere gratitude to my amazing committee members Alan Forbes, Pamela Pyke, Jane Lecours, Maureen Hancharyk and the dedicated Deniz Fraas, the Chapter administrator, who all provide support and help to ensure that the newsletter gets out. I would also like to extend my thanks to our business partners, board members, and condominium owners for their contributions to the newsletters. Without them, the newsletter would not be as great as it is.

SUE GAGNE, Chair  
Newsletter Committee



## PET PEEVES OR PET POLICIES

In any situation the role of policies and rules is to provide for order set expectations and to ensure that things run more smoothly or perhaps more safely.

When it comes to pets, most condominium corporations have rules and policies around pet ownership. Perhaps the best place to start is with the individual condominium corporation's declarations, by-laws and rules. There are rules around the number of pets, the type of pets and even the size of pets. Some condominiums have 'no pet' rules. It is important to note that such rules apply equally to all residents whether they be unit owners or tenants. More importantly all need to familiarize themselves with the rules. It behooves anyone moving into a condominium or anyone contemplating new pet ownership to become familiar with these rules.

These documents also contain provisions about pet behaviour. A common item dealt with would be barking. A pet that disrupts the quiet enjoyment of others can be deemed a nuisance. In the case of a pet creating noise disturbance that interferes with the quiet enjoyment of others, the pet may be required to be removed from the property.

Regardless of any rules and regulations the Human Rights Code trumps the condominium act and accommodations are required for persons with disabilities. For example, in the case of a large seeing-eye dog the size rule would not be enforceable.

It is also important to note that service animals are defined by the Manitoba Human Rights Code as animals specifically trained to assist a person with a disability. The work or task(s) performed by a service animal must be directly related to a person's physical or mental disability. Animals that provide comfort and companionship that are not trained to assist with a person's disability are not service animals. A corporation is within its rights to request documentation to support the request for an exception to condo rules for a service animal.

One rule that many pet owners are surprised at is that which prohibits pets from common areas. We all love our pets dearly and may even see them as family members so it might be shocking to

An advertisement for Karma Property Management Ltd. featuring a background image of a modern building. The company logo, 'KARMA' with a stylized 'K' and 'PROPERTY MANAGEMENT LTD.' is at the top. Text on the left states: 'With over 38 years combined experience, you can be assured that Karma Properties will manage your investment with the highest standards in the industry. Our attentive service, thorough knowledge of building construction, maintenance and repair, sets us apart from our competitors.' Text on the right states: 'We work with real estate investors, developers, landlords and condominium board of directors, all of whom require a well-crafted customized management plan.' A bold call to action 'LET US HELP YOU WITH YOURS!' is centered below. At the bottom, contact information is provided: '204 415 5712', 'KARMAPROPERTIES.CA', and 'PROUDLY MANITOBIAN!'.

us to find out that our beloved Rover can't come to the party room for his human mom's birthday! We may forget that for others pets raise concerns about allergies, cleanliness and even fear. Many people are quite afraid of pets be they dogs or cats.

Another concern is the damage that pets can cause to common elements. Based on what my cat has done to my sofa I can personally attest to the potential for damage by pets. Inflicting damage to your own property is one thing but the lobby or common room furniture is off limits to Fluffy and Fido. You are responsible for the damage that your pets do.

I would be remiss if I did not mention the issues around being a thoughtful pooper scooper. Let's face it, nature must take its course but no one wants to have to deal with or pay a third party to deal with other people's pet droppings.

As they say there are no bad pets only bad pet owners. So do your pet and your neighbours a favour and be a purrfect pet owner. 🐾

PAMELA PYKE



# Pitblado<sup>LAW</sup>



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# CONDOMINIUM RESERVE FUND STUDIES – SHOULD THERE BE MORE?

## SUMMARY

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

Most condo owners and their boards now understand that the purpose of a reserve fund study (RFS) is to ensure there is an adequate pool of money to take care of repairing and replacing common building components over the entire life of the building. But how does the RFS minimize your costs and maximize your value? It doesn't really, but we think there is a better approach that identifies all of the costs over the entire building life. This approach is called the Total Cost of Building Ownership (TCBO) and it has the potential to minimize your ownership costs over the long term.

## TODAY'S APPROACH TO RFS

"The intent of a reserve fund study is to look at the entire life span of condominium development and its components. Aside from the interior structure of the building, which will (should) last precisely as long as the life span of the building, every single other component or system will be replaced or repaired, at some point."<sup>1</sup> The important point here is that the entire life of the building should be considered. Does your RFS consider the entire building life?

## Lets start by looking at some examples:

- Example #1: a townhouse condo community whose roof was installed with 20-year asphalt shingles and it is time to replace them. Using 20-year shingles this time means you do it again in 20 years. To save money now because the reserve fund is low, do you have 15 year shingles installed instead? Or should you consider a metal roof, which may last 40-70 years? The metal roof costs more but lasts 2-3 times as long, would that be your choice? What additional information do you need to make the decision?
- Example #2: a three-story apartment-style condo needs the wood siding painted and has some rotten boards that need to be replaced. As well, each unit has some older drafty windows. Is the draft due to the windows or how they were installed, or perhaps due to defects in the exterior walls? Would you consider removing the siding, adding some insulation and properly sealing the building, then put on new siding that will not require painting in the future? What are the current heating and air conditioning bills and how much could you potentially save over the next decade or two, taking into account the expected escalating Hydro rates and carbon tax increases?

The current RFS process looks at each building component independently, determines the remaining life of the component and how much it will cost to replace in the future. Condo Boards then determine the reserve fund contributions based on the RFS estimates and projections and the current reserve fund balance. Should the





RFS process instead consider the interactions of the various building components and take into account future energy cost increases? Does the Board have a responsibility to only the current owners and to minimize their costs? Or does the Board have a responsibility to all owners over the next 10, 20, 30 or 40 years? Can the RFS process take these aspects into account or does the Board need to do this on their own or is there another option?

When an RFS is prepared, typical life expectancy tables are used to create the replacement cycle for each building component. However, these life expectancy tables are just estimates and the actual replacement cycle for your building will be different due to the quality of the component used, the weather conditions prevalent in your area and how well the component was maintained. The Manitoba Condominium Act has a requirement to update the RFS every five years so that you can adjust the replacement life cycle of any building component that is showing more or less wear and tear than normal.

When the estimates are prepared for the replacement cost of each component, the estimate is usually for a "like for like" replacement. In relation to the examples presented above, this means you replace 20-year shingles with 20-year shingles and you just replace the rotten siding boards and repaint the building. This "like for like" replacement just ensures that your costs to own and operate your condo will continue to go up at least by the inflation rate and probably more because of escalating utility costs, and gives you no improvement. But is this what you really want?

#### THE TOTAL COST OF BUILDING OWNERSHIP

Is there a different approach that minimizes the cost of ownership for both the condo corporation and the individual unit owner?

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

The important idea in this discussion is to think long term, and to think about the Total Cost of Building Ownership for the individual owner and the condo corporation.

In our next article we will expand on the TCBO approach and how it can minimize the cost of ownership for both the condo corporation and the individual unit owner. 🌟

<sup>1</sup> Best Practices for Reserve Fund Studies, Marin Gerskup, OAA, MAIBC, MRAIC and Mitchell Gerskup, B. Eng, EIT, HBA.

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# WHY I ❤️ MY CONDO

**CONDOMINIUM CORPORATION NO.:**

Condo Corp No. 787

**BUILDING NAME:** Verve Tache South Condominiums

**ADDRESS:** 760 Tache Avenue

**CITY:** Winnipeg

**PROVINCE:** MB

**POSTAL CODE:** R2H 2C3

**CONDO BUILDING STYLE:** Lowrise

**YEAR BUILT:** 2019

**NUMBER OF UNITS:** 48

**MANAGEMENT COMPANY:**

Rancho Realty Services (Manitoba) Ltd

**SUBMITTERS NAME:**

Josie Marques

**TELL US WHY YOU LOVE YOUR CONDO:**

I love living in my condo unit in the heart of St. Boniface, The French Quarter of our city.

We are located across from Elzéar-Goulet Memorial Park that has trails connecting Whittier Park, Shaw Park, and THE FORKS.

A quick walk over the Provencher Bridge gets me to downtown and the Exchange District.

Local shops, restaurants, bakeries and a chocolatier greet me with "Bonjour!"

My condo has a gym, activity room, and a rooftop terrace allowing the optimum view of downtown's skyline and firework displays.

The neighbourhood has a sense of community and thrives on activities.

*Editor's Note: Are You Condo Proud? Would you like to see your Corporation featured on the pages of the CCI News and Views? We want you to tell us all about your property. What makes it unique? What are the property features? This is your chance to let our condo community see what is out there and to perhaps inspire other communities. For more information or to submit your condo please visit our website <http://ccimanitoba.ca/resources/i-love-my-condo>. We are really looking forward to featuring your condo and getting to know you better! All submissions will be entered into an annual prize draw! Stay tuned for details.*



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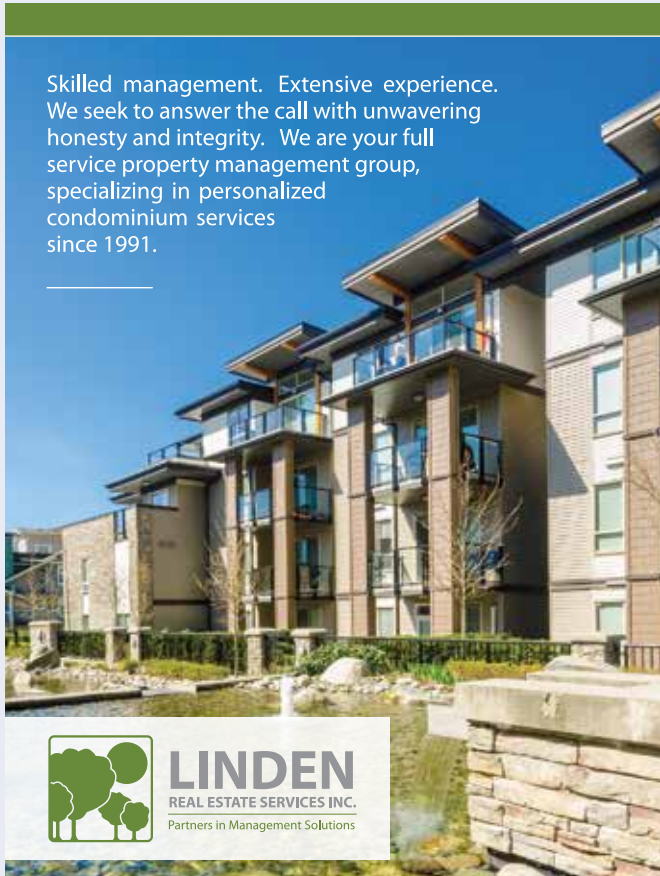
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### GATEWAY TO THE ARCTIC BUILDING

### SEPTEMBER 26

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