

Superior Region CONDO NEWS

Presidents Message

Well another year has come and gone! To coin a phrase, it was an action packed year. Although our chapter only has 6 years tenure in the national organization, national celebrated their 25th anniversary this year, marking a milestone in a successful trail of achievements. To the forefathers of the national organization, congratulations is too humble a statement as a tribute to their efforts.



Doug Steen
President

The local chapter saw membership growth once again this year. Every residential condominium in Thunder Bay is now a member of our chapter. The Chapter will now focus on the trade & professional sector for our next membership drive. This sector will not only gain a wealth of knowledge from belonging, but they also will contribute to our chapter's program.

Last year the chapter put on two seminars. One on privacy legislation and the other on fire and safety issues as they apply to condo living. Both seminars were well attended and received great reviews from the audience.

The chapter was also a partner in the Habitat for Humanity Golf Tournament this year. The tournament was not only a resounding success financially but it gave excellent exposure for the chapter in the community.

As we move forward to 2008—on behalf of the Northwestern Ontario Chapter may I wish everyone a safe and happy New Year.



WINTER 2007



Annual General Meeting

Anyone that is a unit owner of a condominium, may be a member of the Board of Director of the Chapter. Please advise the chapter office in writing of your intention to let your name stand for election before noon January 11, 2008.

Volunteers Needed

We are looking for volunteers to help with the set up of this newsletter. The intent of the Board is to publish a newsletter twice a year, once in the Fall, September or October, and again in the Spring, February or March. Little or no experience is necessary; just a great way to be involved with your local chapter. Approximately, ten hours over a two week period is required for each publication.

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Evolutions of Condominiums

submitted by Les Scrimshaw Team 100 Realty Inc.

COMMON INTEREST DEVELOPMENTS

America's first condominiums? Cliff dwellings built between 600 and 1300 A.D. by the Anasazi Indians (from Navajo word meaning "the ancient ones") and other early American condominium—like structures.

EARLY 1900's: TRUST APARTMENTS

Some of the earliest forms of community living were created in the form of a trust. The trust property was the building and the land; the trustee was a bank or a financial institution that handled the collection and the bill-paying for a fee; and the occupants of the building were the trust beneficiaries. Instead of buying their apartments, they would buy into the trust and receive in exchange a contract giving them the right to occupy the apartment for as long as they remained trust beneficiaries.

1900 to 1945: COOPERATIVE APARTMENTS (CO-OPS)

As some experimented with trusts, other developers used the corporate model, i.e., a corporation owned the entire property and issued shares of stock to buyers. Stockholders leased their units. Financing was difficult because lenders could not hold the property as security for the loan. Some lenders would hold the stock certificates as security, but frequently the

1928: FIRST COMMUNITY ASSOCIATION

Radburn, a garden city in New Jersey, is developed. It is a combination of separate homes, condominiums and townhouses. Its CC&Rs provided for assessments and architectural and landscaping controls.

1945 to 1965: COMMUNITY APARTMENT (Own-Your-Owns)

After World War II common ownership of property changed to a form known as Community Apartments, also known as "Own-Your-Own Units". Instead of a corporation owning the entire project, buyers owned the entire project as tenants in common (both units and common areas). Financing was still difficult because lenders could not secure loans with an individual unit.

1961 to Present: CONDOMINIUMS

Because of financing problems, common ownership changed in the 1960's to condominiums where buyers actually owned the airspace of a particular unit which permitted lenders to secure loans with real property which could be foreclosed in the event of a default. Owners hold title to the air space of their unit with an undivided percentage interest in the common areas as tenants in common with other owners. When Congress passed the National Housing Act of 1961 making federal mortgage insurance available to condominiums, the construction of condominiums

1970's to Present: PLANNED DEVELOPMENTS

A variation on condominiums began to emerge in the 1970's which permitted individual ownership of homes and lots. The common areas are owned in common or are deeded to the corporation. There are also Shopping Centers and Business Office Buildings that have a condominium style ownership.

THE ACT IN CANADA

In 1998 the Condominium Act was passed in Canada.

All condominiums have a Declaration, By-Laws and Rules & Regulations. These differ from condominium to condominium and from province to province. The Condominium Act of 1998 is constantly being updated to keep in line with the changes in laws in Canada.

The First Condominium Corporation in Thunder Bay was The Carriage House on 315 Hodder Avenue opened in 1974.

To date there are now 44 Condominium Corporations in Thunder Bay most are residential buildings, townhouses or vacant land while some are commercial and some are both.

Condo Maintenance: Who's Responsibility is It?

By Paul Muller

Kamlodge Services Ltd.

Many new condominium owners are under the impression that condo living implies no responsibility for any maintenance on their part. When you own your own home or cottage, the reasons for maintenance are obvious. As your place of residence, you want everything to function as designed, as well, you wish to protect your investment.

When you purchase a condominium, the above-mentioned reasons will apply, however, a few additional concerns are added to the mix. One major concern is that your maintenance, or lack thereof, may adversely affect not only you, but your neighbour as well. A leaking toilet tank not changed or repaired may result in a large amount of water leaking into a neighbouring unit beside or below your own. The same is true for your hot water tank. Also, a tub surround not inspected and re-caulked when necessary may leak behind the wall causing water damage to the unit below or causing moisture to build up promoting decay and/or mould. These and other items left unchecked often cause damage to your own, or neighbouring units. Obviously this is a much greater problem in multi-residential condominiums than it would be in town-house type condominiums.

Why do unit owners put off maintenance of a unit until it is no longer a small or easily contained problem? Often it is inattentiveness, it may be a budget issue, or it may be the result of some confusion. Two frequently asked questions, especially from new owners, are "Who is responsible for what maintenance and Why do I pay maintenance fees?" To answer these questions, we must look at the two areas of the condominium that require some level of maintenance, the common elements, and the units.

The common elements are made up of all portions other than the unit. In other words, the exterior of the building, hallways, lobby, parking area, roadways and landscaping. These are areas you share or have in common with your neighbours. These areas are the corporation's responsibility to maintain, repair and replace. Normally, the cost for regular maintenance of most common areas such as snow removal, grass cutting, cleaning etc. is covered by the general operating account, while the cost of major repair and replacement is covered by the reserve fund account. This is the maintenance that your common element fees or your "maintenance" fee cover.

The unit may be defined as a portion of the condominium designated for individual or separate ownership, the boundaries of which are set out in the declaration. All spaces, interior non-load bearing walls, fixtures and finishes located within the boundaries are the unit owner's responsibility to maintain, repair or replace. Such items may include the furnace, a/c units, fire alarms, kitchen cabinets and bathrooms. The declaration may also assign some of the maintenance of the common areas over to the owner as well. The patio or balcony, of which the unit owner has exclusive use, is the responsibility of the owner to maintain.

The "buy a condo and don't worry about maintenance again" ads that have appeared are not accurate. It is important to know your responsibilities in regards to your unit. Read your Declaration or ask your property manager. Good fences make good neighbours, but where fences are not possible, good maintenance goes a long way to a good relationship with your neighbours.



MEMBERS THUNDER BAY CONDOMINIUM CORPORATION # AND NAME KNOW AS:

1. The Carriage House	22 units
2. Varsity Square	48 units
3. Guildwood Park #3	70 units
4. Guildwood Park #4	40 units
5. Waverley Park Towers	151 units
6. Guildwood Park #6	40 units
7. McVicar Estates	53 units
8. Glengowan Place	54 units
9. Parkwest Meadows I & II	54 units
10. Maplecrest Tower	98 units
12. Parkwest Meadows III	50 units
13. Victoria Park	42 units
14. Parkview Condo	17 units
15. Boulevard Park Place	72 units
16. Leland Court	13 units
17. Signature Court	36 units
18. Parkwest Manor I	31 units
19. Harbourview Terrace I	67 units
20. King Arthur Suites	36 units
22. Parkwest Manor II	31 units
25. Harbourview Terrace II	35 units
26. Brookside Place	24 units
28. Banting Place	48 units
29. Brookside Manor	48 units
31. Fanshaw Place	36 units
33. Marina Park Place	29 units
38. Hilldale Gardens	38 units
39. Silver Harbour Estates	21 units
41. Pine Crest Manor	32 units
42. Fanshaw Place II	30 units

ALL OWNERS ARE MEMBERS OF THE CHAPTER.

NEWS RELEASE DECEMBER 2007

Diane Mitchell

CEO

Habitat for Humanity Thunder Bay

Habitat for Humanity Thunder Bay would like to thank CMHC, Thunder Bay Real Estate Board, Thunder Bay Homebuilders Association, Construction Association of Thunder Bay, Canadian Condominium Institute—Northwestern Ontario Chapter, Appraisal Institute of Canada—Thunder Bay Chapter and the Association of Condominium Managers of Ontario for their work in raising **\$50,000.00** to build a Habitat Home for a family in need in Thunder Bay. All Habitat partner families are provided a “**Hand Up not a Hand Out**” the families pay back an interest free mortgage and must complete 500 hours of “Sweat Equity” (volunteer time) to build their home. The home will be built in the spring of 2008 on Ontario Street, behind the Java Hut. Habitat looks forward to having volunteers from all of the partners that raised the money help us build the home. As soon as we have firm build dates we will send out a volunteer signup sheet to each organization. You do not have to have any previous building skills; we will provide everything that you need for safety gear and equipment as well as crew leaders to teach you the skills you need. Volunteer days are a perfect way to team build in your organization or recognize special partners that you work with. Habitat for Humanity also provides the snacks and lunch for the volunteer days. We look forward to meeting you on the build site and look forward to continuing our partnership with these organizations for many years to come. Again thank you from all the staff, board members, volunteers and partner families of Habitat for Humanity Thunder Bay.



Another Charity Golf Classic is planned for June 2008, we are in need of a bookkeeper or administrator, please contact: Brenda Landry at 346-5690 if interested.

3rd Annual Habitat for Humanity Charity Golf Classic

HABITAT DRIVES FOR SHOW... PUTTS FOR \$50,000!!

Habitat for Humanity Thunder Bay announces a \$50,000 donation from the organizing committee members of the Charity Golf Classic.

The committee consists of:

Canada Mortgage and Housing; Thunder Bay Home Builders Association; Thunder Bay Real Estate Board; Construction Association of Thunder Bay; Canadian Condominium Institute, Northwestern Ontario Chapter; Appraisal Institute of Canada, Thunder Bay Chapter; and the Association of Condominium Managers of Ontario. The money has been raised over a three year period with the tournament taking place annually. The money will go to Habitat for Humanity's house build scheduled for 2008 on Ontario Street.



**Habitat
for Humanity®**
Thunder Bay



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Lunch Sponsor

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CIBC Imperial Service - Brad Coslett
Lockstone Yard & Patio Centre

Putting Contest Sponsors

Canada Mortgage and Housing Corp.
Ontario Realtors Care Foundation

Hole In One Sponsors

First General Services
Kuch Stephenson Gibson Malo
- Architects & Engineers

Special Thanks To

Gary Moskaluk of DIGITAL MEMORIES for the team photos taken on the course!!
Craig Kuzmich for the design work

Thanks to 2007 Tournament Committee

Warren Philp, Chair
Dan Tamblin
Diane Mitchell
Patrick Larocque
Erin Nadon
Heidi Uhlig
Brenda Landry
Doug Steen
Dave Grady
Ross McAnceley
Patricia Bain

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Thunder City Realty Ltd.
Thunder Bay Real Estate Board
Trow Associates Inc.
Union Gas
WMI
Whitewater Golf Club
Workplace Safety & Insurance Board

*Special Thanks to all the Golfers
who participated in the June 15th event.*

*Also, thank you to
the volunteers that day!!*

**Thank
you.**



"Working together to help break the poverty cycle...one house at a time"

Benefits of CCI Membership.

As a resident, condominium owner or director, a host of valuable membership benefits are available, including:

- receive the benefit of membership rates when you register for CCI sponsored condominium courses, seminars and other events.
- receive chapter and national newsletters with up-to-date information, news and events.
- the opportunity to network with other boards and directors at CCI's events.
- the opportunity to write an article in our Chapter's newsletter.

If you are a condominium owner or director and have a unique tale to tell or advice to relay to other condominium owners or boards, let us know!

Why join CCI?

For professionals and trades servicing the condominium industry membership benefits include:

- expand your business profile among condominium owners and residents.
- profit from the wealth of contacts and reference materials available online by CCI.
- the opportunity to write an article in our Chapter's newsletter.
- receive chapter and national newsletters with up-to-date information, news and events.

If you are a professional or trade company offering services or products to condominiums and have a relevant article, let us know!

Drop off material to 383 Mooney Avenue or fax to 344-1507

■ PROFESSIONAL/TRADE SERVICE SUPPLIER MEMBERSHIP

Name: _____ Occupation: _____

Company: _____

Address: _____ Suite #: _____

City: _____ Province: _____ Postal Code: _____

Phone: () Fax: () Email: _____

Full Year Fee: ☐ Professional Membership \$150.00
☐ Trade Service Supplier \$150.00

■ INDIVIDUAL CONDOMINIUM RESIDENT MEMBERSHIP

Name: _____

Address: _____ Suite #: _____

City: _____ Province: _____ Postal Code: _____

Phone: () Fax: () Email: _____

Full Year Fee: \$150.00

Advertising Submission Costs:

TYPE	MEMBER Black & White	NON-MEMBER Black & White	
Business Card	\$35.00	\$75.00	
1/4 page	\$60.00	\$125.00	<i>Articles will be published on a first come basis.</i>
1/2 page	\$110.00	\$225.00	
Full page	\$210.00	\$425.00	
			<i>Subject to space avail.</i>

Deadline for Fall issue is September 1st and for Spring issue is February 1st.

Professional and Trade Services Members

<u>Accountants</u>	<u>Contact</u>	<u>Phone</u>
Day Viherjoki Busniuk & Kelly	Dan Kelly	345-1890
<u>Electricians</u>		
North West Electric	Bob Baird	345-7475
<u>Insurance Brokers</u>		
AON Reed Stenhouse Inc.	Sharon Hagstrom	346-7450
Bonin Dobie Jackson Ltd.	Reg McClay	345-3668
Smith & Associates Insurance	Cathy Mallek	345-6369
<u>Lawyers</u>		
Carrel & Partners	Johanna Maki	346-3000
Cheadles LLP	Doug Shanks	622-6821
<u>Property Management</u>		
Kamlodge Services Ltd.	Paul Muller	475-0316
Northwestern Property Management	Gord Soloway	346-4282
Steen Property Management Inc.	Doug Steen	346-5690
<u>Realtors</u>		
ReMax First Choice Realty	Mario Tegola	344-5700
Royal LePage Lannon Realty	Art Lannon	623-5011
Team 100 Realty Inc.	Les Scrimshaw	345-2226
Zanette Real Estate	Robert Zanette	623-1000
<u>Restoration</u>		
First General Services	Frank Mirabelli	623-1276
<u>Surveyors</u>		
J. D. Barnes Limited	Peter De Haan	622-6277

DIRECTOR & OFFICERS

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Steen Property Management Inc.

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Ms. Sharon Hagstrom

AON Reed Stenhouse Inc.

Director

Mr. Doug Shanks

Cheadles LLP

Director

Mr. Les Scrimshaw

Team 100 Realty Inc.

Administrator

Mrs. Brenda Landry

The Chapter welcomes Doug Shanks to the Board. Doug replaces Jim Johnson who has stepped down.

The Chapter is indebted to Jim Johnson for his contributions to our organization. Jim's efforts helped establish the newly created chapter six years ago and he has continued to assist in our growth. He has been a speaker at several seminars, contributed articles to this publication and put in countless hours to our success.

Thank You Jim!

Celebrating 25 Years of Excellence

CCI is the "Voice of Condominium".

The Organization is the only national association dealing exclusively with condominium issues affecting all of the participants in the condominium community. The goal of CCI is to form partnerships with its members to create, encourage and promote a strong condominium community in the vibrant Canadian marketplace.

Through 15 chapters, from coast to coast, CCI provides assistance in the establishment and operation of Condominium Corporations through Education, Lobbying, Information Dissemination, Workshops and Technical Assistance.



CCI – The Voice of Condominium

www.cci.ca

Northwestern Ontario Chapter Presents

LANDLORD & TENANT

This seminar will deal with the duties and the responsibilities of the landlord, as well as the tenant. The condominium corporations' viewpoint on landlords and tenants with suggestions on insurance guidelines. Board members will be advised on some of the options available for dealing with a problem tenant and possible eviction.

This seminar is open to all condo owners especially landlords and members of the board.

Space is limited please register before
January 11, 2008

Saturday January 19, 2008

Registration at 9:30 a.m.

Port Arthur Ukrainian Prosvita Society
540 South High Street

Members \$30.00 Non-Members \$60.00
per person

Registration with coffee and muffins
9:30 to 10:00 a.m.

Annual General Meeting
10:00 to 10:30 a.m.

Includes Celebrating 25 years of Excellence.

Seminar 10:30 to 12:30 noon.

Phone 346-5690

Fax 344-1507

Email ccinorthontario@shaw.ca