

Condominium News and Views



To the Members and Friends of The Manitoba Chapter • Spring 2022



SAVE THE DATE

CCI Manitoba will be holding its
Annual General Meeting (AGM)
on Thursday September 22, 2022

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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 1, 2022 will be one entry into the draw. The draw will occur at the CCI-Manitoba AGM on September 22, 2022.

We are excited to announce that each Member who renews before July 1, 2022 will be entered into a draw to WIN their membership. That's right – if you win, your entire membership fee will be refunded to you! To be entered into the draw, all you need to do is complete your Membership Renewal (by mail or online) before July 1, 2022!

We hope you will take advantage of this exciting offer.

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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!

2021-2022 BOARD OF DIRECTORS

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PRESIDENT AND CHAPTER REPORT



"Spring is in the air, I can feel it everywhere. O Yeah, spring is in the air?"

I am excited! I am really excited and I hope you are as excited as I am. It is a wonderful feeling. Being cooped up through this pandemic has driven me a little stir crazy and I am excited to get outside and enjoy another great Manitoba spring and summer. With restrictions being relaxed, hopefully we will have a spring and summer like never before.

I have many passions in life and two of them begin in the spring. I have a small patio and enjoy gardening and making my patio look as tropical as possible. The serenity of sitting outside in this setting and enjoying the summer evening is incredible. I lost two dwarf apple trees last fall - I had them for over twenty years and they finally succumbed to age. This spring I will be replacing them, although I have not decided on what I will replace them with. Suggestions? Regardless, I enjoy getting on my hands and knees and making my patio a great place to sit and entertain.

I am also excited to explore the city on my bike. I have been touring around the city on my bike these past few years and am looking for some new adventures again. My intention is to film my rides on a few trails around the city and post them on youtube. I would imagine everyone has some exciting plans for this spring and summer. Let us know what your plans are, send some photos and maybe we can create a feature in our newsletter. We would love to know what our members are up to and to see some photos to satisfy our curiosity. I will be sure to share some of mine.

Here at CCI Manitoba, we are also looking forward to spring. With the nice weather, we hope to be back to in-person lunch-n-learns where we can all meet again and see how much we have changed over the past couple years. Our Education Committee is planning more great sessions in the coming year and of course, if you have any suggestions for our sessions, please let us know. We aim to please.

We have gone back to hybrid board meetings and personally I am happy we did so. All of our committees have been hard at work throughout the pandemic to make your membership in CCI Manitoba even better than it has been. By the way, we are always looking for volunteers to join our committees, so if you are interested, drop us a line.

I am also looking forward to our Annual General Meeting. This year it is scheduled for September 22, 2022, stay tuned as we finalize

the date and time. There will be an interesting theme and it will be enjoyable for all attending. We are also planning a meet and greet with the Board members and candidates the week before, so I hope you can come out and meet all of us. Instead of staring at my computer screen wondering who is watching, it will be great to see everyone in person and be able to chat. We have not been able to do that in a long time. We will have some Board positions available, so consider running to be a director and help CCI become even better than it already is.

Although we have been trapped inside a fair bit, CCI Manitoba has been busy on quite a few fronts. Our long awaited online version of our introductory course is up and running and registrations are coming in. I am very proud of the work done by our Board and Education Committee in delivering a wonderful course. I can't say enough about the work our Board and Committees have done this past year. If you haven't already, go to our website and sign up. It's quite easy. I took the course many years ago and found it extremely helpful as a new member of my own condo Board. My president and I followed it up with the Level 200 course and it helped us navigate through the processes of running our Board and condo corporation.

CCI successfully lobbied against the increase in waste diversion fees, and the fee was dropped from the 2022 budget process. Good News! We will be involved again, should it be introduced for the 2023 budget.

We have also been lobbying to be heard on the issue of short term rentals. We have heard from a number of City Councilors and the Standing Policy Committee who will be following up with us. We will keep you posted.

This year is the 40th anniversary of CCI in Canada (officially November 26th). Hard to believe it has been around that length of time. Keep your eye on our website <https://cci-manitoba.ca/>, as well as the national website <https://cci.ca/>, for events pertaining to our 40th anniversary.

Things have been unclear and foggy the past couple of years, but with restrictions lifting and things getting back to somewhat normalcy, I believe we can all finally get out, enjoy ourselves and have a great Manitoba spring and summer. I know I will.

As always, enjoy the pages of our newsletter and until we meet, stay safe.

JOHN POPOWICH, President
CCI Manitoba Chapter 🍁



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2021-2022 EDUCATION AND EVENT PROGRAM SCHEDULE

UPCOMING IN-PERSON AND ONLINE EVENTS

For the most up to date information about our event schedule and associated rates for members and non-members, please use <https://cci-manitoba.ca/education-events/upcoming-course-events>.

DATE & TIME	TOPIC	FORMAT
APRIL 21, 2022	INSURANCE - TIPS TO REDUCE PREMIUMS	WEBINAR
MAY 19, 2022	SECURITY & SAFETY	WEBINAR
SEP 15, 2022	CONDOS AND COLD ONES	IN PERSON!
SEP 22, 2022	ANNUAL GENERAL MEETING - SAVE THE DATE	IN PERSON!
OCT 20, 2022	POLICY MAKER - WHY DO CONDO CORPORATIONS HAVE RULES AND POLICIES	TBD
NOV 17, 2022	STRATEGIC PLANNING	TBD

PODCASTS OF PRIOR EVENTS

Don't worry if you missed one of the Lunch and Learn (LnL) or webinar sessions in the past year or so, as they are now available as podcasts after a few weeks at <https://cci-manitoba.ca/members-only/podcasts-webinars> along with some other recordings of past webinars and virtual events.

DATE OF PODCAST	PODCAST TOPIC
MAR 17, 2022	PRACTICAL TIPS ON BOARD ROLES, RESPONSIBILITIES & SUCCESSION PLANNING
FEB 17, 2022	YOU CAN'T PLEASE PEOPLE ALL THE TIME! TIPS TO IMPROVE COMMUNICATIONS - THE CONDOMINIUM CHALLENGE
JAN 20, 2022	GOING BEYOND RESERVE FUND STUDIES - REDUCING YOUR TOTAL COST OF BUILDING OWNERSHIP
OCT 21, 2021	ONE TEAM ONE MISSION - REALTORS, PROPERTY MANAGERS & OWNERS
SEP 23, 2021	CCI MANITOBA AGM

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 well, 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>

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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.

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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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

While we didn't receive any new submissions from our members in the past few months, we did come across some recommendations from a report from the Canadian Institute of Actuaries that looked at reserve funds and reserve fund studies across all Provinces and Territories¹. The Executive Summary on pages 4-5 of the report are recommended reading for all condo unit owners and especially for their directors. What follows is a review of the report and some of the highlights.

One key point raised on page 105 of the report is that the refund of contribution to condo owners is not allowed. "All provinces that require a reserve fund, without exception, are clear about contributions made to the reserve fund: they cannot be refunded to any of the condo owners. Instead, they must be used as projected and intended."

The highlight and also the lowlight of the report is on page 53 amongst several mathematical equations

"The conclusion is that no actual amount of money could be held today in a reserve fund and be expected to cover all future costs. That said, there will always be a need for increasing the reserve fund contributions somehow to repair and replace future common elements. Interest earned will never be enough to avoid increasing reserve fund contributions, at least not in the near future."

Those of you with an appreciation for mathematics can work through the equations as I did (just to exercise my old brain cells), but fundamentally, the conclusion is based on the current situation in which interest rates for reserve fund allowable investments are lower than the rate of increase in labour and material rates. Here I was patting myself on the shoulder for finally getting significant amounts into my own Condo Corp (CC) reserve fund and setting up a GIC ladder in the hopes of reducing the need of ever increasing reserve fund contributions (RFCs). Now my hopes are suitably dashed.

That said, the report does make broad recommendations on page 85

- 1. "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)...

- 2. "Financial cushion for emergency and adverse deviation"**

- Legislation should require condo corporations to hold in the reserve fund a financial cushion that would be above what is required by a reserve fund study. That financial cushion protects against unexpected expenses. It should be high enough to cover emergency repairs and avoid a special assessment, but not so high that condo owners over-contribute for that financial protection."

- 3. "Data"** - The lack of data in this industry requires that condo corporations disclose more information in an annual form administered by a governmental entity. There is a crying need to gather more data on this industry and have a higher degree of transparency. A governmental entity should require condo corporations to complete a standardized form annually to gather relevant information so that the situation in the condo industry can be monitored and adjusted along the way if necessary."

- 4. Education** - There is a need to educate directors and condo owners/buyers on how a condo works. More educational material, mandatory training courses, and continuing refreshers should be created and taught by non-governmental entities, which should be subsidized by provincial governments. A mandatory training course should also be implemented and be administered by a governmental entity for all sitting directors, so that they undoubtedly understand the importance of their roles and responsibilities as well as the consequences of not performing them diligently according to the legislation."

I think internalizing the four recommendations to my own CC is a useful exercise. Firstly, the suggested 1% minimum RFC equates to about \$285 per month per unit for my own condo corporation, which is very close to the amount that was recommended in the Full Funding Model of our recent RFS. Secondly, having a financial cushion in the reserve fund is an excellent idea, not only as a buffer against unexpected expenses and as a hedge against future special assessments, but also to cover our insurance deductible in the case of a major loss. It is also important to take into account when locking funds away in longer term investments such as a GIC ladder. Lastly, the education aspect is not to be understated, not only for condo directors, but for unit owners too. My CC encourages directors to improve their education and we should also start encouraging all of our owners too.

The report contains links to numerous other sources of information. One article in particular is worth reading and starts with "If Your Condominium is Less Than Ten Years Old and You Are Contributing Less Than \$2,000 Per Unit Per Year to Reserve, You Are Almost Certainly Underfunding Your Reserve"²



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THE CONDOMINIUM ACT – SUGGESTIONS FOR IMPROVEMENT

Besides the above, there are interesting comparisons amongst the Provinces. For example, on page 21 of the report in *Table 1: Distribution of condos across Canada* (<https://www.cia-ica.ca/docs/default-source/research/2022/rp222024e.pdf>),

- Ontario by far has the highest number of condo units of any Province and the highest number of condo residents, yet BC has almost three times as many CCs (strata) as Ontario and has almost half of all of the CCs in the country.
- Since Manitoba and Saskatchewan also strive for bragging rights, in this regard SK wins for having almost twice as many condo units and condo residents than MB even with a slightly smaller population. However, on page 87, there is a Provincial scorecard for reserve fund related legislation in which MB ranks third while SK ranks 11th.
- Overall, about 15% of Canadians live in condos and there are about 2.0 residents per condo.

In terms of specific recommendations for the Manitoba Condo Act, the Provincial scorecard and analysis starting on page 87 suggests the following two weaknesses need to be prioritized for improvement.

1. The legislation should consider these aspects about minimum required reserve fund contributions:
 - the requirement for a recurring minimum contribution
 - the level of minimum contribution that is appropriate
 - whether the proxy for the calculation of the contribution is suitable
 - different rules for smaller condo buildings
2. The description of the reserve fund should have the following qualities:
 - clear understanding of a reserve fund
 - leaves as little interpretation as possible for the use of the reserve fund
 - define the common elements to be repaired and replaced over time.

All in all it is a very interesting report for those of you that have an interest in reserve funds and reserve fund studies.

ALAN FORBES

Chair, CCI MB Communications Committee

SCORECARD CATEGORY	MB SCORE / MAX SCORE	BEST PROVINCE(S)
Description of Reserve Fund According to the Provinces' Acts and Regulations	1.5 / 5.0	AB, NL, NS
No vote required to use Reserve Fund	1.0 / 1.0	most
Minimum Annual Contribution required to be deposited in the reserve fund	0.0 / 7.0	QC
Frequency and coverage period of a reserve fund study	3.0 / 5.0	ON
Qualifications Required to Perform a Reserve Fund Study	4.0 / 4.0	MB, NL, NS, NB
Circumstances where a condo corporation is not required to conduct a reserve fund study	2.0 / 2.0	MB, AB, ON, QC, NL
Authorized Investment Vehicle for Reserve Funds	4.0 / 4.0	MB, BC, ON, NB

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>. We have started posting these 'suggestions for improvement' in our quarterly *Condominium News and Views*. In case you missed the improvement suggestions in the prior editions, have a look at the Fall 2020, Winter 2021 and Spring 2021 editions at <https://cci-manitoba.ca/members-only/newsletter-archive>

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/>. 🍁

¹ *Longevity of Infrastructure – Reserving and Risk Management in Condominium Maintenance in Canada*, Jean-Sébastien Côté, FCIA & Jon Juffs, C.E.T., LCCI, 2022 Canadian Institute of Actuaries <https://www.cia-ica.ca/docs/default-source/research/2022/rp222024e.pdf>

² *Reserve fund planning: Not as simple as it seems.*, Sally Thompson, 2019 Spring CondoVoice <https://cci.ca/resource-centre/view/151>



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CONDO SALES REPORT 2022

YEAR-TO-DATE*



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*Statistics are from the Winnipeg Regional Real Estate Board MLS® System and represent condo sales and transaction data collected between January 1 and March 31, 2022.

CONDO REAL ESTATE BLOG

We are coming off a spectacular year in 2021 where condo sales skyrocketed 39% from 1,847 in 2020 to 2,572 in 2021. This is a clear indication of preferences shifting with first-time buyers in particular finding condos a more affordable housing option which they can manage. Even with the supercharged demand for condos in 2021 the annual average sales price only went up a modest 2% to \$244,957.

Where are we now in 2022 after completing three months of MLS® activity? If you were to ask how condo sales did in January or February the answer would be we're still on a breakneck pace from 2021 as we've eked out slim gains on very strong condo sales to kick off 2022.

March is a different story with condo sales activity decreasing 21% as there were 228 sales compared to 288 in March 2021. Mind you, the 288 sales is only 5 short of the all-time highest condo sales month on record set in May 2021. When you compare March 2022 sales to 2020 and 2019, sales are up 71% and 64% respectively.

One clear difference which is having a dampening effect on all MLS® sales this year, not just condos, is lack of listings compared to last year. For condominiums in March the active listings at month end or existing listing supply is down 41%. There are only 328 listings going into April versus 558 in 2021. New listings entered in March were 21% fewer than last year so even with a conversion level of listings to

sales of 73%, almost identical to 2021, you are not going to be able to generate as many sales.

As a result of the drop in March sales activity compared to the same month last year, the first quarter results show a decrease of 9% in sales activity from 2021 with 528 sales. You must bear in mind previous years leading up to 2021 were all well off the 500-threshold level for the first three months. Up until 2021, sales never reached the 400-threshold and many were far lower with some not even above 300 sales.

Other MLS® property type sales are not keeping up with last year's record activity either and it is interesting to see condo sales in the first quarter represent 17% of total MLS® sales. This is as high as it has ever been and perhaps is a new trend to watch in the future. Will it come at the expense of single-family homes which formerly had total MLS® market share well over 70% and now is sitting at 64% for first quarter 2022 MLS® sales activity? Only time will tell.

You might say it is a new era for condominium sales and with rising interest rates impacting more expensive property to a greater extent. The more favorable affordability of condos will continue to be a significant factor heading into the second quarter and for the balance of 2022. Demand will continue to be strong and this was evident in the first quarter with sales going for above list price at 25% compared to 13% in 2021. In March nearly one in three condo sales sold for above list price. Where it was just 14% in March 2021.

Lack of listings will limit sales unless we see more of them entering the MLS® in the next few months. It is reasonable to expect this to happen as it is going into the busiest time of year. However there is a lot of catching up to do when your existing inventory is well off last year's.

One reason to help motivate potential condo sellers this spring to list their property is the fact condo prices have been rising since the end of 2021. For the month of March and for the first quarter the average sales price was \$260,000. This works out to a 6.2% increase from the 2021 average sales price of \$244,957.

We are seeing more instances of multiple offer situations as has been the case in single-family homes the last few years may also lead some owners to sell their condo this year.

Speaking of sales, something worth noting is that the downtown is outselling Osborne Village for the first three months with 53 sales compared to 42 sales. I do not recall ever seeing this before. Other strong selling condo areas so far this year are Linden Woods at 34 sales and Transcona at 31 sales. All of the listings entered in this Transcona MLS® area in 2022 have been sold along with two additional listings from 2021.

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

WATER LEAK DETECTION DEVICES

If you've experienced a water leak, you might be ahead in the water leak detection game. Prior experience of discovering a water leak, cleaning up the mess, dealing with repairs and insurance is not something anyone wants to repeat. Motivation is never so keen as when you're ankle deep in water.

Insurance Professionals, Condominium Corporation (CC) Directors and Property Managers have all noted that water damage and resultant claims in condos are on the rise. Prevention and early detection are key to minimizing damage and loss.¹

Your home is often your largest financial asset. Prudent advice suggests that protecting that asset is wise. Insuring your most valuable asset comes with costs, previous claims for water damage can inflate your insurance costs or increase your deductible limits to uncomfortable levels. Prevention and early detection have always been recommended. A Toronto Globe and Mail article about a condo developer that is addressing the issue head on is a good read.² Water leak technology has come a long way over the past few years. For a primer of the landscape, here are some helpful solutions.

For the do-it-yourself owner, there is a vast array of detection devices. These devices fall into three general categories:

DEVICES THAT ALERT YOU TO A WATER LEAK BY EMITTING A VERY LOUD AUDIBLE ALARM.

These devices have been available for years and are well-accepted solutions. They are often quite inexpensive. I have surveyed two big box home stores in Winnipeg and found battery-powered devices for less than \$20 each.

DEVICES THAT EMIT AUDIBLE SOUNDS AND PAIR TO YOUR WI-FI NETWORK.

These devices take advantage of newer, widely available technology. Again, a survey of local home stores and internet searches shows these devices available from about \$75.00 and up.

DEVICES THAT CAN EMIT AUDIBLE SIGNALS, PAIR TO A WI-FI NETWORK, SENSE WATER LEAKS AND CLOSE WATER SUPPLY LINES AUTOMATICALLY.

Some manufacturers may monitor these systems 24/7 from a remote location. These devices are the most expensive, often ranging from a few hundred to a thousand dollars or more. This kind of device might be a strong recommendation for anyone that travels frequently or for extended times. If you cannot close your water lines or forget, this system automatically closes water supply lines as it notifies you of the water leak.³

In writing this article I spoke with Rob Santos, owner of Duke Plumbing. Rob has experience with condominiums and the myriad of problems that can occur within large or complex water systems with multiple units. He told me he has installed hundreds of leak detection devices of all styles for his clients. Rob said water damage is a significant problem, especially with multi-unit living. Your water leak might not remain within your unit, meaning you could be liable for damage outside your unit. Industry experts routinely peg water damage cost averages at about seven thousand dollars per incident. Early detection and intervention can save you or your condo corporation thousands of dollars per incident. Rob said some clients have installed detection devices throughout their buildings to achieve total coverage.

Habitat Magazine has an interesting article about condo water leaks. The article refers to a Toronto Ontario Condo - Thornwood

II - that decided to install detection devices supplied to them by a Canadian company called Alert Labs. The devices were installed inside each condo unit and all common areas.⁴

I purchased two detection devices and have placed them under my washing machine and dishwasher. After some minor setup steps and tests, I now receive alerts on my smartphone if the detectors sense any water. Multiple tests revealed sensors can detect just a few drops of water and send the alert to my phone in seconds that also identifies the device and location. My cost for the two devices was less than \$70.

One local experienced handyman I spoke with showed me the system he installed recently in his condo. He has 9 detection devices under or near every potential water leak location and two shut-off valves. One valve shuts off water to his hot water tank, the other to his main supply water line. An app on his smartphone paired the entire system to his Wi-Fi. The app uniquely identifies every sensor and valve. He can monitor each sensor's activity in addition to the sensor's battery status. If a sensor linked to a valve detects water, the valve automatically closes to stop water flow and notifies his smartphone immediately.

If he's away from his condo for an extended time, and forgets to close the main supply line, he can close the valve remotely from his smartphone. He purchased the entire system at a local home supply store for less than \$500 and only took an afternoon to install.

A couple of decades ago, a water leak risk management program was likely a mop bucket and gumboots. A modern approach for water damage can now include any one of the noted water leak detection systems for CC's and individual unit owners.

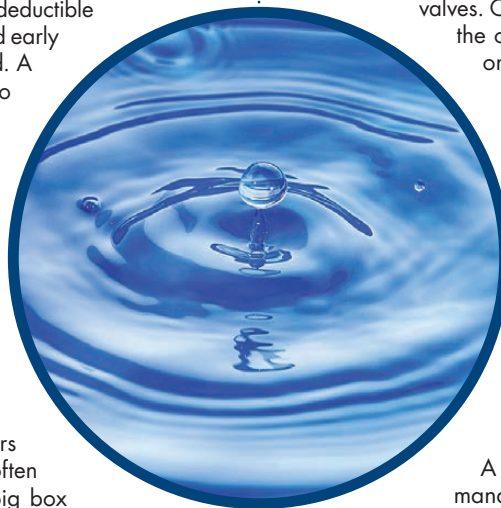
DUANE ROHNE
Condo Owner
Director, CCI Manitoba 🍁

¹ <https://globalnews.ca/news/8066391/condo-strata-insurance-crisis-why/>

² <https://www.theglobeandmail.com/real-estate/article-a-rising-tide-of-water-problems-for-condo-residents/>

³ Your condo bylaws or rules may require a licensed technician or plumber to install a system that requires a cut into a water supply line.

⁴ <https://www.habitatmag.com/Publication-Content/Bricks-Bucks/2022/February-2022/Condo-Board-Goes-in-for-Early-Detection-of-Water-Leaks>





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VINTAGE SOCIAL MEDIA (AKA NEWS BRIEFS)

While we will continue to publish our newsletter on a quarterly basis, we will supplement that communication with regular posts to our social media channels, with the intention of keeping you better informed. We have started to post updates on LinkedIn, Facebook, Instagram and Twitter. Noting that not all of our members are on social media, here are some of our Tweets from the past three months. Think we should be more active on social media? - check out our help wanted ad on our bulletin board <https://cci-manitoba.ca/resources/bulletin-board> or on page 14 of this newsletter.

WHO PAYS TO CLEAN UP OIL SPILLS IN CONDO GARAGES?

<https://condoadviser.ca/2022/02/who-pays-to-clean-up-oil-spills-in-condo-garages/condo-law-blog-Ontario>

This article is a case study of a condo corporation (CC) dealing with a unit owner whose vehicle was leaking oil onto their parking spot and who is responsible for the cleanup. The lesson learned is that CCs should exhaust all remedies and tools at their disposal before involving legal counsel to enforce rules and recover costs.

DING DONG! YOUR DOORBELL CAMERA MUST COME DOWN

<https://www.realestatemagazine.ca/ding-dong-your-doorbell-camera-must-come-down/>

As a best practice, condo owners who wish to install security cameras should first check their corporation's bylaws to see if this is permitted.

MORNING EXPOSURE TO DEEP RED LIGHT IMPROVES DECLINING EYESIGHT

<https://www.sciencedaily.com/releases/2021/11/211124154118.htm>

In the ongoing debate about which are better - morning people or night owls - this research paper highlights the eye-health benefits from morning sunshine. This article should be especially of interest to retiree condo owners, since the benefits are highlighted for those 40 and older.

MARCH WAS FRAUD PREVENTION MONTH

There are some excellent resources out there to protect you from fraud, such as the Manitoba Securities Commission (MSC) <https://recognizeinvestmentfraud.com>, the Provincial 211 page <https://mb.211.ca/march-fraud-prevention-month/> and the Federal Government's Canadian Anti-Fraud Centre <https://antifraudcentre-centreantifraude.ca/index-eng.htm>.

SLAM THE SCAM

Now that it is spring and tax time, it is useful to remind everyone that there are nefarious individuals wanting to separate you from your money. Note that the Canada Revenue Agency (CRA) does not accept payments via gift cards or Bitcoin.

<https://www.canada.ca/content/dam/cra-arc/migration/cra-arc/srty/frdprvntn/prpdcc-eng.pdf>

THE VALUE OF REDECORATING

How appealing is your condo property to your current owners and residents, and also for potential buyers? There is value to be gained from redecorating and refreshing your common elements as highlighted in this article. <https://newenglandcondo.com/article/the-value-of-redecorating>

REGINA CONDO CORPORATION INVESTS IN BITCOIN; EXPERTS WARN OF RISKS

If it was allowed in Manitoba (it isn't), would you consider it a wise or unwise investment decision to place a portion of your condo corporation's reserve fund in bitcoin? Apparently at least one Regina condo corporation thinks it is a wise decision. <https://www.cbc.ca/news/canada/saskatchewan/regina-condo-bitcoin-investment-1.5953415>

CONDO BOARDS & RULES

Condo Boards have the responsibility to enforce their Corporation's rules effectively and consistently. See this recent enforcement example from Ontario. Does this look like seasonal patio furniture to you? <https://dhacondolaw.ca/condo-law-news/the-cat-enforces-rule-permitting-only-seasonal-furniture-on-balconies/>

COVID TRENDS

Are you a Covid optimist or pessimist? When do you think you can resume enjoying your condo common elements without worrying about getting sick? Check out this article from CBC News. <https://www.cbc.ca/news/canada/manitoba/winnipeg-wastewater-covid-wfpcbc-cbc-1.6327233>

KEEP YOUR BUILDINGS MAINTAINED

Very pertinent topic for condo owners & directors from several perspectives. The collapse of Champlain Towers condo in Florida last summer is an extreme example, but this story is more pertinent to the Canadian market.

<https://www.cbc.ca/news/canada/toronto/condominium-toronto-owners-repairs-1.6323195>

ALAN FORBES

Chair, CCI MB Communications Committee 🍁



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FIELD NOTES FROM A CORP TREASURER



In the past year I set up a GIC-ladder in our condo corporation's (CC's) reserve fund to counteract the meager interest rates payable in most savings accounts. First, I determined the surplus in the account in relation to our needs over the next five years, taking into account our projections for reserve fund contributions (RFCs) and the projected spending based on our current reserve fund study (RFS). Given that interest rates are likely going up over the next few years, I then split the surplus amount into five lumps and invested each lump in a GIC, with terms of one, two, three, four and five years. The plan is to follow a similar thought process to rollover principal and interest into five year GICs along with any additional surplus each year onward.

Since initiating the plan, I've encountered a few points that I hadn't considered previously, for which, I will be cognizant of prior to selecting the term for future GICs. The first point came to me in an industry report reviewing and analyzing reserve funds and related legislation across the country.¹ Since the reserve fund can be used for repair and replacement, the report recommended having sufficient cash available in the reserve to cover the deductible on the CC's insurance policy (i.e. keep that amount in the savings account rather than locked up in a GIC). This point didn't impact my plan too much in that our annual RFC is more than our insurance deductible so it is relatively easy to meet the objective. The second and more significant point came to me via an inquiry to CCI from a member CC. Their situation was as follows:

- They had some of their reserve fund locked up in long term investments.
- They transitioned to a new property management firm rather than renew.
- Since the reserve fund was in a trust account with the former property manager, the long term investments were terminated and the cash proceeds transferred to the new property manager. In the process there were penalties and loss of interest due to early termination of the investments, much to the displeasure of the CC.

There are a few lessons to be learned from this second point, notably

1. Consider setting the longest GIC term to the end of your current management agreement, assuming there is a chance you may not be renewing.


2. If you are currently happy with your property manager and plan to renew, take into account the notice requirements, duration of the current term and potential renewal term of your management agreement when setting up your GICs.
3. Ask your current and future property managers the hypothetical question and factor it into your plans. I posed the question to our property manager, (Schinkel Properties, who we are very happy with) and got the following response - *"...it is possible for a new property manager to take over the existing GICs without redeeming them. We have done this in the past when we took over management of a condo. We added Schinkel Properties to the account set up by the previous property manager at a different bank, and only moved the funds over when the GICs matured. Although property management companies typically prefer to work with only their choice of bank, exceptions can be made in these circumstances."*
4. Consider the case if you were self-managed - you'd have your own accounts at a financial institution. Even if working with a property manager and their in-trust accounts, you could set up your own account specifically for long term investments. However, this slightly complicates the financial reporting being done by the property manager, and requires that the CC has sufficient controls and authorization limits on the investment account.

Overall, I am content with our GIC-ladder investment plan and will continue to use, but of course taking into account the above lessons learned.

If you are your CC's Treasurer and wish to share some of your own "field notes", feel free to send them to my attention via cci.mb.news@gmail.com.

ALAN FORBES
Treasurer, WCC 619
Director, CCI Manitoba 🍁

¹ *Longevity of Infrastructure – Reserving and Risk Management in Condominium Maintenance in Canada, 2022 Canadian Institute of Actuaries*
<https://www.cia-ica.ca/docs/default-source/research/2022/rp222024e.pdf>



We have some updates on our two active advocacy projects that were outlined in our winter newsletter¹ - short term rentals (page 12) and multi family waste diversion fees (page 10).

SHORT TERM RENTALS (STRs)

We wrote to the Standing Policy Committee on Property and Development, Heritage, and Downtown Development (SPC-PDHD) asking to be included in their stakeholder consultations as we could provide the perspectives from condominium owners, investors, boards and residents, along with the perspectives of our professional members and business partners.

Within minutes of receiving our correspondence, one of the Councilors of the Committee, Janice Lukes, responded favorably to us and copied the pertinent director of the City department, John Kiernan, who also responded favorably to us a short time later. Since then we have had an introductory meeting (more to follow) with City staff who have the responsibility to conduct the stakeholder engagements and prepare the report and recommendations.

At this point in time we're not clear on the exact timeline to enact regulations, but an interim report and plan was presented by City staff to the SPC-PDHD April 5th, along with a number of other written submissions from interested parties (click on any of the links associated with agenda item 7).² A YouTube recording of the meeting is also available. STR related presentations from delegations run from about 1:34 to 4:14 (hh:mm) and then again from 4:21 to 4:45. The City Staff present their report starting from the 5:30 point with the STR discussion wrapping up by 6:16.

Listening to the recording provides exposure to some of the terminology and some of the issues. For example, terms like 'ghost hotel' or 'clerkless hotel' are interchangeable with STRs, but the 'hotel' term is a misnomer because they aren't regulated as a hotel. As well, it seems implicit with the AirBnB name that the unit is the hosts primary residence or at least is on the property. One of the subtle issues that all taxpayers should be concerned about, is that some downtown condo developers received tax increment financing (TIF) incentives in the hopes of bringing more residents downtown, yet some of those same condo developers are focusing on the STR market.

Generally, all speakers were in favor of some form of regulation to keep operators accountable, and the need for licensing and taxation, but concerns expressed by some (but not all) STR operators were mainly about a possible requirement limiting STRs to the owners primary residence, which would prevent an investor from operating multiple units. Most of the STR operators that spoke mentioned that through self

regulation, screening of guests, setting and enforcement of rules, most problems are prevented. Similarly, most STR operators indicated that their guests typically spent weeks to months in the unit as opposed to a day or two. Many of the speakers were accepting minimum stay requirements of a week or so up to 30 days. Many of the operators talked about the important market for STRs, such as transitional housing for immigrants, extended stays for contract employees in town for several weeks to several months, family members supporting loved ones in hospital for extended periods or patients in town for extended treatments - again, not for just a few days at a time. Not surprisingly, none of the speakers were advocating for party rentals.

One possible regulation a few of the presenters talked about was requiring condo corporation approval of STR operators at their property. This is the opposite of condo corporations trying to update their declaration or bylaws to regulate or prohibit STRs. However, as seen with the multiple presentations from one downtown condo, when the Board tried to enact STR related rules, it was voted out by the STR interests.

Toward the end of the session, Councilor Lukes spoke strongly in favor of the Toronto model (which was also discussed earlier in a presentation by Scott Jocelyn from the Manitoba Hotel Association. The Toronto model, amongst other things, restricts STRs to primary residences. Councilor Klein then raised a motion for the City Staff to review the Toronto regulations and report back to the Committee. After a few discussions and modifications, the motion was passed. Refer to the Disposition section and look for item 7 for the final wording of the motion.

Taking into account the fall municipal elections, potentially a final report with recommendations could be presented sometime in the fall. We will keep you updated in future newsletter editions and if there is something of a more timely nature, we will send out an E-blast and/or post to our social media channels.

Independent of our efforts with the City of Winnipeg, our Government Relations Committee is working on standardized wording that would be acceptable to the Provincial regulator and that could be put into a CC's Declaration, Bylaws or Rules to regulate STRs.

MULTI FAMILY WASTE DIVERSION (MFWD) FEES

We wrote to the Standing Policy Committee on Water and Waste, Riverbank Management and the Environment (SPC-WWRME) offering our involvement to come up with a MFWD fee that would be fair and equitable to condo corporations and their unit owners, residents, tenants and investors. We did receive a favorable response from the Committee Chair, Councilor Mayes, and subsequently had a Zoom

ADVOCACY UPDATES

meeting with him on March 22nd. The meeting was cordial and informative, and Councilor Mayes has since put us in touch with the appropriate City Staff. He indicated he will keep us apprised of any developments, but didn't expect any meaningful activity until after the fall municipal elections.

On April 7th we had an introductory meeting with City Staff to discuss the MFWD fee and were able to provide the perspective from condominium corporations in regards to the impact of fees, both in the amount and in the timing of future increases. As well, we discussed the diversity of service levels, and the implications of the billing process via the water bill. We also helped them understand the condo market, in terms of the number of corporations (1200+), in terms of sizes (from 2 units up to 778 units), and in terms of types - highrise, lowrise, townhome, bungalow and various combinations thereof.

We did offer to help with communication of information from them to our members, through our newsletter, website and social media channels. To that end, here are a few things of interest:

- If you have missing or damaged bins or need additional bins, or any concerns about your level of service, you can contact 311 by phone or email them at 311@winnipeg.ca
- The City's Water and Waste Department has a MyUtility page, which has a multitude of useful information including *What goes where? Use the Recyclepedia* <https://myutility.winnipeg.ca/UtilityPortal/RecyclingGarbageYardWaste/whatGoesWhere>
- Their user guide is very informative and covers garbage &

recycling services, and the 4R depots https://myutility.winnipeg.ca/UtilityPortal/pdf/userGuide/userGuide_EN.pdf

- They do have a page explaining the current waste diversion fee, which covers properties up to seven units. The page also mentions the option of getting a reduced fee - *"Owners of homes assessed with two to seven dwelling units can apply for a reduction in both the daily waste diversion fee and their recycling and garbage cart collection service, if they are assigned more recycling and garbage carts and service than needed."* <https://myutility.winnipeg.ca/UtilityPortal/RecyclingGarbageYardWaste/sp/wastediversionfee>
- Elsewhere on their website they state *"We recommend that you allow 120 litres of recycling volume per dwelling unit."*, and this seems to be the basis for their fee structure.

Overall it was a productive and cordial meeting with both sides speaking openly and listening to the views of others. We agreed to keep in contact and when activity resumes we will regroup for another discussion. Similarly to the comment of Councilor Mayes, they didn't expect anything of consequence prior to the fall election. Generally they like to provide notice to customers about changes up to a year in advance.

ALAN FORBES
Chair, CCI MB Advocacy Committee 🍁

¹ Condominium News and Views, CCI Manitoba, Winter 2022 <https://cci-manitoba.ca/sites/default/uploads/files/CCI-MB-Winter%20Newsletter-2022-FINAL.pdf>

² SPC-PDHD Regular Meeting Agenda, City Clerk's Decision Making Information System, April 5, 2022 <https://clkapps.winnipeg.ca/DMIS/ViewDoc.asp?DocId=21722&SectionId=&InitUrl=>



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HELP WANTED - SOCIAL MEDIA & WEBSITE

CCI Manitoba is looking for a volunteer to help us improve our social media presence, including our website. We estimate the commitment to be no more than one to two hours per week. You would work with our Communications Committee and 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:

- 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.

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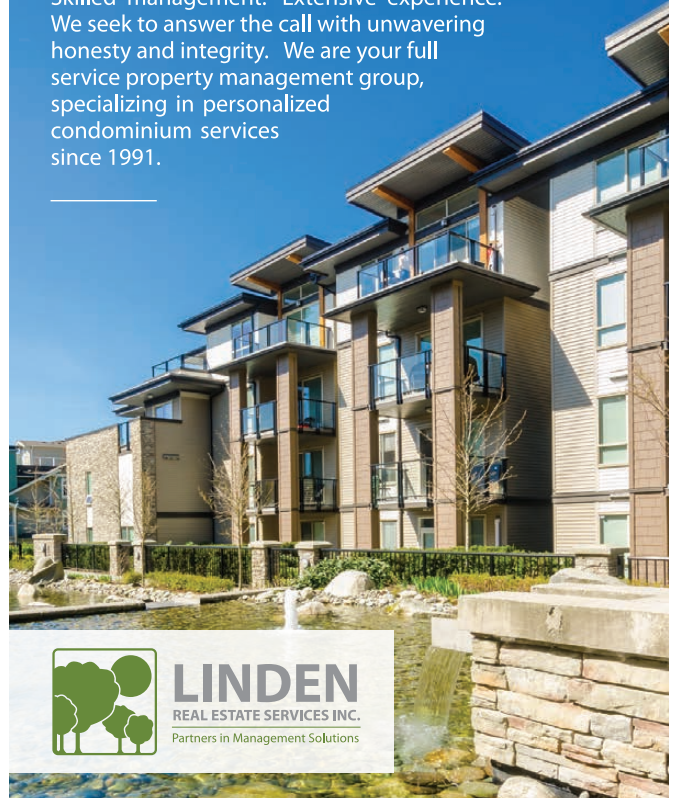


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THE GREEN CONDO PAGE

Whether it improves the sustainability of your condo operations, reduces waste, increases energy efficiency, reduces water consumption or just beautifies the environment surrounding your property, we'd like to hear from you - just send us an email with a subject line of "CCI Green Condo Page". We hope to hear from you soon. Please send any comments or suggestions to cci.mb.news@gmail.com.

CONDOS, CLIMATE CHANGE & MARKET VALUE

How energy efficient is your condo? Do you think energy efficiency could factor into your condo's future sales price? The Federal government is considering requiring energy audits for home sales to support its climate change plan and 2030 and 2050 targets¹. Several municipalities have started working toward energy labelling. In particular, there is a pilot project underway in Calgary and Edmonton with digital energy labelling² and Edmonton is considering making it mandatory³.

The label is explained in the attached graphic⁴. To relate the information on the label, to a condo owner in Manitoba, I looked at my own townhouse, which is electrically heated. My energy usage for a 12 month period was about 18,000 kWh which equates to 66 GJ with an annual cost of \$1800 based on current Manitoba Hydro rates⁵. If you want to figure it out for your own condo, 1 GJ equates to 277 kWh and 25.5 cubic metres of natural gas.

Now back to buying and selling condos and how energy labels could affect prices. If you were trying to choose between two properties, besides the usual 'location, location, location', you'd look at the listing price, property taxes and the condo fees. If there were energy labels, you could then also factor in the difference in energy costs for your selection process. All other factors being comparable, you'd probably pick the condo with the lower

LEARN ABOUT YOUR HOME'S ENERGY rating

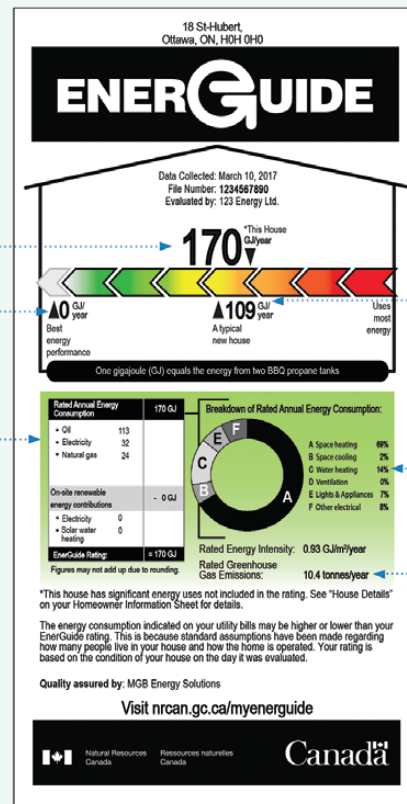
You will receive a rating of the home's energy consumption in gigajoules

AIM TOWARDS zero

The lower the number on the new **EnerGuide** scale, the better the energy performance of your home

UNDERSTAND HOW YOU USE energy

The label breaks down energy consumed by source



COMPARE YOUR HOME'S performance

The label shows how your home's performance compares to a benchmark home

FIND OUT WHERE MOST ENERGY IS consumed

The label shows proportion of energy consumed by heating, cooling, ventilation, etc.

SEE YOUR IMPACT ON THE environment

The label shows your home's Greenhouse Gas Emissions

energy costs, knowing that the rates for gas and electricity are only going to go up. When and if the energy labels start to appear, it will bring the energy cost aspect to the forefront.

ALAN FORBES
Chair, CCI Communications Committee

¹ Canada Plans Mandatory Energy Audits Before All Home Sales <https://www.theenergymix.com/2022/03/04/canada-plans-mandatory-energy-audits-before-all-home-sales/>

² Canada Plans Mandatory Energy Audits Before All Home Sales <https://www.theenergymix.com/2022/03/04/canada-plans-mandatory-energy-audits-before-all-home-sales/>

[com/2022/03/04/canada-plans-mandatory-energy-audits-before-all-home-sales/](https://www.cbc.ca/news/canada/edmonton/energy-labels-should-be-mandatory-on-all-homes-edmonton-mayor-1.6191076)

³ Home energy labels would lower emissions, reduce mystery for buyers, says Edmonton mayor, Made-laine Cummings, CBC News, 2021-09-28 <https://www.cbc.ca/news/canada/edmonton/energy-labels-should-be-mandatory-on-all-homes-edmonton-mayor-1.6191076>

⁴ Natural Resources Canada EnerGuide <https://www.nrcan.gc.ca/sites/www.nrcan.gc.ca/files/energy/efficiency/housing/Existing%20Housing%20ERS%20GJ%20label%20wtext%20-Eng.jpg>

⁵ Manitoba Hydro Residential Rates https://www.hydro.mb.ca/accounts_and_services/rates/residential_rates/

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 access to the members-only area of

our website. 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, members just have to go to <https://cci-manitoba.ca/login> and use the login credentials of username **Member2021** and password **MBcondo204**. In this members-only area you can find resources such as our newsletter archive and recordings of past webinars. Note that the login credentials change annually and are sent to the primary contact for the membership upon renewal, which happens each summer after June 30th.

CCI MANITOBA PROFESSIONAL & BUSINESS PARTNER DIRECTORY



your condo connection
...to resources

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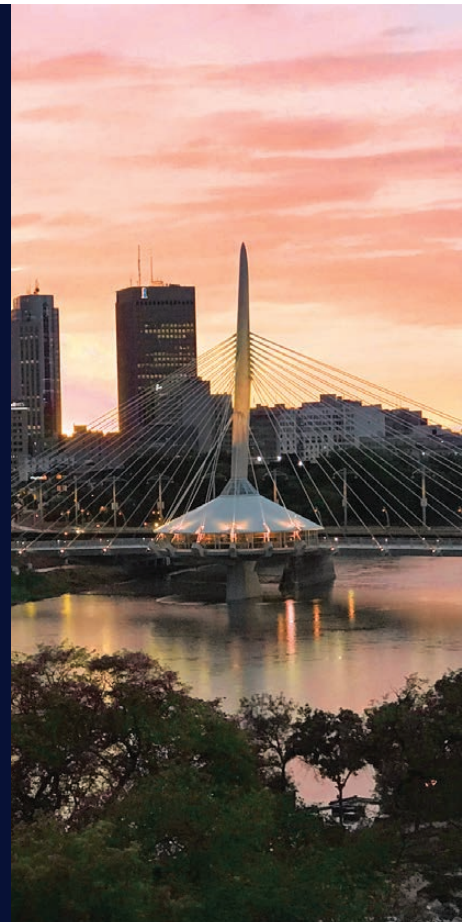
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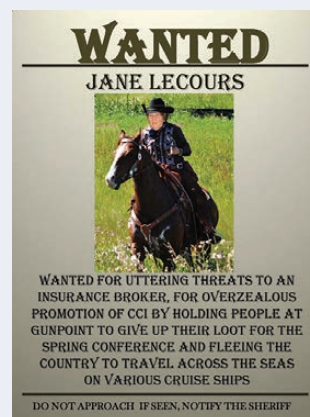
JANE LECOURS VOLUNTEER AWARD

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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- 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)**.



CONDO CONVERSATION CORNER: A VIEW & A VOICE

Here are some new items and others concerning previous newsletter articles, Lunch-n-Learns, webinars and Conversations in previous Newsletter editions. 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>.

CONDO LINGO

We occasionally receive inquiries asking about condo terminology. A frequent term that causes confusion is *bare land unit* or *condo*. The Provincial website has a page with definitions and provides some guidance (<https://www.gov.mb.ca/condo/>) in this case, with these definitions:

- **Bare Land Unit** - "bare land unit" means a unit defined by the delineation of its horizontal boundaries on a plan and without reference to any buildings, structures or fixtures on the plan;
- **Unit** - "unit" means a part of the land designated as a unit on a plan and includes the space enclosed by its boundaries and all the land, buildings, structures and fixtures within that space.
 - A unit is the part of the condominium property of which its owner is solely responsible for and has the exclusive use of.
 - A unit can be residential (ex: an apartment, detached or semi-detached house) or commercial (ex: a store or office).
 - The unit owner may occupy the unit or rent it to a tenant or lessee.

However, it is easy for a unit owner to be confused when they own a unit of a *bare land townhouse or bungalow condo*. One of the lawyers on our CCI MB Board offered the following explanation (thank you Carl):

- for the non *bare land unit*, or standard condominium unit, such as an apartment unit, you own a three dimensional space or volume, bounded by the walls, floor and ceiling - you own everything within that volume;
- for the *bare land condo* case, consider the two dimensional space or area defined on the Plan - theoretically, you own all of the land and structures below that defined area (to the centre of the Earth?) and all of the structures and airspace above that defined area (to the Moon and beyond?).

And since you own a condo, beside your own unit, you also own a share of the common elements.

Another term that causes much confusion is *standard unit*, which one could think would be the term for an apartment or suite in a lowrise or highrise condo, but that is not the case. While *standard unit* didn't merit mention in The Act itself, it is mentioned in numerous clauses to allow one to infer its meaning. Its primary purpose pertains to insurance requirements and responsibility for repairs. Here are the pertinent excerpts from The Act:

• Content of declaration 13(1)

- (n) "a description of a standard unit for each type of unit (other than a bare land unit in respect of which the corporation is not required to obtain and maintain insurance)"
- (d) "the types of units and the approximate area of each type of unit and, for each type of unit, the number of units, the proposed use and any restrictions or qualifications that will apply"

• Additional by-law power for certain condominium corporations 167(3)

"A condominium corporation created before the day this section came into force may, by board resolution, make, amend or repeal a by-law specifying types of units and describing a standard unit for each type in order to determine responsibility for repairing improvements after damage and insuring them."

• **Standard unit** 182(6) "A standard unit for the type of unit to which the unit belongs is

- (a) the standard unit described in the declaration;
- (b) if there is no such description in the declaration, the standard unit described in a by-law made by the condominium corporation under subsection 167(3); or
- (c) if there is no such description in the declaration and no such by-law, the standard unit as determined by the board."

"In the winter edition of our newsletter (page 21) we attempted to start the conversation with self-managed condo corporations (CCs) and smaller CCs. We have received some feedback, and their problems are not necessarily unique."

SELF-MANAGED & SMALLER CONDO CORPORATIONS

In the winter edition of our newsletter (page 21) we attempted to start the conversation with self-managed condo corporations (CCs) and smaller CCs¹. We have received some feedback, and their problems are not necessarily unique.

RESIDENT COMPLAINTS

As with most CCs, resident complaints are part of the reality, since "You can please some of the people all of the time, and you can please all of the people some of the time, but you can't please all of the people all of the time". However, for self-managed CCs, handling complaints falls to one or more Board members, who may or may not have experience or the skills or the desire to handle complaints. Also, in small CCs, all unit owners know each other and see each other more regularly, coming and going, so more unplanned interactions can occur if complaints are not handled effectively.

BOARD SUCCESSION PLANNING

Smaller CCs have a more limited pool of resources for potential directors. With over 200 CCs in the Province with fewer than

CONDO CONVERSATION CORNER: A VIEW & A VOICE

10 units, filling the board of directors each year can be a challenge. Depending on the Declaration or Bylaws, the Board could easily comprise 50% or more of the unit owners, several of whom could get stuck on the board for years if others don't share the load. And if the board is operating with just a few directors, what happens if one disappears on a long vacation or ends up in hospital with a medical issue. Without a quorum, no business can be conducted.

To encourage owners to run for the Board and to ensure they are capable and competent, it is useful to offer to reimburse them for seminars and educational courses, such as CCI Manitoba's online director course². One suggestion to help with director recruitment, is to consider submitting a request to CCI Manitoba for one of our Directors to attend your AGM, at which time we can explain what resources and education are available to help potential directors to get to a level of knowledge so that the unit owner would feel comfortable as a director.

CONDO FEES

Setting condo fees each year is always a challenge, but for smaller CCs there are fewer units to spread the fixed costs over, such as for annual financial audits, reserve fund studies, insurance premiums or deductibles for insurance claims. Similarly, if expenses exceed the budget in a given year, such as for snow clearing and hauling this year, again there are fewer units to spread the extra costs over.

INVESTOR OWNERS AND TENANTS

While many CCs struggle with tenants that don't follow the rules, self-managed CCs have to handle without the service of a property manager. One or more of the directors will have to handle issues such as lack of unit maintenance, abuse of rules, and damage to common elements, while potentially dealing with both the non-resident unit owner and the tenant. To mitigate the risk of this type of situation, owners can be encouraged to seek out longer term tenants, since the longer someone lives in the unit, the more likely they are to feel part of the community and more likely to abide by the rules. As well, requiring a leasing levy in the bylaws can help mitigate the financial risks.

Hopefully with the help of you, our valued readers, this can become a recurring feature in our quarterly newsletter. If you live in a smaller CC or a self-managed CC, please talk to us. We'd like to better understand your needs so that we can better serve you. Please consider starting a dialog with us by sending an email to cci.mb.news@gmail.com or by making a submission to cci-manitoba.ca/resources/condo-conversation-corner. Let us get the conversation going.

ALAN FORBES

Chair, CCI MB Communications Committee 🍁

¹ Condominium News and Views, Winter 2022, CCI Manitoba <https://cci-manitoba.ca/sites/default/uploads/files/CCI-MB-Winter%20Newsletter-2022-FINAL.pdf>

² <https://cci-manitoba.ca/education-events/online-courses>



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