



Northwestern Ontario Chapter

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Superior Region CONDO NEWS

Message to Condo Owners

The Northwestern Ontario Chapter has been busy this past year with educating our condo member boards. The Condominium Course — Level 200 which we offered over three sessions was well attended. The course material is available at \$25.00 each binder. This is a great resource for boards to have on hand. If you or your Board wish a copy contact the office.

The last seminar for this year is on Building Envelope, please note that we have changed the location to the 55Plus Center on River Street, also the time, starting at 9:30 a.m. Remember to register in advance.

We are planning our fall seminars, if you have a topic you would like us to cover, please let the office know. You can contact the office by fax or email at any time.

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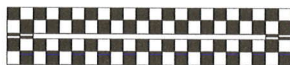
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The rains of spring are here, hopefully to be followed by many hot sunny summer days. We take this opportunity to wish you a safe and healthy vacation season.



**Interesting items
in this issue.**

More on Privacy

**Security
in condos**

**How HST
affects**

Reserve Funds.

Spring 2010

NEXT SEMINAR

PLEASE NOTE CHANGE OF LOCATION.

Building Envelope:

Topics to be covered:

1. Insulation Performance – fiberglass, rock wool batts, non-allergenic cotton batts, foam types, plastic bubble and foil insulations.
2. The difference between vapour retarders and air barriers and why they are important to envelope performance.
3. How to keep rain/water from entering the building envelope—rain screen principles, base flashings, window flashings.
4. Roof and attic ventilation—code requirements, best practices.
5. Foundation drainage—waterproofing, dam-proofing, weeping tiles, mould prevention

*Questions and answers will focus on
specific building problems.*

Ontario Green Energy Act.

Application process, Photovoltaic systems schematics, determining suitable sites, shading impacts, roofs/areas, shape and orientation requirements, systems costs and return on investment.

Saturday June 5, 2010

9:30 am sharp

55Plus Centre 700 River Street

PLEASE NOTE CHANGE OF LOCATION

Registration form on back page

What's All the Fuss About Privacy?

Over the past few years governments around the world - including those in Canada - have been implementing legislation to help protect personal information belonging to their citizens.

They recognized that the sharing of information - of all kinds including personal information - is difficult to control in a worldwide economy that utilizes computers and the internet for storing and moving vast amounts of information. Although the majority of companies use the information for legitimate business purposes, others use it solely for unsolicited marketing. As well, some have developed methods by which they can extract information from communications between reputable companies or people. Identity theft is now one of the fastest growing frauds around the world, with its growth paralleling that of computer use.

Implementation of privacy legislation in Canada has not and will not change the way most reputable companies treat the personal information belonging to their clients. Professional companies that act as agents for individuals, specifically lawyers, accountants and insurance brokers - such as Aon - continue to treat your information with the utmost care. Reputable companies do not share any client information with third-party marketers.

How can you help protect your personal information? Share it only with your known service providers and agents. Help keep it up-to-date and ac-

curate: tell us immediately if anything changes in your life that would affect your policy coverage or how we can reach you. If we ask you to provide us with a 'password', understand that it's because we need to confirm your identity. If you don't understand something about a Privacy Policy, ask; there will be a manager who can answer all your questions.

If you would like to minimize the amount of unsolicited advertising you receive, you may want to check out the Canadian Marketing Association's web site at www.the-cma.org. They manage a "Do Not Contact Registry" free of charge. Their members - representing a high percentage of marketers in Canada have agreed to comply with the terms of this Registry.

*Submitted by Sharon Hagstrom,
AON Reed Stenhouse Inc.
Vice President Thunder Bay*



RISK SERVICES

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CCI Mission Statement (October 16, 1997)

**MEMBERSHIP INCLUDES A REDUCED
RATE TO SEMINARS AND COURSES**

The mission of the "Canadian Condominium Institute/Institut canadien des condominiums" (CCI) a non-profit corporation, is to promote the interests of groups involved in condominiums across Canada including unit owners, boards of directors, managers, governmental authorities, lenders and others.

CCI will achieve this mission by providing leadership and expertise in matters related to the condominium industry, including:

- A) Providing education through seminars, lectures, courses and conventions and enhancing the development and understanding of condominiums;
- B) Printing and publishing newsletters, books and periodicals;
- C) Improving communications with the public concerning condominium matters;
- D) Representing condominium interests to all levels of government;
- E) Developing and maintaining contact with similar associations locally, nationally and internationally in order to exchange information for the mutual benefits of all groups involved in condominiums;
- F) Promoting integrity and professionalism throughout the condominium industry; and
- G) Granting certificates of accreditation designating to the general public and to other practitioners within the condominium industry that certain professionals have met and maintained the established standards of CCI.

PEACE OF MIND...

Independence & Confidence ...

Submitted By Bruno Sousa of Bay Lock & Security.

Are my Family and Condo Adequately Protected?

It is very easy to get caught up in decor and amenities that you overlook security issues. Most of us do not think about Security Systems until AFTER a break and enter occurs. Although most condos offer great security and have controlled entrances usually by access cards or intercom systems, most people do not question "piggy backers". This is a term often referred to someone who enters a building by following another authorized person without being questioned who they are. Piggy backers could legitimately be someone's friend or may have other motives for entering the building whether to use facilities and amenities, or in a worse case vandalism/break-in. Alarm systems in your condo are an additional, cost effective way to offer you peace of mind for your family, pets and possessions.

What is a Security System?

A basic security system is made up of about 4 different types of components. A keypad, control panel, siren and detection devices. The detection devices include hardware such as motion sensors, glass break sensors and door/window contacts. A combination of these detection devices will definitely add to the security of your condo. Most of today's security systems use wireless technology which make installations clean and efficient. Systems can also be monitored for 24 hour response and can easily be linked to your Smart-phones such as Blackberry's and iPhone's.

Are Alarms Easy to Use?

Alarm operations are as easy as pushing down a button on a four-button remote or using your Smart-phone. The Simon XT is one example of a very simple to operate alarm that offers voice prompts in plain, easily understood language, and has large backlit buttons and LCD display. Most alarm systems can be adapted to protect almost anything in your home. If you are the camping type, with cell service soon to be offered in most parts of northern Ontario, you can receive instant real time alerts on your phone via email or text message as well as also being able to arm and disarm with out being in the city.

You can also visit www.alarm.com for more information about the "interactive" technology incorporated into today's Security Systems.

With your Blackberry or iPhone you can keep track and know what's going on while you're away. With the Alarm.com service you can see when the kids come home from school or when the dog walker arrives home. You can see in real time whenever the alarm is turned on and off. Just log in to our website from your PC or mobile phone and you'll find detailed activity reports stored securely online for 60 days. With Alarm.com, you have complete control over what matters most to you.

This article is just a brief overview on how alarms can offer safety and help protect your home. Get in touch with a security consultant to design a custom alarm to fit your specific needs.



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Does HST Affect Your Reserve Plan?

By Jonathan H. Juffs, C.E.T., ACCI
& Trisha A. Niemeyer, B.A.Sc.

Of course it does, but not very much, and certainly not enough to spend even more money on early reserve fund study updates – with only a few exceptions.

On July 1, 2010, Ontario will change the way it collects taxes. Ontario's current sales tax system, the Retail Sales Tax (RST), results in homeowners paying tax-on-top-of-tax. Until Canada Day it remains embedded in the cost of doing work. Generally speaking it applies mostly to material goods. However, when it gets combined with the federal GST (Goods and Services Tax), and becomes the Harmonized Sales Tax (HST) it will be applied to more items. The most notable of those being things that are primarily labour or service based. So, common expense budgets will include as much as 8% more for management fees, professional services, and utilities.

Three prominent research papers have been published that discuss the overall impact of changing the tax collection method:

- Smart, Michael. 2007. "Lessons in Harmony: What Experience in the Atlantic Provinces Shows About the Benefits of a Harmonized Sales Tax". C.D. Howe Institute Commentary No. 253.
- Drummond, Don and Diana Petramala. September 18, 2009. "The Impact of Sales Tax Harmonization in Ontario and B.C. on Canadian Inflation". TD Economics Special Report.
- Stokes, Ernie and Robin Somerville. 2009. "Made in Ontario: The Case for Sales Tax Harmonization". The Centre for Spatial Economics (C4SE) for The Ontario Chamber of Commerce.

Their conclusions: very little net impact. Next to nothing. Some things go up, some things go down, and there will be initial turbulence as it all shakes out and politics plays its course. From a condominium standpoint, there will be increased new home purchase costs, decreased construction costs, and no effective change in repair construction.

Okay, sounds good so far. But what do economics researchers really know about reserve fund planning? Reserve fund studies, legally mandatory in Ontario, help condominium Boards of Directors develop a plan for future funding. That plan is based on the recurring costs of major repair and replacement of all the common elements. Currently, those recurring costs, or line items, each have a different embedded RST component in them. In many of them it is a compounded tax-on-tax. The

change in those numbers will depend mostly on how much labour, or material, is in the work proposed. Calculating the exact effect would be a nightmare of convoluted assumptions, and we all know what happens when we assume!

Still, considering the prominence of reserve fund contributions in condominium budgets, we felt something meaningful needed to be done to at least get a feel for the possible impact. So, being planners and all, we took a look at the worst case scenario, as follows:

- Identified 30 recent reserve fund studies representing a cross-section of Ontario condominiums.
- Increased all current cost estimates by 8%, the very worst possible and most highly unlikely scenario.
- Recalculated the annual contributions required to satisfy all eight of our adequacy requirements.

Three simple steps, but a surprisingly time-consuming task. Here's what we found:

- In the second year of these plans, very small (1.5% and less) increases to contributions are required.

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- For the second, third, and fourth years combined, under 3.5% total, or under 1.2% annually.
- For the first decade, less than 7.5% or under 1% annually.
- Roughly, a dollar per unit per month overall.
- Even based on an extremely unlikely cost increase – a full 8% - there is little real adverse affect on the plans for future funding.

Why? Well, here are some reasons:

- Good plans have already accounted for repair and replacement cost increases in the short-term that are in the order of 6.5% anyway, because that's what the rate of change has been lately, much higher than the consumer price index.
- Closing balances exist, because contributions are usually more than expenditures (except when the occasional really expensive project happens), and even if there is some real HST impact the balance will just be a bit lower. If a plan is so precarious that the balance plus contributions cannot absorb a small change in expenditures, then it was a bad plan anyway.

- Large reserve fund expenditures are – or should be – subject to a well-managed competitive tendering process based on professionally prepared specifications that solicit quotations from several suitably qualified restoration contractors.

In conclusion, there is no merit in conducting an earlier than expected reserve fund study update just because of the HST. Typically, reserve fund studies and their consequent plans for future funding only need to be updated for these reasons:

- The statutory three-year time is upon you.
- Your common elements have changed dramatically from the conditions or quantities upon which the plan is based.
- Actual fund balances are drastically different from those predicted.
- Expenditures are grossly higher than planned – not just by the HST.

Unfortunately, the same will not hold true for the other 60% to 80% of things that make up a condominium budget. For labour, services, and utilities those taxes are going to be paid by the consumer. The notion is that other tax relief, available to individuals, will help offset those changes. Or so they say.

Jon is Operations Manager with GRG Building Consultants Inc. and has reviewed and prepared over 600 reserve fund studies since the inception of the Condominium Act on May 5, 2001. Much of his volunteer time is dedicated to CCI-Huron (current President), CCI-National committees, ACMO Regional Expansion Committee, and the Ontario Non-Profit Housing Association. He is also co-author of "Reserve Fund Essentials" a guide to reserve fund planning and adequacy. He can be reached at 1-800-838-8183 or jjuffs@grgbuilding.com.

Trisha is a Project Coordinator with GRG Building Consultants Inc. She has prepared over 100 reserve fund studies, and is actively involved in research and development related to reserve fund planning. Portfolio analysis, remote monitoring, and building science projects round out her daily routine. Her Systems Design Engineering skills from the University of Waterloo bring a special technical acumen to this work. She is also involved in our condominium dispute resolution services and can be reached at 1-800-838-8183 or tniemeyer@grgbuilding.com.

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 33. Marina Park Place
 38. Hilldale Gardens
 39. Silver Harbour Estates
 41. Pine Crest Manor
 42. Fanshaw Place II
 48. Mariday Suites

**ALL OWNERS ARE MEMBERS
OF THE CHAPTER**

CANADIAN CONDOMINIUM INSTITUTE
Northwestern Ontario Chapter
Presents

Building Envelope

SPEAKER: Walter Kuch of Kuch Stephenson Gibson Malo

This is a follow up to one of the sessions of the Condominium Course - Level 200.

Solar Energy

SPEAKER: Kasia Anderson of Sun Energy Development Corp.

How to access Ontario Power Authority Micro-FIT program
for producing electricity from Solar Panels on buildings.

Saturday, June 5, 2010

Starting at 9:30 a.m. to 12:30 pm.
Registration begins at 9:00 a.m.

To be held at: **55Plus Centre, 770 River Street** (auditorium)

ENROLLMENT FEES: CCI Members: \$60.00 for each participant. (includes GST)
Non-members: \$120.00 for each participant. (includes GST)
coffee, tea and snacks included.

This course is an excellent way for unit owners to understand the construction process of Building Enveloping. When condominiums age they need to be refurbish and building enveloping is one way to bring the exterior up to new technical standards. Board members can demonstrate their due diligence by attending.

This course will earn RECO or RIBO attendees MCE credits for 3 hours of instruction. RECO and RIBO attendees will need to provide their Registration Number, check in & out to comply with requirements.

REGISTRATION FORM (Please Print Clearly)

Building Envelope & Solar Energy

NAME: _____ (how your name will appear on RECO or RIBO certificate)

CONDOMINIUM CORP. (Name & No.) or COMPANY: _____

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**Please complete the course registration form and fax to 807-344-1507
or email to ccinorthontario@shaw.ca to attend this course.**