

What is an AED and does your condominium have one?

~ by Mike Janczyszyn, EHS AED Registry Program Coordinator, Emergency Health Services

If your condominium does not currently have a publicly accessible AED, you may want to consider installing one. An automated external defibrillator (more commonly known as an AED) is a lifesaving, portable device for sudden cardiac arrest patients. It analyzes and identifies shockable heart rhythms, advises rescuers of the need for defibrillation and delivers a shock to restore a normal heart rhythm.

In an emergency situation, it is important to always be prepared. During a sudden cardiac arrest, the best chance of survival is when a bystander performs CPR and applies an AED. This can increase the chance of survival up to 70%. These steps taken in the minutes following a sudden cardiac arrest may be the difference between life and death.

Why is it important for a condominium building?

Buildings pose unique challenges for emergency first responders such as, difficulty accessing units (security/locks etc.), elevator and/or stair delays and an extended distance between the patient and the emergency response vehicle. Publicly accessible AEDs are safe and can be used by anyone.

Following sudden cardiac arrest, every minute that passes without the use of an AED lowers the patient's chance of surviving by 7-10%.

In efforts to increase the number of AEDs throughout the province and increase survival rates for sudden out-of-hospital cardiac arrests, the EHS AED Registry Program is encouraging condominium buildings, along with the general public, to



educate themselves about the importance of AEDs and the EHS AED Registry. Through many years of research, we know that AEDs save lives.

What does the EHS AED Registry do?

The EHS AED Registry tracks the locations of AEDs across Nova Scotia as well as ensures that all registered AEDs are properly maintained and ready to use. This program will also be integrated with the EHS Medical Communications Centre to send notifications to registered responders.

Sudden cardiac arrest can happen to anyone, anywhere. Are you prepared? Join the movement!

To learn more about the EHS AED Registry please contact:

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Your Annual Financial Statement Audit: The Five “Ws”

~ by Tracey Wright, CA, Treasurer CCI NS, Accountant with Levy Casey Carter MacLean.

The Condominium Act in Nova Scotia requires every condominium having ten or more units to have their annual financial statements audited by a licensed auditor.

Who can perform an audit?

Any Chartered Professional Accountant who is licensed/certified by CPA Nova Scotia and the Public Accountancy Board of Nova Scotia.

What is an audit?

Auditors are required to complete their audit under Canadian generally accepted auditing standards. These standards require the auditor to obtain an understanding of the entity and how the accounting systems work. Based on this understanding the

auditor, using professional judgment and subject to the concept of materiality, identifies any areas where something could go wrong in the statements and then develops and performs procedures to reduce the risk of error to an acceptable level. The end result is the issuance of an opinion in the auditor's report. A “clean” audit opinion is issued when the auditor has no reservations or qualifications and feels the financial statements are free from material misstatement.

Where does the audit take place?

This depends on the situation. The records can be sent to the auditor or the auditor can perform the work onsite at the

~ Continued on page 2

Your Annual Financial Statement Audit: The Five “Ws” ~ Continued from page 1

property management company's place of business, or if self-managed, at the building.

Why have an audit done?

Well first, because you must. Having an annual financial audit completed, though required, can provide a lot of benefits to a condominium corporation. Firstly, it's an independent party issuing an opinion on the internal financial statements that in many cases have been prepared by a property management company. This provides a level of oversight on an annual basis of that function. In addition to issuing an audit opinion, the auditor will also issue an audit findings letter in which they will report any deficiencies in the controls or systems that they noted during the completion of the audit and make recommendations on how they could be improved. An audit also adds credibility to the financial statements. As these statements are used by

real estate agents and potential buyers, having an audit report attached provides a level of assurance that the statements are free from material misstatement.

When should the audit be completed?

Most by-laws of a condominium corporation speak to the timing of when the audited annual financial statements have to be delivered/available to the individual unit owners. As with any financial information, the more timely it is, the more relevant it is. Although audits completed under the professional standards are not designed to prevent or detect fraud, having a timely audit completed may bring to light errors or omissions in the accounting records. In the instance a fraud were discovered any resulting loss could be minimized. In practice, most audited financial statements are finalized and approved by the Boards within 90 to 120 days of year end.

Cannabis and Condo Resale

~ by Lorena MacDonald, Realtor, Harbour Side Realty Ltd.

Will the growing of or smoking of cannabis affect the resale of your condo?

The answer is; that it will affect sales but to what extent, we still do not know.

What we do know is that property values can be reduced if there is a cigarette smoker in the property. The same should apply if there is a cannabis smoker in the unit.

What it will do for sure is reduce the number of potential buyers that will be interested in your property. In 32 years of selling real estate, I can attest to the fact that non-smokers will rarely buy a home where there is a smoker. Many have investigated methods of removing the smell of smoke but in the end, they will almost always pass on the house for fear

the smell will linger.

Even Buyers that do not mind the smoke will look to get a better price because they feel the value has been reduced.

We know that the growing of cannabis will increase the humidity levels in your home. Clearly this will vary depending on the number and size of cannabis plants, but it too will be cause for concern.

The recent rush to change Declarations to prevent the smoking or growing of cannabis is an indication that Sellers are concerned about their values. We will need to watch the market to see if Buyers place more value on smoking or non-smoking condo corporations. The demand for one building over another will tell the tale.



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PRESIDENT'S MESSAGE

~ by Devon Cassidy, CCI NS President and Lawyer with Cox and Palmer



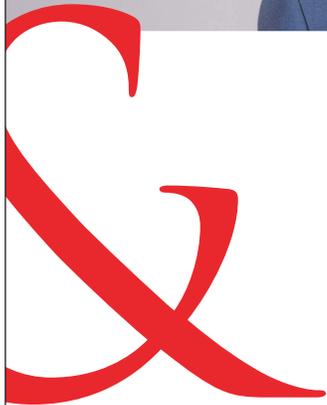
Happy New Year. After the lovely break of the holidays it is nice to get back into the routine of work and of course CCI.

CCI NS has undergone a lot of change in the last two years and we continue to change. Your new Board has had three meetings since the Annual General Meeting, and it is exciting to have so many new and passionate voices on the Board.

Given the CCI Board felt it important to renew the Strategic Direction of the organization it began the major task of developing a new Strategic Plan during 2018. The membership will be advised about progress in this critical growth area on an ongoing basis through our various social media opportunities.

I am excited about the upcoming year as we run our first Winter education session on February 26th. Patrick Cassidy will be speaking on the impact a catastrophic fire has on a Condominium Corporation and the interaction between the Provisions of the Condominium Act and the realities of dealing with a disaster.

We will also be welcoming a new Administrator. Our past Administrator, Lana Larder, has moved onto a new position and we could not be happier for her. As we begin the search for our new administrator, we welcome any comments or suggestions from you, our members, as to how we can improve the services we provide you.



Developing Relationships

Our condominium law team represents over 400 existing condominium corporations in Nova Scotia and continues to grow their services throughout Atlantic Canada. With extensive experience in this area since 1982, our lawyers advise on all areas relevant to condominium boards and owners. Our team also has extensive experience with the development and registration of new condominium corporations.

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Preparing for Winter and Saving Energy

~ by Scotia Fuels staff

Shorter days and dropping temperatures are a sure sign that winter is coming to HRM. Before you start really feeling the cold and dampness, there is no better time to examine some easy and inexpensive ways to save energy and to stay warm. Here are some tips we think will help.

- 1 – If you haven't already had your annual furnace cleaning, get a heating system tune-up — it will ensure you get the maximum performance out of your heating equipment.
- 2 – Open shades and drapes when the sun is out to help warm your home. Close them when the sun goes down to reduce heat loss through windows. Be sure not to cover or block the radiators or vents. Get easy to install plastic wrap to seal drafty windows.
- 3 – Turn down the thermostat at night and when you are away from home; slightly lowering your thermostat (2-3 degrees) during the day will help save on your heating bill. If you have in-floor heat, you can leave at a set temperature all the time.

- 4 – Insulate domestic hot water pipes with foam plumbing insulation to guard against heat loss and to prevent freezing.
- 5 – Eliminate gaps between your door and threshold. Use a seal that can be attached to the bottom of the door – it should brush up against the threshold to fill any gap.
- 6 – Caulk or re-caulk exterior spaces between the windows and walls of your home.
- 7 – Close your kitchen vent and fireplace damper and remove, cover or close air conditioning units and vents when not in use.
- 8 – Look for leaking water pipes, especially hot water pipes. Even small drips can quickly add to your heating bill.
- 9 – Set ceiling fans to run clockwise to push warm air down from above.

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Home Care Workers and Condominiums

~ by Lorena MacDonald, Realtor with HarbourSide Realty Ltd.

It is no surprise that many condominiums are owned by seniors. As our population ages, many seniors find themselves needing assistance. Throughout Nova Scotia there are many types of Home Care Workers that help aging members of our population stay in their homes longer than they may have been able to in the past. This is true for those living in condos as well.

Even though this is a great option for seniors or those needing assistance of any age, it does come with some concerns for the condo corporation. Often, the unit owner will give a set of keys to the Care Worker or Home Care Company. Sometimes a lockbox is placed outside with a set of keys inside for access to the building. When this happens, it is difficult to know who has access to the building and whether or not they are made aware of the importance of security for all residents in the corporation.

It would be wise for Condo Boards and their Management Companies to put policy in place to deal with these situations. Often, the person providing the assistance will take on duties such as cleaning and garbage removal. As unit owners, we all know the practices adhered to in our buildings, but an outside worker may not. It is the responsibility of the unit owner to make sure their Home Care Worker understands that there are policies in place.

A good suggestion would be that if a unit owner wishes to place a lockbox on the property to give access to the building and their unit, that they make a request to the condo board. Then a letter, reminding the unit owner of their responsibilities could be sent along with permission to place the lockbox. The unit owner can then share this letter with their Home Care Provider.

The goal here is to make sure the unit owner can receive the assistance they need while keeping the condominium safe for all.

Save the Date for our 2019 Seminars

February 26th at the Future Inns, 30 Fairfax Drive, Halifax.
Registration will open at 6:30pm and the session will begin at 7:00pm.

A Fiery Tale of Substantial Damage and its Aftermath

Patrick Cassidy, QC, at partner at the firm of Cox & Palmer, will be presenting a seminar on how to proceed when a major disaster strikes a Condominium Corporation. Pat will discuss what it means where the damage to a Condominium Corporation is considered to be substantial damage, meaning damage where the cost of repair would be 25% or greater compared to the value of the building immediately prior to the occurrence of the damage. The seminar will cover the role of the Board, owners, property manager, insurer and lawyer in addressing this situation.

April 23rd, 2019 RULES OF ORDER IN CONDUCTING MEETINGS

May 21st, 2019 UNDERSTANDING SPECIFICS AND REPORTING OF THE CONDO ACT

Registration Information for our February Seminar will be going out in the next two weeks. If you are interested in registering and do not receive the information please email us at info@ccinova Scotia.ca

Make sure to follow us on Facebook at <https://www.facebook.com/CCINovaScotia> and on our website <http://www.ccinova Scotia.ca> for the most up to date information about our educational offerings for 2019.

NATIONAL REPORT

~ by Devon Cassidy, CCI NS President and Lawyer with Cox and Palmer.



I am your new National Council Representative on the CCI National Council. I am taking over from Robert St. Laurent who was our Representative for the past 5 years. To say I have big shoes to fill would be an understatement, but I look forward to the challenge.

National Council is composed of a representative from each Chapter. We have a conference call, approximately once a month and we meet twice a year, in person, at the National Leader's Forums. The role of National Council is to monitor the business of CCI National and give advice to the National Executive Board.

I attended my first National Council meeting at the National Leader's Forum which was held November 7th to 10th in London, Ontario. The meeting was a great time to exchange ideas with my fellow Representative as to what is working, or not working in their Chapters. It was also an opportunity to discuss the next big undertaking of National Council, which is to work with the National Committees to create a more intuitive database of CCI materials. I look forward to continuing to learn and engage with this energized group of individuals.

The National Leader's Forum itself was fantastic. The London Chapter and the National Committee for Leader's Forums should be very proud of all the hard work they put in to creating and running such an event. The sessions were very diverse, touching on the topics of marketing, volunteer appreciation and mental health. Of particular interest to me as CCI NS President was the session on succession planning. Often in an organization it can be difficult to bring in new people. This session discussed the importance of reaching out to your membership, and of creating roles for people to volunteer and assist the Chapter, even if the volunteer is not able to serve as a full Board member. I think this applies to not just a Chapter Board but also your Condominium Boards. It can be a lot of work to be a Board member, but if you are able to have people get involved on committees and then transition onto the Board, it is a great way to gain volunteers and prepare them for further involvement if they wish.

I will keep you updated in each Newsletter as to what is happening at a National level, but if you have any questions, please do not hesitate to contact me at dcassidy@coxandpalmer.com.



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The Process of Change – How to Amend Your Declaration

~ by Niall Burke and Devon Cassidy, Cox and Palmer

When as a Condominium Corporation, you are considering making changes to the Condominium Declaration you are essentially changing the fundamental rules within the Condominium Corporation. Section 11 of the Condominium Act provides when a Condominium Declaration may be changed. For an amendment to the Declaration to pass, it must receive consent from unit owners owning 80% of the common elements. The amendment is then confirmed by the Registrar of Condominiums.

The process for amending a Declaration pursuant to Section 11 of the Condominium Act is discussed below.

The Board of Directors of the Condominium Corporation will undertake the project of amending the Declaration either in its entirety or amending a specific section. They will likely raise this project with the owners or may discuss it at an AGM. They will then perhaps retain a lawyer to assist with the amendment text as it is important that any amendments are in line with the Condominium Act and other applicable legislation.

Once the amendment text is approved by the Board, it will be circulated to the unit owners, along with a ballot. Often a Board will send out the amendment package and then schedule a meeting of owners to discuss the amendment and take questions from the ownership. At a meeting of the owners, the Board and/or their legal counsel will answer any questions which have arisen based on their review of the documents.

The requirement for unit owners owning 80% of the common elements is quite a high threshold to pass. In practice, obtaining the required level of support for an amendment can pose a major problem for the Board. As such, it is imperative that the Board plan to follow up with the unit owners during the voting period to collect ballots from the unit owners. The voting period for a Declaration amendment vote is typically 30 days, and the ballots and amendment must be filed with the Registrar of Condominium within 90 days.

The ballots must be signed by each owner who is on title, and the originals must be provided to the Board. If a person is not able to provide the original ballot to the Board, they may complete the ballot and scan it to the Board. Proxies are not accepted for a Declaration Amendment vote, nor is an email confirming the vote acceptable.

The original ballots are then compared to the list of unit owners, to ensure that the registered or recorded owners for each unit, have signed the ballot. A Statutory Declaration is then provided to the Registrar of Condominiums confirming the ownership and voting percentages.

The Registrar of Condominiums reviews the amendment as well as the ballots, confirms both and then returns the documents to the Corporation or their owner for registration at the Land Registration Office.

It is important to note that any proposed Declaration amendment does not come into force until the full process has been completed and the confirmation received from the Registrar of Condominiums



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INTRODUCTORY COURSE TO THE CONDO WORLD

~ by Devon Cassidy, Cox and Palmer

On October 27th, 2018, Condominium Management 100 was run at the Atrium Building at Saint Mary's University. The Condominium Management 100 course is the introductory course to Condominium Management. It seeks to educate Board members and owners, about the structure of a Condominium, the Legislation which impacts on a Condominium and aspects of management and meetings.

The first speaker of the day was Patrick Cassidy, QC, a senior partner at Cox & Palmer. He began the day discussing Chapter 1: Condominium Concepts and Chapter 2: Governing Authority, Structure & Roles. Pat explained the simple building blocks of condominium, specifically the units and common elements. Of particular interest to the attendees was the revelation that the Nova Center is actually a 5 unit condominium building.

Crystal Yeo, a property manager with Real Estate 360, was our second speaker of the day. Crystal began by covering Chapter 4: Management Issues. She stressed the importance of being aware of where your owners are going to go for information, whether it was their property manager, the superintendent or their fellow owners. Crystal also highlighted the importance of

being aware of how information is provided, whether a Board holds information meetings, or has a newsletter or a website.

After lunch Crystal presented Chapter 3: Management Style to the attendees. She discussed the role of a property manager and superintendent; the importance of hiring people to do what you need them to do, like alternative management styles, such as fee for service management and on-site employee management.

Our final speaker of the day was Michael Kennedy, the President of HCCC #276 and a new Board member on our CCI-NS Board. Michael presented the final Chapter, Chapter 5: Effective Meetings. Michael highlighted for the attendees the elements of a meeting, the importance of passing appropriate motions and the voting process.

Following the presentation of the CM 100 Manual, our presenters formed a panel to answers any questions from the attendees. The day was a great way to connect with members, and allow for sharing of ideas among the attendees and the presenters.

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How to Tender Competitive Contracts

~ by Parker Deighan, Vice President CCI, Open Door Properties.

From time to time, a condominium corporation is required to tender contracts. Service providers may be engaged to conduct yearly or seasonal maintenance, such as landscaping, snow removal or elevator inspections.

Contractors may be brought in to remedy construction failure, such as roof replacement and underground garage repairs. The purpose of tendering contracts is to ensure that the corporation obtains the best possible price, from the best possible service provider, in a transparent process. The result of the tendering process is a signed legal contract between two or more parties that outlines in detail the agreed upon terms of the work to be performed.

To start, the engineer or property management company acting on behalf of the corporation prepares a request for proposal (RFP) to solicit bids from potential service vendors. Following a thorough investigation of the issue, the corporation specifies the planned work to be scheduled, in detail, as per the engineer recommendations. A request for proposal should outline cost, materials, insurance and warranty requirements, as follows:

1. Include a breakdown of the cost of each aspect of the work. Indicate method of payment, including progress payments tied to the completion of certain aspects of the work. Contractors should detail the hold-back method, amount, percentage and the release of the hold-back in their tender submissions.
2. Provide for a contingency amount for unforeseen expenses and overages in materials, with detailed per-unit costs, with a maximum allowance. The contractor should outline

any extra work he may contemplate in his bid, with a full explanation of his rationale.

3. Where a building permit is required, specify who is responsible for submitting and paying for the application to the municipality. It's also important to remember that all the tenders should specify whether HST is included.
4. Specify the quality of the materials/supplies that are expected, such as the use of pet-friendly salt for snow removal, or the frequency with which the landscaping contractor should water or fertilize the lawn. Also, if the contractor intends to have a material variation/change, he must specify this, with all the relevant information, including the manufacturers name, the supplier, change in price, and the reason for and detailed description of the alternative. All parties, including the engineer (if involved), must approve the required change order.
5. The tendering documents should also specify warranty/guarantee for the work, as well as insurance and WSIB certificate requirements. These certificates should name the corporation so that the corporation is not liable if a mishap occurs when the work is being carried out and results in an insurance claim.

Encourage Contractors to include the name(s) of the parties (the contractor, the sub-contractor) that will be engaged in the work, their addresses and telephone numbers, the contact person's name, the deadline for submitting a bid, the description of each stage of the work, and the timeline of the work, from the start date to the end of the contract. Send the RFP to a minimum of three contractors. Contractors should be solicited for bids based on having previous experience working with either the engineering company or the property management firm or coming recommended for the specific work to be done.

Once all the bids have been received, on or before the deadline, they should be opened by the engineer, property management firm and the condo board. Together, they should review the total price, the price components and any modifications proposed by the contractor.

The engineer or property management company should prepare and present its analysis of the bids so board directors can make an educated decision, and to avoid any future misunderstandings. Call contractor references to get feedback

~ Continued on page 9



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Air BnB Best Practices

~ by Niall Burke, Cox and Palmer

If you are considering adding an additional revenue stream to your wallet in 2019, you may be tempted to place your Condominium Unit on a short term rental site. Before you take the step of listing your unit, here are some things to consider in terms of the potential risks and ways to mitigate them by using best practices.

Let's begin by thinking about your Condominium building as a whole and issues that arise time and time again. As a Condominium unit owner, it is important to review your Condominium Declaration and By-Laws to see if short term rentals are allowed by your Corporation. While as a Condominium unit owner you have freehold title to your unit, there may be some restriction on your ability to rent out the unit. Condominiums may include in their Declaration a clause restricting rentals to 30 days or more.

You will need to communicate clear detailed information regarding the parking location to your potential host. To facilitate that you as an owner need to understand your Condominium Corporations parking provisions. Do you have exclusive use parking that is tied to your unit? Do you own a specific parking space? Is parking on a first come-first serve basis? Is there street parking available in your location? The last thing you want is your guest getting towed or ticketed while staying in your unit.

Sometimes when people travel and look to stay in a short term rental they are traveling with their pets. Are pets allowed in your building? While you may welcome our fuzzy friends into your unit, it is worthwhile knowing if your Corporation has any restrictions in place. Some Corporations may not allow pets, some Corporations may allow only certain animals, and still other Corporations will have size or weight restrictions for pets, particularly dogs. If your Corporation does have restrictions and you do want to allow pets as a host, you should consider a disclaimer outlining any restrictions. You can also consider pet boarding fees as well in case there is any damage to the unit or extra clean up required.

Security is a concern in many buildings and for many owners. Does your building have any security features that your guests should be aware of? If you live in a secured building you should remind guests that external entrances and exits should not be left open. You should also take steps to keep the unit and building keys/fobs in safe locations for

collection and return. Having a consistent policy and approach to security will assist you in addressing any issues which arise with both the guest and the Corporation Board.

Be sure to investigate your Corporation's waste policies. Leave clear instructions for your guests in respect of garbage and recycling. You should identify the location of garbage bins in your unit and in the building and outline to guests what coloured bin is for what. In addition you should be aware that international guests may have different customs for garbage. Having standard information provide to guests will greatly reduce any potential conflicts in the building.

Let's move on to look at the personal considerations when renting out your unit. The truth of the matter is that when renting out your home you are always taking a risk. No matter how many positive reviews a person has received, there is no way of knowing for certain that your property won't be damaged in some way. Airbnb does provide hosts with insurance for property damage and third party damage in the amount of one million dollars. While this would be sufficient to cover the majority of circumstances, it is not guaranteed that it will cover all the losses you may experience.

~ Continued on page 10

How to Tender Competitive Contracts

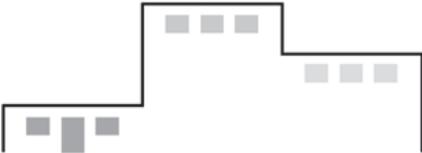
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on the quality of their past work before deciding.

Once the contractor is selected, the corporation should investigate whether there is any room available to negotiate on the contract price, based on the information available. After this, the corporation signs the winning bid and, where applicable, the engineer draws up a CCDC contract for all parties review and execution. Thereafter, a meeting should be set with the contractor to schedule the work.

The corporation should remember to have the engineer or property manager review completion of any stage of the work and issue a certificate of payment to ensure that the work was completed in accordance with the specifications before any payment is released.

Tony Hall



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ROD ZEIGLER

DISTINGUISHED SERVICE AWARD WINNER 2018

~By Maurice Lloyd, past CCI Administrator and Devon Cassidy, CCI NS President

On November 8th, 2018, at the CCI National Awards Banquet, our past Newsletter Editor and past Board Member, Rod Zeigler was awarded the Distinguished Service award for all he has done for our CCI-NS Chapter. CCI-NS is so happy and proud to have Rod recognized in this way. We wanted to share with you our submission for the award, which was written by Maurice Lloyd, which sums up the greatness that is Rod Zeigler.

Rod slaved away for many years as a Reporter on the universal desk of the Edmonton Journal, then retired and moved to Halifax. Edmonton's loss was a great gain for Halifax and CCI Nova Scotia.

By 2004 Rod was a Member of the CCI NS Board of Directors and co-Editor of the Chapter's Newsletter. Within a year he became the sole Editor and continues to serve as our Editor until stepping down in the summer of 2018. In those years the Newsletter has won the H. Penman Smith Award of Excellence for The Most Outstanding Newsletter three times, a tribute to Rod's skill and ability. When the New Brunswick Chapter was being formed Rod met their early needs through the Nova Scotia Newsletter and mentored them through to their own Newsletter. He wields a pretty good camera too and is the Newsletter's unofficial photographer.

He became active in his own condo corporation, Garden Crest in 2008 and remains on their Board. In a recent tribute to Rod the Board said - "All of us at

Garden Crest are extremely lucky to have an individual who works as hard as he does, for as long as he has on our behalf with the bonus being that he always has a smile on his face and is willing to help in any way he can".

From Lisa Power, Property Manager, Real Estate 360 "Rod has been a huge support both to Garden Crest and CCI Atlantic...."

From Pat Cassidy, Lawyer at Cox and Palmer and past President of CCI-NS and CCI National - "It has been my pleasure over the years to benefit from Rod's gentle erasure on editing my newsletter articles and to also work with Rod as a CCI Board Member and as a Board member of his own condominium corporation. A fine candidate for the Distinguished Service Award and an excellent ambassador for CCI".

He still finds time to read classic Military History and among his favourites are: The Original Dispatches of Winston Churchill by Frederick Woods; Once Upon a Distant War by David Halberstam; The D-Day Dodgers by Daniel Dancocks; and Berlin Diary by William L. Shirer.

CCI-NS has been improved by Rod's work and dedication to our organization. We are delighted to have that work and dedication recognized on the National stage.

Air BnB Best Practices

~ Continued from page 9

Unit owners should recognize the distinction between residential and commercial activities. A typical homeowner insurance policy only provides coverage when you're occupying your home. Under most policies, friends and family can occasionally stay; but if you are making money renting your unit, this is a commercial activity which will result in most insurance policies being void. If you're going to use your unit as a rental property then you should talk to your insurance representative and ensure that specific coverage options for rental properties are in place. For the majority of people income gained from home rental will be considered rental income, but this is not necessarily the case and income can be treated as business income. If renting your home, you should be aware of the distinction and the potential tax implications should you choose the incorrect category.

You should think about your "house rules". Do shoes come off when guests enter your unit? Do you always use coasters

on the dining room table? If you have mentally answered these questions, "of course, yes" it is important to realize that not everyone would respond the same way. Please be aware that international guests may not be aware of Canadian customs and may have different ideas of what being a good guest and renter are. You should consider creating a list of house rules and relaying this information to guests.

Civil litigation is also possible should an occupier have an accident on a leased property. Therefore if you are considering renting your unit, you should ensure that all aspects of the property are up to municipal code. You should also be aware of what type of injury to a guest is covered by your insurance, if any.

Short-term rental can be a benefit to a unit owner as it allows them to earn money on their unit and can assist with the costs of home ownership or supplement ones income. What is important to remember is that being a landlord, even on a short-term basis, comes with responsibilities and risks. It is very important to do your homework to ensure that short term rental is a positive experience for the unit owner, the renters and the Corporation community as a whole.



Backing your car into a parking space is easier, and safer!

Backing out of a parking spot can sometimes be a little stressful and, in some cases, dangerous. That's why there are many benefits to backing your vehicle into a parking spot.

When backing out of a parking spot you are entering an active traffic zone and because of the vehicles parked next to you, your line of sight is obstructed.

However, if you drive out of the parking space, you'll be able to see on-coming traffic much better, because you won't have to pull out as far before you can see what's coming.

It's easier and safer to back into a space on your right.

- Locate a space on your right. Check traffic, mirrors and right blind spot. Be alert to the possible movement of any parked vehicles. Move to the left to leave about a car width between you and the back of the parked cars.
- Activate the right turn signal. Signal your intention to stop by flashing your brake lights at least 3 times. Stop when the rear of your vehicle is lined up with the centre of the vehicle parked after the empty space.
- Assume the position for "backing-into-a-right-turn".
- Apply gentle pressure to the accelerator. Aim at the centre of the space, steering sharply to the right. Glance to check clearance on both sides of the space. Steer to the left to straighten out.

You may have to advance straight ahead and back into the space again to centre your vehicle.

Myth #1: Reverse parking disrupts traffic.

While reverse parking may disrupt traffic flow, it is arguable that backing out of a parking space also disrupts traffic and might be more dangerous.

Myth #2: Reverse parking is less safe.

Parking lots are full of pedestrians and vehicles, and therefore the probability of injury is high.

Backing into a parking space is about making the environment safer when the driver leaves the parking space. When backing in to a space, a driver is going into a known space with no vehicle and pedestrian traffic. When leaving the parking space, the driver is able to see the surroundings more clearly.

On the other hand, backing out of a parking space means going out into unknown and changing traffic. A driver's view is further hindered by the cars parked next to it. The other cars are directly in the driver's blind spots.

Give the "backing in" method a try for a while. Once you get used to it, you'll find leaving the parking space into the traffic flow much easier

*Information Courtesy of Manitoba Public Insurance & the National Highway Traffic Safety Administration (US)

Ken Myers is an Insurance Broker based in Halifax, NS who specializes in Insurance for Condominium Corporations and their residents.

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Professional and Business Partners Directory ~ CCI-NS Chapter

CCI-NS ACCI PROFESSIONALS

Pat Cassidy, QC, ACCI	Cox & Palmer	902-491-3022
Stacy Wentzell, FRI, ACCI	Harbourside Realty.....	902-456-2740

CONDOMINIUM DEVELOPERS

Rob Bell.....	Bell Enterprises Limited.....	902-464-3939
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CHARTERED ACCOUNTANTS

Tracey Wright, CA.....	Levy Casey Carter MacLean.....	902-445-4446
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ENGINEERING SERVICES

Rachel Smith, P.Eng	WSP Canada (Halifax)	902-425-4466
Jim Fletcher, MASC., P.Eng.....	Bluenose Engineering Ltd.....	902-403-3001

INSURANCE SERVICES

Don Grant	Gallagher	902-429-4150
Edmund Nix.....	BFL Risk & Insurance.....	902-404-1104
Ken Myers.....	Gateway Insurance Group	902-431-9300

LEGAL SERVICES

Lauren Randall.....	Boyne Clarke LLP.....	902-460-3421
Devon Cassidy.....	Cox & Palmer	902-491-3029
Niall Burke.....	Cox & Palmer	902-491-3027
Pat Cassidy, QC, ACCI	Cox & Palmer	902-491-3022
Craig Berryman.....	Cox & Palmer.....	902-492-3441

MANAGEMENT SERVICES

Joan and Don Buck	Canmar Services Ltd.	902-445-1399
Crystal Yeo	Real Estate 360	902-464-7782
Lisa Power	Real Estate 360	902-464-7783
Heather Nickerson	Condo 51 Management Ltd.....	902-444-3136
Parker Deighan	Open Door Property Management	902-880-1335
Brain and Angel Dort.....	Providence Property Management.....	902-292-6156

OTHER SERVICES

Kirk Mock.....	BroMoc Print & Litho Ltd.	902-481-2704
Wayne Sajko.	Fennell and Associates Appraisers Limited.....	902-453-5051
Brian Walker.....	Tri-Tech Weatherproofing Services.....	902-616-9570
Rob Mabe.....	Maxium Financial Services.....	905-780-6150

REAL ESTATE SERVICES - REALTORS

Stacy Wentzell, FRI, ACCI	Harbourside Realty Limited	902-456-2740
Sue Graham.....	Greenwood Lane Inc.....	902.491.2905
Bonnie Hutchins, FRI	Bonnie Hutchins, RE/MAX Nova	902-488-2820

RESERVE FUND STUDIES

Rachel Smith, P.Eng	WSP Canada (Halifax)	902-425-4466
Jim Fletcher, MASC., P.Eng.....	Bluenose Engineering Ltd.....	902-403-3001

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Disclaimer: The professionals listed in this directory are members of the Nova Scotia Chapter of the Canadian Condominium Institute. The CCI-NS Chapter does not warrant, guarantee or accept any responsibility for work performed by the companies or individuals.