FALL 2020

# condo connection

Quarterly Newsletter for a Positive, Strong, and Informed Nova Scotia Condominium Community

> Canadian Condominium Institute

Institut canadien des condominiums

Nova Scotia Chapte

# CONDOMINIUM INSURANCE AND RISK MANAGEMENT

THAT BLOOMIN' NEVILLE! CREATE YOUR OWN "VIEW"

CCI-NOVA SCOTIA -OCTOBER 2020 SEMINARS I DIDN'T KNOW I HAD TO DO THAT



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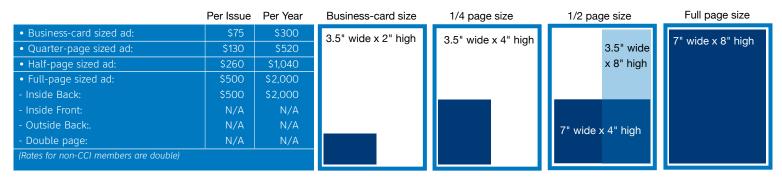
Rates for CCI members: (see illustrations)

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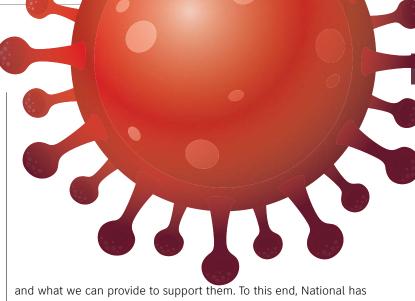
By: Devon Cassidy President, CCI Nova Scotia

We can now celebrate the beginning of another year of CCI in Nova Scotia. Looking back over the past year, I believe I can speak for everyone when never imagining finding ourselves or our CCI -NS Chapter in the place we are now.

COVID-19 has changed many things for many people. For CCI-NS it has made us embrace technology, specifically virtual meetings and seminars, quicker than we would have otherwise. We have announced a plan for all virtual education sessions for the 2020/2021. We have held two of these sessions thus far, and with only a few technical hiccups, they have gone really well. As a CCI-NS Board we have been holding virtual Board meetings since April. I for one have preferred the virtual Board meetings, as it makes it easier for our Board to meet, and allows me my favourite treat to be home with my dog during our meetings.

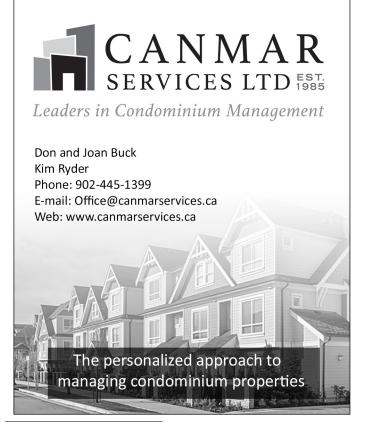
The pandemic has also made your CCI-NS Board more conscious of how we spend our time, working to make sure that the countless hours we put into CCI-NS translate to results and value for our members. This has resulted in prioritizing, incorporating the aims of the Strategic Plan, and moving to create a strategic CCI-NS Board as opposed to a more operational one. We hope this change will result in more projects being undertaken by our committees, and as a result more value for you, our members.

Nationally, CCI has been grappling with many of the same issues we are at the chapter level but primarily focusing on our members



and what we can provide to support them. To this end, National has put a focus on producing National content for members, they put together a National Insurance Webinar held on October 22nd which is now available on the CCI National Resource Center. I encourage you to visit the CCI National website to view this very revealing and informative webinar.

I am excited and cautiously optimistic about the next year for our chapter. We are growing, and with a new embracing of technology, I am hopeful that we will be able to reach even more members. Please reach out to us and let us know your ideas, how we are doing, or if there is anything you would like to see or hear more about. We can be reached by phone (902) 422-4002, through our Website, Facebook, and our E-mail ccins.board@gmail.com.





Leigh and Heather Nickerson (902) 444-3136 office@condo51.com www.condo51.com

Condo management for your peace of mind.

### SCHEDULE "A"

Renewal of Provincial State of Emergency by Minister (subsection 19(2) of the Emergency Management Act)

### **EMERGENCY AREA:**

On March 22, 2020 a State of Emergency was declared for all the Province of Nova Scotia.

**Nature of the emergency:** The COVID-19 virus, which has caused a pandemic, is in the Province and that event requires prompt coordinated action or regulation for the protection of property and for the health and safety of persons in Nova Scotia.

I am satisfied that an emergency, as defined in clause 2(b) of Chapter 8 of the Acts of 1990, the *Emergency Management Act*, continues to exist or may exist in the Province.

While under a Provincial State of Emergency, I may require any or all of the actions specifically listed under clauses 14(a) to (m) of the *Emergency Management Act*, or anything else I determine is necessary for the protection of property and the health or safety of persons in the Province.

The Directions issued from March 22, 2020 until today shall continue in place under this renewal unless terminated or changed by me in writing. Further Directions may be issued and posted for the public throughout the State of Emergency.

This renewed Declaration, and the associated Directions, are in addition to and do not replace any Orders issued by the Medical Officer of Health under Section 32 of Chapter 4 of the Acts of 2004, the *Health Protection Act 2004*.

This State of Emergency was previously renewed from April 5 to April 19, from April 19 to May 3, from May 3 to May 17, from May 17 to May 31, from May 31 to June 14, from June 14 to June 28, from June 28 to July 12, from July 12 to July 26, from July 26 to August 9, from August 9 to August 23, from August 23 to Sep-



K.M. (Ken) Myers B.Comm., FCIP, CAIB

Voice: 902.431.9300, ext 204 Mobile: 902.456.1889 kmyers@gatewayinsurance.ca www.gatewayinsurance.ca

101-371 St. Margaret's Bay Road Halifax, NS B3N 1J8 tember 6, from September 6 to September 20, from September 20 to October 4, from October 4 to October 18, from October 18 to November 1, and from November 1, 2020 to November 15, 2020.

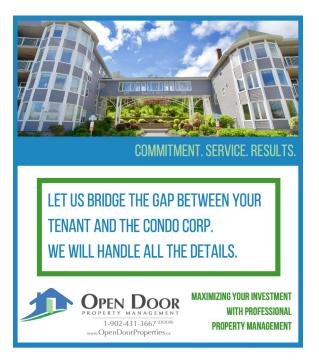
With the approval of Governor in Council, I hereby further renew the declaration of a State of Emergency for all of the Province to continue on and after 12:00 pm (noon) on Sunday, November 15, 2020.

If this Declaration is not renewed or terminated earlier, the State of Emergency remains in effect until 14 days after the date and time it is declared, which is until 12:00 pm (noon) on Sunday, November 29, 2020.

Dated November 4, 2020, at Halifax, Nova Scotia Original Signed By Hon. Chuck Porter Minister of Municipal Affairs and Housing

### **COVID-19 INFORMATION AND REMINDERS**

https://novascotia.ca/coronavirus/avoiding-infection/#social-distancing



### **Professional and Business Partners Directory - CCI-NS Chapter**

CCI-NS ACCI PROFESSIONALS		
Alex Astbury, FRI, ACCI	Red Door Realty	902-499-1119
Pat Cassidy, QC, ACCI	Cox & Palmer	902-491-3022
Stacy Wentzell, FRI, ACCI	Harbourside Realty Limited	902-456-2740
CONDOMINIUM DEVELOPERS		
Rob Bell	Bell Enterprises Limited	902-464-3939
CHARTERED ACCOUNTANTS		
Tracey Wright, CA	Levy Casey Carter MacLean	902-445-4446
ENGINEERING SERVICES -RESERVE FUND	) STUDIES	
Rachel Smith, P.Eng.	WSP Canada (Halifax)	902-536-0524
Jim Fletcher, MASC., P.Eng.	Bluenose Engineering	902-403-3001
INSURANCE SERVICES		
Walter Tingley	Crawford and Company (Canada Ltd.)	902-497-1332
Edmund Nix	BFL Risk & Insurance Inc.	902-404-1104
Ken Myers	Gateway Insurance Brokers	902-431-9300
LEGAL SERVICES		
Lauren Randall	Boyne Clarke LLP	902-460-3421
Devon Cassidy	Cox & Palmer	902-491-3029
Pat Cassidy, QC, ACCI	Cox & Palmer	902-491-3022
MANAGEMENT SERVICES		
Joan and Don Buck	Canmar Services Ltd.	902-445-1399
Tony Hall	Podium Properties Ltd.	902-445-4936
Heather Nickerson	Condo 51 Management Ltd.	902-830-2010
Parker Deighan	Open Door Property Management	902-880-1335
Brian and Angel Dort	Providence Property Management	902-292-6156
Lisa Power	Real Estate 360	902-464-7777
Brian Lugar	Novacorp Properties Limited	902-462-8666
OTHER SERVICES		
Wayne Sajko	Fennell and Associates Appraisers Limited	902-453-5051
Rob Mabe	Maxium Financial Services	905-780-6150
Robert Liang	Liang Painting Services	902-292-8346
Debbie McIssac	Sonco Group Inc.	902-429-8200
REAL ESTATE SERVICES-REALTORS		
Stacy Wentzell, FRI, ACCI	Harbourside Realty Limited	902-456-2740
Bonnie Hutchins, FRI	RE/MAX	902-488-2820
Alex Astbury, FRI, ACCI	Red Door Realty	902-499-1119
Melissa Massey	Royal LePage Atlantic	902-719.9935

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 companies or individuals.





### CONDOMINIUM INSURANCE AND RISK MANAGEMENT

By Edmund Nix, BA, CAIB, CRM, BFL Risk and Insurance Inc.

ver the past two years Nova Scotia condominium corporations have experienced increased premiums and deductibles and now find there are fewer options in the insurance marketplace.

Your insurance provider may discuss "Hard Market", "Capacity Shortage", or "Insurer Performance". These industry facts are relevant to you as insurance consumers. Understanding what is happening in the marketplace can help owners and boards lead risk management discussions and loss prevention measures in your corporation.

Insurers globally have encountered challenging market conditions over the past several years. Declining investment income, record low interest rates, increasing claims costs and reduced investor interest. Declining performance measures created the "Hard Market" and "Capacity Shortage", meaning that fewer insurers providing less insurance products to a growing marketplace. Supply is down, demand is up, the result of which is what we are experiencing.

CCI National held a Cross Canada "Insurance State of the Market" webinar on October 22. Insurance brokers from across Canada outlined shared challenges in their regions, with measures corporations might incorporate to prevent and mitigate future claims.

Aging buildings, municipal infrastructure and deferred maintenance is a concern across Canada. Building, heating, electrical and plumbing systems may no longer be sufficient for modern demands.

What does the age of my building have to do with fire insurance? Most fires are caused by cooking or smoking, not buildings, right? The fact is this, the most frequent insurance claims in Canada are water related, not fire. Water from domestic hot water tanks, appliance hoses, ice makers, stuck valves in washing machines, overflow from tubs and sinks, and air conditioning/heat pump drains. Water ingress through the building envelope, windows, doors, and damaged roofing are also on the rise due to building age and changing weather patterns.

While these are not as spectacular as the Calgary hail event or a building fire, it is the frequency and volume of these claims that makes them the leading cause of loss in Canada.



The CCI Insurance panel were also in agreement on the path ahead. Most water losses are preventable or when they occur can be mitigated through an active risk management and disaster recovery plan.

Insurers are looking to corporations as their partners in risk. Is your corporation actively managed through self management and/or a property management firm? Do you have a risk reduction strategy in place including some or all of the following?

- 1) Hot water tank replacements, drip pan and water alarms;
- 2) Electronic water monitoring and detection devices;
- 3) Plumbing inspections including hose replacements;
- 4) Building envelope inspections;
- 5) Dryer vent cleaning;

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6) Chimney and flue inspection and cleaning;

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- 7) BBQ and Smoking By-Laws;
- 8) Fire safety inspections;
- Work performed only by qualified, licensed and insured professionals;
- Disaster recovery plan including contact information for Restoration Contractor(s), EHS, EMO, Fire, Police, Community Services, Red Cross, Insurance, Legal, and Accounting;
- 11) Reconstruction cost appraisals;
- 12) Active communication and education plan;
- Speak to legal counsel specializing in Condominium Law in Nova Scotia;
- 14) Speak to your insurance provider and detail your efforts;
- 15) All records, manifests and documentation available that detail all of the above, and where this information is stored.

This is not an exhaustive list of risk management topics. Every corporation is different. Risks change as buildings age; new developments occur; legislation, owners, boards, community, climate, environment, and economic changes happen. Risk management is an active process, it serves you best when it is maintained, utilized, and well documented.

What can your corporation do? How can you prevent future insurance premium and deductible increases? How can you make and create more options for insurance in the future? Do not look at insurance as a maintenance plan or financing vehicle. Look at insurance as a disaster recovery measure, one part of your risk management strategy that you develop with the owners and board and your property manager. Be the "Best in Class" corporation, your efforts today will pay dividends in the future for risk mitigation, loss prevention, cost reduction and protect the value of your condominium, your home.

#3 - 644 Portland Street, Suite 135 Dartmouth, NS, B2W 2M3

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#### CCI Nova Scotia Board of Directors 2020-2021

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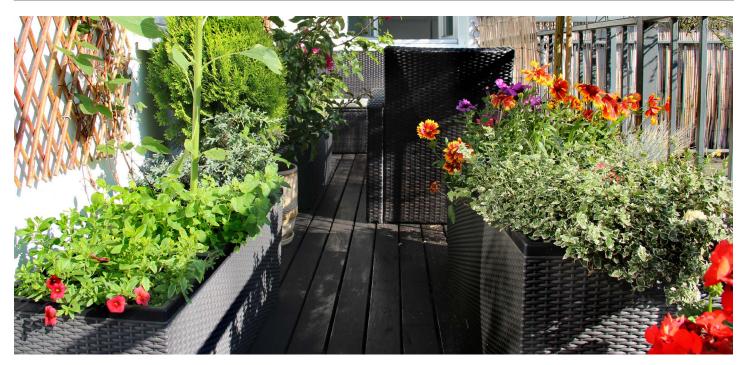
President	Devon Cassidy
Vice-President	Parker Deighan
Secretary	Thomas Birchall
Treasurer	Tracey Wright
National Council Representative	Devon Cassidy

#### **Board Members**

Dan Campbell Barbara Hart Edmund Nix Michael Kennedy Lorena MaDonald Rachel Smith Brian Dort Administrator Vacant Newsletter Editor Barbara Hart

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# THAT BLOOMIN' NEVILLE! CREATE YOUR OWN "VIEW"

e have all been spending a LOT more time in our homes this year than we usually have, and I know many have used the time to decorate and embellish their homes and balconies. Plants were (and still are!) hot musthaves and now we cannot enjoy our petunias and geraniums outside, it doesn't mean we have to completely do without something pretty to enjoy looking out at.

Many use their balconies as "Outside storage" for the winter, and that may be all good and well for some, but can look rather unkempt very quickly. I've got a suggestion or two for you that won't break the bank and will allow you to enjoy the beauty of Nature all winter long.

Many of us have had lovely planters filled with Summer offerings that have long passed.... well, don't remove them or get rid of the soil! These are perfect to stuff full with various Winter greenery like pine, fir, cedar, and magnolia. I cut branches also from the garden (or the woods) from birch, alder, etc. for texture and height...or you could go to your local florist for curly willow to put in the middle. Stuff the branches and greenery, (and don't be afraid to use a lot!) all through the planters, window or balcony railing boxes and create a Winter Garden! I also suggest adding a few large pine cones to the mix, again for texture. You may have noticed I did NOT mention adding lights, sparkly bits and bobs, etc. to the mix...well, go ahead if you want to, but be sure that whatever you add is easily removed in a timely manner shortly after the Holidays. I have been to too many places that have put a pile of Christmas do-dads in their planters only to have them secured in the permafrost until March. Not good...not good at all.

Another good thing to think about when creating this outdoor Winter-scape is to be sure to have a place to sit too....there may well be days that we can stand going outside once the snow flies, and this can be a serene and calmingly fragrant space that can be utilized. Oh and don't forget to use enough so you can bring some sprigs in once and a while, "just for the Smell of it!"

Some go so far as to get an evergreen tree, either potted or cut and "potted" in a container for their balcony, which is also a fun and beautiful look. And if you have a permanent table out there, be sure to put a heavy pot of assorted greenery on it too!

Look, this may sound like a lot of work, but it isn't. And anyway, what else are you going to do with your time?

Stay safe, stay well, and be kind to others.

### Share LOVE through the Beauty of Flowers. ■



## I DIDN'T KNOW I HAD TO DO THAT

For those that have been following my journey to self-management we had our unusual covid-19 detour and while we are still observing the emergency health directives, it has so far been a very enlightening experience not only for me but our Owners as well. (I thought I would talk about "still staying at home and very bored", but anyone who has seen our zoom offerings of late knows I am anything but bored!)

### One of our most difficult challenges has been getting trade support and maintenance issues dealt with. Which brings up our first "learning":

Have an alternate for all your trades and do your due diligence now to save scrambling around later. Most of our maintenance contractors experienced severe shortage of labour, partially because of various government programs and partially due to their own health concerns. Because we have a practice of over-maintaining our units, these delays, while inconvenient, have not resulted in any adverse incremental costs to repair a unit – so far.

### This brings up the second "learning":

For good maintenance both literally and figuratively, regularly keep in touch with all of your trades, pay them as quickly as possible, and give them as much lead time as possible. This is about continuing to build important relationships.

The same goes for your Owners - communicate, communicate, communicate!

I have never been known for my patience, but a supportive board really helps when you get 8 emails over 4 hours from the same owner for the same reason and you've already told then six different ways there is nothing you can do. During this period, I have been learning to rely more heavily on my fellow Board members for support and they all come through.

### Third lesson learned:

Keep Board members informed in a seamless and regular fashion regarding all segments of Condo development and concerns, listen to and heed their advice. Having all this extra time on my hands has allowed me to re-read the Declaration, By-Laws, and Common Element Rules (I didn't know how many rules we were breaking but then the question became does it really matter?) I now have a list of possible amendments for consideration. One interesting item I picked up was how to deal with AGMs and in particular quorums and deferred/postponed meetings – if you have not had your AGM and are worried about holding it with a quorum you might want to give this section a read!

One of the more unpleasant revelations during this period concerned our lovely outdoor swimming pool. We found out that we are subjected to several rules and regulations that we had no idea applied to us. There is a Nova Scotia guideline passed in 2014 that notionally classifies condominium pools as "public" and subject to RLSS (Royal Life-Saving Society) regulations – not nice! We are looking into it but the bottom line – we did not open our pool this year.

Funny thing, we have seen a tremendous up-tick in modification requests (exceptions to Common Use and Exclusive Common use areas). We developed processes to deal with them and in a couple of cases we even set up ad hoc committees to look at the request bearing in mind the issue of precedence. As a result of some of the requests being granted we are also reviewing our rules and regulations – you know those rules that are subject to Owner concurrence but are not registered on title and should always be included with any estoppel certificate issued.

As we continue to be in semi-self-isolation, we are continuing our digitization process and now have all the various Board and AGM minutes available to both the Board and Owners on request. Our ink

costs have decreased as has our paper usage. We have also developed processes for most of our work and we are already seeing more consistency and time-savings leaving me more time for an afternoon nap!

Hopefully, we can get back on track with the continuing efforts to self-management by the time our next newsletter is published. In the interim, stay safe, and stay socially engaged whenever possible.

### Coming next: "It's time to move on" or "Is this the real new normal?"

I have three requests:

- **1.** If you are not already a member of the CCI-NS, consider joining as either an individual or a corporation,
- Pass this article along to someone who is not a member of the CCI-NS; and,
- Provide feedback on the article (so far, I've had no feedback so fell like a mushroom!)

Tom Birchall has been the president of his local condominium corporation since 2012 and together with his board operate a 79-unit townhouse type development that is still growing. They have agreed to share their many "lessons learned" from changing to a self-managed corporation in 2011. The views expressed herein are theirs and do not necessarily reflect the opinion or views of the CCI-NS.



### Here to support your legal needs

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.

From strategic advice to development solutions, our team is committed to your legal needs every step of the way.

Patrick I. Cassidy, QC 902.491.3022

Devon E. Cassidy 902.491.3029 The difference is a great relationship coxandpalmerlaw.com



### CCI-NOVA SCOTIA OCTOBER 2020 SEMINARS

By Devon Cassidy, CCI- NS President, and Lawyer Cox & Palmer

n October 28, 2020 CCI-NS held its first seminar of the 2020-2021 Education Season. This seminar was free for members and non-members alike. The seminar was geared towards educating the greater community about CCI National, and CCI-NS. It was a great opportunity to speak to what we do and strive to do, to bring value to our members.

Michael Kennedy as Education Chair lead the session with interjections from Devon Cassidy, to provide the National prospective. It was an opportunity for the chapter to explain to the membership where the chapter has been and where it is going.

On October 31, 2020 Condominium Management 100 (CM 100) was launched using an online format. This year the CM 100 course is being split over two weekends, to help fight any webinar fatigue. This new format has the added benefit of allowing more members to participate in the course as well. Part 1 of CM 100 covered the first



three chapters of the manual. The presentation touched on how condominium is created, the essential elements of any condominiums; the foundation documents of a corporation and insurance.

Michael Kennedy led this session, with Edmund Nix providing an insurance perspective; Devon Cassidy providing the legal perspective and Tom Birchall providing the perspective of a self managed corporation.

The virtual format of part 1 of the CM 100 allowed for a more casual exchange on the information than you would typical have in an in person seminar format. There were great questions asked by the participants, and an enlightening sharing of information among not just the speakers but the participants as well.

October was a great month for CCI-NS education and we look forward to continuing the program for the rest of our 2020/2021 year.

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## CCI-NS's FIRST VIRTUAL AGM

By Devon Cassidy, CCI- NS President, and Lawyer Cox & Palmer

n September 17, 2020 CCINS held its Annual General Meeting. Due to the concern for members brought about by COVID-19 and restrictions to social gatherings, this AGM was held virtually.

Every year following the CCI-NS AGM, a mini seminar is put on. This year, the AGM was part of the seminar. As more and more condominium corporations are considering holding their own AGMs virtually, CCI NS decided to use their AGM as an example of how to run a virtual AGM.

The evening began with Tom Birchall, CCI-NS Secretary providing an introduction to the concept of a virtual AGM and things to consider when planning to hold any meeting virtually. Attendees then participated in the CCI-NS AGM, where Devon Cassidy, in the role of chair and Tom Birchall, in the role of moderator, led the CCI-NS AGM. Once the business of the meeting was completed, and the AGM adjourned,



there was a recap session held, where attendees could ask questions and discuss the virtual AGM.

The AGM was well attended and ran smoothly, considering that for many of the attendees and Board it was a new experience. The ability to combine education with the business of CCI-NS was a great learning opportunity for everyone.



### CCI DIRECTOR'S CODE OF ETHICS

Extracted from CCI National Resource Centre

CCI code of ethics for use by Condominium and Strata Corporations are important for all Condominium Boards to have in place. Here is a guide form that can be completed and signed by potential directors.

I have consented to act as a Director of the Corporation and I agree to comply with the following Directors' Code of Ethics throughout my term(s) as a Director:

### Care, Diligence and Skill

I will exercise the degree of care, diligence and skill of a reasonably prudent person in comparable circumstances. I will make a concerted effort to attend all Board and owners' meetings. I will act responsibly and with due diligence to become familiar with the affairs of the Corporation and to uphold its Declaration, Description Plans, By-Laws, Rules, Resolutions, Policies, Agreements and Requirements of the Condominium Act and other legislation.

### Confidentiality

I will not disclose to any person (including my spouse) information decided by the Board to be confidential or privileged or which reasonably ought to be deemed confidential. When in doubt, I will request determination by a resolution of the Board.

### **Support**

I will abide by decisions of the majority of the Directors even though I may disagree, but I reserve the right to express my own views to owners upon non-confidential issues.

### Defamation

I will not make erroneous or defamatory statements about the Corporation or any owner, resident, director, officer, manager, staff or contractor of the Corporation.

### **Education**

Recognizing that governance of a Condominium Corporation involves complex and changing requirements, I will continue to educate myself by reading relevant magazines and any such publication published by my local CCI Chapter.



### SMALL BUSINESS EVERY DAY IN NOVA SCOTIA

Extracted from CCI National Resource Centre



Small Business Every Day campaign launches, challenging Canadians to support small business recovery.

Almost half of Canadians know a business that has closed permanently due to COVID-19. As reopening is happening across the country, seven out of ten business owners are worried customers won't come back. The Canadian Federation of Independent Business (CFIB) has launched the Small Business Every Day campaign to emphasize that customers are critical to local business survival. At <u>www.SmallBusinessEveryDay.ca</u> consumers will find a series of doable challenges like walking to a local business and buying a treat for a neighbour. The website will

You can make a difference

also promote the many other Canadian campaigns that have been launched to support local businesses and has tools for business owners such as free posters they can use to thank customers for doing their part.

- 1. Visit smallbusinesseveryday.ca to get your challenge(s)
- Show your support on social media using #SmallBusinessEveryDay
- **3.** Get your friends, family, and neighbours involved because supporting small businesses is critical for our communities, towns and cities, and the country right now.
- **4.** Check out our Support Local Hub to get involved in some of the many shop local efforts happening across the country
- **5.** Look out for the yellow #SmallBusinessEveryDay posters, you can even <u>share posters</u> with the businesses you know and love.

Thank you for supporting #SmallBusinessEveryDay

A property without management is like a net without a goalie...





### CCI-NS Education Plan for 2020/2021

By Michael Kennedy, CCI BOD, and Chair of Education Committee

### **COURSES**

CCI-NS conducted an online Condo Management 100 course on two consecutive Saturdays - October 31 and November 7. The Condo Management 200 online course will take place in the same format on Saturday, January 30, 2021 and February 21, 2021 from 9:00am to 1:00pm both days.

The main objective of the CM100 is to give new board members and property managers basic skills that they can build on and then further develop with the CM200 in the winter months.

### **SEMINARS**

CCIS is planning five seminars on the last Wednesdays of the month from 7-9 pm of these dates:

### November 25, 2020

Typical Issues – members only seminar on typical issues facing Board members including differences in personalities and communication styles, making decisions, communicating with owners, handling requests from owners and working with a Property Manager.

### February 24, 2021

**Digitizing Record** – members only seminar on digitizing your records such as Board and AGM minutes, reserve fund studies, declarations, by-laws, and common element rules.

### March 31, 2021

**Rentals** – members only seminar on the challenges faced with rentals particularly airbnb and powers afforded the Board via the Residential Tenancy Act.

### April 28, 2021

**Risk Mitigation** – members only seminar on developing a risk mitigation plan, including defining a standard unit and identifying the corporation's and owners' insurance requirements.

#### May 26, 2021

**Dispute Resolution** – members only seminar on dealing with disputes including the use of the province's dispute resolution process.

### **Check the Upcoming Events**

<u>http://ccinovascotia.ca/news-events/upcoming-events</u> on the CCI-NS website for details and registration information for all education

Reminder for Seniors who receive the Guaranteed Income Supplement, Allowance or Allowance for the Survivor



During the week of October 5, 2020, Service Canada sent reminder letters and Statement of Income forms to clients in receipt of these benefits whose income information for 2019 had not been received. These individuals received a 'reminder kit' requesting completion and submission of the Statement of Income form. The reminder kit contains:

- a reminder letter;
- a Statement of Income form and instruction sheet; and,
- a self-addressed return envelope.

Each year in July, an individual's ongoing entitlement to benefits is reviewed based on the most recent income information. Because of the COVID-19 pandemic, individuals who could not be assessed due to a lack of income information continued to receive payments and were notified by letter in July 2020 that income information must be provided.

This special measure has ensured that clients who have not provided income information continue to receive their benefits uninterrupted; however this measure expires in December 2020.

Clients who have not yet submitted 2019 income information should do so as soon as possible. Clients who do not submit their income information will not receive the Guaranteed Income Supplement, Allowance or the Allowance for the Survivor in January 2021.

If community members or individuals within your network do not have access to the internet or face other barriers, the Service Canada Outreach Support Centre will ensure they get access to the critical benefits they need. Client can call the toll-free number (1-877-464-2657) TTY: 1-833-719-2657 from 8:30am to 4:00pm Monday to Friday.



### **MEMBERSHIP APPLICATION**

**MEMBERSHIP TO JUNE 30, 2021** 

MANAGEMENT COMPANY:	
Contact Name:	
Address:	Suite #:
City: Prov	ince: Postal Code:
Phone: Fax:	Email:
I agree to receive electronic correspondence I DO NOT wish to receive electronic	
CONDO CORPORATION:	
☐ Townhouse ☐ Apartment Style ☐ Other Condo Name/No.:	Board Member 3: Mr. Mrs. Ms. Other
No. of Units: Registration Date:	Address:
Address:	City: Province: Postal Code:
City: Province: Postal Code:	Email:
Phone:	I agree to receive electronic correspondence Signature:
Email:	I DO NOT wish to receive electronic correspondence Date:
I agree to receive electronic correspondence Signature: I DO NOT wish to receive electronic correspondence Date:	
Board Member 1: Mr. Mrs. Ms. Other	Address:
Board Member 1: Mr. Mrs. Mrs. Other Name:	City: Province: Postal Code:
Address:	 Email:
City: Province: Postal Code:	I agree to receive electronic correspondence Signature:
Email:	I DO NOT wish to receive electronic correspondence Date:
I agree to receive electronic correspondence Signature:      I DO NOT wish to receive electronic correspondence Date:	
	Address:
Board Member 2: Mr. Mrs. Ms. Other	City: Province: Postal Code:
Address:	 Email:
City: Province: Postal Code:	I agree to receive electronic correspondence Signature:
Email:	I DO NOT wish to receive electronic correspondence Date:
I agree to receive electronic correspondence Signature: I DO NOT wish to receive electronic correspondence Date:	Electronic Correspondence: This section must be completed in order for the membership application to be processed. CCI communicates with its membershi via e-mail regarding updates on condominium legislation, CCI events and opportunities newsletters, and member communications; in accordance with the Canada anti-spam law, you must indicate whether you wish to receive electronic correspondence from us.
Please forward all correspondence to: Management Company a Fee: \$5.00 per condo unit in a condo corp. No. of cond or Minimum \$80.00 Maximum \$225.00	
#3-644 Portland St., Suit	n Institute - Nova Scotia Chapter le 135, Dartmouth, NS B2W 2M3 Email: info@ccinovascotia.ca



### **MEMBERSHIP APPLICATION**

**MEMBERSHIP TO JUNE 30, 2021** 

### **PROFESSIONAL, BUSINESS PARTNER, INDIVIDUAL MEMBERSHIP**

CONTACT INFORMATION:				
Mr. Mrs. Ms.	Other			
Name:				
Company Name (if Professional or	Business Partner):			
Address:			Suite #:	
City:	Provi	nce:	Postal Code:	
Phone: Fax	«	Email:		
Business Website:				
e-mail regarding updates on condon the Canada anti-spam law, you must			newslatters and member communication	·
I AGREE to receive electron	nic correspondence			ns; in accordance with
I AGREE to receive electron	•	I DO NOT wish to rece	orrespondence from us.	ns; in accordance with
Signature	· · · · · · · · · · · · · · · · · · ·	I DO NOT wish to rece	correspondence from us. ive any electronic correspondence	
	•	I DO NOT wish to rece	correspondence from us. ive any electronic correspondence	ns; in accordance with
Signature	· · · · · · · · · · · · · · · · · · ·	I DO NOT wish to rece	correspondence from us. ive any electronic correspondence	
Signature	Annual Fee	I DO NOT wish to rece	orrespondence from us. ive any electronic correspondence	Owing

#### METHOD OF PAYMENT:

Cheques should be made payable to:

Canadian Condominium Institute - Nova Scotia Chapter #3-644 Portland St., Suite 135, Dartmouth, NS B2W 2M3 Tel: 902-222-4002 • Email: info@ccinovascotia.ca



