



Fall 2015

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A Message from the President

Dear Board of Directors,

This fall issue of our newsletter has great articles regarding items that relate to Condominium life. Please take a moment to read through some of articles.

I look forward to seeing everyone soon. In the meantime, enjoy the beautiful colors of the fall. As always, I welcome your e-mails.

Sincerely,



Liron Daniels

President R.C.M., P.P.L., B.E.S.

Important ACMO Update

Bill 106 – Protecting Condominium Owners Act

Bill 106, the Protecting Condominium Owners Act, passed Second Reading in the Legislature on September 15, 2015. It will soon be referred to committee for further discussions. Visit www.acmo.org/Condo-Act-News for updates and information on ways you can get involved.

Monthly Tip

Campaigners, canvassers and condominiums: What you should know when the candidates come knocking...

As we draw closer to the October 2015 federal election, condominium corporations will see an influx of political candidates entering their buildings and knocking on unit doors to campaign and distribute election material. The federal Canada Elections Act permits candidates and their representatives to access condominium properties for door-to-door canvassing, and campaigning in the common elements, between the hours of 9:00 a.m. to 9:00 p.m. These "reasonable access" rights are further reflected in section 118 of the Condominium Act, 1998 (Ontario).

While candidates are permitted to campaign in public areas, they do not have the right to attend AGM's, unless invited by the Chair of the meeting. With respect to signage, the Canada Elections Act provides that corporations cannot prevent owners from displaying election signs on their own units. However, owners and corporations do have the right to set reasonable conditions on the size and type of sign, and to prohibit indoor or outdoor signs on the common elements.

It would be prudent to remind your management team and all residents to anticipate knocks on their doors in the coming weeks, and that failing to permit reasonable access onto the property may result in a substantial fine.

Seven Potential Costs of Owning A Home

1) Private mortgage insurance

If your down payment is less than 20 percent, your lender will likely require that you carry private mortgage insurance (PMI). Premiums vary depending on the size of your down payment and your loan.

2) Property taxes

To get an upfront idea of the tax rate in your area and county as a percentage of home value, check an online resource.

3) Homeowners insurance

This is not a place to cut corners. If you finance your home, your lender will require a minimum level of insurance, but to really protect yourself, it's important to insure your home's replacement cost, not its current market value. In other words, you need enough coverage to rebuild your house in case of a disaster.

4) Maintenance fees

You need to factor a monthly condo fee into your budget.

5) Major repairs

If home inspections are a condition of purchase, you may be able to negotiate major repairs with the seller. But be realistic about repairs down the road.

6) Routine maintenance

Even if you're not hit with major repairs, a home requires regular yearly maintenance.

7) Upgrades

If you're buying low with the idea of doing lots of improvements, start planning for those now.

Owning a home is an ongoing financial commitment, so dig into the details before you buy. Knowing upfront what your expenses may be--and planning for them in advance--will help keep your dream house from becoming a financial nightmare.

CONTAINING CONDOMINIUM DISPUTES



Property managers often find themselves sandwiched in conflict involving members of the condominium communities they manage. While few wish to exacerbate such conflict or take sides, it can be difficult to avoid becoming ensnared in emerging condominium disputes. After all, property managers can significantly — even if unintentionally — impact how these situations ultimately play out.

What follows are five tips for property managers who find themselves caught in between quarreling parties:

Don't overstep the PM's role

Property managers fill a range of roles, but they should not add playing Judge Judy for bickering community members to the list. Condominium bylaws may provide property managers with a great deal of discretionary power — for example, the power to define what constitutes a *reasonable* level of noise — but they shouldn't feel obligated to apply its full force. Property managers already have a heavy workload.

Consider the community

In theory, it should not matter who within a community is involved in a conflict. In reality, the identity of those involved may impact the situation significantly. Regardless of whether a conflict involves a chronic complainer or the board president, try to shelve personal history and consider the overall community's interests.

If an issue were to proceed all the way to court, an important test in assessing the actions of the condominium corporation — which a property manager is representing — will be whether the parties were fairly treated. As a personal check-in, consider whether another reputable and knowledgeable property manager would take the same approach in comparable circumstances. Property managers who can say that any member of the community would have been treated a certain way foster an environment of equality and equip their condominium corporation to present well in the event it has to appear before a judge.

Set shared expectations

Many times, conflict in a condominium environment escalates as a result of a misunderstanding or misperception. Perhaps a resident is unaware that the condominium corporation's business can only be conducted at duly constituted board meetings, which typically take place no more frequently than once a month. Or perhaps an affected person is not aware of the property manager's regular hours on site.

Listen, explain process

As it is painstakingly obvious at many annual general meetings: people want to be heard. In the condominium context, community members have a limited opportunity to express themselves. Therefore, it's easy to see how someone may feel their concerns are being ignored.

Keep the board informed

Property managers may already make a communications binder available to their directors and write concise management reports, but a great deal can take place in between board meetings. They should also inform the board of any conflicts in which they find themselves acting as intermediary. This becomes particularly important if property managers sense a conflict has the potential to escalate or are in need of direction from the board. The sooner property managers and their

boards both have the information required to respond to such a situation, the better.

By communicating respectfully, appreciating the importance of issues to impacted parties and helping to clarify the process, timelines and next

steps, property managers can, ideally, neutralize disputes and perhaps even facilitate peaceful conflict resolution.

What's That Smell? Smoke and Odors in Condos



It seems that smoking and odor problems are on the rise these days in condominiums.

More often than not, the problem arises when a unit owner is smoking within a unit or on an exclusive-use common element, such as a balcony or patio, or where a unit owner has non-traditional cooking times or uses more fragrant ingredients. While such conduct may be legal, it may be prohibited by the condominium's declaration or rules.

Most condominium declarations contain general nuisance and/or unreasonable interference clause(s) that could apply to smoking and odor complaints. The board of directors has a duty to take all reasonable steps to ensure the owners are complying with the Act, declaration, by-laws and

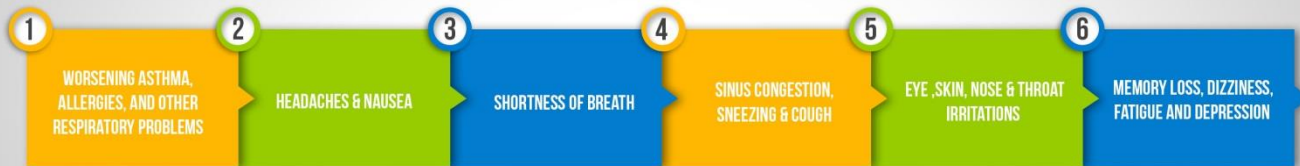
rules, including those nuisance provisions. Failing to investigate the complaint and address the issue could result in the directors being found to have breached their duties under the Act. More concerning, it could lead to a repeat of the notorious fire that struck one condominium in Toronto a few years ago, which caused significant damage to the building and left thousands out of their homes.

Typically, the solution to the problem is simple (at least legally, perhaps not practically) – the unit owner must change her behavior to ensure that her smoking or cooking (or other behavior) is not a nuisance to the other owners. She may use a fan to blow the smoke or odor away from the building or her balcony, use the bathroom or exhaust fans in her unit, limit smoking or other behavior in the unit, or seal any air leaks that may exist within the unit.

Unfortunately, there may be more serious common element deficiencies, such as improper holes in the walls between units that may be the cause of, or contributing factor to, the complaints. For this reason, it may be wise for a condominium to investigate smoke and odor complaints to rule out deficiencies before demanding that an owner change his or her behavior. That said, it will depend upon the nature of the complaint and the specific circumstances. If a deficiency is discovered, the declaration will determine who is responsible for the repair work.

Is it a Cold, Flu, or Sick Building Syndrom?

SYMPTOMS OF INDOOR AIR POLLUTION



It is very important to address the potential causes of indoor air quality problems. If left untreated, air quality issues can have a very detrimental impact on our health. Research is showing that people are now spending as much as 90 percent of their time indoors, and if the indoor air is polluted, this could pose a significant health risk.

Are you getting ready for the winter season? Across the Northern Hemisphere, the winter months are unaffectionately known as Cold and Flu Season. Along with our hats, scarves and winter coats, the winter months may also bring out a whole slew of other unwanted health symptoms such as coughing, runny nose, sinus infections and feelings of fatigue, tiredness and general unwell. Is it a cold? Maybe the flu? Or, could it be exposure to an unhealthy indoor environment?

Sick building syndrome, also known as SBS, is a general term used to describe situations in which building occupants (residential and commercial), exhibit acute health and comfort related symptoms that appear to be linked to the amount of time spent in a specific indoor environment. When indoors within a sick building, occupants can start to feel quite ill, have repeated cold/flu related symptoms that don't seem to want to go away, or keep returning over and over. These symptoms appear to be alleviated or go away whenever extended periods are spent away from the building in question.

Symptoms related to an unhealthy indoor environment can severely impact our productivity, functioning and bottom line, particularly within office or workplace environments. By creating homes and offices with better indoor air, everyone wins from

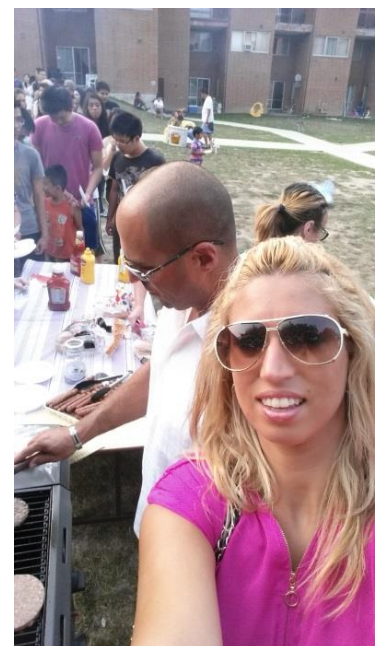
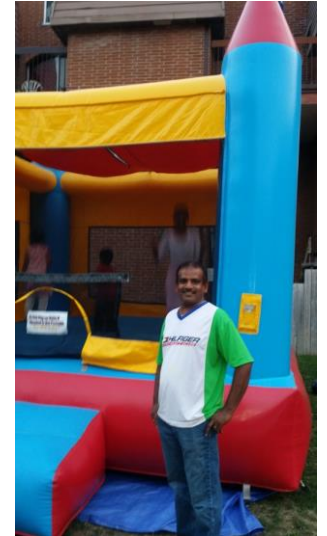
building occupants who can feel significant health improvements, right to businesses that can see improvement in their bottom line through reduced employee sick days, lower attrition rates and increased productivity amongst employees.

But how do you know for sure? Is it a cold, flu, or hidden airborne contaminants? If you or a family member is exhibiting any of the following symptoms that seem to worsen when indoors within your home or workplace, SBS may be the culprit:

The symptoms of Sick Building Syndrome noted above can appear by themselves or in combination with each other and their severity can change from day to day. Additionally, each building occupant may exhibit a different type or grouping of symptoms. If you suspect SBS may be impacting your home or office, professional environmental consultants and air quality testing professionals can help! A thorough indoor assessment can find the contaminants that may be impacting your health and welfare and offer recommendations on how to restore your indoor space back to a safe, clean and healthy setting. If professional testing is performed and the results show an uncontaminated environment, you may consider boosting your vitamin C intake and speak to a medical professional for health testing and symptom relief.

PHOTO PAGE

A community BBQ was held at PCC #151 for all the residents to enjoy. Management, Board Members, Residents, Local Police and the City Councilor were amongst the volunteers. The children enjoyed a bouncing castle, a balloon making clown and a slip and slide. Burgers, hot dogs, samosas, fruit and refreshments were served. It was a fun evening for everyone. It was a pleasure to see everyone talking about community safety and improving the friendly feeling amongst the community. We will definitely repeat this event and hope to implement this in all buildings we manage.



Fall Home Tips



Home maintenance is something we often neglect. Even though your condo has a property manager for exterior maintenance, the inside of your unit is still largely your responsibility.

Between our daily and weekly responsibilities, maintenance is something that often falls by the wayside. But it's essential. Like your vehicle, your home and property benefit from regular tune-ups.

Here's a checklist of 12 things you can easily manage, each in 10 minutes or less.

- 1. Dust and test your smoke and carbon monoxide detectors** (twice a year).
- 2. Replace the batteries in your smoke/carbon monoxide detectors**(annually).
- 3. Vacuum the condenser coils at the back of your fridge** (annually).
- 4. Keep your front door clean.** If painted, surface wash it.
- 5. Clean the air conditioner grill and register.**

6. Check your faucets for leaks – it will save you money.

7. Check for signs of insects or vermin getting into your home.

8. Examine window and door seals and repair as needed – lubricate locks on doors and windows with silicone spray.

9. Self-clean the oven

10. Examine, seal and repair grout in bathrooms and tile floors to prevent moisture damage.

11. Pick a ground fault circuit interrupter outlet (GFCI) and test it. Push the Test button, check that this has popped out the Reset button and that anything hooked up to the outlet will no longer power on. Push Reset and you're good to go. Test a different GFCI outlet next time.

12. Check your emergency flashlight. Do the batteries work? If not, replace them, or consider upgrading to a non-battery powered, manual wind-up model.

By following these tips, you can mitigate costly problems in your home, keeping it safe and healthy for you now, and down the road.

